GENDER AND DEVELOPMENT

COURSE CODE: M23EC06DE
Postgraduate Programme in Economics
Discipline Specific Elective Course
Self Learning Material

SREENARAYANAGURU OPEN UNIVERSITY

The State University for Education, Training and Research in Blended Format, Kerala

SREENARAYANAGURU OPEN UNIVERSITY

Vision

To increase access of potential learners of all categories to higher education, research and training, and ensure equity through delivery of high quality processes and outcomes fostering inclusive educational empowerment for social advancement.

Mission

To be benchmarked as a model for conservation and dissemination of knowledge and skill on blended and virtual mode in education, training and research for normal, continuing, and adult learners.

Pathway

Access and Quality define Equity.

Gender and Development

Course Code: M23EC06DE

Semester - IV

Discipline Specific Elective Course
Postgraduate Programme in Economics
Self Learning Material
(With Model Question Paper Sets)

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MESSAGE FROM VICE CHANCELLOR

Dear learner,

I extend my heartfelt greetings and profound enthusiasm as I warmly welcome you to Sreenarayanaguru Open University. Established in September 2020 as a state-led endeavour to promote higher education through open and distance learning modes, our institution was shaped by the guiding principle that access and quality are the cornerstones of equity. We have firmly resolved to uphold the highest standards of education, setting the benchmark and charting the course.

The courses offered by the Sreenarayanaguru Open University aim to strike a quality balance, ensuring students are equipped for both personal growth and professional excellence. The University embraces the widely acclaimed "blended format," a practical framework that harmoniously integrates Self-Learning Materials, Classroom Counseling, and Virtual modes, fostering a dynamic and enriching experience for both learners and instructors.

The University aims to offer you an engaging and thought-provoking educational journey. The postgraduate programme in Economics builds on the undergraduate programme by covering more advanced theories and practical applications. The course material aims to spark learners' interest by using real-life examples and combining academic content with empirical evidence, making it relevant and unique. The Self-Learning Material has been meticulously crafted, incorporating relevant examples to facilitate better comprehension.

Rest assured, the university's student support services will be at your disposal throughout your academic journey, readily available to address any concerns or grievances you may encounter. We encourage you to reach out to us freely regarding any matter about your academic programme. It is our sincere wish that you achieve the utmost success.

Regards,
Dr. Jagathy Raj V.P. 01-08-2025

Contents

BLOCK 1

Gender Related Concepts and Devices

UNIT 1 Core Concepts of Gender & Identity

Learning Outcomes

After reading this unit, the learner will be able to:

- analyse gender in detail
- distinguish between sex and gender
- comprehend on various gender related concepts

Background

Across societies, fundamental distinctions shape how individuals are perceived and experience the world, with gender being a primary organising principle. This involves a complex interplay of inherent characteristics and the deep social and cultural frameworks that define roles, behaviours, and expectations for people based on their perceived sex. These frameworks, though often taken for granted, profoundly influence how individuals experience life, access resources, and participate in community affairs.

Understanding the multifaceted nature of gender and its related concepts is crucial for analysing power dynamics, social norms, and pathways to equality. A critical examination of these embedded classifications allows us to uncover the origins of many disparities and challenges, paving the way for more inclusive and equitable social structures.

Keywords

Sex, Gender, Sexual Orientations, Gender Identity, Gender Equality, Gender Balance, Gender Relations, Gender Neutrality, Gender Bias, Gender Discrimination, Gender Voice

Discussion

1.1.1 Basic Concepts of Gender

Studying gender requires understanding different concepts related to gender. While sex and gender are often used interchangeably, they refer to distinct aspects. There are many concepts within the realm of gender that need to be understood well for a better comprehension of our rich and diverse society. This unit discusses the basic concepts related to gender in detail.

1.1.1.1 Gender

- Social and cultural reality

Gender is a social and cultural construct that defines the attributes, roles, and responsibilities distinguishing men and women, as well as boys and girls. These gender-based roles and characteristics are not fixed; they evolve over time and differ across cultural contexts. The concept of gender encompasses societal expectations about the traits, aptitudes, and behaviours of both women and men, often referred to as femininity and masculinity. This framework helps us analyse how common practices can reinforce disparities between the sexes.

1.1.1.2 Sex

- Biological & Physicological reality of human beings

According to UNICEF, sex "refers to the biological and physiological reality of being male or female." Thus, sex refers to the inherent biological characteristics that typically categorise humans as either female or male, encompassing genetic, anatomical, and physiological distinctions. While these characteristics generally define the two sexes, it is important to acknowledge the existence of individuals who naturally present with a combination of both male and female biological traits. These biological attributes are inherent from birth, universal across all cultures and historical periods, and are not subject to change unless through medical intervention. For instance, the unique biological capacities for giving birth and breastfeeding are characteristics exclusively associated with the female sex.

Essentially, gender is a learned set of roles and responsibilities linked to being a girl, boy, woman, man, or, in some cultures, a third or other gender. These roles vary significantly across societies, cultures, and historical periods, influenced by socio-economic factors, age, education, ethnicity, and religion. Despite being deeply ingrained, gender roles are dynamic and can change over time as societal values and norms shift. For instance, while it is a common gender norm in many cultures for men to be economic providers and women caregivers, both men and women are capable of performing tasks traditionally associated with the opposite gender, such as housework or leadership roles. Therefore, while sex is a biological difference present at birth, society assigns distinct roles, attributes, opportunities, privileges, and rights as individuals grow, ultimately creating the social differences between men and women under gender roles.

- Gender roles are dynamic

There exists an intersectionality when studying gender. The concept of intersectionality helps us understand how different forms of discrimination, such as gender, caste, and race, overlap and compound each other. In societies with rigid caste systems, women from lower castes face distinct challenges. They often experience higher rates of violence, have limited access to education and employment, and are more vulnerable to sexual exploitation. For example, in India, historically, Dalit women have faced a double layer of oppression due to their gender and caste status. Racial inequalities also intersect with gender, leading to different experiences for women of colour. For instance, in the U.S., Black women confront the combined effects of systemic racism and sexism, which can impact their economic prospects, healthcare access, and interactions with law enforcement. Social class and gender also intersect, creating specific barriers for women from lower socioeconomic backgrounds.

- women belonging to lower caste, race are more vulnerable to exploitation

1.1.1.3 Sexual Orientations

Sexual orientation is an individual's inherent and enduring emotional, romantic, or sexual attraction to other people, independent of their gender identity. This attraction can be categorised in various ways. Heterosexuality describes attraction to the opposite sex, while homosexuality refers to attraction to the same sex (often termed 'gay' for men and 'lesbian' for women). Bisexuality involves attraction to individuals of either sex. Beyond these, asexuality denotes a lack of sexual attraction, and aromantic describes a lack of romantic attraction. More expansive terms include pansexuality, which describes attraction regardless of sex, gender, gender identity,

- Emotional, sexual attraction to another sex, independent of gender identity or gender expression, and omnisexuality, which refers to attraction to all sexes, genders, gender identities, and gender expressions, while still considering the person's gender. 'Queer' serves as an umbrella term for sexual orientation, gender identity, or gender expression. The term was coined by Italian-American feminist theorist Teresa de Lauretis.

- Sexual orientation has a wide variety

Some orientations are more nuanced; for example, demisexuality involves sexual attraction only after forming an emotional bond, regardless of gender identity. It is crucial to recognise that many of these orientations exist on a spectrum, and individuals may not find a specific term to perfectly describe their feelings, leading to terms like grey sexual or grey romantic. Given the constant evolution of terminology, often expressed through acronyms like LGBT, LGBTQ, or LGBTQIA+, and the plus sign (+), it is understood that meanings can vary and are often personally defined. Ultimately, even without full understanding of every term, showing support and avoiding assumptions or mislabelling is very important.

1.1.1.4 Gender Identity

- One's internal sense of self

Gender identity refers to an individual's internal sense of self as a man, woman, a combination of both, someone who fluctuates between them, or someone entirely outside these categories. This is distinct from one's biological sex. For most people, their gender identity aligns with their biological sex. However, some individuals experience a disconnect; for example, transgender individuals identify with a gender conventionally associated with the opposite biological sex, despite clear biological characteristics.

- Gender identity depends on a continuous act of gender behaviour

The origins and development of gender identity have been subjects of on going debate among psychologists, philosophers, and social activists. Some claim that gender identity is innate, determined by genetic or biological factors at birth. In contrast, some social activists argue that gender identity, or at least its expression, is shaped by social and cultural influences. It is possible for an innate gender identity to be expressed differently across cultures. There are also opinions that gender identity is formed through the continuous 'performance' of gendered behaviours, rather than merely expressed. According to Judith Butler, a key proponent of this view, gender is "constituted by the very 'expressions' that are said to be its results."

- Usually fixed at childhood, however, identity may change over time

Regardless of whether it is innate or constructed, a basic gender identity is generally established in children by age three and is remarkably resistant to change thereafter. Cases where biological sex was ambiguous at birth and misidentified have shown how difficult it is to reestablish a conventional gender identity later in life. While a core identity forms early, secondary gender identities can develop later, as sex-associated behaviours are adopted, and sexual orientations (heterosexual or homosexual) also emerge over time.

- Use of gender-neutral terms avoids misrepresentation

Gender identity develops through various means, including parental example, social reinforcement, and language. Parents often teach what they perceive as sex-appropriate behaviours from an early age, which are then reinforced as children engage with a broader social world. Language acquisition also plays a role, as children quickly learn and internalise gendered pronouns like 'he' and 'she.' Since the late 20th century, the growing recognition of individuals with gender identities that do not align with their biological sex, as well as those with non-binary gender identities (neither exclusively male nor female, or both), has led to discussions of a 'gender continuum.' This has also fueled support for using gender-neutral pronouns (they, them, their) in English and other languages. The use of such pronouns is advocated to avoid misattributing a gender identity based on perceived biological sex and to counter the historical use of generic masculine pronouns or words to refer to people in general.

1.1.1.5 Gender Equality and Equity

- Equal enjoyment of all aspects of life irrespective of gender

Gender equality signifies a state where women and men have the same opportunities and potential to contribute to, and benefit from, all aspects of society, namely economic, political, social, and cultural. This means equal enjoyment of human rights, socially valued goods, opportunities, and resources. It emphasises that individuals' rights, responsibilities, and opportunities should not be determined by their biological sex, and society should equally value the similarities and differences between men and women, as well as the roles they play. For instance, if a family with limited funds needs to buy new shoes for both a daughter and a son, deciding based on the child's need rather than their sex exemplifies gender equality. Gender equality is a fundamental human right and crucial for sustainable, people-centred development, ensuring everyone can develop their abilities and make choices free from gender stereotypes.

Gender equity, on the other hand, is the process of achieving fairness and justice in the treatment of women and men. It often involves providing differential treatment or specific measures to compensate for historical and ongoing disadvantages that prevent women and men from having a level playing field. This might include implementing temporary special measures, such as leadership training for women or establishing quotas in decision-making positions. The core idea is to address past and present biases, ensuring that both women and men have an equal chance not just at the starting line but also in reaching the finish line. Therefore, gender equity is the necessary path that leads to the ultimate goal of gender equality, actively working to correct imbalances and ensure fair outcomes for all.

- Bringing gender equality involves addressing all biases and ensuring equality at all levels

Martha Nussbaum's Capabilities Approach offers a powerful framework for promoting gender equity by focusing on what people are actually able to do and be. Instead of just counting resources like money or degrees, it measures genuine freedom and opportunity. This approach deepens gender equity theory by assessing a society's progress based on the real-life freedoms women have, not just on traditional metrics. It reframes the conversation from simply giving women resources to ensuring they can convert those resources into meaningful lives.

- Focuses on the real ability of women and bringing gender equity

This approach promotes gender equity by shifting focus. It moves beyond providing resources like access to a school to enabling capabilities, i.e., the freedom to attend and learn. It removes barriers to gender equity. It calls for actively dismantling social and cultural norms that limit a woman's freedoms, such as discrimination and unequal power dynamics. It prioritises a woman's agency, her ability to make choices and direct her own life without being constrained by her gender. It evaluates social progress not just on metrics like income but on the actual freedoms and opportunities available to women to live a fulfilling life.

- Focuses on converting resources to build capabilities, removes barriers to equity, and prioritises women's agency

1.1.1.6 Gender Balance

Gender balance relates to proportional participation of women and men in all areas of work, programmes, and projects, with that participation being proportional to their share of the population. "In many areas, however, women participate less than would be expected based on the sex distribution in the population (underrepresentation of women), while men participate more than expected (overrepresentation of men)." (EIGE, 2019).

- Proportionate participation of all in all areas of work

This highlights a key human resources objective, namely ensuring equal participation of women and men across all work areas. This includes achieving gender balance across staffing levels to strengthen organisational efficiency. It means staff at every level, from international to national and especially in senior roles, alongside their involvement in agency-led programmes like food distribution. By promoting balanced staffing and a diverse, supportive work environment, agencies can significantly boost the effectiveness of their policies and programmes, ultimately enhancing their ability to serve the entire population more comprehensively.

- Gender balance ensures effective implementation of policies and serving people

1.1.1.7 Gender Blindness

Gender blindness refers to the failure to acknowledge that the roles and responsibilities assigned to women/girls and men/boys are shaped by their unique social, cultural, economic, and political contexts. When projects, programmes, policies, and attitudes are gender-blind, they ignore these differing roles and diverse needs. Such an approach, for example, a gender-blind hiring process, considers equal qualifications, but the interviewer sees the gender. This simply maintains the status quo and will not contribute to transforming unequal gender relations.

- Failure to acknowledge gender dimensions

1.1.1.8 Gender Relations

Gender relations represent the specific social bonds linking men and women as distinct groups within a community. These relations are complex and interwoven with other social factors such as age, ethnicity, race, and religion, all of which together define an individual's place and identity within society. Since gender relations are a social construct, it means they are not fixed and can be transformed.

- Linking women and men, and intersecting with factors such as age, race, and religion

1.1.1.9 Gender Neutrality

Gender-neutral refers to anything-a concept, entity, or language stylethat is not associated with either the male or female gender. However, due to systemic, embedded, or internalised biases, what appears to be gender-neutral is often, unfortunately, gender-blind in practice.

- One not associated with any gender

1.1.1.10 Gender Bias and Discrimination

Gender bias refers to decisions made based on gender that unfairly favour one gender over another. This often results

- Decisions favouring one gender over another in situations that benefit men and/or boys at the expense of women and/or girls.

- Favouring sons changes the natural birth ratio

Gender-biased sex selection is an important issue widely discussed under gender bias. It refers to the practice of choosing a child, usually favouring boys. This can occur at various stages, namely before pregnancy is established, during pregnancy via prenatal sex detection followed by selective abortion, or after birth through infanticide or child neglect. While occasionally used for family balancing, it is far more commonly driven by a systematic preference for male offspring. The natural sex ratio at birth typically ranges from 102 to 106 males per 100 females. However, ratios significantly higher, sometimes reaching 130, have been observed. This concerning trend is particularly noted in some South Asian, East Asian, and Central Asian countries.

- Unequal treatment based on gender, mostly rooted in patriarchal and cultural norms

Gender discrimination is the unequal treatment or prejudice an individual faces in social, economic, political, and cultural spheres, stemming from societal stereotypes and assigned gender roles. This often leads to the denial of fundamental rights, opportunities, and resources. For example, gender discrimination is deeply entrenched in patriarchal norms, and cultural biases significantly contribute to this systemic inequality, disproportionately affecting women and marginalised individuals.

- Restrictions based on sex quashing rights and freedoms

The UN defines gender discrimination as "Any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on the basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field" (United Nations, 1979. 'Convention on the Elimination of all forms of Discrimination Against Women,' Article 1).

- Discrimination under de jure and de facto

Discrimination can stem from both law (de jure) and practice (de facto). The CEDAW Convention recognises and addresses both forms of discrimination, whether contained in laws, policies, procedures, or practices. De jure discrimination means, for example, that in some countries, a woman is not allowed to leave the country or hold a job without the consent of her husband. De facto discrimination refers to situations where a man and a woman may hold the same job position and perform the same duties, but their benefits may differ.

1.1.1.10 Gender Rights

- Access to equal rights without any discrimination

We all possess inherent human rights. Gender rights include the right to live free from violence and discrimination, to achieve the highest possible standard of physical and mental health, to receive an education, to own property, to vote, and to earn an equal wage. These rights fundamentally embody the principles of equal access to resources, opportunities, and decision-making power, regardless of gender. This commitment extends to eliminating discrimination and violence against all genders while also ensuring their equal participation across political, economic, and social spheres.

1.1.1.11 Gender Voice and Responsibilities

- Involvement in decision-making

Gender voice refers to an individual's command over productive resources and their use in decision-making. For comprehensive development, women's involvement in decision-making is essential. When women contribute to private and public matters, the resulting decisions better reflect their needs and often those of their families and communities. Enhancing women's agency and their ability to negotiate change, from the household level upwards, can be achieved through improved education, employment, access to healthcare, childcare, and safety.

Summarised Overview

Sex is a biological classification based on genetics and anatomy, while gender refers to a dynamic social and cultural construct encompassing roles, responsibilities, and expectations of masculinity and femininity, which vary across societies and over time. While sex is inherent and largely unchangeable without medical intervention, gender roles are learned and can evolve. This distinction is crucial for understanding how societal practices can reinforce disparities. Sexual orientation refers to an individual's attraction to others, highlighting its diverse spectrum beyond heterosexuality and homosexuality, including terms like bisexuality, asexuality, pansexuality, and omnisexuality. It emphasises that sexual orientation is independent of gender identity, and that terminology is continuously evolving, stressing the importance of support and avoiding mislabelling.

Gender identity refers to one's internal sense of self as a man, woman, or another gender, which may or may not align with biological sex. While often established in early childhood, the precise origins of gender identity are debated, with theories ranging from innate biological factors to social and cultural influences. The increasing recognition of transgender and non-binary identities has led to a growing advocacy for gender-neutral language and pronouns to avoid misgendering and challenge traditional masculine generics.

Gender equality means all genders have equal human rights, opportunities, and resources, enabling them to contribute to and benefit from society equally. Gender equity is the process of achieving this by providing fair and sometimes differential treatment to address historical disadvantages, ensuring everyone has an equal chance. Other related concepts include gender balance, referring to proportional representation; gender blindness, meaning ignoring gender roles; gender relations, referring to social bonds between genders; gender neutrality, which is unassociated with gender but often masks bias; gender bias, favouring one gender; gender discrimination, referring to unequal treatment based on gender; and universal gender rights.

Assignments

1. Distinguish between sex and gender. Explain why understanding this distinction is crucial for analysing societal structures and inequalities.
2. Explore the spectrum of sexual orientations.
3. Analyse the nature and development of gender identity.
4. Differentiate gender equality from gender equity.
5. Examine gender bias and discrimination.

Suggested Reading

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2. Connell, R. W. (2009). *Gender: In World Perspective* (2nd ed.). Polity Press.

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UNIT 2

Gender Divides in Society and Economy

Learning Outcomes

After learning this unit, the learner will be able to:

- have a general understanding of the gender divide
- know about different types of gender divides
- analyse more about the digital divide, mobility divide, and wage divide from a gender perspective

Background

In contemporary global society, significant disparities persist in how individuals experience and access opportunities, resources, and participation across various spheres of life. These imbalances are often not random but are systematically linked to social classifications that shape an individual's position and capabilities. Understanding the nature and impact of these pervasive societal divisions is essential for comprehending broad patterns of inequality.

Such divisions manifest in diverse forms, affecting everything from economic prospects to personal freedom and access to information. Recognising these underlying structures is a crucial first step in addressing the challenges they present and working towards a more equitable and inclusive world for all.

Keywords

Gender Digital Divide, Gender Access to Resources and Inputs Divide, Gender Mobility Divide, Gender Wage Divide

Discussion

1.2.1 Gender Divide

- Disparity in all walks of life faced among different genders

The gender divide, also known as the gender gap, refers to the inherent disparity observed between different genders within society, directly influencing their roles and outcomes in all walks of life, such as in the labour market, business world, access to resources and technology, pay, household responsibilities, movement, and travel. This unit discusses the different types of divides that exist under the realm of gender.

1.2.1.1 Gender Digital Divide

- Gender-based barriers to internet access

Education systems globally are striving to provide equitable, inclusive, and high-quality digital skills, education, and training. However, even as digital proficiency unlocks new avenues for learning and development, women and girls continue to lag in acquiring these crucial skills. Women and girls disproportionately encounter barriers to internet access, often reflecting existing discrimination and repression. Moreover, once online, they face amplified risks of digital harassment and abuse. Addressing these issues is crucial to prevent their exclusion from future technological advancements, especially during a time of digital capitalism where digital technologies are integrated into capitalist systems.

- Women underrepresented in ICT

The persistent digital divide between men and women represents a systemic barrier to women's full participation in global society and significantly obstructs worldwide economic growth. According to UN Women, "The internet user gap between the sexes increased to 12% in 2016. In the developing world, the figure is even larger, with a reported 31% difference" (UN Women, 2016). Furthermore, despite women comprising over half of global graduates, they remain severely underrepresented in the science and Information and Communication Technology (ICT) sectors, constituting a mere 8% of the software industry workforce. Addressing these imbalances, particularly within education and the labour market, is crucial.

A significant challenge lies in the lack of awareness regarding this gender digital divide, where the realities faced by individuals in developing countries often go unrecognised. In these regions, girls and women encounter substantial hurdles in accessing technology and the internet. Compounding this,

- Gender digital divide mostly seen in developing countries

- Economic inequality limits women's access to ICTs

- Social discrimination causes gender digital divide

- Human rights related to ICT interconnected with gender digital divide

prevailing socialisation patterns and stereotypes that portray technology as inherently 'for boys,' along with a pervasive fear of discrimination, often deter girls from engaging with digital tools, perpetuating their exclusion from the digital landscape.

Factors Related to Gender Digital Divide

A primary obstacle to women's access to Information and Communication Technologies (ICTs) stems from their economic disadvantages, notably the persistent global gender wage gap. In numerous countries, women often remain financially dependent on male family members and wield less control over shared finances. This disparity is exacerbated by the unequal division of paid and unpaid labour, which leaves fewer women with independent incomes.

Women across both developed and developing nations face significant gender-based discrimination, profoundly impacting their access to Information and Communication Technologies (ICTs). Societal norms and prescribed roles often confine women to traditional, stereotypical positions within their families, leading to a critical lack of essential digital literacy skills needed to fully utilise ICTs. These imposed social limitations frequently discourage women from pursuing their personal growth, needs, and goals. This restricted social role is a key reason many women do not fully leverage technology.

Information and Communication Technologies (ICTs) and human rights are now deeply connected. The immense potential of ICTs and big data means their influence on human rights, both beneficial and detrimental, is increasingly clear. Disparities in internet access and technology use can undermine efforts to defend human rights and achieve the Sustainable Development Goals (SDGs). For instance, the internet facilitates access to education by enabling online learning, and similarly advances the right to participate in cultural life and benefit from scientific progress. Moreover, improved access to health information and services positively impacts the right to the highest attainable standard of physical and mental health. Conversely, restricted ICT access for certain groups, particularly women, has been shown to impede rights such as access to information, freedom of expression, religion, and association, also affecting their participation in public affairs. These inequalities further compromise the right to work and to an adequate standard of living, as they limit access to essential goods, services, employment, and business opportunities in an increasingly tech-dependent world.

1.2.1.2 Gender Access to Resources and Inputs Divide

- Issues in access to resources hinder participation in economic, social, and political spaces

The gender access to resources and inputs divide describes the imbalance in access to and control over essential resources and inputs between men and women. This disparity significantly hinders their full participation across economic, social, and political realms. This divide frequently arises from deeply embedded social and cultural norms and is evident in various areas, including restricted access to land, finance, technology, education, and healthcare. As explained by Social Capital Theory, women may have fewer and less influential social connections than men, limiting their access to information, support, and resources within their communities.

- Lack of access while participating in fields such as agriculture, technology, finance, and education

For example, in agriculture, women often handle labour-intensive tasks but possess minimal control over land, resources, and decisions about crop production. In terms of digital technologies, women commonly experience lower access to devices, the internet, and digital literacy, which limits their engagement in online education, business, and other crucial opportunities. Regarding finance, women face greater hurdles in securing loans, credit, and financial services, impeding their ability to launch or expand enterprises. Lastly, in education, girls in certain regions may have fewer schooling opportunities compared to boys, thereby constraining their future prospects and perpetuating the gender divide.

1.2.1.3 Gender Mobility Divide

- Unequal access to movement by different genders

The gender mobility divide highlights the unequal access and opportunities for movement and travel experienced by different genders, particularly between men and women. This disparity is evident in varying travel patterns, differing access to transportation options, and significant concerns regarding the safety and security of transport systems.

This divide manifests in several key ways. Unequal travel patterns show that women often have different activity patterns, focusing more on household and care responsibilities, leading to shorter, more frequent trips. Research indicates that women generally travel shorter distances and make fewer journeys than men.

- Women use public transport more than using personal vehicles

Additionally, women are more likely to walk or use public transport, while men frequently drive or use two-wheelers. Limited access to transportation is also a factor, as men typically have greater access to personal vehicles, offering convenience and speed. Though women are frequent public transport users, its accessibility and safety, especially at certain times, can be compromised. Uneven access to adequate infrastructure, such as well-lit and safe bus stops, disproportionately affects women. Safety and security concerns are paramount, with women often fearing harassment and violence on public transport or when walking alone. Poorly lit public spaces heighten the risk of crime, making women feel unsafe. These safety worries heavily influence women's travel choices, often leading them to limit their movements or avoid specific areas.

- Responsibilities on women hinder their movement

The impact of gender roles and stereotypes further restricts mobility; traditional responsibilities for household chores and childcare often burden women, while social expectations and stereotypes limit their travel and employment choices. Unequal power dynamics within households can also hinder women's ability to make independent travel decisions.

1.2.1.4 Gender Wage Divide

- Gap in median earnings among genders

According to the OECD, the gender wage gap is defined as the difference between the median earnings of men and women relative to the median earnings of men. The gender pay gap stands as a significant social injustice of our time. Globally, women earn, on average, approximately 20% less than men, though this figure varies considerably by country, as highlighted in the ILO(International Labour Organisation) Global Wage Report 2018-19. This disparity stems from numerous factors, including differences in educational attainment, occupational segregation, and discrimination in both pay and job access. Furthermore, motherhood often incurs a wage penalty that can affect a woman's earnings throughout her career.

Factors Contributing to the Gender Wage Gap

- Occupational segregation

The persistent gender wage gap is a complex issue driven by a confluence of systemic and societal factors. One significant contributor is occupational segregation, where men and women are disproportionately concentrated in different professions. This often results in traditionally female-dominated sectors being undervalued and consequently lower paid, even when the required skills and educational attainment are comparable to higher-paying male-dominated fields. This phenomenon limits women's access to higher earning potential simply by virtue of the industry or role they inhabit.

- Family responsibilities often limit women's career advancement

Another critical factor is the motherhood penalty. Women are far more likely to experience career interruptions or transition to part-time work to accommodate childcare and family responsibilities. These breaks and reduced hours can severely impede their career progression, limit opportunities for promotion, and ultimately result in lower lifetime earnings compared to their male counterparts. This penalty is not simply a matter of reduced hours but often reflects a devaluation of their professional commitment post-childbirth.

- Discrimination in favour of men

Discrimination also plays a direct role. Empirical studies consistently indicate that women frequently encounter biases in hiring processes, promotion decisions, and salary negotiations, even when their qualifications, experience, and performance are identical to men's. This implicit or explicit bias directly contributes to lower pay for equivalent work. Furthermore, differences in negotiation approaches can exacerbate the gap; men are often more inclined to negotiate starting salaries and subsequent raises, potentially securing higher compensation from the outset and accumulating greater earnings over time.

- Social, household, and traditional expectations hinder women from choosing better careers

Finally, pervasive social norms and traditional gender expectations significantly influence career pathways, often steering women away from higher-paying fields perceived as male or limiting their opportunities within certain sectors. This is compounded by the unequal distribution of household responsibilities, where women typically bear a disproportionately larger share of unpaid domestic work and childcare. This burden restricts their availability for demanding, higher-paying roles and limits their capacity to invest fully in career advancement, further entrenching the wage disparity.

Efforts to Reduce the Gender Wage Gap

- Equal pay legislation

Addressing the multifaceted nature of the gender wage gap requires a comprehensive and sustained approach, encompassing legislative action, policy changes, and shifts in societal attitudes. India's Equal Remuneration Act, 1976, the UK's Equal Pay Act of 1970 and its 1983 amendment, and similar laws enacted globally, directly aim to mandate equitable compensation for work of equal value, providing a legal framework to challenge overt discrimination. These laws serve as foundational pillars in the fight for fair wages.

- Transparency in disclosing pay statements

Pay transparency initiatives are increasingly being recognised as powerful tools. By requiring organisations to disclose salary ranges or even individual pay data, such initiatives can expose existing disparities, making it easier to identify and rectify unfair pay practices. This increased visibility fosters accountability and empowers employees to advocate for equitable remuneration.

- Encourage women in leadership

Beyond direct pay, promoting women in leadership and encouraging their entry into traditionally male-dominated fields are vital strategies. Supporting women's advancement into senior positions not only helps to diversify leadership but also sets new benchmarks for earning potential in roles that have historically excluded them, thus narrowing the gap at higher income levels.

- Taking steps towards affordable childcare

Recognising the significant impact of family responsibilities, affordable childcare is a critical intervention. By making high-quality childcare more accessible and affordable, the 'motherhood penalty' can be substantially reduced. This enables women to maintain greater continuity in their careers, pursue full-time employment, and engage more fully in the workforce without compromising their professional development.

- Doing away with gender stereotypes

Ultimately, a transformative shift requires challenging gender stereotypes embedded within society. Addressing and dismantling the biases and traditional gender roles that influence career choices, educational pathways, and workplace expectations is fundamental. By fostering an environment where all individuals are free to pursue their talents and ambitions regardless of gender, without limitations imposed by outdated norms, sustained progress towards eliminating the gender wage gap can be achieved.

1.2.1.5 Gender Needs

Addressing these divides is crucial for several reasons. It fosters economic empowerment by enabling women's greater participation in the workforce, education, and other opportunities, which in turn boosts economic growth. It promotes social equity, ensuring all genders have equal access to opportunities and resources. Furthermore, gender-inclusive transportation planning contributes to more sustainable and efficient transport systems that benefit everyone. In essence, the gender divide is a complex issue with broad social and economic implications, demanding a comprehensive approach that considers gender roles, social norms, and the specific needs of women in diverse contexts.

Summarised Overview

The concept of the gender divide encompasses several critical areas where disparities between genders are evident. The gender digital divide highlights how women and girls, and genders other than men, face systemic barriers to internet access, often due to existing discrimination, repression, and a lack of awareness. This divide is exacerbated by societal stereotypes portraying technology as being for boys, fear of discrimination, and economic disadvantages like the gender wage gap, which limit women's financial independence and control over resources. This digital exclusion significantly impedes women's full participation in global society and obstructs economic growth, as ICTs are increasingly vital for human rights, education, health, and overall development.

The gender access to resources and inputs divide describes the unequal control that men, women, and other genders have over essential resources, hindering women's and other genders' participation in economic, social, and political spheres. This manifests as limited access to land, finance, technology, education, and healthcare, often rooted in deeply ingrained social norms. For instance, in agriculture, women perform labour-intensive tasks but lack control over land and production decisions. Similarly, they face greater hurdles in securing financial services and accessing education, which collectively restrict their opportunities and perpetuate the divide.

The gender mobility divide refers to the unequal access and opportunities for movement and travel, evident in differing travel patterns, limited transportation access, and safety concerns. Women often undertake shorter, more frequent trips for household and care responsibilities, are more reliant on public transport, and face safety risks due to inadequate infrastructure and fear of harassment. Traditional gender roles and unequal household responsibilities further restrict their mobility. Concurrently, the gender wage divide highlights that women globally earn significantly less than men, a gap driven by occupational segregation, the motherhood penalty, direct discrimination in hiring and promotions, differences in negotiation, and societal norms. Addressing these multifaceted gender divides through equal pay legislation, pay transparency, promoting women in leadership, affordable childcare, and challenging stereotypes is crucial for fostering economic empowerment, social equity, and sustainable development.

Assignments

1. Analyse the multifaceted nature of the gender digital divide.
2. Examine the gender access to resources and inputs divide.
3. Discuss the impact of the gender mobility divide.

4. Deconstruct the factors contributing to the gender wage gap.
5. Propose solutions to reduce the gender wage gap

Suggested Reading

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UNIT 3

Gender Inequality

Learning Outcomes

After reading this unit, the learner will be able to:

- analyse the existence of gender inequality in accessing rights
- know how gender inequality affects women's access to development resources
- examine the GII to analyse gender inequality

Background

Gender inequality is a pervasive global issue, affecting various aspects of women's lives from households to national governance. This inequality is characterised by women facing systematic exclusion and discrimination in fundamental areas, including their basic rights, access to and control over vital resources, equitable employment opportunities, fair earnings, and meaningful political participation. These disparities are not uniform across the globe; their intensity varies significantly by region, resulting in a substantial limitation of women's choices and overall opportunities within society and the economy.

The Gender Inequality Index (GII), a composite measure established in 2023, serves as a crucial tool for assessing these inequalities. It quantifies the disparities between women and men across three key dimensions: reproductive health, empowerment (including education and political representation), and the labour market. This unit discusses gender inequality in detail.

Keywords

Gender Inequality Index, Education, Health, Labour Force Participation, Political Participation

Discussion

1.3.1 Gender Inequality in Rights

- Gender inequality is deeply rooted in various Spheres of life

Despite progress in recent decades, gender inequality remains deeply rooted across various spheres of life, including households, institutions, economies, and political systems. Women continue to face exclusion and discrimination in critical areas such as basic rights, access to and control over resources, employment opportunities, earnings, and political participation. These disparities persist globally, with varying intensity across regions, significantly limiting women's choices and opportunities in both society and the economy.

Inequality exists in rights, access to resources, employment, and political participation.

The following table shows the Gender Inequality Index (GII) for 2023 across major regions and development groups. The GII is a composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment, and the labour market.

Table 1.3.1 Gender Inequality Index, 2023 for Development Groups and Regions

Groups/ Region	GII
Development Groups	
Very high human development	0.125
High human development	0.334
Medium human development	0.513
Low human development	0.571
Developing countries	0.478
Regions	
Arab States	0.539
East Asia and the Pacific	0.315
Europe and Central Asia	0.226
Latin America and the Caribbean	0.384
South Asia	0.458
Sub-Saharan Africa	0.558
Least developed countries	0.552

Small island developing states	0.451
Organisation for Economic Co-operation and Development	0.192
World	0.455

Source: UNDP Data

The overall GII data shows that the world index is similar to the index of the South Asian average. The Arab States, Sub-Saharan Africa, and Least Developed regions exhibit a higher GII, indicating greater levels of gender inequality in these areas.

- Inequality is relatively greater in less developed regions

Across many developing countries, women still lack equal rights to marry, divorce, manage property, make decisions about family size, or participate equally in labour and income-generating activities. These legal and social constraints restrict women's autonomy and reinforce dependence, especially in regions like South Asia, Sub-Saharan Africa, and the Middle East and North Africa, where women generally experience the lowest levels of rights equality (Humana, 1986, 1992).

1.3.2 Gender Inequality in Resources

- Inequality in resources hinders personal advancement and participation in development

Much like basic rights, access to resources is heavily skewed against women and girls. Compared to men and boys, they consistently face barriers to obtaining the resources necessary for personal advancement and active participation in development. This inequality restricts not only their opportunities but also their ability to benefit from and contribute to economic and social progress. The gap in access spans multiple areas, including human capital such as education, social networks, physical and financial assets, employment, and income. These disparities reduce women's capacity to improve their living conditions and those of their families. Furthermore, limited access to resources increases women's vulnerability during life transitions and crises such as illness, unemployment, old age, or economic downturns.

- Education an important resource for participating in development

1. Education

Education plays a foundational role in expanding opportunities, yet significant gender gaps remain in many parts of the world. These gaps are reflected in both school enrolment rates, indicating access to education over time, and average years of schooling, showing the cumulative level of education attained.

Persistent inequalities in education continue to hinder women's ability to engage fully in development and economic growth.

Over the past few decades, female enrolment in primary and secondary education, as well as the average years of schooling for girls, has shown significant improvement across most regions. In areas like East Asia and the Pacific, Latin America and the Caribbean, and Europe and Central Asia, primary enrolment rates for girls have reached or even exceeded 100%, indicating near-universal access. However, in Sub-Saharan Africa, progress has been far more limited. While there were strong gains in the 1970s, primary enrolment for girls has since stagnated at around 54%, with secondary enrolment as low as 14% by 1995, and average schooling just 2.2 years in 1990, far below other regions (World Bank Policy Research Report, 2001 on Engendering Development).

- The gender gap is reducing at all levels of education

Kochal (Ed) (2017) studied women's inequalities around the world from 1990 to 2015. According to the study, while global gender gaps in education have narrowed considerably over the past century, significant challenges persist, especially in low-income and developing countries. Across all regions and education levels, the divide between male and female access to education has been steadily shrinking. Primary education now shows near parity, with female-to-male enrolment rates reaching 93% even in the least developed nations. In middle-income countries, the gender gap at the secondary level has almost closed, with female enrolment at 98% relative to males. In advanced and emerging economies, women are now more likely than men to pursue postsecondary education.

- Gender inequality increases in conflict areas

Despite this progress, disparities remain, particularly in literacy rates, where women still lag behind men in regions such as South Asia, the Middle East, and North Africa. These gaps are more pronounced in lower-income and fragile states. In low-income countries, only 9 girls are enrolled in secondary education for every 10 boys. In conflict-affected areas, the ratio drops further to just 8 girls for every 10 boys. Such inequalities begin early in life and often lead to what is known as the 'sticky floor,' a condition where limited early opportunities trap women in cycles of economic stagnation, limiting them at the bottom of their careers, usually in low-paying jobs.

These educational disadvantages accumulate over time, restricting women's ability to access better employment, improve their livelihoods, or participate fully in the economy. Without strong and targeted interventions, these gender disparities in education will continue to reinforce inequality, limiting both individual and national development potential.

Under the dimension of empowerment in the GII, the education level, i.e., the female and male population with at least secondary education, is measured. The region-wise and development group-wise educational gap is shown below.

Table 1.3.2 Region wise & Education wise Gender Gap

Groups/ Region	**Population with at least some secondary education (% ages 25 and older)**	
Development Groups	Female	Male
Very high human development	90.8	92.7
High human development	65.7	72.2
Medium human development	41.1	56.5
Low human development	19.8	34.9
Developing countries	53.9	64.2
Regions		
Arab States	45.8	56.9
East Asia and the Pacific	64.6	73.2
Europe and Central Asia	82.3	90.3
Latin America and the Caribbean	66.2	66.1
South Asia	42.5	58.9
Sub-Saharan Africa	32.1	43.8
Least developed countries	24.3	35.2
Small island developing states	57.8	61.9
Organisation for Economic Co-operation and Development	88.0	90.6
World	62.0	70.2

Source: UNDP Data

The educational level indicates that the male population possesses more education than the female population, with a larger gap observed in the Arab States, East Asia and the Pacific, South Asia, and Least Developed Countries.

2. Health

- Health connects to well-being and active involvement in development

Health, like education, is a fundamental resource that supports individual well-being and active participation in development. Among the few widely available health indicators disaggregated by gender are life expectancy at birth and the burden of disease, both of which reveal important patterns of inequality between men and women.

- Improved life expectancy rates in recent decades

In developing regions, life expectancy has improved significantly for both genders over the past few decades, thanks to better nutrition, safer drinking water, and the successful control of communicable diseases. Since 1970, average life expectancy has increased by over 15 years in regions such as South Asia and the Middle East and North Africa. While global life expectancy trends have shown convergence across regions, Sub-Saharan Africa remains an exception, with slower and more uneven progress (World Bank Policy Research Report, 2001).

- Biological factors contribute to women's better health

Biologically, women tend to live longer than men, a pattern consistent across nearly all societies. Medical studies indicate that male fetuses are more likely to be stillborn or suffer early childhood mortality due to genetic and hormonal factors, such as testosterone-related delays in lung development. Women also benefit from hormonal protection against heart disease until menopause, further contributing to their survival advantage.

- Societal factors and inadequate healthcare create health

However, this biological advantage does not always translate into better health outcomes for women, especially where social and environmental factors limit access to care or nutrition. In countries where male and female life expectancies are equal, or where men outlive women, the cause is often gender-based disadvantage. Factors such as limited access to healthcare, frequent and high-risk pregnancies, poor maternal services, and systemic biases that prioritise male nutrition and treatment can shorten women's lives despite their natural longevity advantage. Conversely, societal pressures on men can exacerbate their health risks. Traditional male gender roles often involve greater occupational stress, higher smoking rates, and a cultural reluctance to seek medical help, all of which contribute to premature deaths, particularly from heart disease.

3. Inequalities

- Decline in maternal deaths

While global health indicators have shown considerable improvement, maternal mortality and adolescent fertility rates remain high in certain regions, particularly in Sub-Saharan Africa (Kochal (Ed) (2017)). Over the past two decades, the risk of maternal death has declined in all regions, with especially notable progress in South Asia, where the lifetime risk dropped from 2.5% in the 1990s to just 0.5% by 2013. Sub-Saharan Africa has also seen a significant reduction of 3.5 percentage points but still faces a high risk level of 2.6% in 2013. Likewise, maternal mortality ratios remained troubling in 2015, with nearly 2 maternal deaths per 1,000 live births in South Asia, and more than 5 per 1,000 in Sub-Saharan Africa. These figures not only highlight gender-based health disparities but also serve as broader indicators of a country's development status and healthcare infrastructure.

- Low adolescent fertility signifies health achievements, opportunities for education, and employment

Adolescent fertility rates, defined as the number of births per 1,000 girls aged 15–19, have also declined across all world regions. However, they remain highest in Sub-Saharan Africa, reflecting deeper social and economic challenges. High adolescent fertility is often linked to early school dropout, limited job prospects, and restricted life choices for young girls. Therefore, a reduction in adolescent births is not just a health achievement; it also signals greater opportunities for girls to continue their education, delay motherhood, and pursue meaningful economic participation.

The status of health indicators under GII for various regions is given below.

Table 1.3.3 Maternal Mortality Ratio and Adolescent Birth Ratio under GII

Groups/ Region	Maternal Mortality Ratio (deaths per 100,000 livebirths)2020	Adolescent Birth Ratio (births per 1,000 women aged 15–19) 2023
Development Groups		
Very high human development	14	10.1
High human development	67	25.5

Medium human development	291	44.8
Low human development	369	81.5
Developing countries	236	42.9
Regions		
Arab States	133	44.2
East Asia and the Pacific	78	15.5
Europe and Central Asia	21	19.5
Latin America and the Caribbean	85	51.4
South Asia	132	26.1
Sub-Saharan Africa	509	94.2
Least developed countries	352	90.6
Small island developing states	203	46.9
Organisation for Economic Co-operation and Development	22	17.5
World	216	39.1

Source: UNDP Data

- Sub-Saharan regions have high MMR and ABR

Under the GII, the maternal mortality ratio indicates that it is high in Sub-Saharan Africa and Least Developed Countries. Similarly, the Adolescent Birth Ratio is elevated in these regions.

Together, maternal mortality and adolescent fertility are powerful indicators of both health equity and gender-sensitive development. Addressing these issues is key to improving the overall well-being of women and unlocking broader progress in education, employment, and social advancement.

- Earlier, women dominated in labour-intensive, informal, and temporary jobs

- A wage gap exists between men and women and Unpaid family work persists

4. Employment and Earnings

Men have historically participated in the labour force at higher rates than women, a trend that largely continues today. However, women's labour force participation varies significantly by region. In earlier times, in nearly all countries, men and women tended to work in different types of jobs and sectors. For instance, women dominate labour-intensive industries like garment production, while men are overrepresented in technical, managerial, and administrative roles, which tend to offer higher wages and more security. Female employment is also more likely to be informal, home-based, part-time, or temporary, offering less stability and fewer benefits.

Despite slight progress in closing occupational gaps, occupational segregation remains widespread. Studies show that women are more likely to be employed in service, clerical, and sales roles, while men dominate production and management positions. Although there has been some convergence in wage employment sectors, segregation in self-employment and unpaid family work remains largely unchanged. In terms of earnings, women consistently earn less than men across all countries. However, raw comparisons of male and female wages can be misleading. They often do not account for differences in education, experience, occupation type, or hours worked. Since women are more likely to work part-time or in lower-paying sectors, unadjusted wage gaps overstate true differences in compensation. Even when controlled for these factors, significant wage gaps persist, often pointing to discrimination and unequal treatment in the labour market.

Table 1.3.4 Labour Force Participation under GII

Groups/ Region	**Labour force participation rate**(% ages 15 and older) **2023**	
Development Groups	Female	Male
Very high human development	54.1	69.3
High human development	50.4	74.8
Medium human development	43.4	76.6
Low human development	41.7	75.1
Developing countries	46.9	75.5
Regions		
Arab States	18.4	69.8

East Asia and the Pacific	55.0	76.4
Europe and Central Asia	45.7	69.3
Latin America and the Caribbean	51.8	75.1
South Asia	33.5	76.7
Sub-Saharan Africa	64.3	75.6
Least developed countries	51.0	75.0
Small island developing states	54.1	71.0
Organisation for Economic Co-operation and Development	53.5	68.7
World	48.5	74.1

Source: UNDP Data

With respect to labour force participation in 2023, the gender gap is greater in the regions of the Arab States and South Asia.

1.3.3 Gender Inequality in Voice

- Lack of economic control is coupled with inequality in rights and political participation.

Women's limited control over productive resources and their reduced capacity to earn income, whether through self-employment or wage labour, significantly hinders their influence over household decisions regarding the allocation of resources and investment priorities. This economic disadvantage, coupled with unequal rights and lower socioeconomic status compared to men, also restricts women's participation as active agents in political processes and limits their role in shaping decisions at both community and national levels.

- A gender gap exists in civic participation.

Although the 20th century saw women gain the right to vote in nearly all countries, and the gender gap in voting has narrowed, particularly in nations with high voter turnout, significant differences remain in more engaged forms of civic participation. Women are still less likely to partake in activities such as demonstrations or boycotts and are notably less involved in political discussions than men, especially among older populations and those with limited education (Inglehart, 1997).

Moreover, gender inequality in political representation remains stark across all levels of governance, from local councils to national parliaments and executive bodies. Furthermore, women who do attain cabinet roles are most often assigned to ministries concerned with women's or social affairs, rather than to key areas such as finance, economic planning, or budgeting sectors that hold significant influence over national development agendas.

- Women cabinet members are usually assigned to less influential roles.

Political participation in terms of the share of seats in parliament held by women members is presented below.

Table 1.3.5 Women Political Participation

Groups/ Region	Share of seats in parliament(% held by women)2023
Development Groups	
Very high human development	30.2
High human development	25.6
Medium human development	22.5
Low human development	25.3
Developing countries	24.6
Regions	
Arab States	17.8
East Asia and the Pacific	21.7
Europe and Central Asia	26.0
Latin America and the Caribbean	34.2
South Asia	17.9
Sub-Saharan Africa	27.3
Least developed countries	25.6
Small island developing states	26.2

Organisation for Economic Co-operation and Development	33.1
World	26.5

Source: UNDP Data

For all groups and regions, the share of seats held by women in parliament is less than 35 per cent. This indicates very limited voice and decision-making capacity on issues of national importance. However, the situation is different for Nordic countries. Nordic countries consistently rank high in female representation in national parliaments. For example, in 2021, women held 48% of seats in Iceland's parliament, 46% in Finland, 45% in Norway, and 48% in Sweden, according to The Nordic Co-operation.

Summarised Overview

Despite global advancements, gender inequality remains deeply embedded in societies, manifesting in critical areas such as basic rights, access to resources, employment, and political participation. This prevalent issue significantly curtails women's choices and opportunities across both social and economic spheres, with varying intensity across regions. The Gender Inequality Index (GII) for 2023 highlights these disparities, indicating higher levels of inequality in regions like the Arab States, Sub-Saharan Africa, and Least Developed Countries, where women frequently face legal and social constraints limiting their autonomy in areas such as marriage, property management, and family size decisions.

Furthermore, women and girls consistently encounter barriers to accessing essential resources for personal advancement and active involvement in development. While global gender gaps in education have narrowed significantly over the past century, particularly in primary and secondary enrolment, disparities persist in literacy rates and in low-income or conflict-affected regions, creating a 'sticky floor' effect that restricts women's upward mobility. In the realm of health, despite biological advantages and general improvements in life expectancy, societal factors, limited healthcare access, and high maternal and adolescent fertility rates in regions like Sub-Saharan Africa underscore persistent health inequalities that impede women's overall well-being and broader societal progress.

Economically, women historically and currently face lower labour force participation rates, occupational segregation into less secure and lower-paying roles, and persistent wage gaps compared to men, even when accounting for various factors. This economic disadvantage, coupled with unequal rights and lower socioeconomic status, severely limits women's influence over household decisions and their engagement in political processes. Despite gaining voting rights, women remain underrepresented in civic participation and political leadership, often relegated to less influential ministerial portfolios, further hindering their voice and decision-making capacity on national issues.

Assignments

1. Analyse Gender Inequality Index (GII) Disparities.
2. Evaluate progress and persistent challenges in women's education.
3. Examine health inequality in different regions.
4. Discuss the nature of gender inequality in the labour market.
5. Propose strategies to enhance women's voice and political participation.

Suggested Reading

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UNIT 4

Cost of Gender Inequality

Learning Outcomes

After completing this unit, the learner will be able to:

- know how gender inequality hinders development
- recognise the role of gender inequality affecting well-being, productivity, and growth
- comprehend the relationship between gender inequality and its cost to governance

Background

Gender inequality remains a persistent global issue, with deep-rooted consequences that extend far beyond individual disadvantage. Despite formal commitments to gender equality through constitutions and international agreements such as the Universal Declaration of Human Rights and CEDAW, practical enforcement remains weak in many regions. Gender disparities persist in access to education, employment, political representation, and healthcare, often reinforced by social norms, economic structures, and institutional barriers. These inequalities are not only unjust from a human rights perspective but also detrimental to a nation's socio-economic progress.

In the broader context of development, gender inequality hinders inclusive growth, weakens institutional effectiveness, and diminishes the overall quality of governance. Women and girls in low-income and marginalised communities are disproportionately affected, facing limited autonomy, reduced economic opportunities, and higher exposure to violence and exploitation. This systemic discrimination compromises the well-being of families and communities and restricts nations from achieving their development potential. Understanding the costs of gender inequality on productivity, governance, and well-being is essential for shaping inclusive public policies.

Keywords

Gender Inequality, Development, Cost of Well-being, Cost to Productivity, Cost to Governance.

Discussion

1.4.1 Gender Inequality Hinders Development

- Obstacle to sustainable development

Gender inequality poses a significant obstacle to sustainable development, as disparities in rights, access to resources, and political participation not only disadvantage women but also negatively impact broader society. These inequalities hinder social progress, reduce economic efficiency, and undermine efforts to alleviate poverty and improve human well-being. The costs of gender inequality are particularly severe in low-income countries, where the poor, especially women and children, bear a disproportionate burden.

- Affect negatively to quality of life

One of the most profound consequences of gender inequality is its impact on human lives and the quality of those lives. Although difficult to fully quantify, global evidence indicates that societies with entrenched gender disparities face higher levels of poverty, malnutrition, ill health, and other forms of deprivation. Gender gaps in education and employment have direct and indirect implications, such as accelerating the spread of HIV in Sub-Saharan Africa or reducing children's well-being due to a mother's illiteracy and limited autonomy. Additionally, traditional gender roles often subject both women and men to harmful expectations, especially in times of economic crisis. For instance, in Eastern Europe, economic shocks have led to heightened unemployment and social stress, contributing to alcoholism, domestic violence, and family breakdown-issues that deeply affect women and children (World Bank Policy Research Report, 2001).

Many of the costs of gender discrimination remain hidden, suffered in silence or invisible until they manifest later in life. The lack of reliable, disaggregated data hampers efforts to assess and address these inequalities. This gap is due to the high cost of data collection, societal taboos, and a lack of policy focus on gender-sensitive information. Beyond immediate social impacts, gender inequality also undermines economic productivity and growth. Discrimination in households and labour markets limits the accumulation of human capital and excludes women or men from access to key resources and services. This reduces the overall efficiency and income-generating potential of economies. Empirical evidence from countries like Kenya shows that levelling the playing field for female farmers by equalising access to education and inputs could increase crop yields by as much as 20% (World Bank Policy Research Report, 2001).

- Gender discrimination are grieved in silence, weakens productivity and growth

Furthermore, gender inequality weakens governance and the effectiveness of development policies. Emerging research links gender equality with lower levels of corruption, suggesting that inclusive policies may contribute to greater transparency and accountability in both public and private sectors. Therefore, promoting gender equality is not only a moral and human rights imperative but also a strategic necessity for countries striving for equitable and sustainable development.

- Gender equality enhance transparency in governance

1.4.1.1 Cost of Well-being

Measuring individual well-being is inherently complex, involving both objective and subjective dimensions. Amartya Sen (1984) suggests that concepts such as happiness and fulfilment of desires are important indicators of personal well-being, emphasising its multidimensional and subjective nature. This section explores how gender roles and discrimination shape well-being across generations. It highlights how both women and men bear the consequences of entrenched gender inequalities, although the impacts are often more pronounced for poor and marginalised women.

- Gender inequality affects wellbeing of both men and women

Gender disparities in rights and access to resources can reduce women's autonomy and economic security, increasing their dependency on male family members. Inequities in education, for example, create disparities in information access and decision-making power between men and women. These imbalances result in social and emotional stress, reinforcing stereotypes and limiting the capabilities of both sexes. One prominent area where gender inequality has significant consequences is the spread of HIV/AIDS, particularly in Sub-Saharan Africa. Studies show that cities with a higher male-to-female population ratio or wide literacy gaps between the sexes exhibit higher HIV infection rates, both among high-risk and low-risk groups. Women, as primary caregivers, also bear a disproportionate burden of care, often withdrawing from

- Gender disparities create disparities in access to resources, information, and health facilities the workforce to look after infected relatives or orphans, thus affecting their own economic well-being (World Bank Policy Research Report, 2001).

- Government policies, including community-based initiatives, lead to social reforms

Governments have a crucial role to play in mitigating the gendered impact of health crises by addressing root causes through policies that promote gender equality. For example, proactive programmes in countries like Senegal and Thailand that target high-risk groups have had positive outcomes. Similarly, community-based efforts, such as those in Nigeria where sex workers organised to demand safer practices and resist exploitation, show how local empowerment can play a vital role in disease prevention and social reform. However, lasting progress requires broader structural changes, especially in education, employment, and urban access for women (World Bank Policy Research Report, 2001).

- Violence between the opposite gender underpins power imbalances

Another major dimension of gender inequality is its link to violence and its devastating impact on well-being. While not all violence is gender-based, much of it is rooted in societal norms and expectations. Male-to-male violence often reflects the way men are socialised to resolve conflict, while male-to-female violence tends to reinforce gender dominance and power imbalances. For instance, cultural norms in some societies normalise domestic violence, viewing it as a form of discipline. In parts of Latin America and South Asia, such behaviours are embedded in traditional gender roles. In addition, economic transitions, as seen in Eastern Europe, have increased stress among men, leading to higher rates of suicide, alcoholism, and domestic violence, and contributing to a significant decline in male life expectancy (World Bank Policy Research Report, 2001).

- Gender violence creates inequality in economic status, which in turn leads to societal burden

These forms of violence have broader implications, such as reduced productivity, rising healthcare costs, increased demand for social services, and lasting emotional trauma for survivors and their families. Gender-based violence is not only a violation of human rights but also an economic issue. For instance, studies estimate that domestic violence reduced women's earnings highlighting the enormous societal burden. Furthermore, the emotional and developmental impact on children, especially those who witness violence or become orphans, can have lifelong consequences, perpetuating cycles of trauma and inequality (World Bank Policy Research Report, 2001).

- Gender inequality, though it affects women directly, affects communities and economies indirectly

Gender inequality exacts a heavy toll on human well-being, affecting not only those directly impacted but also communities and national economies. The costs, whether through deteriorating health, compromised education, reduced economic productivity, or social instability, are extensive and often hidden. Addressing these issues requires a multidimensional approach that integrates legal, social, economic, and cultural strategies aimed at achieving genuine gender equality and sustainable development.

1.4.1.3 Costs to Productivity and Growth

- Gender inequality reduces economic growth, affects the development of children, and thus future growth

While gender inequality directly impairs individual well-being, it also imposes significant economic costs by reducing productivity and impeding long-term growth. Constraints on access to education, capital, employment opportunities, and land ownership limit both men's and women's capacity to generate income and contribute effectively to the economy. Furthermore, the status and education level of women have intergenerational implications, especially for the health, cognitive development, and education of children, which are critical determinants of a country's future workforce quality and growth potential.

- Women's education results in improved child education

A primary pathway through which gender inequality affects economic outcomes is unequal access to education. Numerous studies indicate a strong positive relationship between a mother's educational attainment and her children's nutritional status, school attendance, and academic performance. For instance, evidence from the United States shows that each additional year of maternal schooling significantly improves children's test scores. Similarly, in India, children of literate mothers spend nearly two more hours studying daily compared to those of illiterate mothers. These findings underscore that investing in women's education enhances not only their own productivity but also the human capital of future generations. Failing to provide girls with equal access to schooling results in missed opportunities for building a more skilled and adaptable labour force.

Gender disparities also manifest in labour markets through reduced earnings and diminished productivity. Research shows that women experience lower private returns to education due to limited access to higher-paying jobs and discrimination. Nevertheless, in several countries such as Brazil, Thailand,

- Returns to higher levels of education are greater for women

and Indonesia, the marginal returns to an additional year of schooling for women exceed those for men, given women's lower initial education levels. However, despite equal capability, female farmers and workers frequently have less access to inputs, training, and technology. In Kenya, aligning women's access to agricultural inputs and education with men's could raise yields by up to 22%. Similarly, in Vietnam, male farmers trained in pest management demonstrated better outcomes than women, primarily due to pre-existing educational gaps (World Bank Policy Research Report, 2001).

- Labour market discrimination causes increased labour costs for men and decreased output

Gender-based labour market discrimination further results in inefficient allocation of labour. Taboos against hiring women, lack of local labour markets for female workers, and unequal distribution of household responsibilities lead to underemployment and suboptimal production outcomes. For example, in rural economies, the inability to employ women restricts households from deploying labour efficiently, raising the cost of male labour and reducing agricultural output. Studies from Cameroon and Burkina Faso demonstrate that reallocating resources between men's and women's plots could increase household incomes by up to 20%, simply by improving equity in input distribution.

- Women are usually paid less and face restrictive practices and harassment

Formal sector labour markets also reveal entrenched gender discrimination. Globally, women earn less than men and are concentrated in lower-paying and less secure occupations. Contributing factors include unequal investment in sons' versus daughters' education, discriminatory hiring practices, workplace harassment, restrictive gender norms, and protective labour laws that inadvertently limit women's employment options. These systemic biases distort labour supply and demand, leading to misallocation of talent and underutilisation of human resources.

- Gender inequality creates social and economic injustice

Gender inequality is not only a social injustice but also a significant drag on economic efficiency and growth. The economic costs arise through lost educational opportunities, labour market inefficiencies, lower productivity, and reduced intergenerational human capital development. Addressing these disparities through inclusive policies, investment in women's education and training, and eliminating labour market discrimination is essential for unlocking a nation's full economic potential.

1.4.1.4 Cost to Governance

The quality of a country's governance is both a measure and a driver of its development. While strong governance reflects a nation's developmental stage, it also actively shapes its ability to grow. Governments that uphold the rule of law and operate with checks and balances tend to be more stable and have better long-term prospects than autocratic regimes. Research shows a clear negative link between corruption and economic growth. Corruption undermines the effectiveness of development efforts and poses a serious challenge for both governments and international development organisations (Knack & Keefer 1995; Mauro 1995; Olson et al.). Promoting transparency and reducing corruption are therefore central to encouraging sustainable development.

- Inverse relation between growth and corruption

An emerging area of interest is the impact of gender inclusion in politics and governance. It is important to know whether women bring different concerns or perspectives to public decision-making or whether their participation improves the quality of governance. Recent studies suggest a potential connection between gender equality and lower corruption levels. Two possible explanations exist: societies that value equality and inclusiveness may also implement stronger institutional checks that deter corruption, and men and women may behave differently in positions of power, with women potentially displaying more ethical conduct.

- Egalitarian societies have stronger institutional checks

Behavioural studies often find that women tend to be more community-focused and altruistic. Experiments have shown that women are generally less tolerant of dishonest or illegal behaviours. For instance, data from the World Values Survey across 18 countries (1981) and 43 countries (1991) revealed that women consistently showed lower acceptance of unethical practices, with a 4–9 percentage point gap compared to men. Even when adjusting for variables such as age, education, and employment status, men were 3.3% more likely to accept bribes than women (Swamy et al., forthcoming). While this trend is not universal across all countries, the broader pattern indicates a global difference in attitudes toward corruption.

- Women are more community-focused and less susceptible to corruption

In business contexts, similar trends appear. Women-led firms are less likely to engage in bribery. Cross-country analyses support these findings. One study found a negative correlation between corruption levels and the extent of women's social

- empowering women reduces corruption and strengthens governance

and economic rights across more than 80 countries (Kaufmann 1998). Even after controlling for income, the relationship between gender rights and lower corruption remains statistically significant, suggesting that empowering women contributes independently to cleaner governance.

- Women's participation in politics and corruption shows a negative relation

Women's broader participation in politics and the labour force also appears to reduce corruption. Countries with higher female representation in parliament tend to score better on global corruption indices, even when adjusting for variables such as income, education, and civil liberties. For instance, increasing women's share in parliamentary seats from the average of 10.9% by just one standard deviation is linked to a 10% drop in corruption (Swamy et al., forthcoming). While more research is needed, current findings strongly suggest that gender inclusion, particularly women's active involvement in politics and leadership, can enhance government integrity and public trust. This underscores the importance of promoting gender equality not just as a matter of fairness, but as a practical strategy for better governance and development.

Government's Role in Promoting Gender Equality

- Constitutions of nations and international treaties uphold gender equality

Promoting equity is a fundamental responsibility of the state. Most constitutions around the world uphold equal rights for all citizens, regardless of gender, age, or ethnicity. In alignment with this, many governments have ratified international treaties such as the Universal Declaration of Human Rights and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), often referred to as the international bill of rights for women. However, these commitments are often undermined in practice due to weak legal systems, inadequate enforcement, and competing political interests.

- Gender equality leads to social cohesion

While moral imperatives are central to addressing gender disparities, governments also have strong economic and social reasons to act. Gender budgeting initiatives are an important policy step at the governmental level. In India, the Ninth Five Year Plan included women's empowerment as one of the objectives of the plan, following which budgetary allocations at ministry and department levels for women-related projects were initiated. Gender equality fosters social cohesion and stability, which are key public goods that benefit society as a whole. Economically, it generates positive externalities such as improved education, reduced poverty, and better child health outcomes, especially in low-income settings. There is also growing evidence that gender-equal societies tend to be less corrupt and more development-oriented.

- Government intervention is required

Conversely, gender inequality imposes high social and economic costs. Left unchecked, individuals and institutions may act on gender-based prejudices that harm not only individuals but also the broader social fabric. Government intervention, therefore, becomes necessary to correct these negative externalities. For example, empowering men who are fathers of daughters has been shown to reduce tolerance for gender-based injustice. Discrimination among women themselves also reflects and reinforces systemic gender norms, further justifying state involvement.

Market failures, especially regarding information asymmetry, also support the need for public intervention. Employers may use gender as a proxy for productivity due to limited information, perpetuating bias. The state can step in by funding programmes that improve information flows and reduce reliance on discriminatory hiring shortcuts.

- Examples of interventions: education for girls, penalising harassment, mandating non-discrimination in hiring

Governments have multiple instruments at their disposal, such as taxation, subsidies, regulation, service provision, and legal enforcement. Examples include subsidising education for girls, mandating non-discriminatory hiring practices, and penalising sexual harassment. However, such interventions require making difficult judgments about fairness, costs, and rights, often balancing individual freedom against collective equity.

- Targeted intervention is required

However, the state itself may face limitations, as governments are not always efficient, impartial, or adequately resourced. In many developing countries, weak governance and limited administrative capacity hinder efforts to promote gender equity. To be effective, governments must focus their efforts strategically, especially where the private sector is unlikely to act or where externalities are most significant. Selective, targeted intervention rather than broad or symbolic efforts can yield more sustainable and equitable results. A key role of the government is to level the playing field by removing institutional and legal barriers to equality and by implementing proactive policies to correct historic and structural disadvantages. These efforts should not assume gender-neutral outcomes. Public programmes must be designed with a clear understanding of household dynamics, resource access, and decision-making power, as well as the unintended consequences that might arise.

Summarised Overview

Gender inequality hinders development by negatively affecting quality of life, productivity, and social cohesion. It restricts women's access to education, health services, and employment, thereby weakening their economic independence and social agency. These limitations also extend to future generations, as a mother's education and well-being significantly impact child development and health outcomes. Gender-based discrimination, including violence, reinforces social hierarchies, limits personal freedoms, and imposes hidden costs on families and communities, ranging from emotional trauma to loss of income and increased healthcare burdens.

The economic repercussions are equally profound. Gender gaps in labour markets, wages, and access to capital reduce national productivity and distort labour allocation. In agriculture and informal sectors, unequal access to inputs and technology reduces output. Studies show that closing gender gaps in education and agricultural inputs could raise yields and household incomes substantially. Moreover, gender inequality in governance and public decision-making contributes to inefficiency and corruption. Research highlights that greater female participation in politics correlates with lower corruption levels and improved transparency, making gender inclusion a strategic governance priority.

Governments play a critical role in addressing gender disparities by implementing targeted, evidence-based policies. These include subsidising girls' education, mandating equal hiring practices, investing in women's health and skills development, and addressing gender-based violence through legal enforcement. However, structural change also requires the state to reform.

Assignments

1. Explain how gender inequality obstructs sustainable development in social, economic, and governance contexts.
2. Discuss the relationship between gender disparity and individual well-being, using examples such as education, employment, health, and violence.
3. Analyse the economic costs of excluding women from full participation in labour markets and governance.

Suggested Reading

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BLOCK 2

Theories and Approaches

UNIT 1 Theories of Women's Issues in Development

Learning Outcomes

After completing this unit, the learner will be able to:

- comprehend the theories addressing women's roles in development, from WID to GAD
- analyse the limitations and contributions of WID, WAD, and GAD
- examine the role of DAWN in advocating for women-led development alternatives
- evaluate how policies and feminist movements have shaped gender-inclusive development

Background

In most development narratives, we often hear about economic growth, new industries, or rising incomes. Rarely is the question asked whether women are genuinely included in this progress and whether their contributions are recognised, counted, and valued equally. For a long time, development plans focused mainly on men as workers, landowners, or decision-makers, while women's work at home or in informal sectors went unnoticed. Slowly, mainstream development economists began to realise that ignoring half the population leads to half the results.

This realisation gave birth to different ways of thinking about women's roles in development. Some approaches suggested that women should simply be added to existing projects. Others argued that we must change the system that keeps women poor and invisible. New questions began to shape policy, such as whether women have the same access to land, credit, and education as men, who controls income and decisions within families, and whether development policies are helping women gain power or simply giving them more work.

These debates led to the rise of various theories like WID, WAD, GAD, GID, and DAWN.

Each theory addresses the problems women face and how to solve them. Together, they help us understand how development can either widen or reduce gender gaps.

As learners, studying these theories will help you understand that development is not just about growing the economy but also about ensuring it is fair and inclusive for everyone, especially women. This unit will help you think clearly about how gender affects development and will guide you to view economic growth in a more balanced and inclusive way.

Keywords

WID, WAD, GAD, GID, DAWN, Feminisation

Discussion

2.1.1 Theories of Women's Issues in Development

- Unequal opportunities for women slows down a country's growth

Economic development does not treat men and women equally. Studies from low and middle-income countries show that when women have fewer job opportunities, own fewer assets, or receive less education than men, it adversely affects the overall growth, productivity, and human development of the country. Because of this, experts and policymakers have changed how they think about women's roles in economic growth and social progress. Eva Rathgeber's work in 1990 describes three main schools of thought that still shape today's development discourse and policy namely Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD).

- Women were excluded and needed integration into development

Women in Development is the oldest and most influential of the three. It grew out of two forces in the 1960s and 1970s. First, the search for practical solutions when the standard development concept failed to lift many communities out of poverty, and second, the rise of modern feminism, which posed deeper questions about the roots of women's disadvantage. WID argued that women were being left out of growth programmes and needed to be integrated into them through education, credit, and job opportunities so they could share the benefits of economic expansion. Because activists and researchers from many countries worked together, WID was truly a transnational movement, built on a sense of cohesion among women across national boundaries.

Women and Development (WAD) emerged later in the 1970s as critics noticed that simply adding women to existing projects did not remove wider inequalities. Drawing on Marxist and feminist ideas, WAD emphasised that women had always contributed critical economic labour, both inside and outside the household, yet this contribution remained undervalued. WAD, therefore, shifted attention from 'including women' to analysing how global trade patterns, class divisions, and unequal wealth distribution keeps women and men in poorer nations at a disadvantage.

- Inequality stems from unequal gender power relations

Gender and Development took shape in the late 1980s. GAD argues that to understand inequality, we must look at gender relations; i.e., the way power, resources, and responsibilities are divided between women and men in households, markets, and the state. Instead of focusing only on women's projects, GAD studies how social institutions, public policy, and cultural norms together shape economic choices for everyone. Its goal is to reform these structures so that growth benefits people of all genders more fairly.

Together, WID, WAD, and GAD provide a timeline of how development thinking has evolved. WID highlights women's exclusion, WAD emphasises structural inequality, and GAD examines everyday gender relations. Let us now examine these theories in detail.

2.1.2 Women-in-Development (WID)

- Women seen as an untapped resource for development

The concept of Women in Development (WID) emerged in the early 1970s as a way to highlight the role of women in economic growth, particularly in developing countries. It was popularised by female development professionals who wanted policymakers to recognise the contributions of women, especially after research by economists like Ester Boserup showed that women were often left out of development programmes. The United States Agency for International Development (USAID) adopted the WID approach, arguing that women were an untapped resource who could contribute significantly to economic progress if given opportunities.

The movement gained global attention when the United Nations (UN) declared 1976–1985 as the Decade for Women and organised conferences to promote women's education, employment, political participation, and welfare. A major

- UN initiatives and policies advanced women's rights

milestone was the 1995 Beijing Conference, where activists demanded that women's rights be recognised as human rights. Governments and international agencies responded by creating policies to support women, such as the Percy Amendment (1973), which required USAID to allocate funds specifically for women's programmes. Institutions like the World Bank, Ford Foundation, and Rockefeller Foundation also launched projects to assist women in development.

- WID linked growth to equality but failed

The WID approach was based on the modernisation theory, which believed that industrialisation and economic growth would improve living standards in poorer countries. It assumed that benefits from development would 'trickle down' to all, including women. However, this did not happen; instead, modernisation often worsened inequality, especially for women.

- WID ignored the root causes of women's inequality

A key limitation of WID was that it did not question why women were excluded from development in the first place. Instead of analysing structural inequalities like class differences and global exploitation, WID simply focused on integrating women into existing economic systems. It promoted education and employment for women but ignored deeper issues like unequal wages, unpaid domestic labour, and systemic discrimination. Critics, including Marxist and dependency theorists, argued that women were already part of the global economy but in exploitative ways, such as through low-paid or unpaid work. They called WID a 'blame the victim' strategy because it suggested that women's lack of progress was due to their own shortcomings, like lack of education, rather than unfair economic systems.

- Feminisation of poverty exposed structural inequalities

By the 1980s, studies showed that despite development efforts, women's poverty was increasing, a trend referred to as the 'feminisation of poverty.' This proved that economic growth alone did not guarantee equality. Later approaches moved beyond WID to address structural barriers, recognising that real change required tackling both economic systems and social attitudes.

Thus, we can say that WID was an important first step in recognising women's role in development, but its focus on integration rather than systemic reform limited its impact. Modern development economics now emphasises gender equality, fair wages, and policy changes to ensure women benefit equally from economic progress.

2.1.3 Women and Development (WAD)

- WAD saw inequality and exploitation as key issues

The Women and Development (WAD) approach emerged in the late 1970s as a response to the shortcomings of the earlier Women in Development (WID) model. While WID focused on integrating women into existing economic systems, WAD took a more critical stance, arguing that global inequality and exploitation, not just women's exclusion, were the real problems. WAD was influenced by dependency theory and Marxist feminist economics, which challenged the idea that economic growth alone could solve poverty in developing nations.

Unlike WID, which was based on modernisation theory, WAD argued that poor countries remained underdeveloped due to structural dependence on wealthy capitalist nations, as highlighted by dependency theory. It pointed out that women had always been part of the global economy, but in exploitative ways through low wages, unpaid labour, and unfair working conditions. Instead of just asking how women could be included in development, WAD asked why they were disadvantaged in the first place. It examined how class, capitalism, and global trade kept women, and many men, in poverty.

- WAD believed the whole economic system was unequal

A key difference between WID and WAD was their view of economic structures. WID believed that education and jobs would empower women, while WAD argued that the entire economic system was unequal and needed reform. Marxist feminists within WAD studied how colonialism, industrialisation, and global trade affected women differently based on their class and location. They found that women's roles in production, such as factory work, and reproduction, such as childcare and housework, were shaped by capitalist demands, which often forced women into low-paid or unpaid labour.

- Ignored patriarchy and gender roles at home

However, WAD had some limitations. While it recognised that both men and women suffered under global capitalism, it did not fully analyse gender inequality within families and societies. It assumed that if international economic structures became fairer, women's lives would automatically improve; but it did not deeply examine patriarchy (male-dominated power systems) or the unequal division of household work.

- Neglected women's unpaid work and double burden

Another criticism of WAD was that, like WID, it focused too much on income-generating projects, such as small businesses for women, without considering the double burden women faced i.e., working outside the home while still doing most of the unpaid domestic labour. Development programmes often ignored childcare, cooking, and caregiving, treating them as 'private' issues rather than economic ones. This oversight meant that many projects failed to truly ease women's workloads.

- WAD challenged capitalism but missed deeper gender inequalities

Hence, WAD was a more radical approach than WID because it questioned global capitalism and exploitation rather than just pushing for women's participation in the existing system. However, it still did not fully address gender power imbalances or the value of women's unpaid work. Later approaches, like Gender and Development (GAD), built on these ideas by looking more closely at how social norms, laws, and policies keep women disadvantaged not just in the economy, but in all aspects of life.

2.1.4 Gender and Development (GAD)

- Studied how gender roles create inequality

The Gender and Development (GAD) approach emerged in the 1980s as a more comprehensive way to understand women's role in economic progress, building upon but moving beyond earlier frameworks like Women in Development (WID) and Women and Development (WAD). While WID focused on integrating women into existing economic systems and WAD analysed how global capitalism exploited women's labour, GAD took a deeper look at how societies construct gender roles and how these roles perpetuate inequality. The key difference is that GAD does not just study women in isolation but examines the power relations between men and women across all levels of society, from household decisions to government policies. This approach recognises that biological differences between the sexes are separate from the social expectations assigned to genders, and that these expectations often limit women's opportunities in invisible ways.

A central concern of GAD is the massive amount of unpaid labour like childcare, cooking, and housework that women traditionally perform, which remains uncounted in official economic measurements like GDP. When structural adjustment programmes in the 1980s and 1990s reduced public services, women disproportionately shouldered the burden as they took on more unpaid care work. GAD argues that true development requires recognising and valuing this invisible labour while restructuring societal institutions to distribute domestic responsibilities more equally. The approach introduced the strategy of 'gender mainstreaming,' which means evaluating all policies, from infrastructure projects to tax reforms, for their different impacts on men and women. This was formally adopted at the landmark 1995 Beijing World Conference on Women, marking a shift from seeing gender equality as a separate issue to making it a core consideration in all development planning.

- GAD emphasised unpaid work and pushed gender mainstreaming

Unlike earlier approaches that mainly focused on women's role in the economy, the Gender and Development (GAD) approach emphasises empowerment. This means making sure that women have real power to make decisions, not just in the workplace, but also in their homes and in government. GAD also recognises that many women may not always be aware of the social and cultural barriers that hold them back. So, part of empowerment includes helping women become aware of these issues and encouraging them to question and challenge unfair systems. This process is often called 'conscientisation,' a concept influenced by the Brazilian educator Paulo Freire, who argued that true liberation requires critical awareness of one's social reality. In this sense, conscientisation is not just about recognising inequality but also about developing the confidence and collective capacity to transform oppressive structures.

- Empowers women through awareness and action

Although GAD has had a strong impact in academic discussions and policy thinking, it is not always easy to apply in real-life situations. One common criticism is that it sometimes misses other important issues, like differences in class or race, which also affect people's lives. Still, the most important idea that GAD brings is that economic growth alone is not enough real development requires social change too. This includes changing unfair gender roles, sharing unpaid care work more equally, and building systems where both women and men have equal opportunities and voices.

- Showed real development needs both growth and equality

2.1.5 Gender in Development (GID)

The Gender in Development (GID) approach emerged in the late 1980s and early 1990s as a critique and evolution of the Women in Development (WID) approach that had dominated since the 1970s. It emerged as a transformative global framework, with international organisations and national governments increasingly recognising its critical role in sustainable development. GID is an approach to development planning and policy that places gender equality and the transformation of gender relations at the centre of development efforts. It goes beyond simply including women in development projects, as was the focus of the earlier Women in Development (WID) approach, and instead examines the social roles, power relations, responsibilities, and opportunities of both women and men in a given context.

- Aimed to transform gender roles through development planning

The World Economic Forum's 2023 Global Gender Gap Report reveals that at the current pace of progress, it will take 131 years to achieve full gender parity worldwide, drawing attention to the urgent need for coordinated global action. This reality has propelled GID to the forefront of international development agendas, with multilateral institutions incorporating gender lenses across their operations.

- Gender parity needs urgent global action

The United Nations system has been instrumental in mainstreaming GID principles globally. UN Women's flagship programme, 'Making Every Woman and Girl Count,' operates in over 80 countries, working to close gender data gaps that hinder effective policymaking. Their 2023 report shows that while 75% of countries have improved gender statistics, only 42% regularly produce data on unpaid care work a critical omission given that women globally perform 76.2% of total unpaid care hours, according to the International Labour Organisation. The World Bank's Women, Business and the Law 2023 report documents that nearly 2.4 billion women of working age still do not have equal economic opportunities, with only 14 countries scoring full marks on gender-parity laws.

- Many women lack equal rights and recognition globally

Regionally, the implementation of GID principles shows varied progress. In Sub-Saharan Africa, the African Development Bank's Gender Equality Index indicates that Rwanda leads with women holding 61% of parliamentary seats, while other nations struggle with implementation gaps between progressive laws and ground realities. The European Union's Gender Action Plan III (GAP III) represents one of the most comprehensive regional frameworks, mandating that 85% of all new EU external actions contribute to gender equality by 2025. Latin America has pioneered innovative approaches, with Chile's gender-responsive budgeting system serving as a model for the region.

- Progress on gender equality differs widely across regions

International financial institutions have significantly evolved their GID approaches. The International Monetary Fund's Gender Strategy emphasises fiscal policies that reduce gender gaps, citing research showing that gender budgeting in Austria reduced the gender pension gap by 5 percentage points. The Asian Development Bank's 2023 Gender Equality Report highlights that projects with gender design features have 12% higher economic rates of return than those without. However, the OECD's 2022 report on Development Assistance Committee members shows that only 4% of bilateral aid was principally focused on gender equality, revealing persistent funding gaps. Scholars such as Naila Kabeer have long argued that without genuine commitment to gender mainstreaming, such efforts risk becoming technocratic exercises rather than transformative agendas. This resonates with UN Women's debates on gender mainstreaming, which stress that policies must move beyond token inclusion to restructuring institutions and power relations to achieve substantive equality.

- IMF, ADB boost gender-inclusive projects

Global crises have created both challenges and opportunities for GID implementation. The COVID-19 pandemic reversed years of progress, with UN Women estimating that 47 million more women were pushed into extreme poverty in 2021. In response, the Generation Equality Forum mobilised $40 billion in commitments for gender equality. Climate change has also become a GID priority, with the UNFCCC reporting that 80% of climate-displaced persons are women, prompting gender-responsive climate financing mechanisms like the Green Climate Fund's Gender Policy.

- Global crises worsened poverty but boosted gender funding

Looking forward, technological transformation presents new frontiers for GID. The International Telecommunications Union reports that the global internet user gender gap stands at 16%, with the widest disparities in least developed countries. Initiatives like the EQUALS Global Partnership are working to close this digital divide while addressing emerging challenges like algorithmic bias. The World Bank estimates that bridging the digital gender gap could add $524 billion to global GDP by 2025.

- Bridging the digital gender gap boosts economic growth

The private sector's role in advancing GID has grown significantly, with over 7,000 companies now signed up to the UN Women's Empowerment Principles. However, the World Benchmarking Alliance's 2023 Gender Benchmark shows that only 5% of assessed companies have comprehensive

- Most companies lack strong gender equality action plans strategies to address intersectional gender inequalities in their value chains.

- Many countries track gender progress, but data gaps remain

International accountability mechanisms have strengthened, with 189 countries now submitting regular reports on CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women) implementation. The UN's Sustainable Development Goals gender indicators provide a comprehensive monitoring framework, though data availability remains uneven across regions. Civil society organisations play a crucial watchdog role, with initiatives like the Global Gender Gap Index and the Social Institutions and Gender Index providing alternative assessment tools.

- Progress on gender goals is slow; action is needed urgently

As the global community approaches the 2030 deadline for the SDGs, GID remains central to achieving transformational change. The latest UN progress report indicates that only 15.4% of SDG 5 indicators are 'on track,' emphasising the need for accelerated action. With new challenges like artificial intelligence and climate migration emerging, the global GID framework continues to evolve, requiring sustained political commitment and innovative partnerships across all sectors of society.

2.1.6 Development Alternatives with Women for a New Era (DAWN)

- DAWN challenges unfair growth and demands women-led development priorities

Development Alternatives with Women for a New Era (DAWN) is a global network of feminist scholars, activists, and policymakers from the Global South that was founded in 1984. DAWN emerged as a powerful voice challenging mainstream development approaches, particularly the Women-in-Development (WID) model, which often treated women as an afterthought in economic growth programmes without questioning whether the growth model itself was reinforcing gender inequality and poverty. Instead of just adding women into existing systems, DAWN insisted that women from Asia, Africa, Latin America, and the Caribbean should define their own development priorities, especially since they were directly suffering from debt crises, food insecurity, and harsh economic policies like structural adjustment programmes.

In its founding manifesto, 'Development, Crises, and Alternative Visions,' DAWN argued that true development must be autonomous, equitable, and shaped by women themselves, not imposed by foreign agencies. Unlike traditional programmes that focused on short-term fixes like microloans or literacy classes, DAWN's vision of empowerment was deeper it meant women gaining control over land, credit, their bodies, and economic policies not just participating in pre-designed projects. DAWN highlighted how women's unpaid care work, like cooking, cleaning, and childcare, was an 'invisible subsidy' to the economy, keeping societies running without recognition or pay.

- DAWN wants fair development led by women themselves

DAWN's approach connected personal struggles to global economic policies. For example, trade agreements or military spending might seem unrelated to women's lives, but DAWN showed how these policies actually increased women's unpaid labour, worsened food prices, and deepened poverty. Founding member Peggy Antrobus famously said, 'A Third World woman's first environment is her body.' It means if a mother cannot feed her child, abstract debates about environmental policies are meaningless.

- Showed how global policies deeply affect women's lives

By the 1985 Nairobi UN Women's Conference, DAWN's influence was clear. Southern feminists demanded that the UN treat women as political leaders, not just aid recipients. Over the years, DAWN has shaped global debates on trade, climate justice, sexual rights, and digital inequality, pushing for policies that recognise women's unpaid work, protect land rights, and ensure fair healthcare access.

- Pushed for global policies that respect women's rights

Today, based in Suva, Fiji, DAWN continues to be a driving force for gender justice through its research, advocacy, and training programmes. In recent years, DAWN has launched several important initiatives that align with its mission of creating equitable and sustainable development. One key focus has been on digital justice, where DAWN examines how technology and data policies affect women in the Global South, particularly regarding privacy, labour rights, and access to digital platforms. They have also intensified their work on climate justice, advocating for gender-responsive policies in international climate agreements and highlighting how women, especially in vulnerable communities, bear the heaviest burdens of environmental degradation.

- DAWN fights for gender and climate justice through activism

Additionally, DAWN has been actively involved in sexual and reproductive health rights (SRHR), pushing back against

- Dawn work for women's health

- DAWN empowers young activists to fight global injustice

conservative policies that restrict women's bodily autonomy. They collaborate with grassroots movements to ensure that women's health remains a priority in global development agendas. Another significant area is economic justice, where DAWN critiques austerity measures, tax policies, and corporate power, emphasising how these disproportionately harm women in low-income countries.

Through its Global South Feminist Academy, DAWN trains young activists and scholars, equipping them with tools to challenge systemic inequalities. They also produce influential policy briefs and research reports, ensuring that feminist perspectives shape debates at the UN and other international forums. By connecting local struggles with global economic systems, DAWN remains a vital voice in the fight for a fairer world.

Summarised Overview

The perception of women's roles in development has evolved over time. The Women in Development (WID) approach, which began in the 1970s, argued that women were being excluded from development plans and should be included through education and employment. However, it did not question why women were excluded, resulting in the continuation of inequality. The Women and Development (WAD) approach followed, asserting that global trade, poverty, and unfair systems were detrimental to women, particularly in poorer countries. Nonetheless, it did not sufficiently address gender roles at home. The Gender and Development (GAD) approach emerged in the 1980s, examining how unfair gender roles and unpaid care work perpetuated inequality. GAD sought genuine social change rather than merely economic growth. Gender in Development (GID) built upon these ideas, placing gender equality at the forefront of global planning. Many countries and groups now utilise gender data and establish gender goals. However, progress remains sluggish, with only 15.4% of gender equality targets on track, and very few companies have robust gender policies.

DAWN (Development Alternatives with Women for a New Era) is a global feminist organisation from the Global South, founded in 1984. It challenges unfair development systems and advocates for women's right to determine their own futures. DAWN connects women's everyday issues to global challenges such as trade and military spending. It advocates for digital justice, climate justice, women's health, and equitable economic systems. Through training, research, and advocacy, DAWN supports young activists and raises awareness at the UN and other forums. It continues to fight for a world where development is equitable for all, particularly for women.

Assignments

1. Compare the key arguments of WID and WAD in addressing women's roles in development.
2. Explain how GAD differs from WID in analysing gender inequality.
3. Discuss DAWN's contribution to feminist development discourse.
4. Evaluate the role of unpaid care work in GAD's framework.

Suggested Reading

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2. Mason, A. D., & King, E. M. (n.d.). *Engendering Development Through Gender Equality in Rights, Resources, and Voice.* World Bank Group.
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UNIT 2

Approaches to Women's Development

Learning Outcomes

After completing this unit, learners will be able to:

- describe the five main approaches to women's development
- compare the benefits and drawbacks of the Welfare, Equity, and Anti-Poverty Approaches
- explain how Structural Adjustment Policies (SAPs) shaped the efficiency approach
- discuss why the empowerment approach is important for achieving gender equality

Background

The development of women has always been closely linked to the development of society as a whole. When women are denied opportunities, not only their lives but also the progress of families, communities, and nations is held back. For a long time, women were viewed mainly in terms of their traditional roles within the household, and policies often reflected this limited view. But over time, it became clear that women are not just beneficiaries of development; they are also active agents who shape economic growth, social change, and political participation.

Different approaches have been adopted at different points of time to address the concerns of women. Some early efforts were charitable in nature, treating women as people who needed welfare support. Later, attention shifted to questions of justice, fairness, and equality, giving rise to equity-based approaches. Poverty reduction strategies also recognised that women are often the most affected by lack of resources, and therefore need targeted interventions. In more recent decades, the efficiency of including women in economic and social processes has been highlighted, showing that societies cannot reach their full potential if half the population is left behind. Finally, the empowerment approach stresses that women should not be passive recipients of help, but rather active decision-makers with control over their own lives.

This unit will help you understand how different approaches to women's development have influenced policies and practices, and it will guide you to see development not only as economic growth but also as a process of inclusion, justice, and equality.

Keywords

Welfare, Equity, Anti-Poverty, Efficiency, Empowerment

Discussion

2.2.1 Approaches to Women's Development

- Different methods were used to support women's development

Understanding how societies attempt to improve women's lives is an important aspect of studying Gender and Development. Over the years, economists and policymakers have employed various methods to support women, particularly in poorer regions of the world, often referred to earlier as the Third World or now as the Global South. These methods, known as approaches, reflect how people perceived development at different times. Some focused on increasing economic growth, while others aimed to meet basic needs or rectify issues caused by market reforms.

By examining these approaches, we can observe how ideas about women's roles in the economy have transitioned from merely providing assistance for basic needs to advocating for equal rights, enhanced opportunities, and even decision-making power.

- Welfare approach saw women as passive aid receivers

1. **Welfare Approach-** This is the earliest approach, which viewed women primarily as mothers and caretakers. Development programmes provided resources such as food, healthcare, and family planning. However, this approach did not seek to improve women's economic status, treating them as passive recipients of aid rather than active participants in development.

- Equity approach focused on fairness and equal opportunities

2. **Equity Approach**-The equity approach acknowledged that women are workers and contributors to the economy. It focused on ensuring they receive a fair share of resources and opportunities. For instance, it advocated for equal pay for equal work and access to

education, training, land, and credit. This approach gained prominence during the United Nations Women's Decade (1976-1985) and aimed to eliminate the structural inequalities that hindered women.

- Anti-poverty approach focused on income-generating activities for women

3. **Anti-Poverty Approach**-This approach identified poverty as a significant barrier to women's development. It concentrated on increasing women's incomes through small-scale income-generating activities, such as self-employment, handicrafts, or farming. The rationale was that by helping women earn money, poverty would be alleviated for the entire household. However, it still failed to address deeper issues like unequal property rights or power dynamics.

- Aimed to use women's labour productively

4. **Efficiency Approach**- Introduced during the 1980s when many developing countries were implementing structural adjustment programmes (policies that reduced public spending), this approach posited that involving women in the economy would enhance efficiency. It suggested that by fully utilising women's skills and labour, the economy could grow without requiring additional resources. While this approach facilitated the inclusion of women in development, it primarily aimed for economic benefits rather than gender equality.

- Supports women's rights and leadership roles

5. **Empowerment Approach**- The most recent and people-centred approach is empowerment. This involves granting women the power to make their own decisions, both in the home and in the community. It encourages women's participation in planning, decision-making, and leadership. This approach not only assists women in gaining access to resources but also empowers them to change their lives and assert their rights. It emphasises bottom-up development, where women lead the process of shaping their future.

- New strategies emerged after growth did not help everyone

In the early days, many believed that rapid economic growth would benefit everyone, including women. This was known as the trickle-down effect. However, when this did not yield the expected results, new ideas emerged. The basic-needs strategy was introduced to ensure that all individuals had access to food, education, and shelter. Later, during the debt crisis of the 1980s, governments were compelled to reduce spending, which adversely affected poor and vulnerable populations, including women. To mitigate the harm, compensatory measures were implemented to support those affected.

- Focus changed from helping women to ensuring equality

Throughout these transformations, perceptions of women's roles in development have also evolved. The focus has shifted from providing short-term assistance to pursuing long-term empowerment. The five main approaches namely welfare, equity, anti-poverty, efficiency, and empowerment illustrate how development thinking has matured over time. Today, the focus is not solely on aiding women but on transforming systems to ensure that both women and men can participate equally in development and benefit equitably from it. Let us now examine these approaches in detail.

2.2.1.1 The Welfare Approach

- Viewed women mainly as family caregivers

The welfare approach is one of the earliest ways in which planners and governments considered women's role in development. This approach was mainly used during the 1950s and 1960s, before the idea of 'Women in Development (WID)' became popular. At that time, women were predominantly seen as mothers and caregivers, rather than as active participants in the economic development process. Consequently, most welfare programmes focused on improving women's ability to take care of their families, especially their children. These included initiatives such as family planning schemes, supplementary nutrition through food aid programmes, child immunisation drives, and maternal and child health services, all of which framed women primarily as mothers and caregivers rather than as independent economic actors.

- Welfare approach aimed to improve women's family roles

This approach was influenced by the social welfare model that many European countries followed after World War II. It was originally designed for vulnerable groups, including women, children, and the poor. The main concern was not how to empower women or make them more independent, but rather how to help them perform their family duties better. A good example of this approach can be seen in the schools set up by missionaries during and after the colonial period. These schools taught girls subjects like home economics, cooking, sewing, and parenting. The goal was to train them to become good mothers and housewives, not to prepare them for jobs or leadership roles. This created a gendered education system, where certain subjects and jobs were considered suitable only for men or only for women.

- Treated women as mothers, not decision-makers

There were three key ideas behind the welfare approach. First, it assumed that women are passive recipients of development, meaning that they only receive help but are not allowed to participate in planning or decision-making. Second, it believed that motherhood is the most important role for women in society. Third, it thought that women's main contribution to the economy was through child-rearing or taking care of children. This led to a division where women's work was seen as reproductive work, such as caring for children, while men's work was termed productive work, such as earning money.

- Welfare programmes gave aid but did not empower women

Most welfare programmes under this approach were designed in a top-down manner, meaning decisions were made by officials or planners, not by the women themselves. These programmes provided free goods and services such as food aid, extra nutrition for children, nutrition education for mothers, and family planning services. While these services helped to improve maternal and child health (MCH) and reduced infant and maternal mortality in some cases, they did not empower women or promote their independence.

- Met short-term needs, not long-term rights

Many scholars have criticised this approach for ignoring women's real needs. For example, Moser (1993) and Young (1993) pointed out that welfare programmes failed to meet women's strategic gender needs, i.e., long-term goals like gaining equal rights, protection from domestic violence, equal pay, and the right to control their own bodies and reproduction. Instead, these programmes focused only on practical gender needs, such as access to water, healthcare, or jobs, which solve immediate problems but do not bring lasting change.

- Strategic needs aim to change unfair systems for equality

Maxine Molyneux, a prominent British sociologist and feminist scholar, explained the difference between practical and strategic gender needs. She stated that practical needs arise from the everyday struggles that women face due to their low status in society, such as poor housing or lack of healthcare. On the other hand, strategic needs aim to challenge women's subordination and bring about gender equality by changing unfair systems like unequal pay or lack of political power. Meeting strategic needs helps women gain self-confidence, freedom, and social equality.

By the 1970s, people began to lose faith in the welfare approach. One reason was the failure of the modernisation theory, which assumed that economic growth alone would solve all social problems. Another reason was the growing evidence that development projects in Third World countries often had a negative impact on women, as they ignored the fact that women play multiple roles both at home and in the workplace, while men usually have only one role. As a result, the United Nations (UN) organised the First International Women's Year Conference in 1975 in Mexico City, which officially placed women on the global development agenda.

- Lost support as women's needs were neglected

This conference led to the emergence of new and more progressive approaches to women and development, such as the equity approach, anti-poverty approach, efficiency approach, and empowerment approach. Although these new ideas all originated from the WID movement, each one is distinct in how it views women's roles and how to improve their status in society.

- New approaches emerged, each viewing women's roles differently

We can conclude that, while the welfare approach did provide some immediate support to women and children, it mainly treated women as dependent caregivers rather than as independent actors, and it did not address the deeper issues of gender inequality. It remains popular in some places because it aligns with traditional views of women's roles and does not challenge prevailing social norms. In India, for instance, programmes such as the Integrated Child Development Services (ICDS), mid-day meal schemes, and maternal health services largely viewed women in terms of their household and childcare responsibilities. However, to bring about real change, later approaches shifted focus toward giving women a voice and ensuring their full participation in the economic and social development process.

- Welfare approach gave support but failed to challenge inequality

2.2.3 The Equity Approach

The equity approach was the first full-fledged 'Women in Development' (WID) strategy to appear after the United Nations proclaimed 1976-1985 as the UN Women's Decade. Its central idea is that women already make an essential though often invisible contribution to economic growth through both their productive and reproductive work. Because past economic policies frequently harmed women more than men, the equity approach insists that development programmes must provide women fair access to employment, the marketplace, and decision-making, so that they can earn their own income and improve family welfare. In other words, it aims to satisfy

- Recognised women's contributions and demanded fairness women's practical gender needs, securing a livelihood while also correcting deeper inequalities.

- Addressed power imbalances through equal opportunities

Mayra Buvinic, a Chilean-American economist and social development researcher, notes that equity programmes focus on the unequal power balance between men and women, not only in the family but also in the wider economy. To restore fairness, they emphasise economic independence and argue that 'development' and 'equality' must advance together. The guiding logic is that women have lost ground during past development efforts; therefore, a conscious redistribution of opportunities is needed. In practice, this often means positive discrimination; for example, setting targets or quotas so that women from every social group gain more space, even if men must accept sharing resources or receiving slightly smaller gains.

- Equity supports women and benefits the entire society

Many people believe that fairness, or equity, is crucial for justice in society. They argue that women, men, girls, and boys should be treated equally and given the same value. According to Snyder and Tadesse, this fairness benefits everyone, because when men support women's education, health, and leadership, the whole family and community benefit.

- Laws alone do not ensure real gender equality

However, implementing this idea has not been easy. In many poor countries, equity programmes became too complicated or did not align with local needs. A common belief was that merely enacting laws that grant equal rights would solve the problem. However, this was not always the case. Even when discrimination was reduced in law, many girls still dropped out of school, and women were often paid less or promoted less than men.

- Real equality needs social change and better data tracking

This indicates that creating fair laws is not sufficient to achieve true equality. Genuine equality also requires changes in societal attitudes, actions, and opportunities provided. Equity programmes also faced another significant challenge regarding how to measure progress. There was no common method to track women's social status or adequate data to show their position in areas like the economy, politics, or society. As a result, it was difficult for governments and international organisations to determine whether the projects were working effectively. This issue was first highlighted in a 1978 report by USAID (United States Agency for International Development).

- Plans ignored women's daily needs and realities

Also, equity plans were often created from the top by officials and experts without fully understanding the practical problems women faced in their daily lives. These plans aimed to achieve big, long-term goals like ending discrimination, providing equal pay, and allowing women control over reproductive choices. However, because the design did not involve local people enough, even basic short-term needs were not always met.

- Equity programmes ignored poor women's urgent survival needs

Another problem with equity programmes was how people perceived or understood them. Many leaders in countries across Africa, Asia, and Latin America felt that the idea of equity came mainly from Western countries and did not fit the real-life struggles of women in poorer regions. At a major international conference held in Mexico City in 1975, some participants even remarked that feminism seemed too focused on western ideas and did not help women who were still struggling to obtain basic necessities like food, water, and shelter. Because of this, many people in developing countries did not support equity programmes. They believed that fighting poverty was more important at the time than discussing legal rights. Critics pointed out that unless women's basic survival needs were met first, grand promises about equality would not make a real difference in their lives.

- Equity approach supported gender equality but faced challenges

To sum up, the equity approach marks an important step towards recognising women as equal partners in development and demanding a fair redistribution of resources. It introduced vital concepts such as positive discrimination, strategic gender needs, and the link between economic independence and gender justice. Yet its heavy reliance on laws, lack of clear measurement tools, and mismatch with ground-level priorities in many developing countries limited its success. Understanding these strengths and weaknesses helps explain why later WID strategies like the anti-poverty, efficiency, and empowerment approaches emerged to tackle both poverty and gender inequality together.

2.2.4 The Anti-Poverty Approach

- Anti-poverty approach improved women's lives within existing systems

The anti-poverty approach is the second major strategy under the Women-in-Development (WID) framework. It was introduced during the 1970s. This new approach was seen as a more practical and less politically sensitive version of the earlier equity approach, which had called for structural changes in gender roles. Development agencies were reluctant to disturb the existing gender division of labour, so the anti-poverty model focused on improving women's economic conditions without directly challenging societal norms.

This approach viewed women's poverty not as a result of their lower status or subordination to men, but as a part of overall underdevelopment. It recognised the productive role of women, especially in low-income households, and sought to increase their income-earning opportunities. The basic idea was that if women could earn more-especially through small-scale enterprises-they could contribute to both poverty alleviation and balanced economic growth. This marked a shift in development thinking instead of focusing solely on reducing gender inequality, the goal was to reduce income inequality by increasing the productivity of poor women.

- Aimed to boost poor women's incomes

Economist Caroline Moser explained that this strategy assumed women's economic hardship was caused by their lack of access to private ownership of land and capital, and the sexual discrimination they faced in the labour market. Therefore, the anti-poverty approach aimed to improve women's employment opportunities and their access to productive resources, such as credit, land, and training.

- Focused on jobs and resource access

This shift in thinking was also influenced by the failure of modernisation theory, especially its belief in 'trickle-down' economics the idea that the benefits of growth would eventually reach the poor. When this failed, development agencies like the International Labour Organisation (ILO) launched the World Employment Programme, which targeted the working poor. This programme saw the informal sector as a key area for generating jobs, especially for women. In 1972, even the World Bank changed its approach, moving away from just supporting economic growth to promoting 'growth with redistribution'. This meant that economic development should include direct efforts to meet basic needs such as food, clothing, shelter, fuel, and social services like education and community involvement.

- Focus shifted to helping poor women through basic needs

Women, who had been largely ignored in earlier development policies, were now seen as essential to meeting these basic needs. The anti-poverty approach also supported the creation of community revolving loan funds and micro-credit schemes, which allowed poor women to borrow small amounts of money to start or expand businesses. These programmes raised important questions about women's access to formal financial

- Supported women through small business loans institutions, which remained limited in many developing countries.

However, despite these efforts, the anti-poverty approach faced serious limitations. Caroline Moser identified three major problems. First, although the approach had the potential to change the gender division of labour and shift the balance of power within families, in reality, this rarely happened. Most programmes focused only on low-income women and limited them to sex-specific occupations, such as handicrafts or home-based food production, which did not challenge traditional roles. Second, because these programmes targeted a specific group poor women they sometimes reduced the already limited support that governments provided to other low-income groups. Many of the income-generating projects remained small in scale, were run mostly by non-governmental organisations (NGOs), and were supported by grants rather than loans, making them less sustainable. Governments were often reluctant to allocate funds from the national budget to such specialised programmes.

- Anti-poverty efforts helped, but did not change gender roles

Third, while these projects did help meet women's practical gender needs such as earning money, they often failed to address strategic gender needs, like improving women's autonomy and decision-making power. In many cases, women's employment did not lead to real empowerment. Worse, these programmes often assumed that women had enough free time to take on new work. As a result, many women ended up working longer hours, adding income-generating activities to their already heavy load of unpaid domestic work and childcare, increasing their triple burden. Without built-in support to reduce household duties, such programmes risked making life harder for women, even while trying to help them.

- Women's work increased, but real empowerment remained lacking

Thus, the anti-poverty approach played an important role in shifting the focus of development strategies towards poor women and their economic contributions. However, without addressing deeper gender inequalities and household responsibilities, the approach had limited success in truly transforming women's lives. It highlighted the importance of combining economic solutions with social change for meaningful and lasting development.

- Economic help alone could not change women's daily struggles

2.2.5 The Efficiency Approach

During the 1980s debt crisis, many developing countries signed Structural Adjustment Policies (SAP) with the International

Monetary Fund (IMF) and the World Bank. SAP demanded higher efficiency and productivity two watchwords that quickly shaped the third Women-in-Development (WID) strategy. Known as the efficiency approach, it replaced the earlier anti-poverty programmes when donor agencies, governments, and international organisations such as USAID and the OECD began treating women mainly as untapped economic 'resources.' Neo-liberal thinking argued that if market forces were allowed to work freely through restructuring, export promotion, and greater international trade, and if women, who make up roughly 50 per cent of human resources, were fully employed, economic growth rates would rise and society as a whole would enjoy wider social benefits. In practice, this logic rested on the assumption that increased economic participation of Third World women would automatically translate into greater equity, linking efficiency and justice in a single policy package.

- Women's work was seen as key to growth

Under SAP, the state scaled back from provider to 'facilitator,' charging user fees for goods once offered for free. Trade liberalisation opened factories that specialised in labour-intensive, export-oriented light manufacturing, where women's low wages became a competitive tool for gaining market share a trend researchers call the feminisation of labour. In many developing countries, low-paid female workers in industries like garments, electronics, and agro-processing played a major role in earning foreign exchange the money needed to buy important imported goods like machinery and technology. Economist Stephanie Seguino described this situation as the 'feminisation of foreign exchange,' meaning that women's cheap labour was being used to support the country's economy through exports.

- Women's low-paid work boosted exports and foreign earnings

However, the expected improvement in gender wage equality did not happen. Even though more women entered the workforce, they continued to earn lower wages than men, even when doing the same kind of work. According to the International Labour Organisation (ILO), more women than men were found in informal employment in almost all developing regions, except North Africa. Many women worked as own-account workers; i.e., self-employed-but their earnings were still lower than those of men doing similar work.

- More working women still faced unequal and lower wages

- Economic changes increased inequality between and among women

At the same time, neo-liberal economic policies, which focused on market-led development and reducing the role of the state, increased income inequality in many countries. The gap between rich and poor households widened. This also led to new forms of inequality among women themselves.

- Women's unpaid care work remains invisible and undervalued

Markets alone could not remove old forms of inequality. Scholars Maxine Molyneux and Shahra Razavi pointed out that women's unpaid care work, such as cooking, cleaning, looking after children, and the elderly, continues to play a major role in keeping families and communities together. Yet, this important work often remains invisible and receives no recognition or reward in economic systems.

- Globalisation made women work more, with growing burdens

Instead of freeing women, globalisation and modernisation often created a new class of low-paid or unpaid female workers. While women began taking up paid factory jobs, they still had to manage their household responsibilities, leading to what is called a 'double day'doing both paid and unpaid work. In many cases, this became a 'triple burden' as women were also expected to take care of community services such as collecting water, arranging healthcare, or managing schools, especially when governments reduced public services due to budget cuts.

- Globalisation caused insecure jobs, hitting women the hardest

At the same time, many formal sector jobs became casualised, meaning workers were hired without long-term contracts or job security. Companies or employers found ways to avoid providing workers with the legal protections and benefits they are supposed to receive under the law. As a result, work became more insecure and unstable for everyone-but the impact was especially severe on women, who faced lower pay, fewer rights, and increased responsibilities both at home and in society.

Because SAP pushed health and education costs onto households, poorer families coped by reallocating resources from women, who became the household 'shock absorbers.' Rising clinic fees meant mothers delayed or skipped medical visits for themselves and their children. The efficiency approach, counting on women's reproductive, productive, and community-management roles, treated women's time as endlessly elastic. It met immediate or practical gender needs, for example, extra income only by lengthening working hours and swelling unpaid work. Projects remained largely top-down; although women were drawn into planning and hailed for reliable loan repayment and strong community management, genuine participatory planning that might shift deep-seated power relations was minimal. So, even though the efficiency approach helped bring more women into the workforce during the era of Structural Adjustment Policies (SAPs), it did not lead to true empowerment. Just increasing the number of women in the labour force was not enough. Without proper social protections such as fair wages, job security, childcare support, and healthcare, market-based development often made inequalities worse instead of better. This shows that while economic efficiency is important, it must be balanced with social justice to truly improve women's lives.

- Efficiency approach increased women's work, not true empowerment

2.2.6 The Empowerment Approach

The empowerment approach emerged as a response to the limitations of earlier Women in Development (WID) strategies, particularly the equity approach, which had focused on laws and policies without creating enough real change in women's lives. This new approach is a central pillar of the broader Gender and Development (GAD) framework, which aims to integrate gender as a key issue across all development policies and programmes a process often referred to as gender mainstreaming. Unlike previous strategies, the empowerment approach did not originate mainly from First World feminist theories. Instead, it was developed by grassroots feminist movements and non-governmental organisations (NGOs) in the Global South. One of its most important supporters has been DAWN (Development Alternatives with Women for a New Era), which focuses on the everyday experiences of poor women in the developing world, especially their struggles for survival, dignity, and justice.

- Empowerment approach focused on poor women's real struggles

The empowerment approach focuses on increasing self-reliance, autonomy, and the ability of women to make decisions in their social, economic, and political lives. It supports bottom-up development, where women participate in planning and implementing projects at the community or grassroots level. One common example is the promotion of micro-credit schemes, which provide small loans to women to start their own businesses. According to DAWN, empowerment is not about women gaining power over men; instead, it is about increasing women's capacity to make their own choices and influence the direction of change. This requires control over both material and non-material resources, such as land, income, education, and social networks.

- Empowerment approach builds women's voice, choice, and control

A key idea here is that empowerment is a process, not something that can be given from the top down. It must come from within women and their communities. Feminist scholar Haleh Afshar describes this as a shift away from the idea of 'power over' others to 'power to' make decisions and act. Unlike the equity approach, which focused on improving women's legal status through top-down policies and legislation, the empowerment approach relies on popular education, community organisation, and mobilisation. It seeks to meet both practical gender needs, like income and services, and strategic gender needs, like rights, equality, and ending discrimination by building strong support from the ground up. It recognises women's triple role their responsibilities in reproductive work (care and household duties), productive work (income-generating activities), and community management (organising local services like water, education, and health).

- Enseuerment must with in the individual or the community

Examples of empowerment-based organisations include SEWA (Self-Employed Women's Association) in India, which helps women in the informal sector; the Grameen Bank in Bangladesh, which pioneered micro-finance for poor women; and GABRIELA (General Assembly Binding Women for Reforms, Integrity, Equality, Leadership, and Action) in the Philippines, which promotes women's rights through political activism. These groups show how practical needs like loans, income, or basic services can be used as starting points to achieve strategic goals, such as greater control, equality, and voice for women in society.

- Empowerment groups support women to earn and lead

However, the empowerment approach has not been free from criticism. Scholars like Mitu Hirshman have argued that DAWN's focus on poor women's labour may overlook the diversity of women's experiences, cultures, and social roles. By putting too much emphasis on economic activity such as producing food, collecting fuel, or earning income, this approach might ignore other important aspects of women's lives, such as their emotional, spiritual, and cultural needs. Critics also say that some empowerment models still carry the influence of modernisation theory, assuming that material progress alone will lead to full development.

- Focused more on work, less on life

Despite such criticisms, the empowerment approach has gained wider acceptance over time. Initially, it had little impact on mainstream development policy, but that began to change with the 1995 Human Development Report (HDR) published

- Grew stronger with global support over time

by the United Nations Development Programme (UNDP). This report introduced two new measures-the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM)-to highlight the importance of gender equality in human development. As a result, many international agencies began adopting empowerment programmes and including them in their anti-poverty strategies.

- Empowerment became a new label for older approaches

Interestingly, even some neo-liberal development institutions, which usually focus on free markets and limited government, began using empowerment language. For them, empowerment was a way to address the problems caused by structural adjustment and economic reforms without changing the system. In some cases, it became a new name for older anti-poverty or efficiency-based approaches, now packaged as 'economic empowerment.' These programmes often shifted responsibility for development away from the state and towards civil society, especially local women's groups and NGOs. In effect, the role of governments as providers of welfare was reduced, while women were expected to take on more responsibilities through community self-help models.

- UNDP linked women's empowerment with national development goals

The UNDP's Gender Equality Strategy (2008–2011) clearly reflects this trend. It aimed to make gender equality and women's empowerment central parts of national development strategies, especially those linked to the Millennium Development Goals (MDGs). This strategy encouraged inclusive economic growth, equal participation of women, and a focus on both social justice and human development.

- Empowerment works to change deep-rooted gender inequality

Thus, the empowerment approach aims to create lasting change by addressing the root causes of gender inequality and promoting participatory development led by women themselves. It recognises that real development cannot happen without transforming the power structures in society and that empowerment must grow from within women, supported by their communities and organisations. While it continues to face challenges and criticism, the empowerment approach remains a powerful tool for imagining and working towards a more just and inclusive world.

Summarised Overview

Over time, the way people think about women's development has changed significantly. The earliest method, called the welfare approach, saw women mainly as mothers and provided them with assistance such as food, healthcare, and family planning. However, it did not aim to make women independent or improve their economic position. Later, the equity approach emerged during the UN Women's Decade (1976-1985). It aimed to provide women with equal rights, fair pay, and access to education, land, and credit. However, many of these plans were made by officials without consulting local women, and legal changes did not always lead to real changes in daily life. The anti-poverty approach that followed focused on helping poor women earn money through small jobs or businesses. While this provided some assistance, it did not address deeper issues such as gender roles or unequal workloads.

In the 1980s, the efficiency approach proposed that increasing women's participation in the economy would enhance national growth. Women began working in factories, but they still earned less and performed unpaid household work. This increased their burden rather than alleviating it. The most recent and people-focused method is the empowerment approach. It was developed by grassroots groups in the Global South and supports women in taking charge of their own lives. It encourages women's participation in decision-making, supports their rights, and helps them build confidence and control over resources. It focuses on both practical needs such as income and broader goals like equality and dignity.

Assignments

1. Distinguish the welfare and equity approaches in addressing women's needs.
2. Examine the impact of microcredit programmes under the anti-poverty approach.
3. Discuss how structural adjustment policies shaped the efficiency approach.
4. Analyse SEWA's role in promoting the empowerment approach.
5. Evaluate the limitations of the equity approach in achieving gender equality.

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UNIT 3 Gender Analysis Tools and Indices

Learning Outcomes

After completing this unit, the learner will be able to:

- comprehend the purpose of gender analysis techniques and tools
- identify and describe key gender indices such as HDI, GDI, GEM, and GII
- learn the strengths and weaknesses of different gender-related development indices
- recognise how gender analysis helps in improving development policies and programmes

Background

Before learning about the different ways to measure women's development, it is important to understand why such measurements are needed. In many countries, even when the economy grows or more schools and hospitals are built, women do not always benefit in the same way as men. They may still earn less money, do more unpaid work at home, have fewer opportunities to become leaders, or face barriers to accessing education and healthcare. Without measuring these gaps clearly, it is easy to overlook them.

Just as we use thermometers to measure temperature or weighing scales to measure weight, we need proper tools to understand how fairly resources, opportunities, and freedoms are shared between men and women. These tools help governments, researchers, and citizens see where inequality exists whether in income, education, health, or decision-making. When we measure these aspects, we are not just looking at numbers; we are also asking profound questions about justice, fairness, and human dignity. In this unit, we will learn about important ways in which experts measure women's progress and empowerment, such as the Human Development Index (HDI), the Gender-related Development Index (GDI), the Gender Empowerment Measure (GEM), and the Gender Inequality Index (GII). These are not just statistics; they are mirrors reflecting how far we have come and how far we still need to go.

Keywords

Gender Analysis, HDI, GDI, GEM, GII, Gender Gaps, Equality, Empowerment

Discussion

2.3.1 Gender Analysis Techniques

To study gender differences in society, economists use various techniques to understand how men and women access resources, participate in the economy, and benefit from development. These techniques help identify the reasons behind inequalities and guide policymakers in creating fairer and more effective economic programmes.

The important Gender Analysis Techniques are as follows.

- Separating data by sex helps to reveal gender gaps

a. **Sex-Disaggregated Data Collection:** One basic but important technique is sex-disaggregated data collection. This means collecting and presenting data separately for men and women. For example, when we look at employment data in India, we often see that a smaller percentage of women are working compared to men. If we did not separate this information, we would miss this important difference. By using this method, we can clearly identify gender gaps. In urban India, for instance, data from surveys have shown that fewer women participate in paid work due to family responsibilities or lack of safe transport. Once such gaps are known, government schemes can be designed to support more women in entering the workforce.

- Time-use surveys show women's unpaid work

b. **Time Use Survey:** Another useful method is the time-use survey, which records how people spend their time each day. This helps economists see how much time women and men spend on paid work and unpaid work such as cooking, cleaning, and looking after children. In many parts of the world, especially in rural India, women spend several hours a day doing unpaid household work, which is not recognised in official income statistics. For example, in a village in Madhya Pradesh, a woman might spend four hours a day collecting water, while men work in the fields. These surveys highlight the importance of unpaid work and help policymakers understand how it limits women's ability to take up jobs or education.

- PRA helps to understand gender roles in resource use

c. **Participatory Rural Appraisal (PRA):** This technique involves both men and women from a community in sharing information about their lives. Participants may be asked to draw maps, explain their daily routines, or list the resources they use. For example, in a tribal village in Odisha, women may indicate the forest areas from which they collect firewood, while men might show the land used for farming. This technique helps researchers understand who uses what resources and who makes decisions about them. If women utilise the forest but are not allowed to participate in decisions regarding forest protection, this could indicate inequality.

- Value chain analysis shows women do harder work for less pay

d. **Value Chain Analysis:** Another method is value chain analysis, which studies the journey of a product, such as rice, tea, or cotton, from production to sale in the market. This technique reveals how men and women contribute at different stages. For example, in the tea industry in Assam, women are primarily involved in picking tea leaves, which is hard work and often poorly paid. Men, however, are more likely to be engaged in transport or sales, where earnings are higher. By identifying such patterns, programmes can be introduced to help women access better jobs along the production chain.

- It shows how projects benefit women and children

e. **Gender-Aware Cost-Benefit Analysis:** The gender-aware cost-benefit analysis is a method used to understand the full value of a project by considering social impacts as well as financial ones. For example, if the government is deciding whether to establish crèches (childcare centres) in rural areas, the cost may initially seem high. However, if the study also considers that women will now be free to take up paid jobs and children will receive early education, the overall benefits become significantly greater. This method provides a more complete picture of how a project benefits society, particularly women and children.

- It helps to identify how problems affect differently people

f. **Intersectional Econometric Modelling:** Lastly, intersectional econometric modelling is a statistical method that examines how gender, combined with other factors such as caste, income, or location, affects people's opportunities. For instance, a study might find that a poor woman from a remote village faces more difficulties in obtaining a bank loan than a man from the same area. By using this technique, economists can understand how multiple forms of disadvantage interact, which aids in developing targeted policies.

2.3.2 Gender Analysis Tools

While techniques assist in collecting and studying data, gender analysis tools are structured methods for applying that knowledge in planning and development work. These tools help government officials, economists, and community workers consider how their programmes affect men and women differently and how to create more equitable and effective policies. They are discussed below.

- It helps to clarify tasks, benefits, and resource control

a. **The Harvard Analytical Framework:** Developed in the early 1980s by researchers at Harvard University in collaboration with the United States Agency for International Development (USAID), this was one of the earliest tools designed to integrate gender into development planning. It poses four important questions Who performs what tasks? Who owns or controls resources? Who receives the benefits? And what rules or customs influence these patterns? For example, in a village farming project in Uttar Pradesh, the framework might reveal that women perform most of the weeding and harvesting but do not own land or receive payment. This information can then be used to create schemes that ensure women are compensated or granted land titles.

- Moser Framework distinguishes practical and strategic gender needs

b. **The Moser Framework:** Developed by Caroline Moser in 1993, this framework is a crucial tool for gender planning. It categorises women's needs into two groups: practical gender needs and strategic gender needs. Practical gender needs refer to immediate necessities that assist women in managing their daily lives within existing gender roles. These include access to food, water, housing, healthcare, and childcare. For example, providing a woman with a water connection in her home reduces her workload and meets a practical need. Strategic gender needs, on the other hand, extend beyond immediate survival and aim to transform unequal gender relations by addressing issues of power and rights. These include access to land ownership, education, equal wages, reproductive rights, and political participation. For instance, granting women the right to own and inherit land meets a strategic need because it strengthens their long-term position in society.

Moser also introduced the concept of women's triple role, which includes the following:

1. **Reproductive role** - tasks related to childbearing and domestic responsibilities, such as cooking, cleaning, and caring for children.

- It addresses daily needs and long-term gender equality goals

2. **Productive role** - activities that generate income or food, such as farming, wage labour, or small businesses.
3. **Community role** - unpaid contributions to community well-being, such as organising social events, managing water supply, or volunteering in local groups.

- It illustrates how systems silently create inequality between genders

c. **The Social Relations Approach:** Developed by Indian-born British Bangladeshi social economist Naila Kabeer in 1994, this framework shifts the focus from individual roles to the broader social, institutional, and structural context that shapes gender relations. It emphasises the rules and systems that exist within families, markets, governments, and communities, highlighting how these often treat men and women differently. For example, if a bank requires land ownership as collateral for a loan, and most landowners are men, women are automatically excluded. This approach helps us understand that even in the absence of direct or overt discrimination, institutional arrangements and social norms may still perpetuate inequality.

- It helps communities to recognise project impacts on both genders

d. **The Gender Analysis Matrix:** This tool is used at the community level to examine how a new project or activity will affect men and women differently. For example, if a project is initiated to build a road in a village in West Bengal, this tool helps local people consider how it will change their workload, income, access to markets, or status in the community. Women may express that the road will help them reach the health centre more quickly, while men may focus on the easier transport of goods. This process assists planners in ensuring the road project benefits everyone.

- It checks if men and women are treated equally everywhere

e. **The 4R Method:** This method is primarily used within organisations and stands for Representation, Resources, Realia (actual experience), and Realisation (achieving equality). It helps assess whether both men and women are equally represented in decision-making, whether resources are fairly distributed, and what the actual experiences of staff or beneficiaries are. For example, in a health department, it may be found that although women constitute the majority of nurses, they hold few senior positions. This method can assist in setting targets to improve their representation in leadership.

f. **The Capacities and Vulnerabilities Framework:** This framework is often utilised during emergencies or disasters. It helps identify the strengths and weaknesses people have, based on gender. For example, after the Kerala floods, women's groups played a significant role in providing food and care in relief camps (capacity) but also faced challenges such as lack of privacy and safety (vulnerability). This tool aids governments and aid workers in providing gender-sensitive support in such situations.

- It helps to understand gender roles and needs in a crisis

g. **The Levy Web of Institutionalisation:** This planning tool examines whether an organisation or programme has incorporated gender equality at every stage, from setting goals to planning, budgeting, staffing, and measuring progress. For instance, if a government scheme claims to support women's entrepreneurship but lacks separate funds, training for women, and staff focused on gender equality, this tool would demonstrate that the scheme is not fully committed to its goals. It helps improve the design and implementation of gender-focused programmes.

- It checks if gender equality is included throughout planning

Practical Tools Used in Government and Development Work

a. **Gender budgeting:** This method involves a careful examination of government budgets to assess how money is allocated to men and women. In India, the Ministry of Finance presents a Gender Budget Statement each year. This statement includes details about schemes that benefit women, such as the Sukanya Samriddhi Yojana or working women's hostels. Gender budgeting ensures that public money is spent in ways that reduce gender inequality.

- It tracks whether public spending supports both women and men

b. **Gender Audit:** A gender audit is akin to a check-up or review of how well an organisation is performing in terms of gender equality. It examines aspects such as staff recruitment, service delivery, workplace safety, and communication. For example, if a school is audited and found to have no female teachers in senior positions or no separate toilets for girls, the audit report can recommend steps to address these issues.

- Reviews how fairly gender equality is practised institutionally

c. **Gender Impact Assessments:** These are studies conducted before initiating a major project or introducing a new law. These assessments aim to predict how the project will affect men and women. For instance, before launching a metro railway project, authorities might carry out a gender impact

- Checks how projects may differently affect men and women assessment and discover that women feel unsafe on public transport at night. Consequently, the project may incorporate additional lighting, women-only coaches, and CCTV cameras.

- Gender-sensitive indicators measure programme impact on women

d. **Gender-Sensitive Indicators:** These are straightforward tools for measuring how effectively a programme is serving men and women. For example, a digital literacy programme in rural areas may use indicators like 'percentage of women trained' or 'number of women starting online businesses' to gauge success. These indicators assist in monitoring progress and making improvements when necessary.

- Helps to reveal and reduce gender gaps in development

Understanding how different groups are affected by policies and development plans is crucial. Gender analysis techniques and tools enable us to perceive the realities of women's and men's lives more clearly. Techniques such as data collection and time-use studies reveal where inequalities exist. Tools like frameworks and budgeting methods assist us in taking action to reduce those inequalities. By learning and employing these tools, policymakers can help create a society where everyone has equal opportunities to grow and contribute to the economy.

- Shows how gender gaps affect progress and equality

Quantitative indicators complete the picture by tracking whether interventions are effective. The United Nations Development Programme publishes the Gender Development Index (GDI) and the Gender Empowerment Measure (GEM) to compare countries' progress in income, education, life expectancy, and political representation, while the Gender Inequality Index (GII) highlights losses in human development due to inequities in reproductive health, empowerment, and labour market outcomes. By cross-checking national policies against these indices, analysts can observe, for example, that economies with stronger maternity benefit laws and broader access to affordable childcare record higher female labour force participation and smaller wage gaps.

- Gender analysis helps to design fair and effective development policies

Gender analysis has contributed to improving many development programmes ranging from large economic reforms supported by the IMF to small local projects like those focused on climate action. It reveals significant truths, such as how temporary jobs can undermine social security, how micro-credit programmes like SEWA and Grameen Bank yield the best results when combined with training and group support, and how even the most efficient markets still require protection to avoid creating new inequalities. By using participatory methods, reliable data, and key economic concepts such as equity, efficiency, empowerment, and poverty reduction, gender analysis equips students, policymakers, and communities with the tools needed to create fairer and more effective development policies that genuinely reduce gender gaps.

2.3.3 Measuring How Women Fare

- Gender indicators show if development benefits men and women

To determine whether women and men are progressing equally in society, economists and policymakers utilise specific tools to measure their well-being and participation in development. These tools help answer an important question How do women fare compared to men in areas like health, education, income, and decision-making? This is particularly vital in economics, where human development encompasses not just growth and income, but also how equitably that growth is shared. To facilitate this, global organisations such as the United Nations have developed several gender-sensitive indicators that extend beyond mere economic output.

- GDI shows if women lag behind men in development

One of the most widely used tools is the Human Development Index (HDI), which measures the average achievements of individuals in three fundamental dimensions a long and healthy life, access to knowledge, and a decent standard of living. However, the HDI alone does not reveal the disparities between men and women. This is why the Gender-related Development Index (GDI) was introduced. The GDI adjusts the HDI by comparing the development levels of women and men separately, allowing us to understand if one gender is lagging behind in terms of income, education, or health.

- GEM shows women's participation in power and leadership

To measure whether women have genuine power in society, the Gender Empowerment Measure (GEM) is employed. The GEM assesses women's representation in political leadership, professional positions, and control over economic resources. This index provides insight into whether women have equal opportunities to participate in decision-making, particularly in government and high-level roles.

- GII shows how gender inequality affects development progress

Another tool is the Gender Inequality Index (GII), which highlights the loss in human development owing to the unequal treatment of women. It takes into account maternal health, adolescent birth rates, women's participation in parliament, and labour force participation. A higher GII indicates greater gender inequality within a country, which can hinder overall development.

Together, these indices offer a clearer picture of how women fare in various countries and how gender gaps influence economic and social progress. They assist governments, researchers, and planners in making better decisions by identifying areas where changes are necessary. Understanding these indicators allows us to measure not only how much a country grows but also how equitably that growth is shared between women and menan essential component of achieving inclusive and sustainable development.

- These indices show if growth is fair for all genders

Now that we understand the importance of measuring how women fare, let us delve into the details of the various indicators such as HDI, GDI, GEM, and GII.

2.3.4 Human Development Index (HDI)

Economists once engaged in endless debates over how to compare countries whose income figures appeared impressive on paper but had significant disparities in people's well-being. That discussion advanced when the United Nations Development Programme (UNDP) published its first Human Development Report in 1990. Developed by experts, including economists Mahbub ul Haq and Inge Kaul, the HDI transformed our understanding of progress by looking beyond mere financial metrics and focusing on individuals' actual well-being. The very term human development signalled that growth should be assessed by its impact on lives, not merely on output.

- HDI measures real-life progress, not just income levels

The HDI comprises three measurable dimensions.

i. **Health:** Health is represented by life expectancy at birth, a concise indicator of survival prospects.

ii. **Education:** Education is indicated by two statistics. mean years of schooling for adults aged 25 and above, and expected years of schooling for school-entry-age children.

iii. **Standard of Living:** Standard of living is assessed by Gross National Income per capita, measured in Purchasing Power Parity (PPP) US dollars, which adjusts for differences in the cost of living between countries. Each dimension is normalised between a minimum and a maximum value, and the three resulting indices are then combined using a geometric mean. The geometric mean is used instead of the arithmetic mean to mitigate the effect of extreme values in any one dimension.

HDI uses health, education, and income to measure development

Once values are assigned to a common 0-to-1 scale, countries are categorised into four broad bands:

i. Very high human development (HDI ≥ 0.800)

ii. High human development (0.700–0.799)

iii. Medium human development (0.550–0.699)

iv. Low human development (< 0.550).

- HDI categories help to identify where development is lacking

These cut-offs enable policymakers to quickly assess how living conditions compare across the globe and identify where progress is most urgently required.

According to the 2025 Human Development Report, which utilises the latest complete data from 2023-the world's average HDI now stands at 0.739, recovering from the pandemic era but still below its pre-2019 trend. Switzerland tops the table at 0.962, while countries such as Somalia remain below 0.400. India's HDI has risen from 0.676 in 2022 to 0.685 in 2023, elevating the country three places to rank 130 out of 193, and bringing it closer to the threshold for 'high' human development. The improvement reflects increased life expectancy, higher mean years of schooling, and a steady rise in real GNI per capita.

- India's HDI improved in 2023, showing steady progress

Since the Human Development Index (HDI) includes both male and female data, any improvement in women's life expectancy, education levels, and income will directly contribute to increasing a country's overall HDI. Nevertheless, identical HDI values for men and women would be required for true gender parity. To pinpoint remaining gaps, the UNDP calculates complementary tools such as the Gender Development Index (GDI) and the Gender Inequality Index (GII), which compare female and male HDI scores and highlight disparities in health, empowerment, and labour-market participation.

- GDI and GII highlight gender gaps within HDI

2.3.5 Gender-related Development Index (GDI)

The Gender-related Development Index (GDI) was introduced by the United Nations Development Programme (UNDP) in 1995 to show how development is shared between men and women in a country. While the Human Development Index (HDI) provides an overall score of development by measuring health, education, and income, the GDI compares the same

- GDI compares men's and women's share in development indicators separately for men and women. This helps us understand if both men and women are benefiting equally from the country's progress.

- GDI uses gender-based HDI scores to show equality

To calculate the GDI, the UNDP prepares two HDI scores for each country-one for women and one for men. For health, they look at life expectancy at birth, which indicates how long people are expected to live. For education, they use the mean years of schooling for adults and expected years of schooling for children. For income, they use the Gross National Income (GNI) per person, measured in Purchasing Power Parity (PPP) US dollars, which reflects how much people can buy with their income.

- GDI less than 1 means women lag behind in development

Once the male and female HDI scores are prepared, they are compared. If both men and women have equal scores, the GDI value is 1. If the GDI is less than 1, it indicates that women are lagging behind men in development. If the GDI is more than 1 (which is rare), it means women are performing better than men. The UNDP groups countries based on how far their GDI is from 1. Countries with small differences between male and female scores are considered to have high gender equality, while those with significant gaps are ranked low in gender equality.

- Global GDI shows women lag behind men

According to the latest Human Development Report released in 2025 (with data from 2023), the world's average GDI is 0.958, meaning women across the globe are still about 4.2% behind men in terms of development. Countries like Sweden, Finland, and the United Kingdom exhibit high gender equality with GDI scores close to 1. These countries have strong education systems, good healthcare, and equal job opportunities for women and men.

- Indian women still face significant gaps in development

India's GDI in 2023 is 0.874. This means that Indian women are approximately 12.6% behind Indian men in terms of development. While there has been progress in women's education and health, significant differences still remain in income and job opportunities. India is placed in Group 5, which includes countries with the highest gender gaps.

The GDI helps us understand not just how much progress a country is making, but who is benefiting from that progress. If women are left behind, the country is not truly developing. By improving girls' education, providing women with better access to healthcare, and ensuring equal pay, countries can enhance their GDI. In simple terms, the GDI provides a measure of gender equity in development outcomes. It shows whether both men and women are receiving equal opportunities to live long, learn more, and earn better. It serves as a reminder to governments and societies that real progress occurs only when both men and women advance together.

- GDI measures if development benefits both women and men equally

2.3.6 Gender Empowerment Measure (GEM)

The Gender Empowerment Measure (GEM), developed by the United Nations Development Programme (UNDP), illustrates how much power, opportunity, and equality women have compared to men in a country. It was first introduced in 1995 when the UNDP realised that it was insufficient to merely measure how healthy or educated people were. It was also essential to ask Are women receiving a fair share of decision-making power in society?

- GEM measures women's power and opportunities compared to men

While the Human Development Index (HDI) measures how long people live, how educated they are, and how much they earn, the GEM focuses on women's role in shaping society. It assesses whether women are involved in politics, hold important jobs, and earn a fair income compared to men. Thus, the GEM helps us understand if women are empowered and possess the freedom and ability to make significant choices in their lives.

- GEM shows if women have real power and equal opportunities

The GEM is calculated by combining information from three main areas as follows:

a. **Political Participation:** This examines the percentage of seats held by women in the national parliament. If more women are in parliament, it indicates they are contributing to important laws and policies.

b. **Economic Participation:** This assesses how many women work in high-level or professional jobs, such as ministers, managers, lawyers, doctors, engineers, and other skilled professionals. It reflects whether women are participating in significant roles in the economy.

c. **Income Level:** This measures how much money women earn compared to men, using a method called Purchasing Power Parity (PPP). PPP facilitates income comparisons across countries by adjusting for differences in prices.

- Measures women's roles in politics, jobs, and income

- GEM score near 1 means women have equal power

Each of these three areas is assigned a value between 0 and 1, using established goalposts (minimum and maximum points). The average of these values then provides the GEM score. A score closer to 1 indicates greater equality between men and women, whereas a score closer to 0 signifies that women still have less power and opportunity compared to men.

- High GEM scores show strong gender equality in countries

In the 2023-24 report has been published. if possible pl update, some countries achieved very high GEM scores. For example, Norway scored around 0.906, meaning women in Norway had almost the same level of power and earnings as men. Other countries like Sweden, Australia, and Canada also scored high, demonstrating strong gender equality.

- Low GEM scores show women lack power and opportunities

Conversely, countries like Yemen scored very low, around 0.145. This indicates that in Yemen, women had very little say in politics, earned less money, and held fewer leadership roles. Many middle-income countries had GEM scores in the mid-range. This demonstrates that merely increasing national income does not guarantee gender equality-women must be included in progress as well.

India's Performance

- India improved its GEM score

India's performance has improved over time, but significant challenges remain. In the early years, India's GEM score was around 0.228, which was very low. However, later studies, including one conducted by the Ministry of Women and Child Development alongside the UNDP, showed that India's score increased to 0.497 in 2006. This progress occurred due to policies that encouraged more women to participate in politics-for example, reserving seats for women in local village councils (Panchayats) and an increase in the number of women working in professional fields.

- Many Indian women lack equal pay and leadership roles

However, India still has substantial gaps. Many women continue to earn significantly less than men, and only a small number of women are in parliament or high-level jobs. This means India's overall score is still below the global average.

The GEM is important because it does not merely consider what people possess, such as money or education-it assesses what people can do with those resources. It emphasises freedom, choice, and power. For instance, even if a woman is educated, she may lack real power if she is not permitted to work, vote, or lead.

Limitations of GEM and New Developments

- GEM focuses on income but misses crucial gender problems

While GEM is a useful measure, it also has some limitations. For example, it places greater importance on total income, so wealthier countries may score higher even if gender differences persist. Additionally, it does not account for critical issues like maternal health, teenage pregnancy, or domestic violence.

- The GII replaced GEM to show deeper inequality

Due to these issues, the UNDP introduced a new measure in 2010 called the Gender Inequality Index (GII). The GII includes more areas such as health, reproductive rights, and labour force participation, making it more comprehensive. Since then, the GEM has not been updated regularly, but it is still used to understand the fundamental concept of gender empowerment.

2.3.7 Gender Inequality Index (GII)

- GII measures inequality that exists between men and women

The Gender Inequality Index (GII) is a measure created by the United Nations Development Programme (UNDP) in 2010. It helps us understand the extent of inequality between men and women in a country. While other indicators, such as the Human Development Index (HDI), inform us about a country's development in terms of education, income, and health, the GII illustrates how fairly that development is shared between men and women.

- Shows how gender inequality limits a country's progress

The main idea behind the GII is that when women are left behind, the entire country loses part of its progress. If women are not healthy, not allowed to study, or not part of the workforce or government, the country is not utilising its full human potential. The GII provides a single number that indicates how much development is being lost due to gender inequality.

The Gender Inequality Index is based on three main areas of a person's life: health, empowerment, and economic activity. These areas are crucial for measuring the opportunities available to women compared to men.

- High MMR and adolescent birth rates indicate poor reproductive health

First, reproductive health is assessed using two indicators. The first is the maternal mortality ratio, which indicates how many women die during childbirth. The second is the adolescent birth rate, which refers to the number of teenage girls (aged 15 to 19) giving birth. High numbers in these categories indicate that women lack good access to healthcare or control over their reproductive choices.

Second, empowerment is evaluated by examining how many women have at least a secondary (high school level) education and how many seats women hold in the national parliament. A lower number of educated women or women in political power means they are less able to participate in making important decisions for their country.

- Low education and power limit women's decision-making role

Third, the GII considers labour force participation, which measures how many women are working or looking for work compared to men. If very few women are working, it suggests they may not have equal opportunities to earn money or achieve financial independence.

- Low female workforce shows unequal earning opportunities for women

All this data is combined to calculate a number between 0 and 1. A GII of 0 indicates perfect equality between men and women, while a GII closer to 1 signifies high inequality, meaning women are significantly behind men in one or more areas, such as health, education, political power, or jobs. The GII helps us identify where women are being left behind and how that affects the country's growth. If women are not healthy, not educated, or not allowed to work or lead, the country loses their contributions to the economy and society. Therefore, improving women's situations enhances the overall development of the country. The GII also aids governments and policymakers in making better decisions. For example, if a country has a high maternal mortality rate, it indicates a need for improved hospitals and maternal health services. If fewer girls are attending school, it highlights the necessity for better education programmes for girls. If very few women are in parliament, it underscores the need to encourage women's participation in politics.

- Higher GII means women are left behind in development

India's GII Performance

India has made progress over the years in improving gender equality. According to the 2022 Human Development Report, India's GII score was 0.437, ranking the country 108th out of 191 countries. This represented an improvement from 0.490 in 2021. In 2023, India's score improved again to 0.403, and its rank improved to 102.

- India's GII score is improving steadily each year

This improvement indicates that India has made advancements in areas such as reducing maternal deaths, educating more girls, and increasing women's participation in the workforce. However, challenges still remain. Many women in India continue to face issues such as early marriage, limited

- India is progressing, but gender gaps still persist access to higher education, fewer job opportunities, and lower representation in politics. For instance, only around 15% of the seats in parliament are held by women, and the labour force participation of women is significantly lower than that of men.

- GII shows how gender inequality impedes development

The GII is distinct from the Gender Empowerment Measure (GEM) and the Gender-related Development Index (GDI). While GEM focuses more on women's political and economic power, and GDI compares the human development levels of men and women, the GII highlights the losses in human development caused by gender inequality. It provides a clearer picture of how much a country is missing out on by not offering equal opportunities to women.

Summarised Overview

Gender analysis helps identify the economic and social gaps between women and men, enabling the formulation of fairer policies. Economists employ techniques such as sex-disaggregated data collection, time-use surveys, participatory rural appraisal, value chain analysis, and gender-aware cost-benefit analysis. They also utilise frameworks such as the Harvard and Moser frameworks, the Social Relations Approach, the Gender Analysis Matrix, and the 4R method to understand roles, needs, and control over resources. Practical tools like gender budgeting, audits, impact assessments, and gender-sensitive indicators assist governments in making more inclusive decisions. These methods transform facts and community voices into actionable plans for achieving gender equality.

To evaluate the effectiveness of such efforts, global indices compare women's progress with that of men. The Human Development Index (HDI) assesses health, education, and income; however, the Gender-related Development Index (GDI) disaggregates that score to show how far women still lag behind. The Gender Empowerment Measure (GEM) focuses on power, which includes women's shares in parliament, top jobs, and income, whereas the newer Gender Inequality Index (GII) summarises the losses in development caused by unequal reproductive health, political voice, and labour-market participation. A lower GII indicates a fairer society; a GDI closer to 1 signifies near parity in well-being; and a higher GEM points to stronger female leadership. Countries like Sweden approach near equality on these measures, whereas India, despite steady gains, still experiences gaps in women's pay, job opportunities, and political seats. By tracking progress in this manner, policymakers can identify precisely where action is still needed to ensure that growth benefits both women and men.

Assignments

1. List two common tools used in gender analysis and briefly describe their purpose.
2. Explain how the Gender-related Development Index (GDI) differs from the standard HDI.
3. How does the Gender Empowerment Measure (GEM) assess women's economic participation?
4. Name the indicators used in the Gender Inequality Index (GII) and explain why they matter.
5. Discuss the relationship between GDI and GII in measuring gender-based inequalities.

Suggested Reading

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BLOCK 3

Gender Planning and Mainstreaming

UNIT 1

Gender Planning – Caroline Moser's Gender Planning Framework

Learning Outcomes

After completing this unit, learners will be able to:

- explain the key elements of Moser's gender planning framework
- assess policy approaches to reducing gender inequality in development
- identify challenges in implementing Moser's framework

Background

Picture a village where women walk miles daily to fetch water, yet their voices are absent from decisions about new wells. Or a city where bus routes serve office commuters but not mothers weaving between schools and markets. For decades, development projects have failed half the population because planners never asked: How do men and women experience life differently? This blind spot sparked a revolution. Feminist economists like Ester Boserup exposed how women's farm labour fed nations while being erased from policy. Caroline Moser turned these insights into action. From microfinance to climate adaptation, her framework reveals how gender-blind policies waste potential. When girls study instead of hauling water, economies grow. When women lead, communities thrive. This isn't just about fairness; it is about fixing broken systems. As we explore Moser's ideas, we'll uncover how smart planning can build a world that works for all.

Keywords

Gender Planning, Caroline Moser, Triple Role Framework, Gender Needs

Discussion

3.1.1. Introduction to Gender Planning

3.1.1.1 Definition and Importance

- Gender planning ensures inclusive, equitable city design

Imagine a city where a new public transportation system is being built. The planners design bus routes based on where most offices and factories are located and places where men traditionally work. Meanwhile, women in the same city make multiple trips every day: dropping children at school, going to the market, visiting healthcare centres, and then returning home to care for the family. Because the bus routes do not connect these places efficiently, women spend more time and money travelling. This is not accidental; it occurs because planners often fail to ask how men and women use the city differently. This is why gender planning matters. Gender planning is the process of designing policies, programmes, and infrastructure with a clear understanding of the different roles, needs, and challenges faced by men and women. It ensures that development efforts do not ignore half the population. At its core, gender planning asks: (i) Who does what? (Roles), (ii) Who has access to resources? (Opportunities), and (iii) Who makes decisions? (Power)

- Gender planning drives equality and economic growth

Many policies assume that what works for men will automatically work for women. But that is not true. Men and women live different lives, face different challenges, and have different needs. When planners ignore these differences, it is called gender blindness. That means they do not see how gender affects people's experiences, and they end up creating solutions that leave women behind. Gender planning helps fix this. It looks at how men and women are affected differently and makes sure both voices are heard. For example, according to the UNFAO report 'The State of Food and Agriculture 2010-2011', if women had the same access to land, tools, and training as men, farms could grow 20-30% more food. That could help fight hunger. And when girls stay in school longer, they earn more money, raise healthier families, and boost the economy. So, gender planning is not just an idea; rather, it is a practical way to build policies that work better for everyone.

3.1.1.2 Historical Context of Gender Planning

To understand why gender planning became necessary, let us look at a real-life example. In the 1970s, many development projects in Africa and Asia focused on increasing farm yields. Governments and international agencies introduced high-yield seeds, fertilisers, and modern tools, which mostly targeted male farmers. But in many communities, women were the ones planting, weeding, and harvesting crops. Because these women were not recognised as "farmers," they were excluded from training and loans. As a result, the projects failed to reach their full potential. This failure exposed a major problem: development policies were gender-blind; they treated men as the default beneficiaries and ignored women's contributions. That realisation sparked a shift in thinking. Ester Boserup's 1970 book Women's Role in Economic Development showed how women's agricultural work was systematically undervalued. Her research laid the foundation for the Women in Development (WID) approach, which aimed to include women in development efforts. By the 1980s, however, experts saw that simply adding women was not enough. The Gender and Development (GAD) approach emerged, focusing on the deeper power dynamics between men and women. Caroline Moser helped shape this shift by creating practical tools like the Gender Planning Framework to help policymakers design programmes that respond to both women's and men's needs.

- Gender planning emerged to correct gender-blind development

The United Nations also played a key role. The First UN World Conference on Women (1975) marked a turning point, declaring that women's equality was essential for development. Later, the Beijing Conference (1995) pushed governments to adopt gender-sensitive policies. Today, most international agencies like the World Bank and UNDP require gender analysis in their projects.

3.1.1.3 Role of Gender Planning in Development Economics

Consider a microfinance programme in South Asia that gives small loans to poor families. At first glance, this seems like a good way to reduce poverty. But if loans are given only to men, research shows that the money is often spent on personal expenses like cigarettes or entertainment rather than family needs. On the other hand, when women receive loans, they are more likely to invest in their children's education, better nutrition, or small businesses that benefit the whole household. This example shows why gender planning is crucial in development economics. Economics is not just about money; it is about how resources are distributed and used. If policies ignore gender, they can actually worsen inequality. Here is how gender planning contributes to better economic outcomes:

1. **Efficient Resource Allocation:** When planners understand gender roles, they allocate resources more effectively. For example, in many African villages, women are responsible for collecting firewood. If a project introduces clean cookstoves that reduce firewood use, it saves women hours of labour each day. This extra time can be used for education, work, or community activities, which helps to boost overall productivity.
2. **Poverty Reduction:** Women make up a large percentage of the world's poorest people. Without gender planning, anti-poverty programmes may fail to reach them. For instance, job training programmes that only run during the daytime exclude women who care for children. Flexible training schedules or childcare support can make these programmes more inclusive.
3. **Long-Term Growth:** Countries that invest in women's education and health see faster economic growth. Studies have found that when mothers have more control over household income, child survival rates improve. Healthy, educated children grow into a stronger workforce, creating a cycle of prosperity.
4. **Better Policy Outcomes:** Infrastructure projects like roads, water systems, and housing are more successful when they consider gender. Studies have found that villages with more women in local government had better sanitation and drinking water facilities. When women help make decisions, public services improve for everyone.

- Gender planning enhances economic outcomes through efficient resource use, poverty reduction, sustained growth, and improved policies

Gender planning is not a luxury; it is a necessity for fair and effective development. From designing bus routes to reducing poverty, policies that ignore gender differences often fail. History has shown that when women are excluded, economies grow slower, poverty persists, and societies remain unequal. Caroline Moser's work reminds us that development must be inclusive to be successful. The next sections will explore her framework in detail, showing how policymakers can turn these principles into action.

3.1.2 Understanding Caroline Moser's Gender Planning Framework

3.1.2.1 Background of Caroline Moser

Picture a young British researcher in the 1970s walking through the crowded streets of Quito, Ecuador. She notices something striking: women are everywhere, working in markets, carrying heavy loads, managing small businesses, yet official reports list most of them as "housewives" with no income. This researcher, Caroline Moser, began asking why women's work was invisible in economic data. Her observations in Latin America and later in other developing countries led her to develop one of the most practical tools in gender and development, called the Gender Planning Framework. Caroline Moser was trained as an urban planner and anthropologist, which gave her a unique perspective. While most economists at the time focused on large-scale national data, Moser looked at real-life situations, such as how women spent their days, what barriers they faced, and how policies affected them differently than men. During her work with the World Bank and United Nations, she saw that many development projects failed because they ignored gender roles. Moser's breakthrough came when she moved beyond merely describing problems and created a practical framework that policymakers could use. Unlike earlier feminist theories that focused on activism, Moser's approach was designed for planners, economists, and government officials. She wanted to bridge the gap between feminist ideas and real world policymaking. Her work gained global recognition, influencing organisations like UN-Habitat and Oxfam, and remains a cornerstone of gender-sensitive development planning today.

- Caroline Moser developed practical gender planning tools

3.1.2.2 Objectives of Gender Planning

Consider a city redesigning its public spaces. If planners consult only male community leaders, they might prioritise sports fields and parking lots. But if they also talk to women, they might learn that safe walking paths, streetlights, and playgrounds are more urgent needs. The final design would then serve everyone better. This is the core objective of Moser's framework: to ensure that planning is inclusive, equitable, and effective. Specifically, gender planning aims to:

1. **Make Women's Work Visible:** By documenting unpaid labour, policies can allocate resources fairly. For example, if women grow 60% of a country's food, agricultural policies should support them directly, not just male landowners.
2. **Challenge Unequal Power Structures:** Instead of just giving women resources, gender planning asks: Who controls those resources? For instance, a project might give women chickens to raise (PGN), but if men sell the eggs and keep the money, nothing changes. Teaching women financial literacy (SGN) shifts control.

• Core objective of Moser's framework: to ensure that planning is inclusive, equitable, and effective

3. **Improve Policy Effectiveness:** When India's government required that one-third of village council leaders be women, studies found these councils invested more in clean water and sanitation—some of the major issues women prioritised. Gender planning ensures policies actually meet people's needs.

4. **Promote Sustainable Development:** Women are often stewards of natural resources (e.g., collecting water or firewood). Projects that involve them in forest conservation or clean energy see better long-term results.

3.1.2.3 Key Concepts/ Components in Moser's Framework

Imagine a village where a new health clinic is being planned. The government assumes that if they build it, people will come. But in reality, women hesitate to visit because the clinic is open only during hours when they are cooking meals, fetching water, or caring for children. Men, who have more freedom to travel, use the clinic more. Soon, reports show that healthcare access has improved, but only for men. This is where Moser's framework helps. It is built on three key concepts:

I. **Gender Roles Identification:** Moser argued that societies assign different roles to men and women, often without questioning why. She categorised these roles into three types: (i) Reproductive Role: Childbearing, childcare, and domestic work (mostly done by women), (ii) Productive Role: Paid work or income-generating activities (recognised for men but often unpaid or undervalued for women), and (iii) Community-Managing Role: Organising social events, religious activities, or local services (usually done by women but rarely given decision-making power). For example, in rural Bangladesh, women work in rice fields (productive role), cook and clean (reproductive role), and also organise village health programmes (community role). If a development project only provides tools for farming, it ignores the other burdens women carry.

• Moser's framework reveals women's triple roles

II. **Practical and Strategic Gender Needs:** Moser observed that women's needs could be divided into two types: First Practical Gender Needs (PGNs): These are immediate survival needs, like clean water, food, or healthcare. Meeting them makes life easier but does not change gender inequality. Second Strategic Gender Needs (SGNs): These are long-term changes that challenge

- PGNs ease survival; SGNs challenge inequality

power structures, like equal wages, land ownership, or ending domestic violence. A well-designed policy addresses both. If a programme only gives women sewing machines (PGN) but does not help them sell products in male-dominated markets (SGN), their economic dependence remains.

III. Policy Approaches to Gender Planning: Moser identified five ways policymakers could respond to gender issues: *(i)* Welfare Approach: Views women as passive recipients of aid (e.g., food distribution). *(ii)* Equity Approach: Demands equal rights and opportunities (e.g., gender quotas in politics). *(iii)* Anti-Poverty Approach: Focuses on women's income generation (e.g., microloans). *(iv)* Efficiency Approach: Uses women's labour for economic growth (e.g., hiring women in factories). *(v)* Empowerment Approach: Supports women's collective organising and leadership (e.g., legal literacy programmes). Each approach has trade-offs. For example, the efficiency approach might employ women in garment factories but pay them low wages, while the empowerment approach would push for fair wages and unions.

- Moser outlines five gender policy approaches

- Moser's framework links gender roles, needs, and policies

Caroline Moser's framework transformed gender planning from an abstract idea into a practical tool. By focusing on roles, needs, and policies, it helps planners move beyond token gestures (like adding a few women to meetings) to meaningful change (like redesigning programmes based on women's daily realities). The next sections will explore how her concepts apply to real-world cases—from identifying gender roles to balancing immediate needs with long-term equality.

3.1.3 The Three Roles in Moser's Framework

3.1.3.1 Reproductive Role: The Unpaid Foundation of Society

Imagine a city where all the homemakers, mostly women, decide to stop working for a week. No cooking, no cleaning, no childcare. Schools would struggle because children would not be ready for class. Offices would face absenteeism as workers stay home to care for family members. Hospitals would overflow with sick elderly people who have no one to look after them. The entire society would come to a standstill. This thought experiment shows the importance of the reproductive role, the work that keeps households and communities functioning. This includes: (i) Childbearing and childcare: Raising the next generation, (ii) Domestic chores: Cooking, cleaning, and maintaining the home, and (iii) Care for the elderly and sick: Ensuring family members are healthy and supported. Despite its importance, this work is rarely counted in a country's GDP because it is unpaid. When policymakers ignore reproductive labour, they overlook a huge part of the economy. For example, if a government builds a new highway but does not consider how it affects women's time spent collecting water or taking children to school, the project may end up making women's lives harder instead of easier.

- Reproductive work sustains society but remains invisible

3.1.3.2 Productive Role: The Visible but Undervalued Work

Now picture a woman in Madhya Pradesh who farms maize on a small piece of land. She plants, weeds, and harvests the crops, but when it is time to sell, her husband takes the produce to the market and keeps the money. Officially, he is the "farmer," even though she does most of the labour. This is the productive role: work that generates income or food. For women, this often includes: (i) Farming (even if they are not recognised as farmers), (ii) Running small businesses (like selling vegetables or handmade goods), and (iii) Working in factories or as domestic helpers (often in low-paid, informal jobs). The problem is that women's productive work is frequently undervalued. They are paid less than men for the same work, denied loans to grow their businesses, or excluded from training programmes because they are seen as "secondary earners." When development projects only target men, like giving agricultural training to "heads of households" (usually men), they miss the fact that women are often the ones actually doing the farming.

- Women's productive work is visible yet undervalued

Table 3.1.1

Comparison of the Three Roles in Moser's Framework

Role	Definition	Examples of Work	Challenges / Issues
Reproductive Role	Unpaid work that sustains households and communities.	• Childbearing & childcare • Cooking, cleaning, and home maintenance • Caring for elderly & Sick	• Not counted in GDP • Ignored in policymaking

Productive Role	Work that generates income or food, often undervalued for women.	• Farming (often without recognition) • Running small businesses • Factory work or domestic help	• Paid less than men • Denied loans/training • Seen as secondary earners • Excluded from development projects
Community-Managing Role	Organising and managing comminity services and social networks	• Arranging religious/ cultural events • Managing local health/education programs • Advocating for infrastructure	• Rarely get recognition or decision making power • Men often take credit • Budgets controlled by men

3.1.3.3 Community-Managing Role: The Bridge Between Household and Society

Consider a neighbourhood in Uttar Pradesh where a group of women organises to demand better sanitation. They hold meetings, lobby local officials, and even collect money to build a drainage system. Their efforts improve health for the whole community, but when the project is completed, the mayor thanks the men for their "support" while ignoring the women who led the initiative. This exemplifies the community-managing role, the work women do to maintain social networks and organise community services. It includes: (i) arranging religious or cultural events, (ii) managing local health and education programmes, and (iii) advocating for better infrastructure (such as water or roads). Even though this work benefits everyone, women rarely receive formal recognition or decision making power. They might organise the events, but men often take credit. They might run the village health programme, but men control the budget. This exclusion means that community projects often fail to address women's real needs.

- Women manage communities yet lack recognition

The Triple Role Framework is important because it helps us understand all the ways women contribute to society. Without it, policies often focus only on paid work and ignore unpaid

- Triple Role Framework values all women's work

care responsibilities. Community projects may not include women's voices, leading to poor decisions that do not meet their needs. For example, if a government builds a new housing colony without consulting women, it may place water taps far from homes, increasing the time women spend fetching water and adding to their reproductive burden instead of easing it. As a result, women continue to be overworked and undervalued, and economies fail to benefit from their full potential. By using this framework, planners can create programmes that improve women's lives. Providing clean water can reduce the time they spend on household chores. Recognising both paid and unpaid work ensures that care labour is valued in economic planning. Most importantly, giving women leadership roles in community projects allows them to make real decisions about their lives. A society that considers all three roles—productive, reproductive, and community-managing—can create fairer policies and a stronger economy for everyone.

3.1.4. Practical and Strategic Gender Needs

- PGNs solve daily needs; SGNs change systems

Imagine a village where women spend four hours every day collecting firewood for cooking. A well meaning NGO intervenes by providing biogas stoves that use cow dung instead of wood. Suddenly, women gain back those four hours each day. They use this extra time to rest, care for children, or even grow vegetables in small home gardens. This solution addresses an immediate, daily problem, which meets what Caroline Moser calls a Practical Gender Need (PGN). Now imagine the same village, where women still cannot own land. Even if they grow vegetables, they cannot sell them at the market because the local traders, all men, refuse to buy from women. To change this, a women's collective starts lobbying for land rights and market access. This fight for structural change tackles what Moser defines as a Strategic Gender Need (SGN).

- PGNs support coping; SGNs drive transformation

The key difference lies in the nature and impact of these needs: Practical Gender Needs (PGNs) are about making daily life easier within existing systems. They do not challenge gender roles but help women cope with current inequalities. Strategic Gender Needs (SGNs) aim to transform systems altogether. They address power imbalances, such as unequal wages, lack of property rights, or exclusion from decision-making. A classic example of this difference is seen in education. Building girl's schools in rural areas (PGN) helps girls access education, but it doesn't guarantee they will attend if parents prioritise sons' schooling. To truly change this, policies must challenge cultural norms (SGN) by offering scholarships for girls, awareness campaigns, or even legal penalties for keeping girls out of school.

Some common examples of PGNs include:

I. **Maternal Healthcare Clinics:** Reducing pregnancy-related deaths but not necessarily ensuring women have autonomy over their reproductive choices.

II. **Food Aid during Droughts**: Preventing starvation but not addressing why women are the last to eat in some households.

III. **Microcredit for Small Businesses**: Helping women earn money but often keeping them in low-income, informal sectors like handicrafts.

These interventions are important. They save lives and reduce suffering. But if policies stop at PGNs, they risk reinforcing the status quo. A woman may have a biogas stove (PGN), but if she still can't own land (SGN), her long-term economic independence remains limited.

Some common examples of SGNs include:

I. **Equal Pay Laws:** Mandating that women receive the same wages as men for the same work.

II. **Political Quotas:** Reserving seats for women in local councils or parliaments to ensure their voices shape policies.

III. **Legal Reforms against Domestic Violence**: Changing laws and enforcement to protect women from abuse.

- PGNs ease burdens; SGNs challenge inequality structures

Unlike PGNs, which improve conditions within existing systems, SGNs require confronting deep seated inequalities. For instance, providing childcare at workplaces (PGN) helps mothers keep jobs, but unless companies also combat workplace discrimination (SGN), women may still hit glass ceilings in their careers.

3.1.5. Policy Approaches in Gender Planning

Gender planning is not just about recognising the different roles of men and women in society. It is about designing policies that actively address gender inequalities. Caroline Moser identified five key policy approaches used in gender planning.

- Policy approaches shape gender-responsive development design

- Welfare Approach offers aid without empowerment

- Equity Approach promotes fairness through equal rights

- Anti-Poverty Approach supports women's income without changing structures

Each approach has a different goal, targets different issues, and uses different strategies. To understand these approaches, let us first look at a simple scenario. Imagine a village where women walk several kilometres every day to fetch water. This task takes up hours that could otherwise be spent on education, work, or childcare. The men in the village do not share this responsibility because fetching water is seen as "women's work." Now, suppose a development project is introduced to improve water access in the village. How this project is designed will depend on which gender planning approach is used. Will it simply provide water to reduce women's burden? Will it challenge the unequal division of labour? Or will it focus on helping women earn income through saved time? The answers depend on the policy approach. Now, let us examine each of Moser's five policy approaches in detail.

I. **Welfare Approach:** The Welfare Approach is one of the oldest and most traditional ways of addressing gender issues. It views women primarily as passive beneficiaries of aid, focusing on their roles as mothers and wives. This approach does not challenge existing gender inequalities but instead provides basic support to help women meet their caregiving responsibilities. It often includes food aid, maternal health programmes, and child nutrition schemes. While it offers short term relief, it does not empower women or change the structures that keep them disadvantaged.

II. **Equity Approach:** The Equity Approach goes beyond welfare by seeking fairness between men and women. It recognises that women are often excluded from resources, opportunities, and decision-making. This approach aims to reduce gender gaps by ensuring equal rights and access to education, employment, and political participation. Unlike the Welfare Approach, it actively challenges discriminatory laws and social norms. However, critics argue that it can sometimes create resistance, especially in societies where traditional gender roles are deeply rooted.

III. **Anti-Poverty Approach:** The Anti-Poverty Approach focuses on improving women's economic status as a way to reduce poverty. It assumes that if women have income generating skills, their families will be better off. This approach often includes microfinance programmes, vocational training, and small business support. While it helps women contribute to household income, it does not necessarily challenge the deeper inequalities that keep women economically dependent. Some argue that it places too much burden on women to solve poverty without addressing systemic barriers like unequal pay or unpaid domestic work.

- Efficiency Approach promotes inclusion for economic productivity

IV. Efficiency Approach: The Efficiency Approach sees women as key contributors to economic and social development. It argues that including women in projects makes programmes more successful. For example, educating girls leads to healthier families, and employing women boosts productivity. This approach is popular in development programmes because it presents gender equality as beneficial for economic growth. However, critics say it treats women as instruments for development rather than focusing on their rights. It may also expect women to take on extra work without reducing their existing burdens. In many cases, the Efficiency Approach relies heavily on women's unpaid labour, assuming they will continue caregiving and household duties while also contributing to formal development goals. This can lead to exploitation, where women are overworked but still under recognised and under supported.

- Empowerment Approach builds women's power to lead change

V. Empowerment Approach: The Empowerment Approach is the most transformative of all. It does not just give women resources but helps them gain control over their lives. This approach focuses on increasing women's self-confidence, decision-making power, and ability to challenge oppression. It often involves grassroots movements, legal awareness programmes, and feminist organising. Unlike other approaches, it does not rely on external agencies to "fix" problems but encourages women to lead change themselves. The downside is that it requires long-term effort and faces resistance from patriarchal structures.

Table 3.1.2

Comparison of Moser's five policy approaches

Policy Approach	Main Goal	Key Features	Limitations
Welfare Approach	Provide basic support to women in caregiving roles	Focuses on women as mothers/wives; programs like food aid, maternal health, child nutrition	Offers short-term relief; does not challenge gender inequality

Equity Approach	Promote fairness between men and women	Ensures equal rights, access to education, jobs, political participation; challenges discrimination	May face resistance in traditional societies
Anti-Poverty Approach	Improve women's income to reduce poverty	Microfinance, vocational training, small business support	Does not address deeper structural inequalities; burden on women
Efficiency Approach	Use women's participation to boost development	Inclusion of women increases productivity and success of projects	Treats women as means for development; may add to their workload
Empowerment Approach	Enable women to gain control over their lives	Builds self-confidence, decision-making power; grassroots movements	Requires long-term effort; faces resistance from patriarchy

3.1.6 Implementation of Moser's Framework in Development Programmes

- Moser's framework translates theory into practice

Gender planning is not just about theories; it is about putting ideas into action. Caroline Moser's framework helps policymakers and development workers design programmes that truly address gender inequalities. But how does this framework work in real-life projects? Now, let us explore how Moser's framework is applied in development programmes, the challenges faced, and some real-world success stories.

3.1.6.1 Steps in Gender-Sensitive Planning

Applying Moser's framework in development programmes involves a structured process:

- Identify practical and strategic gender needs

i. **Gender Needs Assessment:** The first step is to identify the practical and strategic gender needs in a community. Practical needs are immediate survival requirements (like food, water, healthcare), while strategic needs involve long-term equality (like education, property rights, political participation). Surveys, focus groups, and interviews help gather this data.

- Examine the gendered division of labour

ii. Role and Responsibility Analysis : This step examines how labour is divided between men and women. For example, if women do most of the farming but men control the income from crop sales, a project must address this imbalance.

- Assess access to and control over resources

iii. Resource and Control Mapping : Here, planners look at who has access to resources (land, credit, education) and who controls decision-making. If women grow crops but cannot take loans to buy seeds, interventions must ensure they receive financial support.

- Choose a gender-responsive policy strategy

iv. Policy Approach Selection : Based on the findings, planners choose the most suitable policy approach (welfare, equity, anti-poverty, efficiency, or empowerment). For instance, if women lack legal rights, an equity approach may be needed. If they need income, an anti-poverty or efficiency approach could work.

- Involve the community in project planning

v. Implementation with Participation : Women and men from the community should be involved in planning and monitoring the project. This ensures the programme meets real needs rather than imposing outside solutions.

- Track progress and adjust for equity

vi. Monitoring and Evaluation : Regular checks are needed to see if the programme is reducing gender inequalities. Are more girls staying in school? Are women gaining more control over income? Adjustments are made based on feedback.

These steps enable institutions to become more effective in addressing gender issues rather than just treating women as passive beneficiaries.

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3.1.6.2 Challenges in Implementing Gender Planning

Even with good intentions, gender planning faces many challenges:

i. **Resistance from Traditional Norms-** In many societies, gender roles are deeply rooted. Men may oppose programs that give women more independence, fearing loss of control. Religious or cultural beliefs can also block progress.

ii. **Lack of Women's Participation-** Sometimes, projects are designed by outsiders who assume what women need instead of asking them. Without involving women in decision-making, programs may fail to address real problems.

iii. **Limited Resources-** Gender programs often receive less funding than other development projects. Governments and donors may see gender equality as a secondary issue rather than a priority.

iv. **Tokenism-** Some projects claim to be "gender-sensitive" by simply including a few women without making real changes. For example, a farming project might give women seeds but not land ownership, leaving them dependent on male relatives. In other cases, a woman may be appointed as a leader or committee member just to show gender balance, but she may have no real authority or decision-making power. This kind of symbolic inclusion does little to challenge existing power structures and can even reinforce the idea that women's participation is optional or decorative.

v. **Short-Term Focus-** Many programs look for quick results, but gender inequality takes years to change. Empowerment initiatives, for example, need long-term support to show impact.

vi. **Weak Policy Enforcement-** Even when laws support gender equality (like equal pay or anti-discrimination policies), weak implementation means little changes on the ground.

Overcoming these challenges requires strong political will, community engagement, and continuous adaptation of strategies.

- Well-intentioned gender planning can fail if it does not consider deeper social structures or practical realities.

No theory is perfect, and Caroline Moser's Gender Planning Framework, while influential, has faced several criticisms over the years. To understand these limitations, let us consider a real-world scenario. Imagine a women's cooperative in a farming community that receives training and microloans to start small businesses. The project follows Moser's framework by focusing on women's economic empowerment. However, after a few years, the women still struggle to grow their businesses. Why? Because the project did not address the fact that their husbands controlled household finances, or that local markets were dominated by male traders who refused to buy from women. The women also had no time to attend business meetings because they were still responsible for all household chores. This shows that even well-intentioned gender planning can fail if it does not consider deeper social structures or practical realities. Now, let us examine the key criticisms and limitations of Moser's framework in detail.

- Continues to shape how we think about gender and development today.

- Research shows that women are less likely than men to migrate for work during droughts,

- Structured way to integrate gender into planning

Caroline Moser's Gender Planning Framework, developed in the 1980s, continues to shape how we think about gender and development today. While some aspects have been critiqued or updated, her core concepts, like distinguishing between practical and strategic gender needs, help policymakers recognise that gender inequality is not just about access to resources but also about power and social norms. In modern development work, her framework reminds us that projects must consider both immediate needs (like healthcare or jobs) and long-term changes (like equal rights and decision-making power).

A clear example of this can be seen in climate adaptation efforts in drought-prone regions of rural India. Women in these areas often bear the brunt of climate shocks, facing increased workloads and reduced access to income. A gender-sensitive drought response might address practical gender needs by ensuring clean water access, food rations, and livelihood support tailored to women's roles in agriculture and caregiving. But unless strategic gender needs are also addressed, such as securing women's land rights, involving them in water governance, and providing access to climate-resilient technologies, their vulnerability remains entrenched. Research shows that women are less likely than men to migrate for work during droughts, limiting their economic options and reinforcing dependency. This example highlights how climate adaptation must go beyond survival and challenge the deeper structures of inequality.

Looking ahead, Moser's framework must adapt to new challenges, such as climate change, digital inequality, and the growing recognition of intersectionality (how gender overlaps with race, class, and other identities). Future policies should combine Moser's practical tools with newer approaches that emphasise male engagement, grassroots leadership, and systemic change. The goal is no longer just 'including' women in development but transforming systems so that equality becomes the norm. Moser's work laid the foundation. Now it is up to us to build on it. In conclusion, Moser's framework remains relevant because it provides a clear, structured way to integrate gender into planning. However, its true value lies in how we expand it to address today's complex realities and tomorrow's emerging challenges.

Summarised Overview

Caroline Moser's Gender Planning Framework revolutionised development economics by systematising gender analysis into policy design. The chapter begins by defining gender planning as a tool to address disparities in roles, resources, and power between men and women, illustrated through examples like transportation systems that ignore women's mobility patterns. Historically, gender-blind policies led to Moser's framework, which identifies three roles: reproductive (unpaid care work), productive (income-generating labour), and community-managing (organising social services).

The framework further distinguishes between practical gender needs (PGNs), which improve daily life (e.g., clean water access), and strategic gender needs (SGNs), which challenge systemic inequality (e.g., land rights). Five policy approaches, from welfare (short-term aid) to empowerment (grassroots activism), are analysed for their strengths and limitations. Implementation steps (needs assessment, participatory planning) are contrasted with real-world barriers like cultural resistance and lack of gender-disaggregated data.

Critiques highlight the framework's neglect of intersectionality and male roles, prompting alternatives like Naila Kabeer's focus on institutional power. Despite limitations, Moser's work remains relevant for addressing modern challenges, such as climate adaptation, by combining PGNs (e.g., drought-resistant seeds) with SGNs (e.g., women's land ownership). The chapter concludes by emphasising the need to adapt Moser's tools to contemporary contexts while centring women's agency and systemic transformation.

Assignments

1. How does Moser's triple role framework challenge traditional economic assessments of labour?
2. Compare the equity and empowerment approaches in gender planning.
3. Why is intersectionality critical to updating Moser's framework? Illustrate with an example.

Suggested Reading

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UNIT 2

Gender Mainstreaming and Project Design

Learning Outcomes

After completing this unit, learners will be able to:

- get an insight into the conceptual foundations of gender mainstreaming
- evaluate the four strategic approaches to gender mainstreaming
- discuss the steps involved in the Gender Equality Action Plan (GEAP)
- assess implementation challenges of women's development projects

Background

Imagine a world where every policy, project, and programme automatically considers the needs of both women and men. This is the promise of gender mainstreaming. It is not just about adding women to existing systems but transforming those systems to achieve true equality. The path to this vision began when development projects repeatedly failed women, such as agricultural programmes that gave tools to men while women did most of the farming. Over time, thinkers like Caroline Moser showed how gender-blind planning perpetuates inequality. Today, gender mainstreaming takes this further by embedding equality into every stage of development work, from education initiatives to infrastructure projects.

Gender Equality Action Planning turns theory into practice. It asks critical questions: Who benefits? Who is left out? How can projects empower, not just include? From microloans for women entrepreneurs to maternal healthcare programmes, these strategies prove that when development works for women, it works for everyone.

This is not just about fairness; it is about smarter, more effective development. The future isnt 'women's projects' or 'men's projects'; it is projects designed for real equality.

Keywords

Gender Mainstreaming, Gender Strategies, Women Development Projects, Gender Equality Action Plans

Discussion

3.2.1 Introduction to Gender Mainstreaming

- Gender mainstreaming prevents unintended gender disparities

In a small farming community, the government built a new road to connect villagers to the nearest market. On paper, this was progress; it provided better transport and more trade opportunities. But within months, problems emerged. Women, who traditionally sold vegetables in the market, could not use the road easily. The bus schedule matched men's work hours, leaving before women finished their morning chores. The road's steep shoulders made it hard to walk with baskets of goods. Meanwhile, men's income increased as they could now transport crops by truck. Within a year, the gender income gap had widened. This road, designed without considering different gender needs, actually made life harder for women. This is why we need gender mainstreaming, not as an afterthought but as the very foundation of development planning.

3.2.1.1 Definition and Conceptual Framework

- Gender mainstreaming integrates equality into all policies

Gender mainstreaming is the process of assessing how policies, programmes, and projects affect women and men differently, then designing them to promote equality from the start. Unlike separate 'women's projects,' mainstreaming integrates gender analysis into all development work. Imagine baking a cake where the sugar is not just sprinkled on top but mixed thoroughly into the batter. That is the difference between add-on gender projects and true mainstreaming. In 1997, the UN Economic and Social Council (ECOSOC) defined gender mainstreaming as the process of assessing the implications for women and men of any planned action, including legislation, policies, or programmes, in all areas and at all levels.

The concept rests on three pillars. First is the recognition that men and women have different roles, responsibilities, and access to resources. Economists refer to this as the gender division of labour. The gender division of labour refers to the allocation of different tasks, responsibilities, and roles to individuals based on their gender. In our example, women's unpaid care work (like childcare and cooking) limited their ability to use the transport system designed for paid work schedules. Second is the understanding that development impacts are not neutral. They can either reduce or worsen gender gaps. Third is the principle that equality requires active design, not just good intentions. The road planners could have consulted women about bus timings or added shoulder paths for pedestrians, simple adjustments that would have made the project benefit everyone.

- Gender equality needs recognition, analysis, and intent.

3.2.1.2 Historical Evolution of Gender Mainstreaming

The story of gender mainstreaming begins with decades of well-meaning failures. In the 1950s and 1960s, development projects often assumed that benefits would "trickle down" to women. Large-scale agricultural programmes provided new seeds and tools to men, even though women performed 60-80% of farm work in many countries. By the 1970s, economists like Ester Boserup documented how these projects actually increased women's workloads while reducing their control over produce. This led to the 'Women in Development' (WID) approach, which focused on special programmes for women, such as sewing cooperatives or maternal health clinics. However, WID had limitations; treating women as a separate group often further marginalised their needs. A turning point came at the 1995 Beijing World Conference on Women, where 189 countries adopted gender mainstreaming as a global strategy. The breakthrough idea was simple: instead of fixing inequalities later, build equality into every policy from the beginning. Over time, organisations like the UN and World Bank developed practical tools such as gender impact assessments, sex-disaggregated data collection, and gender budgeting. Today, over 80% of development agencies report using mainstreaming, though implementation challenges remain, as our example illustrates.

- Evolved from failed add-on approaches to a global strategy integrating equality from the start

3.2.2 Strategies for Effective Gender Mainstreaming

A state government built new secondary schools across rural areas to improve access to education. The project appeared successful, with a 30% increase in enrolment over two years.

- Neglecting gender needs worsens education inequality

However, a gender-disaggregated survey revealed troubling details: while boys' attendance rose by 40%, girl's attendance only increased by 15%. The reason? The schools lacked separate toilets, making menstruating girls stay home. The classrooms had no ramps, excluding disabled girls. School hours conflicted with girl's morning chores. This "successful" project had actually widened the education gap because nobody asked: How will this affect girls differently than boys? Effective gender mainstreaming could have prevented this through specific strategies that we will now explore.

3.2.2.1 Institutional Mechanisms for Gender Mainstreaming

- Institutional mechanisms embed gender equality into everyday policy planning and budgeting

Creating permanent structures within organisations ensures that gender considerations are not forgotten. Picture a district agriculture office planning a new irrigation scheme. Without institutional mechanisms, engineers might design channels based solely on male farmer's input. However, when the office has a mandatory Gender Focal Point a trained specialist who reviews all plans the process changes. This specialist insists on consulting women's farming groups, discovering that women need smaller, decentralised water points near kitchen gardens rather than large central channels. Three key institutional tools make this work. The first is gender units or focal points embedded in ministries and agencies, such as the Gender Desk in Kenya's Agriculture Ministry, which revised national fertiliser subsidy programmes after finding that women received only 5% of vouchers. The second consists of inter-ministerial gender councils that coordinate action across sectors. Rwanda's Gender Monitoring Office famously linked education, health, and economic policies to reduce teen pregnancies by 50%. The third involves accountability systems, like Uganda's requirement that all local governments submit quarterly gender audits showing how budgets addressed women's priorities. These mechanisms transform occasional goodwill into routine practice. When Nepal made Gender Responsive Budgeting mandatory for all ministries in 2007, maternal mortality projects suddenly received 300% more funding because the process revealed how underprioritised women's health had been. Institutionalisation ensures that gender is not just a workshop topic but a daily operational filter.

3.2.2.2 Gender-Sensitive Policy Formulation

- Policies often but contain hidden biases.

Policies often appear neutral but contain hidden biases. Consider a vocational training programme offering welding and carpentry courses to reduce youth unemployment. Enrolment data showed 95% male participation until policymakers asked why. The answer? Courses were advertised at football fields and mechanic shops where boys congregated. Training hours conflicted with girls' domestic duties. The 'welding only' image discouraged female applicants.

- Gender-sensitive policies use inclusive design, data, and positive action to correct hidden gender biases

Gender-sensitive policy formulation uses specific tools to avoid such oversights. A Gender Impact Assessment would have predicted these barriers during design. The revised programme now runs mobile workshops at girl's schools, offers flexible afternoon sessions, and includes courses in solar panel installation a field women are actively entering. Malawi applied this approach nationally by screening all education policies through a '4R Framework': checking how policies affect women's Roles, Resources, Rights, and Representation. The most effective policies use positive discrimination when needed. India's Mahatma Gandhi National Rural Employment Guarantee Act reserves 33% of workdays for women and provides childcare at worksites resulting in 53% female participation compared to 15% in similar programmes without these features. Sweden's 'Gender Glasses' methodology requires policymakers to literally imagine themselves as different genders when reviewing drafts a technique that transformed urban planning to include safety lighting on pedestrian paths.

3.2.2.3 Gender Budgeting and Resource Allocation

Money reveals true priorities. A health department might claim to value maternal care but allocate only 5% of its budget to it. Gender budgeting makes these imbalances visible and actionable. Picture a municipal budget allocating funds for a new market. Traditional planning would divide space equally between sellers. Gender budgeting analyses that, while 70% of food vendors are women, they currently occupy only 30% of premium stalls because inheritance laws favour male ownership. As a corrective, the revised plan prioritises the establishment of front stalls for women, adds breastfeeding corners, and installs women-run water kiosks, funded by

- Ensures equitable resource use through analysis, reallocation, and outcome monitoring

reallocating 20% from the ornamental fountain project. The process follows four steps: 1) Analysing how existing budgets affect genders differently (e.g., road maintenance funds mostly benefiting male commuters); 2) Setting equality objectives (like ensuring 50% of transport upgrades serve women's travel patterns); 3) Allocating accordingly (more sidewalks than highways); 4) Monitoring outcomes through gender-disaggregated data.

3.2.2.4 Capacity Building and Training

- Empowers implementers to mainstream gender effectively

Good policies fail without skilled implementers. A well-designed maternal health programme might still exclude women if frontline nurses believe "men should make family decisions." Changing this requires more than one-off workshops; it needs systemic capacity building. Take Ethiopia's Agricultural Extension Programme. When only 5% of trained "farmer trainers" were women, yields in women's plots lagged despite equal access to seeds. The solution? A three-tier capacity programme: 1) Recruitment—actively hiring female trainers by partnering with women's associations; 2) Training using female-friendly methods like field demonstrations rather than lecture halls; 3) Mentorship creating networks where experienced female trainers coach newcomers. Within three years, 38% of trainers were women, and women's farm productivity grew 1.5 times faster than men's.

- Institutional knowledge must outlast individual champions.

Effective training confronts unconscious biases through experiential learning. Institutional knowledge must outlast individual champions. Bangladesh's "Gender Cadre" programme develops mid-career bureaucrats into certified gender specialists through a year-long accreditation combining coursework with field projects. Over 500 graduates now lead mainstreaming efforts across ministries, explaining why Bangladesh outperforms wealthier neighbours in gender-responsive disaster preparedness. These strategies work best when combined. Rwanda's post-genocide reconstruction demonstrates the synergy: gender units revised land policies (institutional mechanisms), prioritised women's co-ownership (policy formulation), allocated 30% of infrastructure funds to women-led firms (gender budgeting), and trained judges on women's property rights (capacity building). The result? Women now own 26% of registered businesses, up from 12% in 2000, contributing to Rwanda's 7% annual GDP growth. The school enrolment gap from our earlier story was eventually solved using these same strategies: gender audits revealed the problems (institutional), revised policies mandated girl-friendly facilities (policy), budgets prioritised toilets over decorative gates (budgeting), and teachers received gender sensitivity training (capacity). Within two years, girls' attendance surpassed boys. This is the power of systematic gender mainstreaming.

3.2.3 Implementation of Women Development Projects

A well-funded project distributed solar lamps to 5,000 rural women to help them start small businesses. The idea was simple: women could extend their working hours, earn more income, and improve their families' lives. Yet, six months later, an evaluation found that 70% of the lamps weren't being used. What went wrong? The project had missed several critical steps. It didn't consult women about their actual needs; many needed mobile charging more than lighting. It provided no training on lamp maintenance, so when batteries died, women couldn't replace them. Additionally, it ignored local gender norms; some husbands sold the lamps, believing income generation was their role. This case shows why implementing women's development projects requires careful planning beyond good intentions.

- Poor planning hindered effective women's empowerment

3.2.3.1 Key Components of Women's Development Projects

Successful women's development projects share common elements that address both practical needs and systemic barriers. Imagine a microfinance programme in rural India that helps women start small businesses. Unlike the solar lamp project, this programme began by holding village meetings with women to understand their real challenges. The women explained they needed small loans but also training to manage money and support from their families. Based on this input, the programme had four key components. First, it provided financial literacy training before giving any loans, ensuring women understood interest rates and repayment schedules. Second, it organised women into self-help groups where they could support each other and build confidence. Third, it held separate meetings with husbands and village leaders to address concerns about women working outside the home. Fourth, it linked the women to local markets so they could actually

- Effective projects are participatory, holistic, and sustainable sell their products. These components reflect three principles of effective women's projects. They are participatory, women help design solutions rather than receiving pre-packaged ideas. They are holistic, addressing skills, social norms, and market access, not just money. And they are sustainable, building local capacity so benefits continue after the project ends.

3.2.3.2 Monitoring and Evaluation Frameworks

- Effective monitoring tracks outcomes, not just inputs

Projects often fail because nobody checks whether they are actually working. Consider a maternal health initiative in Nigeria that built clinics to reduce childbirth deaths. Initial reports showed all clinics were completed on time and under budget, a seeming success. But when evaluators actually visited, they found half the clinics empty. Why? The monitoring had only tracked construction (inputs) rather than whether women were using the services (outcomes). Effective monitoring does more than count buildings built or money spent; it asks: Are women's lives improving? A good framework uses gender-sensitive indicators at three levels. Output indicators measure immediate deliverables, like the number of women trained. Outcome indicators track changes in knowledge or behaviour, like the percentage of trained women starting businesses. Impact indicators measure long-term improvements, like increases in girl's school enrolment as mothers earn more.

- The most innovative projects use real-time feedback loops

The most innovative projects use real-time feedback loops. In Kenya, a girls' education programme gave mothers simple phones to text weekly about problems like missing teachers or bullying. This 'eyes on the ground' approach helped fix issues within days rather than waiting for annual surveys. Other projects use participatory methods, like having women's groups score services monthly with coloured cards, such as green for good and red for problems needing urgent attention. Technology now enables more nuanced tracking. A Guatemalan project used voice recognition software to analyse women's tone and word choices during interviews, detecting empowerment changes that standard surveys missed. However, the best evaluations still combine numbers with stories, like following 20 representative women throughout a project's duration to document both statistical improvements and personal transformations.

3.2.3.3 Challenges in Implementation and Mitigation Strategies

Even well-designed projects face hurdles. A vocational training programme in an underdeveloped country illustrates common challenges. It aimed to train 1,000 women in garment manufacturing, but after a year, only 300 completed training and just 50 found jobs. Analysis revealed four key obstacles. First, social norms restricted women's mobility; many families would not allow daughters to travel to training centres. The solution? Mobile training units that visited villages, with female instructors and separate spaces approved by local leaders. Second, the curriculum didnot match market needs, teaching hand-stitching when factories used machines. The fix involved regular employer consultations to align skills with actual job requirements. Third, childcare responsibilities prevented consistent attendance. By adding on-site childcare and flexible schedules, completion rates doubled. Fourth, factory hiring practices discriminated against women; project staff negotiated with employers, highlighting studies showing women's higher productivity in precision sewing tasks. These challenges reflect broader implementation lessons.

- Addressing norms, gaps, and policies ensures success

Social norms require gradual change through community engagement rather than confrontation. Market linkages must be established before training begins; knowing jobs await motivates participants. And women's multiple roles mean projects must address time poverty, perhaps through integrated services like Kenya's 'hubs,' which combine childcare, health checks, and skills training in one location. Some challenges need policy-level solutions. When another project found banks refusing loans to women despite their training, it advocated for regulatory changes requiring gender-neutral lending. The most effective projects build in contingency budgets for unexpected adaptations, recognising that flexibility is key when working with complex human systems rather than machinery.

- Social norms require gradual change

3.2.4 Gender Equality Action Planning (GEAP)

Gender Equality Action Planning represents a fundamental shift from treating gender as an afterthought to making it a central organising principle of development work. It moves beyond standalone women's projects to systematically integrate gender considerations across all policies, programmes, and budgets. The approach recognises that achieving real equality requires intentional design rather than hoping benefits will

- GEAP embeds gender equality across all systems trickle down equally. When Malawi implemented GEAP in its agricultural extension services, it didn't just add some female staff; rather, they completely redesigned training schedules around women's availability, created women-led demonstration plots, and developed teaching materials showing women as expert farmers. The result was an increase in productivity on women-managed farms within three years, demonstrating GEAP's transformative potential when properly executed.

3.2.4.1 The Step-by-Step Process of Developing a GEAP

Gender equality is a fundamental human right and a cornerstone of inclusive and sustainable development. A well-crafted GEAP typically involves a series of systematic and strategic steps that ensure meaningful and measurable progress toward gender equality.

- Analyse data to identify equality gaps

I. **Initial Assessment or Gender Audit:** The first step in developing a GEAP is conducting a comprehensive gender audit or initial assessment. This involves collecting and analysing sex-disaggregated data to understand the current state of gender representation, participation, leadership, pay equity, and access to opportunities within the institution. The audit may also include reviewing existing policies, procedures, and organisational culture to identify systemic barriers to gender equality. This baseline analysis provides the foundation for identifying priority areas that the action plan should address.

- Engage all voices, especially marginalised ones

II. **Stakeholder Consultation:** Once the gender audit is complete, the next essential step is stakeholder consultation. Engaging the voices of all employees, students, or members of the institution is critical to building an inclusive action plan. Focus groups, surveys, interviews, and open discussions can be used to gather qualitative insights on gender-related challenges, needs, and expectations. Special attention should be paid to hearing the perspectives of marginalised or underrepresented genders. This step not only helps in identifying ground realities but also fosters a sense of ownership and collective responsibility among stakeholders.

III. **Setting Goals and Objectives:** After identifying the key issues, the institution must formulate SMART goals: Specific, Measurable, Achievable, Relevant, and Time-bound. These goals should be directly linked

- Set SMART goals from findings and feedback

to the findings of the gender audit and stakeholder feedback. For example, goals might include increasing the proportion of women in leadership roles, narrowing the gender pay gap, ensuring equal participation in academic or decision-making bodies, or strengthening mechanisms for addressing sexual harassment. Clear and realistic objectives provide direction and motivation for the entire organisation.

- Design detailed, goal-driven activities

IV. **Developing Actions and Interventions:** The core of the GEAP lies in actionable interventions that address the defined objectives. These interventions may take the form of policy reforms, awareness campaigns, training sessions, support services, and infrastructure development. Examples include implementing gender-sensitive recruitment and promotion policies, conducting workshops on unconscious bias and gender sensitivity, and strengthening grievance redressal systems for harassment and discrimination. Each action should be detailed in terms of what will be done, who will be responsible, and how it will be monitored.

- Assign roles and secure resources

V. **Allocating Responsibilities and Resources:** For the plan to be effective, responsibilities must be clearly defined. This involves assigning specific roles to individuals or departments, establishing a gender equality task force or committee, and ensuring the plan has sufficient financial and administrative support. Without the necessary resources and institutional commitment, even the most well-designed plans may fail in implementation.

- Execute plan with clear communication

VI. **Implementation:** With structures in place, the next step is implementing the GEAP according to the timeline. It is important that the institution communicates the plan across all levels and ensures that everyone is aware of their role in supporting gender equality. Consistent engagement, transparency, and leadership commitment are essential for the smooth execution of planned activities.

- Track impact and refine interventions

VII. **Monitoring and Evaluation:** To measure progress and ensure accountability, a strong monitoring and evaluation system must be established. This includes defining indicators, collecting data regularly, and reviewing outcomes. Evaluation helps in identifying which interventions are effective and which need adjustments. Regular progress reports or dashboards can be used to track and communicate achievements.

- Revise plan regularly for relevance

VIII. **Review and Update:** A GEAP should be a living document, reviewed and updated regularly based on evaluation findings and evolving organisational needs. Gender equality is not a one-time goal but an ongoing process. Periodic revisions ensure that the plan remains relevant, responsive, and impactful.

Figure 3.2.1

- GEAP provides a clear roadmap for advancing equity, inclusiveness, and fairness in any institution.

Some institutions also engage in public reporting to share their progress and maintain transparency. Others may pursue certifications or recognition schemes to validate their efforts and benchmark against best practices. A well-structured GEAP provides a clear roadmap for advancing equity, inclusiveness, and fairness in any institution. By following these steps, assessment, consultation, goal-setting, action planning, implementation, monitoring, and review, organisations can create a meaningful impact and promote a culture where everyone, regardless of gender, has the opportunity to thrive.

3.2.4.2 Integrating GEAP Across Governance Levels

India's journey in institutionalising GEAP began with the landmark National Policy for Women Empowerment in 2016, which mandated all ministries to establish Gender Budgeting Cells and conduct gender audits of their programmes and expenditures. Over the years, this has translated into concrete actions, such as the Gender Budget Statement in the annual Union Budget growing from covering just 5 ministries in 2005-06 to encompassing 34 ministries in 2023-24, with 4.7% of total government expenditure now specifically allocated to women-centric schemes. At the state level, Kerala has emerged as a pioneer through its innovative Local Self-Governance system that requires all local bodies to allocate at least 10% of their budgets to women-specific projects identified through participatory planning processes involving women's collectives. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) stands as a testament to successful GEAP integration at the national level, where deliberate policy provisions like reserving one-third of workdays for women and establishing childcare facilities at worksites have increased women's participation from a mere 15% in 2006 to an impressive 57% in 2023. Kerala's *Kudumbashree* Mission has demonstrated how GEAP can be operationalised at the grassroots, with its network of 4.5 million women members identifying local gender priorities through neighbourhood groups called *Ayalkoottams* and implementing solutions ranging from women-run food processing units to campaigns for property rights. The state's She Taxi initiative showcases how GEAP can transform service delivery by combining practical solutions like women-driven taxi services with GPS tracking, alongside strategic interventions like subsidised vehicle loans and self-defence training for drivers. While India has made significant strides in GEAP implementation through mechanisms like mandatory CSR spending on gender projects by corporations and gender budgeting across ministries, challenges persist in areas such as comprehensive data collection on unpaid care work and ensuring consistent political commitment across states. Kerala's response to these challenges through innovative measures like time-use surveys and Gender Equality Certification for local governments offers valuable lessons for other states looking to strengthen their GEAP frameworks. The Indian experience

- National Policy for Women Empowerment in 2016 mandated all ministries to establish Gender Budgeting Cells and conduct gender audits of their programmes and expenditures.

- India's GEAP success requires multilevel coordination ultimately demonstrates that effective GEAP integration requires simultaneous action at multiple levels, from national policy mandates to localised implementation strategies backed by robust monitoring systems and adequate resource allocation to turn gender equality commitments into tangible outcomes.

3.2.5 Challenges and Barriers to Gender Mainstreaming

A well-funded health clinic was built in a rural Indian village to improve maternal and child healthcare. The facility had modern equipment and trained staff, yet six months after opening, only a handful of women were using its services. When researchers investigated, they found several invisible barriers: the clinic's operating hours conflicted with women's household responsibilities, the only doctor was male, which made many women uncomfortable discussing reproductive health, and the location required crossing a river that became impassable during monsoons. This case reveals how even well-intentioned projects can fail when gender considerations are not properly mainstreamed. Following are the main challenges to gender mainstreaming.

- Cultural norms silence women's participation

I. **Deep-Rooted Sociocultural Barriers:** One of the most persistent challenges in gender mainstreaming comes from entrenched social norms and cultural practices that reinforce traditional gender roles. In many communities, there remains a strong belief that women's primary domain is the home, while men handle public affairs and decision-making. These attitudes manifest when village councils, dominated by male leaders, allocate resources to projects that benefit men more than women, such as investing in crop irrigation systems rather than clean water sources closer to homes. Even when women participate in community meetings, their suggestions are often overlooked or dismissed. A study in Rajasthan found that 73% of women who spoke up in local governance meetings reported being ignored or ridiculed (Women's Participation in Local Governance, 2021). These cultural barriers create an invisible ceiling that limits how effectively gender perspectives can be integrated into development planning.

II. **Institutional Resistance and Lack of Accountability:** Within government systems and organisations, gender mainstreaming often faces passive resistance from

Gender viewed as burden, not priority

institutions that view it as an additional burden rather than a core responsibility. Many departments continue to treat gender as a 'women's issue' rather than a cross-cutting concern that should inform all policies and programmes. This manifests in several ways: gender focal points being assigned as additional duties to already overworked staff, gender budgeting being treated as a box-ticking exercise rather than meaningful analysis, and performance indicators focusing on easy-to-measure outputs rather than actual changes in gender relations.

Lack of data masks gender disparities

III. **Data Gaps and Measurement Challenges:** Effective gender mainstreaming requires robust, sex-disaggregated data to identify gaps and measure progress, but such information is often missing or incomplete. Many national statistics systems still collect data at the household level without breaking down responses by gender, making it impossible to analyse differential impacts on men and women. Even when data exists, it frequently focuses on quantitative metrics like enrolment numbers rather than qualitative aspects like safety or accessibility. For instance, a school may report equal numbers of boys and girls enrolled, but hidden barriers like a lack of menstrual hygiene facilities or harassment during commutes may be preventing girls from attending regularly.

Tight budgets sideline gender equity efforts

IV. **Resource Constraints and Competing Priorities:** Gender mainstreaming is frequently undermined by limited budgets and the perception that it requires additional resources rather than a smarter allocation of existing ones. When budgets are tight, gender considerations are often the first elements to be cut from programmes. Development projects frequently prioritise visible, tangible outcomes that can be showcased politically over the slower, less visible work of changing gender dynamics. A water supply project might focus on the number of taps installed rather than whether their locations actually reduce women's time spent collecting water. This problem is compounded by the fact that many gender mainstreaming initiatives rely on external donor funding rather than being integrated into regular government budgets, making them vulnerable to funding fluctuations.

While these challenges are significant, they are not insurmountable. Successful examples from various Indian states show that consistent political leadership, strong accountability mechanisms, and community engagement can help overcome

- Invisible barriers hinder effective gender mainstreaming implementation

these barriers. Kerala's experience with gender budgeting in local governments demonstrates how institutionalising gender analysis in planning processes can make it routine rather than exceptional. The key lies in recognising that gender mainstreaming is not about adding separate components to development work, but about fundamentally rethinking how all programmes are designed, implemented, and evaluated to ensure they benefit all members of society equally. As the health clinic example shows, the difference between a failed project and a successful one often lies in asking simple questions about who benefits, who participates, and who decides at every stage of the process.

Summarised Overview

Gender mainstreaming is a transformative approach to development planning that systematically integrates gender analysis across all policies and programmes. Beginning with illustrative failures like the gender-blind rural road project, it demonstrates how overlooking differential gender impacts can exacerbate inequalities despite good intentions. The conceptual framework presents gender mainstreaming as having evolved from the limitations of early Women in Development (WID) approaches to its formal adoption at the 1995 Beijing Conference.

Four key implementation strategies are analysed: institutional mechanisms like gender budgeting cells; gender-sensitive policy tools including Malawi's 4R Framework; participatory budgeting models from Morocco to Kerala; and capacity-building initiatives such as Bangladesh's Gender Cadre programme. The chapter then examines women's development project implementation through case studies of failed solar lamp distributions and successful microfinance programmes, highlighting components like holistic needs assessment and real-time monitoring.

A dedicated section details the Gender Equality Action Planning (GEAP) process, from initial gender audits to measurable impact assessment, illustrated by India's MGNREGA and Kerala's Kudumbashree Mission. Persistent challenges, cultural norms, data gaps, and resource constraints, are analysed alongside mitigation strategies. The conclusion outlines future directions, emphasising technology-enabled solutions, equitable global partnerships, and strengthened legal frameworks, arguing for grassroots-embedded approaches that connect policy reforms with women's lived experiences.

Assignments

1. Define gender mainstreaming and explain its three core theoretical pillars.
2. Analyse the theoretical relationship between practical gender needs and strategic gender needs in gender mainstreaming frameworks.

3. Explain the four key institutional mechanisms for gender mainstreaming.
4. Describe the Gender Equality Action Planning (GEAP) process as a theoretical framework.
5. Critically examine the theoretical foundations of gender budgeting as a strategy for mainstreaming.

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UNIT 3

Gender Budgeting and Auditing

Learning Outcomes

After completing this unit, learners will be able to:

- distinguish between gender budgeting and auditing
- trace the global evolution and milestones of gender budgeting
- examine key principles and tools of gender-responsive budgeting
- examine connections between budgeting and auditing
- identify challenges in implementing gender budgeting and auditing

Background

Public budgets are often seen as neutral, but they reflect societal priorities and biases. Historically, fiscal policies ignored how men and women experience public services differently, perpetuating inequality. The 1980s marked a turning point when Australia pioneered gender budgeting, exposing hidden disparities in tax and spending. Since then, over 100 countries have adopted these tools to ensure fairness. Gender budgeting analyses how resources affect different genders, while auditing evaluates real-world impact. From improving girl's education in Uganda to reshaping public transport in Tamil Nadu, these practices bridge gaps between policy and equity. In a world where women reinvest 90% of their income into families, gender-responsive fiscal governance is not just justice; it is smart economics.

Keywords

Gender Budgeting, Gender Auditing, Sex-Disaggregated Data, Gender Mainstreaming

Discussion

3.3.1 Introduction to Gender Budgeting and Auditing

Take the case of a health care budget of a city. The city government proudly increased its healthcare budget by 20%, allocating funds for new medical equipment and hospital renovations city government proudly increased its healthcare budget by 20%, allocating funds for new medical equipment and hospital renovations. However, maternal mortality rates remained unchanged. When officials investigated, they discovered a critical oversight, the budget had funded advanced cardiac machines while neglecting basic prenatal care equipment. The renovation designs did not include separate waiting areas for pregnant women, and the operating hours conflicted with women's caregiving schedules. This hospital budget, though well-intentioned, failed to address the actual health needs of half the population. This is why gender budgeting and auditing matter. They ensure public funds meet the needs of all citizens, not just some.

- Gender budgeting ensures spending meets all needs

3.3.1.1 Definition and Conceptual Framework

Gender budgeting is not about creating separate budgets for women. Rather, it is a systematic approach to analyse how government revenues and expenditures affect men and women differently, then adjust fiscal policies to reduce inequalities. Imagine a municipal budget allocating funds for public transportation. Traditional planning might focus on expanding highways used mainly by male commuters. Gender budgeting, however, would analyse travel patterns showing that women make more frequent, shorter trips for caregiving and thus prioritise sidewalks, street lighting, and affordable bus routes connecting schools and clinics. The conceptual framework rests on three principles:

- Gender budgeting redirects funds to reduce inequality

1. **Recognition** that budgets are never gender-neutral; every tax policy or spending decision impacts men and women differently due to existing social and economic disparities.
2. **Redistribution** of resources to correct historical imbalances, such as directing more education funds to girls' STEM programmes in regions where cultural biases limit their opportunities.
3. **Representation** in decision-making, ensuring women

participate in budget planning, like Kerala's requirement that 50% of local budget discussions include women's self-help groups.

- Gender budgeting ensures impact, equity, and inclusion

Gender auditing complements budgeting by evaluating whether these intentions translate into real-world impacts. It answers questions like, Did the health budget actually improve women's access to care? Are agricultural subsidies reaching female farmers? Think of it as a "gender check-up" for policies.

3.3.1.2 Historical Evolution and Global Adoption

- Gender budgeting evolved globally to correct bias

The story of gender budgeting begins in the 1980s when Australia launched the world's first Women's Budget Statement in 1984. Frustrated by policies that treated households as uniform units, feminist economists documented how tax cuts favouring single-earner families disadvantaged working women. This pioneering effort revealed hidden biases, such as childcare subsidies being classified as "welfare" rather than economic infrastructure. By the 1995 Beijing Conference, 80 countries had experimented with gender budgeting. South Africa's post-apartheid government became a leader, integrating it into constitutional reforms. Their 1997 initiative required all departments to assess programmes like land reform through a gender lens, revealing that while 30% of agricultural land was redistributed to Black citizens, only 10% went to Black women. This led to targeted reforms like joint land titles for married couples. The 2008 global financial crisis marked a turning point. As governments slashed public spending, gender audits in Europe exposed how austerity measures disproportionately hurt women. For example, cuts to elder care increased unpaid work for female family members. Today, over 100 countries practise some form of gender budgeting, though implementation varies widely. Austria mandates gender impact assessments for every budget line, while India's system, pioneered in 2005, requires 34 ministries to submit Gender Budget Statements tracking allocations for women-specific schemes.

3.3.1.3 Importance in Fiscal Policy and Economic Development

Gender-responsive fiscal policies are not just about fairness. They are economic imperatives. Consider three ways they drive development.

1. **Efficient Resource Allocation:** When Uganda introduced gender budgeting in its education sector, officials discovered textbooks were being distributed equally to boys' and girls' schools. However, audits showed girls' schools had higher enrolment, leaving many students without books. Reallocating funds based on actual need improved literacy rates without increasing total spending.

• Funding aligned with need boosts outcomes

2. **Poverty Reduction:** Women reinvest up to 90% of their income into their families' health and education, compared to men. Gender budgeting amplifies this multiplier effect. In Morocco, directing microcredit to women's cooperatives increased household nutrition expenditures, while similar programmes targeting men showed no significant impact.

• Women's spending drives family wellbeing gains

3. **Sustainable Growth:** The IMF estimates that reducing gender labour gaps could raise GDP in some countries. Gender budgeting accelerates this by removing fiscal barriers like Chile's tax credit for employers who hire women in STEM fields, which boosted female tech-sector employment in five years.

• Gender budgeting fuels inclusive economic growth

However, success requires more than good intentions. Mexico's gender budgeting initially failed because it only tracked spending labelled for women, allowing agencies to rebrand existing programmes. Real transformation came when audits examined actual outcomes, like whether maternal health funds reduced deaths in indigenous communities. This shift from symbolic to substantive accountability is what makes gender auditing indispensable. Fiscal policies that recognise, measure, and bridge the gaps between men and women create economies that work for everyone.

• Gender budgeting boosts equity, efficiency, and growth

3.3.2. Gender Budgeting: Principles and Approaches

Consider a hypothetical case district administration in a rural area proudly inaugurated 50 new Anganwadi centres under the Integrated Child Development Scheme (ICDS). The centres had bright walls, new furniture, and regular supplies. But six months later, a surprise inspection revealed that 60% of the centres remained empty during working hours. The reason became clear when officials spoke to local women. The centres opened at 10 AM, after most women had left for farm

• Poor design undermines intended gender benefits work. The buildings had no shaded verandas for breastfeeding mothers. The single entrance faced a liquor shop where men gathered, making women uncomfortable entering. This ₹2 crore investment failed because nobody had asked the most basic question, When, where, and how do women actually use these services? This is what gender budgeting seeks to correct, not just spending money, but spending it right.

3.3.2.1 Objectives of Gender Budgeting

Gender budgeting in India is a strategic approach designed to make public financial planning more responsive to the different needs of men and women. It does not imply separate budgets for women, but rather ensures that government budgets account for gender-specific impacts and contribute toward achieving gender equity. This approach is guided by three fundamental objectiviz identifying hidden gender biases, correcting imbalances through resource reallocation, and institutionalising accountability for gender-related outcomes.

- Reveal inequalities in current budget allocations

I. **Identifying Hidden Gender Biases:** The first objective of gender budgeting is to recognise and reveal existing gender disparities within current budget allocations. Often, traditional budgets are considered gender-neutral but end up favouring one group over another, typically men, due to embedded social norms or oversight. This happens even when gender is not overtly mentioned in policy or programme design. Through gender budget analysis, governments can scrutinise how resources are distributed and who benefits from them. For example, a state may find that most transport funds go toward infrastructure used predominantly by men, such as highways, while footpaths or streetlights used primarily by women remain neglected. Identifying such biases is a critical step toward informed and equitable policy-making.

- Redirect funds to bridge gender gaps

II. **Correcting Imbalances Through Resource Reallocation:** Once disparities are identified, the next goal is to address them by redirecting resources to areas that have historically been overlooked. Gender budgeting encourages a needs-based approach, where spending is adjusted to cater to the distinct requirements of different population groups. For instance, reallocating funds to improve women's safety in public spaces, support maternal healthcare, or promote girls' education can help bridge gender gaps. This objective supports proactive planning and ensures that limited public resources are used in a manner that promotes inclusivity. By tailoring budget priorities based on lived realities, the government can foster greater participation and representation of women in the economy and society.

III. **Institutionalising Accountability for Gender Outcomes:** The third and most transformative objective of gender budgeting is to move from tracking spending inputs to assessing tangible outcomes. This involves integrating accountability mechanisms that measure the actual impact of budgets on gender equity. India's Gender Budget Statement, introduced in 2005–06, is a step in this direction. It requires ministries to evaluate not only how much is being spent on women-focused programmes but also what results these expenditures are achieving. For instance, constructing toilets in rural areas is not enough; their impact on girls' school attendance or women's health must also be assessed. This results-oriented approach enhances transparency and promotes continuous improvement in policy effectiveness.

- Track results, not just spending totals

In essence, gender budgeting is a powerful tool that transforms how we understand, allocate, and evaluate public resources. By focusing on hidden biases, responsive planning, and measurable outcomes, it helps ensure that public spending promotes not just equality in numbers but equity in results, paving the way for a more inclusive and just society.

- Gender budgeting identifies bias, reallocates, ensures accountability

3.3.2.2 Key Components of Gender-Responsive Budgeting

Gender-Responsive Budgeting integrates gender considerations into all aspects of financial planning to promote equity and inclusion. In India, several initiatives exemplify how this can be effectively implemented through four key componenviz sex-disaggregated data, participatory planning with a gender lens, institutional mechanisms, and transparent gender accounting.

i. **Sex-Disaggregated Data:** The first step in gender-responsive budgeting is gathering comprehensive sex-disaggregated data. This means collecting and analysing information separately for men and women to uncover disparities that might otherwise be overlooked. Such data helps policymakers understand how existing resource allocation affects different genders and provides evidence for informed decision-making. For instance, Tamil Nadu's urban mobility survey revealed that women made up the vast majority of public bus passengers, yet had minimal representation in transport planning committees. This finding prompted targeted reforms, such as reserving seats for women in transport authorities and redesigning routes to better serve women's mobility needs.

ii. **Participatory Planning with a Gender Lens:** Incorporating women's voices in the planning and budgeting process is crucial for ensuring that policies reflect diverse lived experiences. Participatory planning with a gender lens means actively involving women in discussions about how public resources should be allocated. Kerala's People's Plan Campaign offers a compelling model, requiring at least half of the participants in local budget meetings to be women. This inclusive approach led to meaningful changes in the state.

iii. **Institutional Mechanisms:** Sustaining gender-responsive budgeting requires formal structures within government to champion and operationalise gender priorities. Institutional mechanisms such as Gender Budgeting Cells play a pivotal role in embedding gender analysis into policymaking. These bodies also develop tools like the 4R Framework, which examines Roles, Resources, Rights, and Representation to evaluate and improve the gender responsiveness of budgets.

iv. **Transparent Gender Accounting:** Transparency is key to accountability. Gender-responsive budgeting includes clear accounting practices that show how much is being spent on women-specific initiatives as well as gender-sensitive components of broader programmes. India's two-part Gender Budget Statement exemplifies this approach. Beyond tracking funds, it now includes outcome indicators to assess the real impact of programmes.

- Gender budgeting requires data, inclusion, structures, transparency

In summary, effective gender budgeting relies on robust data, inclusive participation, strong institutional support, and transparent reporting, all working together to create more equitable public spending and outcomes.

3.3.2.3 The Five-Step Framework for Gender Budgeting

The Five-Step Framework provides a systematic method to analyse and address gender disparities in public policies and spending. This approach ensures that government budgets not only allocate resources fairly but also achieve measurable improvements in the lives of both women and men, across different age groups and social identities. Here is a detailed explanation of each step:

- Understand diverse gendered needs and gaps

I. **Step 1: Situational Analysis by Gender and Sub-Groups:** The process begins with a thorough understanding of the current situation for women, men, girls, and boys in the sector under review. This includes collecting sex-disaggregated data and identifying the specific needs, roles, and challenges faced by different gender and social groups. For example, in the health sector, this step might involve studying maternal mortality rates, access to reproductive services, or barriers to healthcare access for transgender individuals. This initial diagnosis helps policymakers see where inequalities lie and serves as the foundation for the next steps.

- Check if policies address gender disparities

II. **Step 2: Policy Assessment through a Gender Lens:** Once the gender issues are identified, the second step involves assessing how well current policies and strategies respond to those issues. Are the existing policies gender-neutral, or do they take into account the different needs and experiences of various groups? This step seeks to evaluate whether the sector's goals and objectives align with the identified disparities from Step 1. For instance, in education, this could involve analysing whether curricula include gender-sensitive content or whether school infrastructure meets the needs of both boys and girls, especially in rural areas.

- Align funding with gender-responsive priorities

III. **Step 3: Budget Allocation Assessment:** Policies alone are not enough; resources must back them. Step 3 focuses on examining the extent to which budget allocations reflect the gender-sensitive priorities identified in Step 2. This involves reviewing whether sufficient financial resources are being directed toward initiatives that close the gender gap. For example, if a government commits to increasing female literacy, this step evaluates whether enough funding is allocated for girls' school supplies, scholarships, or safe school transportation. If budget allocations are insufficient, this step highlights the gap and offers a basis for reallocation.

IV. **Step 4: Monitoring Expenditure and Service Delivery:** This step addresses the implementation phase: Was the money spent as intended? What goods or services were delivered, and who received them? Monitoring involves tracking budget execution to ensure resources are used efficiently and reach the intended beneficiaries, particularly those identified in Step 1. For instance, a gender budgeting initiative in sanitation might monitor whether newly constructed toilets are accessible to women and girls and whether they are located in safe, usable spaces. This step helps identify leakages, inefficiencies, or misalignments in spending.

- Track spending effectiveness and target reach

V. **Step 5: Outcome and Impact Evaluation:** The final step evaluates the effectiveness of the policy or programme: Did it lead to the desired change? Has the gender gap in the original situation (Step 1) narrowed? This involves analysing outcomes and long-term impacts, not just outputs. It also assesses unintended consequences. For example, if a policy aimed to increase female labour force participation, this step would analyse changes in women's employment rates, income levels, and access to workplace support systems like childcare.

- Evaluate actual progress toward gender equality

Together, these five steps enable governments and organisations to embed gender responsiveness into fiscal planning and governance. This framework not only fosters accountability but also leads to more inclusive and equitable development outcomes.

- Five steps align budgets with gender equity

3.3.3 Gender Auditing: Concepts and Processes

Imagine a government office in Kerala where both men and women work. On paper, everything looks equal. There are policies for maternity leave, equal pay, and even a women's help desk. However, when a team visits the office and talks to the staff, they find that women are rarely promoted, their opinions are often ignored in meetings, and there are no safe transport options for them after late shifts. This team is not just conducting a regular inspection; they are performing a gender audit. A gender audit is a process that assesses how well an institution, policy, or programme is promoting gender equality in practice. It goes beyond what is written in rules and examines how things actually work on the ground. The primary purpose of a gender audit is to determine whether men and women are benefiting equally from government schemes, workplace policies, or development programmes. It also helps identify hidden biases and suggests ways to make systems fairer and more inclusive. In India, and especially in

- Gender audits reveal gaps in real equality

Kerala, gender audits are becoming increasingly important. Kerala has made progress in education and health for women, but challenges remain in employment, leadership, and safety. A gender audit helps uncover these gaps and provides clear suggestions for improvement.

3.3.3.1 Dimensions of Gender Auditing

A gender audit helps identify gaps and improves how organisations work towards fairness and inclusion. There are two major dimensions of a gender audit, the internal audit and the external audit.

- Evaluates gender practices within the organisation

I. **Internal Gender Audit:** An internal gender audit focuses on the inner structure and functioning of an organisation. It poses a basic question, does the institution practice what it preaches regarding gender equality? For instance, does the organisation promote women to leadership roles? Are women and men paid equally for similar work? Do all employees feel safe and respected in the workplace, regardless of gender? These questions are part of the internal audit, which examines staffing, management, internal communication, and workplace culture. The goal is to understand whether the organisation fosters gender-sensitive practices within itself. This type of audit helps build a shared responsibility for gender equality among staff and creates space for learning and improvement.

- Assesses gender impact of public services

II. **External Gender Audit:** In contrast, an external gender audit looks outward. It evaluates how well the organisation includes gender perspectives in its policies, programmes, and services. For example, if a local self-government in Kerala is running a housing scheme, the external audit would ask whether the scheme benefits both women and men fairly. Are the needs of women-headed households being met? Were women included during planning and decision-making? How are the outcomes of the project being measured in relation to gender? These are some of the key concerns addressed in an external audit. It examines the design, delivery, and monitoring of public services to ensure that women are not left behind.

- Internal and external audits assess gender equality practices

By connecting these two dimensions, internal and external, a gender audit provides a comprehensive picture of how committed an organisation is to gender equality. It encourages reflection and prompts institutions to be more transparent, accountable, and inclusive in both practice and policy.

3.3.3.2 Approaches to Gender Auditing

- Gender auditing is a way to examine whether organisations, policies, or programmes are supporting gender equality in meaningful ways

Gender auditing is a powerful way to examine whether organisations, policies, or programmes are supporting gender equality in meaningful ways. While there is no single method that fits all situations, two major approaches have gained recognition across international institutions: the participatory gender audit and the gender integration framework. Both approaches provide structured pathways to identify gender gaps and guide institutions toward improved gender responsiveness.

- Involves staff in internal gender analysis

i. **Participatory Gender Audit:** This was one of the earliest formal audit tools developed, particularly by the International Labour Organisation (ILO). This approach stands out because it actively involves people from within the organisation in every stage of the audit process. Instead of relying solely on external experts, it treats organisational learning as a shared process. The idea is simple, the more that staff participate in understanding gender issues within their own workplace, the more likely they are to own and act on the findings. For example, consider a government department in Kerala that wants to assess how well it is addressing gender concerns. A participatory audit team would begin by reviewing organisational documents such as training materials, project reports, and internal policies. They might also conduct semi-structured interviews with employees, both men and women, to capture lived experiences and gather honest feedback. This is followed by a collective workshop where staff discuss findings, reflect on current practices, and co-create solutions. What makes this approach effective is its focus on building internal capacity. It goes beyond merely checking compliance or writing a report; it promotes deeper understanding and commitment to gender equality among team members.

ii. **Gender Integration Framework:** The second major approach, called the gender integration framework, was created by InterAction in 1999. While participatory audits focus more on internal evaluation, this framework outlines four pillars that are necessary for an organisation to become gender-sensitive. It specifies how gender equality needs to be embedded across all levels and areas of institutional functioning. The first pillar is political will and leadership. Leaders must not only state their support for gender equality but also demonstrate it through actions by funding initiatives, approving inclusive policies, and empowering underrepresented staff. The second pillar is technical capacity. Organisations must ensure that their employees have the knowledge and skills needed to apply gender perspectives in their everyday work. This may require regular training, updated guidelines, and the presence of gender experts within teams. The third pillar is accountability. Institutions need proper systems to track progress, report results, and evaluate the gender impacts of their interventions. This might include sex-disaggregated data collection, performance reviews, or public reporting systems. The fourth pillar is organisational culture. This refers to the everyday values, norms, and behaviours that shape how people interact. If an organisation has an informal culture of excluding women from decision-making or downplaying gender concerns, even the best policies may fail. Therefore, a gender-sensitive culture is essential for sustaining long-term change.

- Embeds equality through leadership, skills, accountability, culture

Together, these two approaches: participatory audit and the gender integration frame work,offer complementary perspectives. One focuses on engagement and internal learning, while the other provides a structural guide for long-term transformation. In the Indian context, especially in progressive states like Kerala, combining both methods can help institutions become more inclusive, responsive, and gender-equitable.

- Participatory audits and integration frameworks enhance gender accountability

3.3.3.3 Steps in Conducting a Gender Audit

Conducting a gender audit involves a systematic process that helps an organisation understand how well it promotes gender equality both internally and externally. It is not just a one-time inspection but a reflection that leads to long-term improvement. The following steps outline how a gender audit is typically carried out:

- a reflection that leads to long-term improvement.

1. **Step 1: Preparing for the Audit:** The first and most crucial step is preparation. This stage involves assessing whether the organisation is ready to undertake the audit. Readiness means more than just agreeing on paper; it includes having leadership support, sufficient resources, and a willingness to embrace honest feedback. For instance, a district health office in Kerala planning a gender audit would begin by checking if senior officials support the idea. Leaders must understand that the audit is not

- Assessing whether the organisation is ready to undertake the audit an evaluation of individual performance, but a collective effort to improve gender equality. Once leadership is on board, the next part of preparation involves developing a communication strategy. Staff need to be informed about what the gender audit is, why it is being conducted, and how they can be involved. Clear communication builds trust and encourages openness during the process.

2. **Step 2: Understanding Gender in the Organisation:** After preparation, the team begins gathering information. This step typically starts with conducting a staff survey. These surveys are designed to collect honest feedback from employees about their experiences, perceptions, and challenges related to gender equality in the workplace. For example, an education department conducting a gender audit might ask staff whether they feel promotions are fair, whether parental leave policies are accessible to all, and whether both women and men have equal opportunities to lead projects. The responses help the audit team understand how gender is experienced in daily work. Once the survey data is collected, it is analysed and presented back to the organisation. Sharing these findings openly creates space for discussion and further inquiry.

- Conducting a staff survey

3. **Step 3: Digging Deeper:** The third step involves looking beyond the numbers and listening more closely. This is done through focus group conversations with different sets of employees. These in-depth discussions allow participants to share stories, insights, and suggestions that might not emerge in a survey. For instance, if the survey shows that women staff in rural offices feel less safe, a focus group might reveal that they lack proper transport after late hours or that field visits are not planned with their safety in mind. These rich qualitative findings are then compiled and presented, giving a human voice to the audit.

- focus group conversations with different sets of employees

4. **Step 4: Moving Forward - Gender Action Planning:** Once the challenges are clearly identified, the next step is to respond with solutions. This involves creating a Gender Action Plan. The plan outlines specific steps the organisation will take to improve gender equality, assigns responsibility for each step, and sets timelines. For example, if a panchayat audit shows low participation of women in decision-making, the action plan might include leadership training for women, revision of meeting schedules to suit their availability, or better childcare

- respond with solutions

support during public meetings. Communicating this plan is just as important as creating it. Staff need to know that their voices have been heard and that the organisation is serious about making changes. It builds morale and ensures everyone knows how they can contribute.

> • regularly checking whether the recommended actions are being implemented

5. **Step 5: Follow-Up - Ensuring Continued Progress:** A gender audit does not end with a report or a plan. The final and ongoing stage is follow-up. This includes regularly checking whether the recommended actions are being implemented and whether they are having the desired effect. Tracking progress helps organisations stay accountable and continue improving over time. Some institutions even plan a follow-up audit after two or three years to assess progress and refresh their strategies.

Figure 3.3.1Steps in Conducting a Gender Audit

3.3.4 Linkages Between Gender Budgeting and Gender Auditing

> • Ensure that gender considerations are not only planned for but also implemented

Gender budgeting and gender auditing are two essential tools in the pursuit of gender equality in public policy and governance. While they serve different functions, they are deeply interconnected and mutually reinforcing. Together, they ensure that gender considerations are not only planned for but also implemented, monitored, and improved over time.

> • Planning and allocating public resources

Gender budgeting is a forward-looking process. It involves planning and allocating public resources in a way that addresses the specific needs of different genders. For example, a state government in India may allocate funds for women's safety, education, or entrepreneurship. The goal is to ensure that budgetary decisions promote gender equity and reduce disparities. Gender budgeting helps policymakers think critically about how financial decisions affect men and women differently and encourages the inclusion of gender-specific goals in fiscal planning.

On the other hand, gender auditing is a backward-looking and evaluative process. It examines whether the intentions of gender budgeting have been realised in practice. A gender audit assesses how well gender equality has been integrated into policies, programmes, and institutional practices. For instance, if the budget allocated funds for women's hostels, a gender audit would check whether those hostels were built, whether they are accessible and safe, and whether they meet the actual needs of women.

- Gender auditing is a backward-looking and evaluative process

The two processes complement each other in several ways. Gender budgeting sets the agenda by identifying priorities and allocating resources, while gender auditing holds institutions accountable by evaluating outcomes and identifying gaps. Without auditing, budgeting risks becoming a symbolic gesture with little real impact. Without budgeting, auditing may reveal problems but lack the financial backing to implement solutions. In the Indian context, especially in states like Kerala, this linkage is becoming increasingly important. Kerala's local self-governments have adopted gender budgeting practices, and institutions like the Kerala Institute of Local Administration (KILA) have promoted gender audits to assess their effectiveness. This cycle of planning, implementing, and reviewing creates a feedback loop that strengthens gender-responsive governance.

- Kerala's local self-governments have adopted gender budgeting practices

Gender budgeting and gender auditing are two sides of the same coin. One plans for change, and the other checks whether change has occurred. Together, they ensure that gender equality is not just a policy goal but a measurable and accountable reality.

- Gender budgeting plans change; auditing checks progress

Table 3.3.1
Comparison of Gender Budgeting and Gender Auditing

Aspect	Gender Budgeting (GB)	Gender Auditing (GA)
Nature	Forward-looking, plans for equity	Backward-looking, evaluates results
Purpose	Allocate resources for gender needs	Check if goals were met
Focus	Setting priorities, funding programs	Assessing outcomes, finding gaps
Example	Fund women's hostels or safety programs	Verify hostels built, safe, accessible

3.3.5 Challenges in Implementing Gender Budgeting and Auditing

- Challenges that limit their effectiveness

Gender budgeting and auditing implementation face several challenges that limit their effectiveness, particularly in developing countries like India. These challenges can be broadly categorised into institutional and political barriers, data limitations and technical constraints, and resistance to gender-sensitive fiscal policies. They are:

- Internal mechanisms or political will to prioritise gender equality

1. **Institutional and Political Resistance:** One of the most significant obstacles is institutional and political resistance. Many government departments lack the internal mechanisms or political will to prioritise gender equality in budgeting and auditing processes. Gender Budget Cells (GBCs), though established in several ministries, often function with limited authority and resources. Without strong leadership and interdepartmental coordination, gender budgeting remains a symbolic exercise rather than a transformative one. Moreover, political leadership may hesitate to support gender-responsive policies due to competing priorities or fear of backlash from conservative constituencies.

- lack of reliable, sex-disaggregated data

2. **Data Limitations and Technical Constraints:** Another major challenge is the lack of reliable, sex-disaggregated data. Effective gender budgeting and auditing require detailed data on how different genders are affected by policies and expenditures. However, many government programmes do not collect or report such data systematically. This makes it difficult to assess the real impact of public spending on gender equality. Additionally, technical capacity is often lacking. Officials may not be trained in gender analysis or may not understand how to apply gender frameworks to budgeting and evaluation processes.

- Some policymakers view gender budgeting as an added burden

3. **Resistance to Gender-Sensitive Fiscal Policies:** Finally, there is resistance to gender-sensitive fiscal policies at both bureaucratic and societal levels. Some policymakers view gender budgeting as an added burden rather than a necessary reform. Others argue that budgets should be "gender-neutral," failing to recognise that seemingly neutral policies can reinforce existing inequalities. This resistance is often rooted in deep-seated gender norms and a lack of awareness about the economic and social benefits of gender equality.

- Institutional inertia, data gaps, and resistance hinder implementation

While gender budgeting and auditing hold great promise, their success depends on overcoming institutional inertia, improving data systems, building technical capacity, and fostering a culture that values gender equity. Addressing these challenges is essential for making fiscal governance more inclusive and accountable.

Summarised Overview

Gender budgeting and gender auditing are critical tools for achieving gender equity in fiscal policy. Gender budgeting systematically analyses how government revenues and expenditures affect men and women differently, ensuring resource allocation addresses historical inequalities. It follows principles such as redistribution, recognition of gender biases, and representation in decision-making. The Five-Step Framework (situational analysis, policy assessment, budget allocation, monitoring, and impact evaluation) provides a structured approach.

Gender auditing complements budgeting by evaluating whether policies translate into real-world impacts. It includes internal audits (workplace equality) and external audits (programme effectiveness). Approaches like the Participatory Gender Audit (ILO) and Gender Integration Framework ensure systematic evaluation.The global adoption, from Australia's pioneering efforts in 1984 to India's Gender Budget Statement (2005). Case studies, such as Kerala's participatory planning and South Africa's post-apartheid reforms, illustrate practical applications. However, challenges such as institutional resistance, data gaps, and political barriers hinder implementation.

The way forward emphasises stronger institutional mechanisms, sex-disaggregated data systems, and civil society engagement to embed gender responsiveness in fiscal governance. By integrating budgeting and auditing, governments can move from symbolic policies to measurable, equitable outcomes.

Assignments

1. Explain the conceptual framework of gender budgeting
2. Compare and contrast the Participatory Gender Audit and the Gender Integration Framework as approaches to gender auditing.
3. Discuss the Five-Step Framework for gender budgeting with an example from India's fiscal policies.
4. Analyse the challenges in implementing gender-responsive budgeting in developing countries like India.
5. Evaluate the role of sex-disaggregated data in effective gender budgeting and

auditing.

6. Why is political will crucial for gender-responsive fiscal governance? Illustrate with global case studies.

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BLOCK 4

Entitlement and Labour Force Participation

UNIT 1

Capability Approach

Learning Outcomes

After completing this unit, the learner will be able to:

- define the concept of capability by Amartya Sen and Martha Nussbaum
- distinguish between functionings and capabilities
- explain the significance of freedom and choice in development discourse
- identify the key components of Nussbaum's list of central human capabilities

Background

In the early 1980s, global development debates were undergoing a transformation. The traditional focus on income, utility, and resource allocation no longer seemed sufficient to capture the complex realities of human deprivation and inequality. During this time, Amartya Sen, a Nobel laureate economist from India, challenged economists to rethink development in terms of what people are actually able to do and be, not just what they have. His work, inspired by both economic theory and philosophical thought, introduced the now-influential "capability approach."

Simultaneously, in the areas of philosophy and feminist theory, Martha Nussbaum took Sen's ideas a step further. Her contributions offered a more normative foundation, developing a list of central human capabilities that every society should guarantee to its citizens. Drawing from Aristotelian ethics, constitutional principles, and feminist insights, Nussbaum's work stressed the need for justice and dignity in public policy.

The ideas of Sen and Nussbaum gained momentum globally, especially among scholars and policymakers aiming to build a more inclusive and people-centred development paradigm. Their frameworks provided a way to look beyond economic growth and focus instead on the expansion of the real freedoms that people enjoy.

Today, the capability approach has found wide application in gender studies, poverty research, social justice debates, and international development frameworks such as the UNDP's Human Development Index. It helps us understand how inequalities, especially those faced by women, stem not just from a lack of income but from the denial of freedoms and opportunities to live lives they have reason to value.

Keywords

Capability, Functionings, Human Development, Freedom of Choice, Gender Equality, Human Capabilities, Development Ethics, Well-being, Capabilities List

Discussion

4.1.1 Capability Approach by Amartya Sen and Martha Nussbaum

- Difference between income and freedom

Imagine two individuals who both earn the same income. One lives in a supportive environment, has access to education, healthcare, and freedom of movement. The other, though earning the same, is restricted by social norms, lacks mobility, and cannot make personal choices freely. While their income is equal, their lives are completely different in terms of freedom, dignity, and opportunity. It is this difference between material resources and real-life opportunities that the Capability Approach aims to understand and address.

- Capabilities over resources

The Capability Approach, originally developed by Amartya Sen and later elaborated by Martha Nussbaum, is a normative framework for evaluating well-being, social justice, and human development. Unlike traditional economic theories that depend heavily on measures such as GDP, income levels, or utility maximisation, this approach asks a more fundamental question, What are people actually able to do and be? In other words, it focuses not just on the resources people have, but on the real freedoms they enjoy, their capabilities, to live lives they value. Sen introduced the capability approach as a response to the limitations of welfarism and resource-based evaluations. Welfarism, in this context, refers to the idea that well-being can be fully captured by a person's utility or level of happiness, regardless of how it is achieved or the actual opportunities available to the person. Sen argued that such approaches often ignore important aspects of human life such as choice, dignity, and the diversity of individual needs. For example, two people may need different resources to achieve the same functioning (e.g., a disabled person may require assistive devices to achieve mobility). Merely counting income or goods does not reveal these differences.

- Capabilities highlight hidden gender inequalities

Martha Nussbaum built on Sen's insights by proposing a universal list of central capabilities, grounded in political philosophy and human rights. Her goal was to create a concrete foundation for constitutional guarantees and social justice, particularly for marginalised groups such as women, the elderly, the disabled, and minorities. In the field of gender and development, the Capability Approach offers a transformative lens. It recognises that despite formal equality, women often face deep-rooted structural constraints that limit their real freedoms, whether in accessing education, health services, employment, or decision-making spaces. These limitations are not always visible through conventional economic indicators, making the Capability Approach a major tool for exposing and addressing gender inequalities. By shifting the focus from what people have to what people can do, this approach brings human dignity, agency, and freedom to the centre of development discourse. It has since become foundational to global frameworks such as the Human Development Index (HDI), gender equality assessments, and rights-based policy planning.

4.1.1.1 Amartya Sen's Capability Approach

- Development means expanding real freedoms

Amartya Sen's Capability Approach emerged during the 1980s as a transformative contribution to development economics and moral philosophy. In contrast to dominant economic frameworks, particularly utilitarianism, which emphasised happiness or satisfaction, and resource-based approaches, which focused on material wealth, Sen proposed a more complex, human-centric model. For him, the true measure of development lies not merely in how much income individuals have, but in what they are actually able to do and be with that income. This reorientation marked a shift from economic growth as an end in itself to development as a process of expanding freedoms and real opportunities. Sen's motivation came from observing the disconnect between income levels and quality of life across different countries and social groups. For instance, he famously pointed out that despite lower average incomes, certain Indian states like Kerala achieved better health and education outcomes than richer regions. These insights led Sen to argue that well-being should be assessed not merely by income, but by individuals' capabilities, their genuine freedoms to pursue lives they have reason to value.

Sen's Capability Approach is built around three interrelated conceptviz. functionings, capabilities, and agency.

a. **Functionings:** Functionings refer to the achieved states of being and doing. These include basic needs like being well-nourished or free from disease, as well as more complex achievements such as being literate, having meaningful relationships, or participating in community life. Functionings can be:

- Functionings are achieved states of being

Elementary (e.g., being adequately nourished),

or complex (e.g., having self-respect or participating in civic activities).

They represent the actual realisations of a person's life and well-being. However, functionings alone do not capture whether a person had the freedom to choose among alternatives.

- Capabilities are real freedoms to choose functionings

b. **Capabilities:** Capabilities, by contrast, refer to the set of real opportunities or freedoms a person has to achieve different functionings. They are the various combinations of functionings that a person can achieve, given their personal traits and external circumstances. For example, consider two individuals who both choose not to eat. One is on a religious fast and has access to food but chooses not to eat; the other is starving because she/he lacks access to food. Though the functioning ("not eating") is the same, the capability is not; only the first person has the freedom to choose. Thus, capabilities represent the substantive freedom to lead the kind of life one values and has reason to value.

- Agency is the power to pursue valued goals

c. **Agency:** Agency is the freedom to act on behalf of goals that one values and has reason to value. It goes beyond personal well-being and includes the ability to make choices, influence social change, and shape one's environment. For Sen, agency is not just about achieving functionings but also about participating in the design of one's life. It is a core component of freedom and human dignity.

Sen's most influential work, *Development as Freedom* (1999), conceptualises development as the expansion of people's freedoms. These freedoms include:

- **Political freedoms** (e.g., free expression, democratic participation),
- **Economic facilities** (e.g., access to markets and credit),
- **Social opportunities** (e.g., access to health care and education),
- **Transparency guarantees** (e.g., trust and accountability in governance),
- **Protective security** (e.g., safety nets during hardship).

- Development expands individual freedoms

Sen argues that freedom is both the primary end and principal means of development. In other words, development should enhance individuals' freedom to lead lives they value, and freedom itself leads to better development outcomes. This holistic vision places human well-being, dignity, and autonomy at the centre of policy-making and challenges narrow economic definitions of progress.

- Equal income, unequal freedoms

Imagine two individuals living in the same community and earning the same income. One has access to education, freedom of movement, and supportive social conditions that allow them to pursue personal and professional goals. The other, however, faces constraints, such as caregiving responsibilities, lack of safe public transport, or institutional barriers that restrict their ability to leave home, attend classes, or engage in civic life. Although their incomes are identical, the second individual has a much more limited capability set. They are unable to convert their income into valued functionings, such as acquiring education or participating freely in society. In Sen's model, the core issue is not income alone but the real freedoms and choices people have, the true essence of well-being.

Sen's Capability Approach holds significant value for gender analysis as it effectively highlights the structural and cultural constraints that limit women's real freedoms, even when legal equality is in place. One of its key implications is the emphasis on moving beyond formal legal rights; for instance, while laws may guarantee equal access to education or employment, entrenched gender norms and social expectations often prevent women from exercising these rights in practice. Additionally, the approach brings visibility to unpaid domestic and care work, which remains unrecognised in traditional economic frameworks but plays a major role in restricting women's participation in paid employment and public life. The

- Capability lens exposes gender constraints

- Nussbaum's universal list strengthens gender justice

Capability Approach also accommodates intersectionality by recognising how various forms of disadvantage, such as caste, class, ethnicity, and geographic location, interact to affect women's real opportunities. Ultimately, Sen's framework urges policymakers to prioritise the expansion of substantive freedoms over the mere provision of resources, offering both a theoretical and practical foundation for promoting gender justice.

4.1.1.2 Martha Nussbaum's Capability Approach

Martha C. Nussbaum, a philosopher and legal theorist, has made significant contributions to the Capability Approach by building upon and systematising the ideas initially proposed by Amartya Sen. While Sen laid the groundwork by emphasising functionings and capabilities, Nussbaum sought to establish a more normative and practical framework that could be used for constitutional design, legal advocacy, and policy formulation, particularly with an eye towards gender justice and global inequality. Whereas Sen resisted prescribing a universal list of capabilities, arguing that public reasoning and local context should determine relevant capabilities, Nussbaum took a different path. She argued that, without a shared understanding of what constitutes a minimally just society, it would be impossible to hold states accountable for protecting fundamental human dignity. Therefore, she proposed a list of ten "Central Human Capabilities" that she considers essential for any life worthy of human dignity.

Each of these capabilities reflects what Nussbaum considers to be moral entitlements; they are not optional or culturally negotiable but rather the foundational requirements for any just and equitable society.

1. **Life:** This capability refers to the opportunity to live a life of normal length, free from premature death or threats to survival. It includes access to healthcare, nutrition, clean water, and safety from violence. For women, especially in low-income and marginalised communities, this touches on maternal health, infant survival, and exposure to domestic violence.

2. **Bodily Health:** This implies good health, adequate nourishment, and reproductive health. It includes the rights to safe childbirth, family planning, immunisation, and protection against disease. In gender terms, this also addresses menstrual hygiene, anaemia, sexual health,

and the gendered disparities in access to healthcare services.

3. **Bodily Integrity:** Every person should have autonomy over their own body, including the right to move freely, to be free from assault, abuse, and exploitation, and to make decisions about sexual and reproductive matters. For women, this includes freedom from rape, domestic violence, honour killings, and control over reproductive choices.
4. **Senses, Imagination, and Thought:** This capability includes being able to use the senses, to imagine, think, and reason in a way informed by adequate education, literacy, and creative expression. It implies not only access to schooling but also freedom of speech, cultural expression, and artistic opportunities. For women, this calls for dismantling gender barriers to quality education, intellectual freedom, and the creative arts.
5. **Emotions:** People must be able to develop attachments, to love and care, and to grieve, fear, or rejoice without shame or social sanctions. It includes the social conditions that make emotional flourishing possible, such as family life, friendships, and community support. Emotional suppression due to gender norms, for instance, the denial of grief or anger in women, is a violation of this capability.
6. **Practical Reason:** This is the ability to form a conception of the good and to engage in critical reflection about one's life plans. It assumes the presence of moral education, freedom of conscience, and philosophical thinking. For gender equality, it insists that women must not be treated as passive or dependent beings but as individuals capable of reasoned life planning.
7. **Affiliation:** This comprises two aspects, (a) being able to live with others, recognise and show concern, and engage in social interaction; and (b) being treated as a dignified being whose worth is equal to that of others. This calls for protection against discrimination based on race, gender, caste, or sexual orientation. In patriarchal societies, where women often experience systemic exclusion or stigma, this capability is central to ensuring dignity.
8. **Other Species:** Human beings should be able to live with concern for animals, plants, and the environment. This ecological sensitivity reflects a holistic approach to

development and well-being, acknowledging women's traditional roles in biodiversity conservation and sustainable living practices, especially in indigenous and rural settings.

9. **Play:** Everyone should have the opportunity to laugh, enjoy recreational activities, and participate in leisure. This often-overlooked dimension of human development is crucial for mental health and quality of life. For women, whose lives are often consumed by unpaid domestic and caregiving labour, the right to leisure is a matter of gender justice.

10. **Control Over One's Environment:** This includes two components:

- **Political:** The right to participate in political decisions, express dissent, vote, and hold office.

- **Material:** The right to own property, seek employment, enter contracts, and engage in economic activity.

- Nussbaum's ten capabilities outline gendered conditions for justice

For women, this capability includes not just legal rights but also the actual ability to exercise them, to access land, credit, technology, and legal recourse.

Nussbaum's approach is deeply rooted in Aristotelian ethics, which views human beings as inherently rational and social creatures whose flourishing depends on the full development of their potential. She interprets justice as securing for every individual the conditions necessary to lead a life worthy of human dignity. In this context, utilitarianism, a moral philosophy that evaluates actions based on their consequences for overall happiness or utility, may permit outcomes where the rights or well-being of some individuals are sacrificed for the greater good. Meanwhile, liberalism, especially in its libertarian variant, tends to emphasise negative freedoms, such as freedom from interference, and prioritises individual rights and non-intervention. Nussbaum departs from both by insisting on positive freedoms, the real, socially supported opportunities to live well and pursue meaningful lives. Her framework aligns more closely with Rawlsian liberalism, which focuses on justice through the fair distribution of primary goods. However, she critiques Rawls for concentrating on the distribution of resources rather than on what individuals are actually able to do and be, their functionings and agency.

- Justice through freedom and individual flourishing

Nussbaum's Capability Approach is particularly impactful in addressing gender inequality. It goes beyond formal equality to ask whether women have the actual freedom to achieve valued functionings. It draws attention to invisible constraints, such as social stigma, unpaid work, caregiving responsibilities, and intra-household power dynamics. It provides a policy framework for governments to guarantee not just civil rights but substantive opportunities, for example, by providing safe public transport, access to childcare, or targeted educational scholarships for girls. Her work has influenced constitutional debates, human rights law, and development policy across countries, including India, where issues of caste, class, and gender intersectionality are deeply embedded in capability deprivation.

- Nussbaum links gender justice to real opportunities and social support

Table 4.1. 1 Comparison of Sen's and Nussbaum's Capability Approach

Dimension	Amartya Sen	Martha Nussbaum
List of Capabilities	No fixed list; determined through public reasoning and context	Offers a specific universal list
Philosophical Grounding	Rooted in welfare economics, liberal philosophy	Rooted in Aristotelian ethics and political philosophy
Normative Goal	Improving freedom and agency	Ensuring human dignity through justice
Role of State	Enabler of capabilities	Duty-bound to guarantee capabilities
Emphasis on Agency	Strong emphasis	Less central, though acknowledged

- Sen emphasises freedom and agency; Nussbaum focuses on justice and dignity

Despite its transformative potential and widespread adoption in development discourse, the Capability Approach is not without limitations. One of the most persistent criticisms relates to its operational complexity, particularly in terms of measurement and implementation. While the framework offers a rich conceptual language to evaluate well-being and justice, quantifying capabilities such as personal agency, emotional

- Measurement and implementation of capabilities are complex well-being, and autonomy remains inherently challenging. Unlike income or resource-based metrics that can be objectively tracked, capabilities often involve subjective perceptions and context-dependent variables. For instance, a woman's freedom to make decisions in her household may be influenced by cultural norms, family dynamics, or psychological factors that resist easy measurement. Consequently, applying the approach in empirical research or policy evaluation demands sophisticated tools, nuanced indicators, and extensive data, which are often unavailable or difficult to generate, especially in low-income settings.

- Nussbaum's universalism may overlook cultural diversity

Another significant concern relates to cultural relativism, especially in relation to Martha Nussbaum's version of the approach. While Nussbaum advocates a universal list of central capabilities as the minimum threshold for justice, critics argue that this list may reflect Western liberal values and may not be universally applicable across diverse cultural and social contexts. For example, certain societies may prioritise communal roles, religious obligations, or spiritual development over individual autonomy or bodily integrity. The imposition of a standardised list risks marginalising indigenous or local worldviews, thereby inviting accusations of cultural imperialism or normative rigidity. Moreover, some feminists have cautioned that universalism, if not carefully adapted, could weaken the very pluralism and diversity that the Capability Approach aims to protect and empower.

- Institutional gaps affect practical implementation

A further limitation arises in the institutional application of the Capability Approach. Translating the theoretical insights of Sen and Nussbaum into actionable development strategies or public policies is often constrained by weak institutions, limited governance capacity, and political resistance. For instance, enhancing women's capabilities in education or healthcare requires more than policy declarations; it demands budgetary commitments, administrative efficiency, and grassroots engagement. Moreover, addressing deep-rooted gender inequalities in capabilities may confront resistance from entrenched patriarchal structures, legal inadequacies, or institutional apathy. As a result, while the approach offers an ideal framework for justice and empowerment, its practical application within state machinery or development programming can be slow, fragmented, or symbolic rather than transformative.

In spite of these challenges, the Capability Approach remains a powerful and progressive model in development theory. Both Sen's emphasis on freedom and agency and Nussbaum's articulation of dignity and justice offer an ethical, inclusive, and holistic vision of human development. Rather than measuring success through economic growth alone, the approach urges societies to examine the real opportunities people have to lead fulfilling lives. In this sense, the criticisms do not reduce the value of the Capability Approach but rather highlight the ongoing need for contextual adaptation, methodological innovation, and political commitment to realise its transformative promise.

- Capability Approach remains ethically transformative

4.1.2 Application of the Capability Approach

The Capability Approach, when applied to gender and development, provides a transformative lens through which women's lives, freedom, and social conditions can be better understood and addressed. By focusing on what women are actually able to be and do, rather than simply on what resources they have, this approach challenges conventional development metrics like income or consumption, which often obscure the real disparities women face in their everyday lives.

- Focuses on real freedom over income

The main areas of application of the Capability Approach are as follows:

1. **Moving Beyond Income and Resources:** Traditional development indicators, such as GDP per capita or household income, fail to capture the intra-household disparities and gender-specific deprivations that women experience. The Capability Approach shifts the focus from means (resources, income, assets) to ends; the actual freedoms individuals have to lead the kind of life they value. For instance, even when women have formal access to resources, such as land or income, cultural norms and institutional constraints may prevent them from using those resources freely. The Capability Approach asks, Does a woman have the capability to pursue education, work outside the home, participate in politics, or access healthcare? It is these real opportunities that matter.

- Real freedom matters over resources

2. **Recognising Gender-Specific Capabilities:** Amartya Sen's framework identifies various "functionings" (doings and beings that individuals have reason to value), such as being well-nourished, being safe, or being educated. However, gendered experiences shape the feasibility

of these functionings. For example, a woman might technically be "free" to travel, but social restrictions, fear of violence, or family disapproval severely curtail this capability. Martha Nussbaum further develops the approach by proposing a list of ten central capabilities that should be guaranteed to all individuals. Several of these, like bodily integrity, emotional well-being, and control over one's environment, are particularly crucial when assessing gender inequality. Her framework brings clarity and concreteness to the application of the approach in gender analysis and policy.

- Gender shapes real capabilities

3. **Addressing Structural Inequalities and Power Dynamics:** The Capability Approach explicitly incorporates the role of social norms, patriarchy, and institutional constraints that systematically restrict women's freedoms. It questions not just what women have, but what they are socially allowed to do. For instance, women's unpaid domestic labour, often invisible in economic metrics, is a major constraint on their time and mobility. A woman may "choose" to stay at home, but that choice may be constrained by cultural expectations, lack of childcare support, or inadequate transport. The Capability Approach treats such constraints seriously by examining the genuine agency behind life choices.

- Constraints shape women's real choices

4. **Guiding Gender-Sensitive Policy Making:** This approach has far-reaching implications for development policy:

- Education and health programmes should not merely focus on enrolment or access but should assess whether girls are truly able to attend school regularly and benefit from the curriculum.
- Employment policies must account for whether women can enter and remain in the workforce without facing discrimination, harassment, or work-life conflicts.
- Social protection schemes should evaluate whether they truly improve women's independence, mobility, and decision-making power.

- Policies must expand women's freedom

A successful policy, from a capability perspective, is one that expands real freedoms, not just paper entitlements.

5. **Empowerment and Agency:** Perhaps the most powerful contribution of the Capability Approach to gender discourse is its emphasis on agency. Women are not just

passive recipients of welfare or charity; they are active agents of change. The approach respects the diversity of women's aspirations and encourages an environment in which they can shape their own destinies. Empowerment, then, is not just about participation in the economy but about being able to lead a life one values. This includes making choices about family, work, politics, leisure, and personal relationships.

- Empowerment means freedom and agency

Numerous development programmes now apply the Capability Approach in evaluating gender outcomes:

- Self-help groups (SHGs) in India have been assessed not just for income generation but for how they expand women's voice and decision-making in the household and community.
- Cash transfer schemes, such as *Janani Suraksha Yojana*, are evaluated for their impact on women's health and autonomy, not just on financial assistance.
- Global indices like UNDP's Gender Inequality Index and the Gender Development Index reflect capability-oriented measures such as reproductive health, educational attainment, and political representation.

- Capability lens in policy evaluation

The Capability Approach provides a strong framework for understanding gender and development. By shifting focus from mere resources to actual freedoms and agency, it allows us to grasp the layered and often hidden ways in which gender inequalities persist. It recognises that true development is not merely economic growth but the expansion of people's real capabilities to live lives they have reason to value. In the context of gender, this means respecting women's choices, challenging systemic barriers, and enabling transformative social change.

- Gender Equality through Capabilities

Summarised Overview

The capability approach, proposed by Amartya Sen, offers an alternative to traditional welfare economics by focusing on individuals' substantive freedoms to lead lives they value. Sen differentiates between 'functionings,' the various things a person may value doing or being, and 'capabilities,' the real freedoms to achieve these functionings. For instance, being well-nourished is a functioning, while the freedom to access adequate food is a capability. His approach places central importance on freedom of choice, arguing that true development lies in enhancing people's capabilities rather than merely increasing income or resources.

Martha Nussbaum expanded this framework by introducing a more structured list of ten central human capabilities, including life, bodily health, integrity, senses and imagination, emotions, practical reason, affiliation, concern for other species, play, and control over one's environment. Unlike Sen, who refrained from listing essential capabilities, Nussbaum's normative list is meant to serve as a minimum standard for social justice, particularly relevant for women's empowerment and well-being.

The capability approach redefines poverty and gender inequality as capability deprivation, not just income deficit. It encourages policies that empower individuals by removing barriers related to caste, class, gender, and other social constraints. It emphasises education, healthcare, political freedom, and gender equality as core aspects of development.

In the context of gender and development, the capability approach highlights how women's lives are often restricted by lack of autonomy, limited access to education or healthcare, and sociocultural norms that constrain their choices. It offers a powerful lens to assess policies not only for their economic outcomes but for their effectiveness in expanding real freedoms and capabilities. By focusing on what women can actually do and become, the approach shifts attention from charity to justice, from needs to rights.

Assignments

1. Define the concept of capabilities and functionings.
2. Explain the relevance of the capability approach in understanding gender inequality.
3. Discuss the central capabilities listed by Martha Nussbaum and their significance for women's empowerment.
4. Compare and contrast the perspectives of Amartya Sen and Martha Nussbaum in the context of the capability approach.
5. Discuss the applications of the capability approach in society.

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UNIT 2 Economic Entitlements and Risk Coverage

Learning Outcomes

After completing this unit, the learner will be able to:

- identify the key components of entitlements necessary for women's empowerment
- understand the relationship between entitlements and economic independence
- describe barriers and facilitators to accessing credit and insurance markets

Background

In rural and urban India, the story of a woman's economic life is often determined not just by her effort but by what she has access to. Consider the story of Rani, a widow in a semi-urban area who wishes to open a tailoring unit. Despite her drive, she lacks land to pledge for a loan, faces social stigma, and is unaware of government schemes. In contrast, her brother, with property and networks, secures a loan with ease. This difference illustrates how entitlements, both formal and informal, act as gatekeepers to opportunity.

Entitlements go beyond mere possession of resources; they shape the actual choices individuals can make. Without secure access to land, credit, education, healthcare, or legal protection, women remain trapped in low-productivity and informal work. Their ability to participate in and benefit from development remains limited. Women, particularly from marginalised groups, often face overlapping disadvantages. They are underrepresented in financial systems, overlooked in welfare distribution, and excluded from insurance schemes. These gaps not only hurt individual well-being but also constrain national productivity. As economies seek to recover post-COVID-19 and aim for inclusive growth, the need to build strong and equitable entitlement systems becomes more urgent.

Keywords

Entitlement, Economic Independence, Risk Coverage, Credit Accessibility, Insurance Inclusion, Social Protection, Welfare Schemes, Collateral-Free Loans, Gender-Responsive Policies

Discussion

4.2.1 Ensuring Entitlements

- Turning rights into real access

Entitlements, in the context of gender and development, refer to the legitimate claims and access that women have to economic, social, and political resources. Ensuring entitlements goes beyond mere legal guarantees; it involves practical and institutional measures that translate rights into actual capabilities. This is especially critical in the Indian context, where systemic barriers, gendered norms, and institutional exclusions limit women's access to land, credit, education, healthcare, insurance, and decision-making processes. The idea of entitlements is rooted in Amartya Sen's work, where he distinguished between rights and actual entitlements, the latter being what individuals can realistically access within a given institutional and social structure. For women, ensuring entitlements is foundational to achieving economic independence, risk resilience, and capability expansion.

- Access matters more than law

The concept of entitlements is central to gender-sensitive development discourse. It refers to the legitimate claims individuals have on resources, opportunities, and institutional support that allow them to live with dignity, security, and autonomy. For women, especially in patriarchal societies like India, these entitlements are crucial in determining the extent to which they can participate in and benefit from economic and social development. Entitlements are not merely about legal rights written into laws or policies; they are about the effective access to those rights. This perspective is deeply rooted in Amartya Sen's entitlement theory, which argues that an individual's ability to avoid poverty or deprivation depends not only on the availability of goods but also on their access to and entitlement to those goods. In essence, it is about the real freedom to convert resources into valuable life outcomes.

For women, entitlements comprise a bundle of tangible and intangible supports that collectively determine their well-being, agency, and social status. These include:

- Legal ownership often lacks control

1. **Ownership and Control of Assets:** Access to and control over physical and financial assets, such as land, housing, livestock, jewellery, savings, and credit, is a corner stone of women's economic empowerment. Ownership provides women with economic security, bargaining power within households, and the ability to withstand external shocks such as unemployment, divorce, widowhood, or natural disasters. Yet, despite legal reforms (e.g., the Hindu Succession Amendment Act, 2005), cultural norms and patriarchal inheritance practices continue to deny many women asset ownership. Even when assets are legally owned by women, control over their use or sale often remains with male family members.

- Welfare must be inclusive and accessible

2. **Access to Welfare Schemes and Safety Nets:** Government welfare programmes form a key component of entitlement provision. These include subsidies for food and fuel, health insurance schemes, pension plans, maternity benefits, and housing schemes. However, entitlement is not just about coverage but also about inclusivity and efficiency. Many women, especially those from marginalised castes, tribes, or informal work backgrounds, struggle with documentation requirements, limited mobility, and lack of awareness, which can effectively exclude them from receiving benefits. Designing welfare schemes with a gender perspective, such as direct benefit transfers into women's bank accounts or doorstep delivery of services, can help bridge these gaps.

- Education and jobs expand women's choices and capabilities

3. **Social Entitlements: Education, Skills, and Employment:** Access to quality education, vocational training, and decent employment is fundamental to expanding women's life choices and capabilities. Education serves as a foundation for other entitlements, improving women's ability to claim rights, access jobs, and participate in civic life. Skill development, especially in non-traditional sectors, enables women to diversify their income sources. Employment rights, including safe working conditions, maternity leave, and equal pay, are crucial for sustaining female labour force participation. Social entitlements also include access to childcare, transportation, and sanitation, which indirectly

determine women's ability to work or study outside the home.

4. **Legal Entitlements and Protection Mechanisms:** Legal entitlements offer a formal framework for gender justice. These include the right to equality under the Constitution, protection from domestic violence and workplace harassment, laws governing equal pay, and the right to political participation. However, implementation gaps, lack of legal awareness, weak institutional responsiveness, and victim-blaming cultures dilute the effectiveness of legal entitlements. For legal frameworks to be meaningful, women must not only have access to legal recourse but also the social and financial capital to seek justice. Legal entitlements form the backbone of formal efforts to achieve gender justice in India. These include constitutional guarantees such as Article 14 (Right to Equality) and Article 15 (Prohibition of Discrimination on Grounds of Sex), alongside a range of legislative protections. Key pathbreaking laws include the Protection of Women from Domestic Violence Act (2005), which recognises multiple forms of abuse within households; the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013); the Equal Remuneration Act (1976), mandating equal pay for equal work; and the Maternity Benefit Act (1961, amended 2017). Additionally, legal advances in inheritance rights have been significant.

- Laws exist but access to justice lags

The Hindu Succession (Amendment) Act, 2005, granted daughters equal rights in ancestral property, marking a major shift in patriarchal inheritance norms. Similarly, religion-specific personal laws, such as Muslim personal law and Christian law, govern women's property rights differently, often with limitations, leading to ongoing legal debates and reforms aimed at securing uniform and equitable rights across communities. However, legal entitlements alone are not sufficient. Implementation gaps, low levels of legal literacy, patriarchal institutional responses, and victim-blaming attitudes often erode the effectiveness of these protections. For the law to be truly empowering, women must have not only access to justice but also the social, cultural, and financial capital to navigate the legal system. Thus, bridging the gap between legal provisions and lived realities remains a critical challenge in the pursuit of gender justice.

- The critical challenge is to bridge the gap between legal justice & lived realities in the pursuits of gender justic

5. **Voice, Agency, and Representation:** Perhaps the most intense entitlement is the ability to exercise agency, to make meaningful choices and act on them. This includes participation in household decisions (such as those related to education, mobility, health, or spending), community decision-making (such as in panchayats or self-help groups), and governance (through representation in political bodies or local councils). Without voice and representation, other entitlements often become symbolic rather than substantive. Empowerment through collectives, such as cooperatives, women's federations, or SHGs, helps amplify marginalised voices and foster collective bargaining for rights.

- Empowerment through collectives tosters collective bargaininig for lights

One of the most fundamental aspects of empowerment is the ability to exercise agency, the capacity to make meaningful decisions and act upon them. This entitlement goes beyond formal rights; it involves real participation in personal, social, and political spheres. At the household level, agency includes the freedom to make decisions related to one's own education, mobility, healthcare, marriage, and financial spending. In many cases, women, especially from marginalised communities, lack decision-making power even over issues that directly affect their lives and bodies. At the community level, representation takes the form of participation in local governance institutions such as gram panchayats, self-help groups (SHGs), or cooperatives, where women can influence decisions that affect their communities. Although constitutional amendments (such as the 73rd and 74th) mandated the reservation of seats for women in local bodies, effective participation often remains constrained by entrenched patriarchy, proxy representation, and limited capacity building.

- Agency and voice enable empowerment

In the political domain, women's underrepresentation in legislatures and executive roles reflects a larger democratic deficit. While affirmative action has increased the visibility of women in governance structures, this presence must translate into substantive voice the ability to shape agendas, challenge injustices, and articulate collective interests. Without this, other legal or economic entitlements may remain symbolic or underutilised. Empowerment through collective action, such as women's federations, labour unions, or SHG networks, plays a transformative role. These platforms offer women a space to build confidence, share experiences, develop leadership, and engage in collective bargaining for entitlements such as

- underrepresentation of women in the political domain reflects a larger democratic deficit.

land rights, wages, credit, or protection from violence. Such collectives shift the power balance not just within the family, but in markets and governance as well, turning voice into influence and agency into transformation.

- Lack of entitlements deepens gender inequality

The absence of effective entitlements for women leads to systemic marginalisation. Without institutional support, women's well-being becomes dependent on familial goodwill, especially in households and informal sectors where their labour often goes unrecognised and uncompensated. This exclusion worsens poverty, reinforces traditional gender roles, and restricts intergenerational mobility in education, health, and opportunity. Entitlements must be adaptable to socio-economic change and sensitive to intersectional disadvantages shaped by caste, class, religion, disability, and location. Despite progressive policies in India, significant entitlement gaps persist. Land ownership remains skewed against women, with fewer than 14% holding legal titles. Financial access and insurance coverage also remain limited, particularly in rural areas where digital illiteracy and poor institutional outreach act as barriers. Welfare schemes often fail to reach women due to documentation challenges, limited mobility, and patriarchal norms that constrain their decision-making and economic agency.

- State and civil society promote entitlements

The state plays a major role through schemes such as Jan Dhan Yojana, Stand-Up India, MGNREGA, PMMVY, Ayushman Bharat, and Mission Shakti. These initiatives aim to improve access to finance, health, and employment, while SHG-based models under NRLM have promoted credit access and autonomy. Civil society also drives change. Organisations like SEWA and microfinance institutions have enhanced women's access to health, legal aid, and entrepreneurship. Community-driven tools such as social audits and participatory budgeting have improved governance and women's voices in public affairs. Persistent challenges remain patriarchal norms, bureaucratic hurdles, lack of gender data, and digital divides continue to limit entitlement realisation, especially for rural and marginalised women. Overcoming these barriers requires not only effective policies but also inclusive governance, community engagement, and a moral commitment to gender justice. A rights-based approach must see women as agents of change. Securing economic, legal, and social entitlements is key to expanding real capabilities and ensuring lives of dignity and freedom.

4.2.2 Ensuring Economic Independence and Risk Coverage

• Economic security enables women's empowerment

Economic independence and risk coverage form the backbone of women's empowerment. Without the capacity to generate their own income and the means to protect themselves against life's uncertainties, women remain trapped in cycles of dependency, vulnerability, and invisibility. In the Indian context, where patriarchal norms continue to dominate and informal work remains the norm for a majority of women, these concerns take on added urgency. Empowering women economically is not only essential for their individual well-being but also for inclusive national development, particularly as India strives towards becoming a $5 trillion economy.

4.2.2.1 Economic Independence

Economic independence is more than mere employment; it entails having control over financial resources, property, decision-making authority, and freedom of movement. Yet, these remain out of reach for many Indian women:

- **Labour Force Participation**: India's Female Labour Force Participation Rate (FLFPR) has seen a troubling stagnation. According to the Periodic Labour Force Survey (PLFS) 2022-23, the FLFPR was just 37%, well below the global average of 47%, and it drops even further for urban women. This low participation is despite increasing levels of education among women.
- **Unpaid Work Burden**: According to the Time Use Survey (2020) by the National Statistical Office, Indian women spend an average of 299 minutes per day on unpaid domestic services, compared to just 97 minutes by men. Additionally, they spend 134 minutes on unpaid caregiving, while men spend just 76 minutes. This disproportionate burden renders their actual economic contribution invisible in GDP calculations.
- **Barriers to Employment**: Restrictive social norms, unsafe transportation, inadequate childcare facilities, and lack of skill-matching mechanisms continue to keep women out of formal employment. Even among those employed, over 90% are in the informal sector, often without job security, social benefits, or legal protection.

- Barriers affect women's economic autonomy

Achieving economic independence will require coordinated reforms: scaling up flexible work arrangements, skill upgradation programmes, public investment in care infrastructure, and enforcing anti-discrimination laws that promote women's autonomy and leadership.

4.2.2.2 Risk Coverage

Women face heightened risks at every life stage, whether due to income loss from pregnancy, illness, widowhood, or natural disasters. Yet risk mitigation systems are poorly equipped to meet their needs:

- **Insurance Gaps**: The report by the ILO and CGAP indicates that despite initiatives like Ayushman Bharat and PMJJBY, women's access to health and life insurance remains low. Only 20% of Indian women have any form of life insurance, and just 14% are covered by health insurance.
- **Credit and Financial Services**: Although Pradhan Mantri Jan Dhan Yojana (PMJDY) increased financial inclusion with over 24 crore bank accounts for women, only 38% of Indian women borrowed money from formal institutions in the last five years, according to a World Bank report. Many women remain credit-invisible, especially in rural areas, due to lack of collateral, low financial literacy, and digital exclusion.
- **Social Security & Pensions**: Most women working in informal settings are outside the scope of schemes like ESIC, EPFO, or NSAP. As a result, they lack retirement income and are left vulnerable in old age.
- **Self-Help Groups (SHGs)**: Models like those championed by SEWA and NRLM have provided micro-credit access and increased bargaining power. However, without parallel systems of legal support, risk insurance, and business training, these groups often fall short of offering lasting risk recovery.

- Women lack adequate financial risk protection

A gender-transformative approach is needed to bridge both economic independence and risk coverage gaps:

- **Digital and Financial Literacy**: Campaigns such as Stand-Up India and Digital Saksharta Abhiyan (DISHA) are helping close the digital gender divide. However, according to International Telecommunication Union (ITU) data, Indian women still lag behind men by 15% in internet usage, affecting access to digital finance.

- **Tailored Insurance Products**: Women-friendly insurance policies that address maternal health, crop failure, unpaid care disruptions, and climate-induced shocks are important. Community-driven models such as those developed by SEWA demonstrate sustainable and culturally sensitive approaches.

- Gender-responsive reforms needed for equity

- **Legal and Land Rights**: Land ownership among Indian women is still below 14%, even though the Hindu Succession Act was amended to guarantee equal inheritance. Legal aid and decentralised land titling mechanisms can help overcome cultural and procedural hurdles.

- **Workplace Protections**: Enforcement of equal pay, workplace harassment laws, maternity benefits, and safe working conditions are essential to make employment truly empowering.

Empowering women economically and protecting them against life-cycle vulnerabilities is essential for building an inclusive and strong development path. It requires moving beyond welfare-based policy frameworks and recognising women as autonomous economic agents and rights holders. To achieve this, India must focus on universalising access to affordable credit, insurance, and pension systems, while ensuring that unpaid work, especially caregiving and domestic labour, is formally recognised and valued in national accounting systems. Investments in safe transport, public care services, and infrastructure that support women's mobility and safety are critical to enabling full economic participation. Moreover, a coordinated effort involving the government, civil society, and the private sector is needed to design and implement gender-responsive policies. Gender equality in the economic sphere is not merely a moral or feminist aspiration; it is a macroeconomic necessity. Without the full and fair inclusion of women, India cannot fully harness its demographic dividend, nor can it realise its vision of becoming a $5 trillion economy.

- Gender equity is a macroeconomic necessity

True economic independence and risk coverage for women must be approached through a gender-transformative lens, shifting the focus from household-centric welfare to individual empowerment and well-being. This involves redesigning social protection systems to be more inclusive, formalising the care economy, removing systemic barriers to women's

- Empowerment ensures just, sustainable development

workforce participation, and developing financial tools tailored to women's diverse realities. Enabling women to participate meaningfully and securely in economic life is not just about addressing past exclusions; it is about future-proofing the development process. A society that ensures women's full economic participation, free from fear and insecurity, is one that is fundamentally just, equitable, and sustainable.

4.2.3 Access to Credit and Insurance Market

- Credit access affected by norms

Access to credit and insurance plays a major role in empowering women economically, reducing vulnerabilities, and enabling entrepreneurship and strength. In India, despite decades of financial inclusion policies and schemes, a significant gender gap exists in women's access to formal financial systems. This gap is not merely economic; it is deeply embedded in socio-cultural, institutional, and legal structures that marginalise women from financial decision-making and risk protection mechanisms. According to the Centre for International Private Enterprise (CIPE) report, women entrepreneurs in India face higher barriers to accessing formal credit compared to their male counterparts, despite policy mandates like priority sector lending for women. The reasons include lack of collateral, low financial literacy, gender biases among banking officials, and lower confidence among women in dealing with financial institutions. A study by MicroSave Consulting (MSC) titled "Why Women's Savings Do not Translate into Credit" emphasises that although a significant number of Indian women are part of SHGs or Jan Dhan accounts, very few transition from savings to productive credit use. The report points out that credit often remains under the control of male family members, even when accounts are in women's names. Furthermore, data from the CGAP and ILO reports highlight that women are more likely to be underbanked. While women constitute around 48% of India's population, they receive only about 27% of total credit disbursed by financial institutions.

Multiple structural and informal barriers prevent Indian women from accessing formal credit. They are as follows:

- **Collateral Requirements**: Most formal credit requires land, property, or fixed asset collateral, resources often not owned by women due to gendered inheritance and ownership patterns.
- **Documentation Gaps**: Many women, particularly in rural and marginalised communities, lack the KYC (Know Your

Customer) documentation necessary for opening bank accounts or applying for credit.

- **Gender Bias**: As highlighted in the Social and Political Research Foundation (SPRF) 2021 report, women face discriminatory treatment from bank personnel who may question their creditworthiness or business acumen.

- **Digital Exclusion**: With digital banking and credit scoring becoming the norm, women's lower access to smartphones, the internet, and digital literacy worsens their exclusion.

- Barriers to women's formal credit access

Insurance, both life and non-life, remains severely underutilised among Indian women. According to recent UNDP and ILO reports, the coverage gap for women in life insurance, health insurance, and disability insurance is significantly larger than that for men. Cultural taboos about discussing death, lack of financial autonomy, and unfamiliarity with insurance products contribute to low uptake. As cited in the "Women and the Life Insurance Gender Gap" report, only around 25% of insured individuals in India are women, with a majority of policies held by men as the primary insured. Women's insurance policies are often add-ons or dependent benefits, reinforcing their secondary status in household financial planning.

- Low insurance coverage among Indian women

Self-Help Groups (SHGs) have played a transformative role in improving women's access to microcredit. Under the NRLM (National Rural Livelihood Mission), lakhs of women have gained access to group-based loans without collateral. However, microcredit alone is not enough. Without proper risk reduction tools, business support, and skill-building, women often remain vulnerable to over-indebtedness and financial shocks. The CGAP report advocates for bundling microloans with other services like health insurance, financial literacy, and digital training to improve outcomes. Digital finance, especially through mobile banking and fintech, has opened new frontiers for women's financial inclusion. Yet, without addressing the digital gender divide, these solutions risk reinforcing inequality.

- SHGs improve access but need bundled support

Improving women's access to credit and insurance markets requires a comprehensive and gender-sensitive policy approach. Credit products must be simplified and tailored to the unique financial profiles of women, offering lower ticket-size loans, flexible repayment terms, and customised instruments for agricultural and enterprise needs. Expanding collateral-free lending through schemes such as MUDRA and Stand-Up India, with clearly defined sub-targets for women entrepreneurs, can further increase financial inclusion. Simultaneously, efforts to enhance insurance literacy and coverage should leverage the outreach of community health workers, Self-Help Groups (SHGs), and digital platforms to promote schemes like Ayushman Bharat, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Data and technology must be used effectively, employing alternative credit scoring metrics such as mobile usage patterns or SHG involvement when formal documents are unavailable. Finally, strengthening the regulatory ecosystem is critical to ensure that financial institutions adopt gender-responsive practices and report disbursal data disaggregated by gender. Together, these strategies can create a more inclusive financial space where women are empowered as equal economic agents.

- Gender-responsive access to credit and insurance

Ensuring equitable access to credit and insurance is fundamental to women's economic empowerment. As reports from CGAP, MSC, ILO, and CIPE have shown, the challenge is not merely about expanding financial services, but about transforming them to work for women. With India aiming for inclusive growth, closing the gender credit gap is not optional; it is essential.

- Closing gender gap in finance

Summarised Overview

Entitlements refer to the bundle of opportunities, rights, and institutional mechanisms that allow individuals, particularly women, to live with dignity and economic security. These include ownership and control over property, access to public welfare schemes, legal protection, education, employment rights, and the ability to participate in decision-making. The absence of such entitlements results in economic vulnerability, undervaluation of women's labour, and intergenerational cycles of poverty and inequality.

Economic independence and risk coverage are central components of inclusive development. The presence of stable income sources, access to pensions, health insurance, and credit are essential to protecting women from lifecycle vulnerabilities such as widowhood, illness, or job loss. Without these mechanisms, women often depend on male family members, which limits their agency and security. Policies must view women not merely as dependents but as active economic agents. One of the core enablers of economic independence is access to credit and insurance. However, gender-based barriers continue to exclude women from formal financial services. Issues such as lack of collateral, low digital literacy, and gender bias in lending practices restrict their participation. Several government schemes like MUDRA, Stand-Up India, and Jan Dhan Yojana aim to address these issues, but coverage and impact vary significantly.

In terms of insurance, schemes such as Ayushman Bharat, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY) have expanded the social protection net. Yet, there remains a gap in insurance literacy and awareness among women. Community-based approaches using SHGs and digital platforms can play a pivotal role in bridging this divide. Policy recommendations include simplifying loan procedures, expanding collateral-free lending, using gender-disaggregated data to monitor financial inclusion, and integrating financial education into women's empowerment programmes. Moving forward, a gender-transformative approach to economic policy is essential to reframe women's position in the economy from passive beneficiaries to equal contributors.

Assignments

1. What are the essential components of women's entitlements?
2. How does access to credit contribute to women's economic independence?
3. Discuss the barriers women face in accessing formal insurance and credit markets.
4. Evaluate the effectiveness of existing government schemes aimed at improving women's financial inclusion.
5. Suggest policy interventions that could ensure greater risk coverage for women across socio-economic groups.

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UNIT 3 Concepts and Valuation of Women's Work

Learning Outcomes

After completing this unit, the learner will be able to:

- define and differentiate various types of women's work
- identify visible and invisible forms of labour
- discuss the implications of paid and unpaid work in economic analysis
- get an idea about the methods for valuing productive and unproductive work
- recognise the economic and social value of women's contributions

Background

In every corner of the world, a major portion of human activity unfolds quietly behind closed doors. Meals are prepared, children are nurtured, the sick are tended to, and homes are maintained. While these tasks form the base of society, they are often invisible to policymakers and economists. This invisibility stems not from irrelevance but from traditional definitions of work that exclude non-market activities, particularly those undertaken by women.

Consider the story of a woman in rural India who rises at dawn, fetches water, cooks for the family, tends a small garden, assists her husband in agricultural labour, teaches her children, and helps an elderly neighbour. Her day is filled with labour, yet none of it may be formally counted in economic surveys or labour statistics. This widespread undervaluation and invisibility of women's work have deep implications for policy, development, and justice.

Women across the globe engage in multiple forms of work simultaneously: paid employment, unpaid caregiving, subsistence production, and community-based voluntary activities. Despite the centrality of their efforts to social reproduction and economic survival, women's contributions are frequently misclassified or overlooked entirely. The resulting policy gaps affect resource allocation, social protection coverage, and economic empowerment.

In recent years, feminist economists and international institutions have called for a rethinking of how work is defined, measured, and valued. Methods such as time use surveys, replacement cost approaches, and satellite accounts have offered new ways of capturing the true extent of women's contributions. This unit addresses these dimensions and sheds light on how redefining and revaluing women's work is essential for building inclusive and gender-just economies.

Keywords

Women's Work, Unpaid Labour, Paid Work, Visible Work, Invisible Work, Productive Work, Unproductive Work, Socially Productive Work, Valuation Methods, Time Use Surveys

Discussion

4.3.1 Concept and Analysis of Women's Work

- Unpaid labour remains invisible in economic metrics

I. In both developed and developing economies, women's work has long been undervalued, misunderstood, or completely made invisible. While official economic metrics such as GDP recognise paid employment, they often ignore or misclassify major domains of unpaid labour, primarily carried out by women. This includes care work, household maintenance, community volunteering, and subsistence farming, all of which are critical for sustaining households and the broader economy. Understanding the concept and analysis of women's work, therefore, involves more than economic enumeration; it demands an interrogation of social norms, institutional biases, and policy blind spots.

Women's work spans several overlapping categories:

- **Paid Work**: Includes formal employment, wage labour, self-employment, and informal paid activities.
- **Unpaid Work**: Household chores, caregiving, and community service, predominantly performed by women without remuneration.

- **Productive Work**: Generates goods or services for the market (can be paid or unpaid).
- **Reproductive Work**: Activities essential for the reproduction of the workforce, such as child-rearing, cooking, and caring for the sick and elderly.
- **Visible and Invisible Work**: While factory work may be statistically visible, domestic or home-based production often remains hidden from policy instruments and labour surveys.

- Women's unpaid work exceeds men's, shaping invisible gendered labour divides

The Time Use Survey (2019–20) by the Government of India revealed that women spend over 299 minutes per day on unpaid domestic work, compared to just 97 minutes by men. This disparity continues to skew perceptions of economic productivity and reinforces gender inequality in both public and private domains.

- Patriarchal norms limit women's work choices

In patriarchal societies, women are often expected to shoulder domestic and caregiving duties, while men are viewed as primary earners. This gendered division of labour restricts women's economic participation, especially in urban India, where mobility is further limited by safety concerns and social norms. As a result, women are often confined to low-paying, insecure, and informal jobs like domestic work and home-based manufacturing, which lack legal protections and upward mobility.

- Unpaid work restricts women's economic visibility and rights

The ILO (International Labour Organisation)notes that unpaid responsibilities such as childcare and household work limit women's access to formal employment, social protection, and financial independence. These conditions reinforce gender-based dependency and maintain economic inequality. Mainstream economic theory and national accounting systems have historically ignored women's unpaid labour in caregiving and household maintenance, despite its central role in sustaining households and enabling formal economic activity. This exclusion from GDP metrics has drawn strong criticism from feminist economists, who argue that it misrepresents economic understanding and entrenches gender inequality. Unpaid labour renders women economically invisible, weakening their bargaining power and reinforcing dependence. Cultural norms that treat women as secondary earners further limit their access to wages, jobs, and financial services. The SEWA (Self Employed Womens Association)

Annual Report 2022 stresses that recognising and valuing this work, especially in the informal sector, is crucial for achieving gender justice, economic security, and inclusive development.

- Labour data overlooks informal and unpaid women's work

A major barrier to recognising women's work lies in the structural and statistical blind spots within labour data systems. National surveys often over look part-time, seasonal, and home-based work, where many women are active. Unpaid domestic and care work is typically misclassified as "non-economic," despite its important role in sustaining the economy. Most women work in the informal sector, lacking contracts, social protection, or legal rights. UN Women estimates that nearly 80% of Indian women workers are informal, without job security or benefits. These gaps not only distort women's economic visibility but also hinder gender-responsive policy design, reinforcing systemic marginalisation. To truly value women's work, economic frameworks must become more inclusive and gender-sensitive.

- Redefining work strengthens gender-responsive policies

Traditional labour statistics often ignore unpaid care and domestic work. Incorporating Time Use Surveys and Gender Satellite Accounts can better reflect women's economic contributions. Employment definitions should recognise unpaid and home-based labour as valid. Gender-responsive budgeting must guide policy, aligning public spending with women's roles and needs. The Capability Approach by Nussbaum and Sen supports this shift by focusing on agency, well-being, and freedom over income. Expanding what counts as work helps build more equitable and effective policies.

- Valuing all forms of women's labour

Women's work is not simply an economic category; it is a social construct shaped by norms, institutions, and historical exclusions. Recognising, measuring, and valuing this work is essential for justice, equity, and development. India's future economic and social strength depends on how inclusively it defines and supports all forms of labour, especially the invisible, unpaid, and feminised forms.

4.3.2 Productive and Unproductive Work

- Income-generating economic activities

Productive work refers to economic activities that result in the production of goods and services and are typically recognised in national income accounts. It includes paid employment, self-employment, farming, manufacturing, trade, and other market-based activities that generate income. In conventional economics, this form of work is often the primary focus of analysis because it directly contributes to the Gross Domestic Product (GDP) of a nation.

- Unpaid household tasks often ignored

Unproductive work, in contrast, includes activities that do not produce goods or services for market exchange and are often carried out within households. The most common forms include unpaid domestic work (cooking, cleaning, fetching water/firewood), caregiving for children, the elderly, or sick, and various tasks that sustain the household. Although these tasks are essential for social reproduction and well-being, they are not counted in GDP and are often ignored in policy frameworks. However, it is important to note that the term "unproductive" does not imply a lack of value or utility. It simply refers to activities that are not monetised or traded in markets. Feminist economists argue that this binary classification is not only outdated but also deeply gender-biased, as women overwhelmingly perform the majority of unproductive (unpaid) work. As highlighted by the Time Use Survey (2020), women in India spend nearly five hours per day on unpaid household and caregiving tasks, compared to just over an hour for men. This gap illustrates how the invisibility of unproductive work skews our understanding of women's economic contributions.

- Economic planning will remain unjust and incomplete untill unpaid work is recogonized

Valuing unpaid work is not simply a matter of statistical completeness; it is a major step towards gender justice and economic inclusivity. In most economies, especially in the Global South, a significant portion of women's time is spent on unpaid tasks like cooking, cleaning, caregiving, and fetching water or fuel. These are foundational to maintaining the productivity and health of the labour force, yet they remain invisible in national accounts. Feminist economists like Diane Elson and Marilyn Waring have long argued that until unpaid work is recognised, economic planning will remain unjust and incomplete. This is why countries are increasingly exploring methodologies to estimate its value.

4.3.2.1 Approaches to Valuation of Unpaid Work

- Policy tools for valuing unpaid work

Valuing unpaid work is essential not just for statistical inclusion but also for policy recognition, social protection design, and gender budgeting. Below are the key methods used internationally and discussed in Indian policy discourse.

The major methods are:

B. Replacement Cost Method: The replacement cost method estimates the value of unpaid domestic and care work by calculating the cost of hiring someone to perform the same tasks. It includes two approaches: the specialist replacement method uses the wages of professionals (e.g., nurses for caregiving), while the generalist replacement method uses the wage of a multi-tasking domestic worker. In India, a 2021 MPRA study estimated that unpaid work by women could equal 19% of GDP. Data from The Indian Express (2024) shows women spend 201 minutes more daily than men on unpaid tasks. This method is practical, using real wage data for advocacy and policy design. However, it may undervalue emotionally intensive tasks and is affected by regional wage variations. Despite limitations, it remains a powerful tool to highlight the economic value of women's invisible labour.

- Estimating unpaid work via replacement wages

C. Opportunity Cost Method: The opportunity cost method values unpaid work by estimating the income an individual forgoes by not participating in paid employment. For example, a trained accountant staying home is valued based on the regional average salary for that profession. This method highlights the personal economic sacrifices, especially among educated women. Its strength lies in offering personalised valuations, but it faces challenges in application across diverse or rural populations and risks reinforcing wage inequalities. It may also undervalue non-market motivations behind unpaid labour, such as care ethics or cultural responsibilities.

- Valuing unpaid work by lost earnings

d. Input–Output Method: This method values unpaid work by quantifying household goods and services (e.g., cooking, subsistence farming) and assigning them market prices. For example, home-grown vegetables are valued at local market rates. It is especially relevant in rural settings where non-market production is common. While it highlights the economic contribution of informal labour, its application is limited by the lack of reliable data on production quantities, time, and prices, making large-scale implementation difficult.

- Assigning market value to household production

E. Satellite Accounts: Satellite Accounts are supplementary frameworks to the standard System of National Accounts (SNA), designed to capture non-market activities like unpaid domestic and care work, areas where women are over-

- Valuing unpaid work through national accounting

represented. They assign economic value to these tasks without altering GDP, offering a fuller view of national output. Countries like Mexico, South Korea, and Canada use such accounts to guide gender-sensitive budgeting and social policy. In India, the 2009 Report on Unorganised Sector Statistics recommended their inclusion, supported by civil society and gender economists. While technically feasible, implementation has been slow due to administrative bottlenecks and limited political commitment.

- Integrated valuation highlights women's contribution

Given the diversity of women's unpaid work, a single valuation method is insufficient. A context-sensitive, integrated approach is essential, tailored to the type of work, purpose, and data availability. For instance, national accounting may use the Generalist Replacement Method or Satellite Accounts to incorporate unpaid domestic labour without changing GDP. In contrast, the Opportunity Cost Method suits legal compensation cases, reflecting foregone earnings. For rural or subsistence settings, the Input–Output Method captures the value of non-monetised production like food and livestock care. Using a mix of methods enables better recognition of women's contributions and supports more equitable policies. Valuing unpaid work is not just technical; it is political. It challenges gender biases in economic measurement and reframes women as active economic agents. As India advances toward inclusive development, adopting such valuation tools is important for justice, dignity, and accurate representation.

4.3.3 Visible and Invisible Work

- Invisible work marginalises women's labour

The distinction between visible and invisible work is crucial to understanding women's labour. Visible work includes formally recognised and paid activities like wage or salaried employment. In contrast, invisible work, such as unpaid domestic chores, caregiving, subsistence farming, and home-based production, remains undocumented and undervalued in official statistics. This invisibility is deeply rooted in patriarchal norms that devalue work traditionally done by women, leaving their contributions to families, communities, and the economy largely unacknowledged. In India, this disparity is stark. According to the NSO's Time Use Survey (2020), women spend 299 minutes daily on unpaid domestic work compared to 97 minutes by men, and 134 minutes on caregiving versus 76 by men. These essential tasks, though important to household and societal functioning, are excluded from GDP estimates and employment metrics. An MPRA (Marketing &Development Research Association) (2021) study estimates that valuing Indian women's unpaid work could add nearly 19% to the GDP. Yet, women performing such work are often labelled "non-workers" in census and labour surveys like the PLFS, resulting in policy neglect. This statistical erasure leads to inadequate support systems such as maternity benefits, care infrastructure, and pensions, limiting women's economic rights and hindering gender-sensitive planning.

- Invisible work sustains but unrecognised

Invisible work refers to the broad spectrum of activities performed largely by women that go unrecognised in economic statistics, unpaid in market terms, and undervalued in policy discourse. While such work sustains families, communities, and the broader economy, it remains absent from GDP calculations and mainstream labour data.

This invisibility spans rural and urban areas and manifests in multiple forms.

- Unpaid domestic work remains uncounted

1. **Unpaid Domestic Work:** Unpaid domestic work includes routine, repetitive tasks such as cooking, cleaning, washing, and maintaining household hygiene. It also encompasses time-intensive caregiving duties, particularly child-rearing and looking after elderly or sick family members. These tasks are essential for the functioning of households but are not classified as "productive" under the conventional definition used in national income accounts. In a typical Indian household, a woman may spend 5–6 hours a day on unpaid domestic tasks, yet she is not considered employed by census standards.

- Emotional care work remains unrecognised

2. **Care Work and Emotional Labour:** Beyond physical tasks, women often engage in care work that involves emotional support, mental load management, and relational labour. This includes comforting children, managing family well-being, and being emotionally available to family members, an area rarely acknowledged in economic or social valuations. Emotional labour, as coined by sociologist Arlie Hochschild, refers to the internal work of managing feelings and expressions to fulfil social expectations, which women disproportionately bear in domestic spaces. A mother not only feeds and clothes her child but also soothes their anxiety, manages their schedule, and anticipates

emotional needs, all without pay or recognition.

3. **Subsistence and Home-Based Production:** In both rural and urban India, women engage in home-based activities that produce goods either for family consumption or informal sale. These include weaving, tailoring, pickling, papad-making, candle-making, or backyard poultry and kitchen gardens. Although these activities contribute directly to household sustenance and sometimes local economies, they often fall outside formal wage systems and go unrecorded in employment data. A woman in a rural household may assist in sowing and harvesting crops, feed livestock, and produce milk or vegetables, all without monetary compensation. In urban slums, women may stitch garments or roll incense sticks for home-based industries. According to a recent study, the lack of formal recognition for such work has led to underreporting and policy blind spots, particularly in welfare and credit access programmes.

- Home-based production lacks recognition

4. **Voluntary and Community Work:** Women are active participants in community life through unpaid engagements such as school parent–teacher associations, self-help groups (SHGs), Mahila Samakhya groups, religious committees, and local governance bodies like gram sabhas or ward meetings. Though this work is socially valuable and often time-consuming, it is not considered "economic activity" in conventional labour definitions. A woman organising a nutrition awareness drive in her community, coordinating with anganwadi workers, or volunteering in a vaccination campaign invests time and labour, yet receives no formal compensation or acknowledgment.

- Unpaid community work lacks recognition

Invisible work varies across rural and urban contexts. In rural India, women often serve as unpaid family labourers in agriculture and livestock care, yet rarely own land or hold the title of "farmer." The 2011 Socio-Economic and Caste Census reported that only 12.8% of landowners were women. In urban areas, women manage households, care for dependents, engage in low-paid home-based work, and increasingly volunteer in community initiatives, as seen during the COVID-19 crisis. This form of labour, while essential to families and economies, remains largely absent from official data and policy. Its continued invisibility reinforces gender inequality. Recognising and valuing this work is not just a matter of justice; it is vital for creating gender-equitable economic and

- Invisible labour spans rural and urban India social systems.

- Invisibility excludes women from labour rights

The invisibility of women's work affects labour statistics, weakens policy design, and impacts national development. Unpaid and informal work by women is often excluded from conventional labour metrics, leading to underreported participation and denial of labour rights. Without formal records, many women are ineligible for social protection like maternity benefits, pensions, or insurance, leaving them economically vulnerable. Data gaps also result in policy blindness, ignoring issues like time poverty and caregiving fatigue. Moreover, macroeconomic planning overlooks the need for care infrastructure, as the value of unpaid work remains unacknowledged.

- Recognition through gender accounts rising

Despite ongoing challenges, recent efforts have begun to address the invisibility of women's work through tools like Gender Satellite Accounts, which supplement national accounts by valuing unpaid care and domestic labour. Countries such as Mexico, Canada, and South Korea have adopted such frameworks. India's 2021 Economic Survey also acknowledged unpaid work, advocating investments in care infrastructure, digital literacy, and public safety. Organisations like SEWA have long pushed for the formal recognition of informal women workers in social protection and labour rights. The COVID-19 pandemic intensified women's unpaid responsibilities and caregiving roles, spotlighting the urgent need for policy reform, as noted in *EPW Economic and Political Weekely* (2021).

- Recognition of invisible work essential

The divide between visible and invisible work reflects broader social biases that devalue women's labour and reinforce gender hierarchies. Recognising invisible work is not merely a technical adjustment; it is a political act that demands structural reform. Making women's work visible through appropriate valuation, inclusion in statistical systems, and targeted policy interventions is vital to achieving gender justice, economic equity, and sustainable development. Bridging this gap also lays the groundwork for redefining productivity and growth in ways that are more inclusive and humane.

4.3.4 Paid and Unpaid Work

In economic analysis, work is often narrowly defined as formal or wage-earning employment. However, this overlooks the significant unpaid contributions of women, especially in

India. Feminist economics distinguishes between paid and unpaid work, a critical distinction for gender-sensitive policy. While paid work is monetised and visible in statistics, unpaid work remains invisible despite its centrality to household and societal well-being. This gender imbalance reduces women's formal labour participation. Paid work includes compensated activities like salaried jobs, informal labour, and self-employment. Though paid, many informal jobs lack legal protections and job security. Gender disparities persist through wage gaps, occupational segregation, and unequal access to secure employment. Unpaid work encompasses vital tasks such as household chores, caregiving, subsistence farming, and community involvement, roles predominantly held by women. In rural India, these activities ensure survival but go unrecognised in economic metrics. The structural neglect of unpaid work distorts labour statistics and hampers equitable policymaking.

- Unpaid work skews gender labour data

In India, women perform the bulk of unpaid labour, yet their contribution remains largely invisible in official statistics. Over 90% of women's work, particularly in rural areas, is informal or unpaid, including tasks like collecting water, cooking, caregiving, and subsistence farming. These activities sustain households and reduce public costs but lack monetary valuation.A 2021 MDRA (Marketing &Development Research Association) study estimated that valuing women's unpaid work using the replacement cost method would amount to nearly 19% of India's GDP. Still, such work is excluded from GDP and classified as "non-work" in labour surveys. As a result, women engaged in essential daily tasks are not recognised as economically active, distorting employment data and reinforcing their marginalisation in policy discourse.

Many women who engage in paid work also shoulder a "double burden" by managing unpaid domestic duties before and after their jobs. This dual workload results in women working longer total hours than men, yet receiving less pay and recognition. For example, a garment factory worker may return home to cook, clean, and care for family—uncompensated tasks that often go unnoticed in policy and family narratives. This leaves women with less time for income generation, education, or rest, reinforcing wage gaps, job insecurity, and time poverty, and deepening gender inequalities across economic and personal spheres.

- Women face a double workload daily

The constant undervaluation of unpaid work has major socio-economic consequences for women, beginning with economic dependency. Lacking wages or asset ownership, many women rely on male family members, which limits their autonomy. This situation is exacerbated by exclusion from social security systems, which often overlook unpaid domestic workers, denying them access to health insurance, pensions, and maternity benefits. Such neglect heightens their vulnerability during crises such as illness or old age. Unpaid work also weakens women's bargaining power, both within households and in public life, by rendering their contributions invisible. The ILO's Gender Equality Action Plan (2022–2025) stresses the need to recognise and redistribute care work through state-supported services like childcare and elder care to enhance women's participation in paid work and public roles.

- Undervalued unpaid work limits women's autonomy

Despite growing awareness around gender equity, unpaid work remains under-recognised in India's formal policy and economic planning. The 2021 Economic Survey acknowledged its importance, but implementation, such as inclusion in the System of National Accounts or support schemes, has been limited. Kerala has taken a pioneering step by piloting pensions for homemakers, and organisations like SEWA have long advocated for the rights of informal and unpaid workers. Still, a comprehensive national policy is lacking, with unresolved challenges such as valuation methods, data gaps, and inter-ministerial coordination. As a result, most women's labour remains invisible in economic statistics and planning.

- Unpaid work lacks national policy recognition

Redefining and valuing unpaid work are essential for inclusive development in India. Tools like Time Use Surveys and Gender Satellite Accounts can monetarily capture non-market activities without altering GDP. Gender-responsive budgeting should allocate funds for services that ease women's unpaid care burden, such as childcare, rural transport, clean water, and cooking fuel. Social protection for unpaid workers must include maternity benefits, health insurance, and pensions, with schemes like PMMVY and Ayushman Bharat adapted for caregivers. Additionally, workplace flexibility and caregiving allowances are important to support work-life balance. A comprehensive, intersectional strategy is needed to break systemic economic and cultural barriers.

- Valuing unpaid work enables inclusive development

The divide between paid and unpaid work reflects well-established gender hierarchies that devalue women's labour.

- Closing the paid–unpaid work gap

Despite being essential to households and the economy, unpaid work remains invisible and unsupported. Addressing this gap is crucial not just for gender justice but also for economic strength and inclusive development. A gender-equitable agenda must focus on recognising, reducing, and redistributing unpaid work through inclusive frameworks, revised accounting systems, and investments in care infrastructure.

4.3.5 Economically Productive and Socially Productive Work

- Recognising dual forms of productivity

Under standing the distinction between economically productive and socially productive work is important for gender-sensitive economic analysis. These two categories capture different yet overlapping dimensions of human labour. While economically productive work refers to activities that contribute directly to the gross domestic product (GDP) and involve monetary transactions, socially productive work includes unpaid yet essential activities that sustain human life and social systems, such as caregiving, household maintenance, and community support. This distinction becomes particularly significant in the context of gender, as women disproportionately engage in socially productive but economically invisible labour. Analysing both forms of work holistically is essential for policy design, social justice, and equitable development.

4.3.5.1 Economically Productive Work

- Income-generating work with gender gaps

Economically productive work refers to all activities that generate income, are acknowledged by the market, and directly contribute to a country's gross domestic product (GDP). These include various forms of employment and entrepreneurial activities such as wage labour, both formal and informal, self-employment, agricultural and non-agricultural production for commercial purposes, and home-based production that is sold in informal or local markets. By definition, such work is included in national income accounting and labour force surveys, as it involves monetary transactions and measurable outputs. However, the inclusion of women in economically productive work is marked by existing gender disparities in both access and outcomes. Despite growing educational attainment among women in India, their representation in the labour force remains disproportionately low. As reported by the Periodic Labour Force Survey (PLFS) 2022–23, the female labour force participation rate was approximately

37% in rural areas and a mere 22% in urban areas. This is significantly lower than the global average and reflects deep-rooted structural and socio-cultural barriers. Women who do participate in the labour market often find themselves in sectors that are insecure, poorly paid, and lack social protections. They are overrepresented in informal work such as domestic services, small-scale agriculture, and unregistered home-based enterprises. According to the International Labour Organisations India Wage Report (2018), Indian women earn 20 to 30 per cent less than men for performing comparable work, demonstrating the ongoing wage gap and occupational segregation. In many cases, even women engaged in income-generating activities remain invisible in official statistics if they work in family enterprises without direct wages or outside the purview of formal contracts. These dynamics underscore the urgent need for gender-sensitive labour policies, improved data collection methods, and interventions that not only create jobs for women but also ensure that these jobs are safe, dignified, and fairly remunerated.

4.3.5.2 Socially Productive Work

- Unpaid essential work sustaining society

Socially productive work refers to a wide array of unpaid activities that are essential for the sustenance and well-being of individuals, families, and society at large. Although not remunerated or formally recognised in national income accounts, this type of work forms the foundational infrastructure upon which economies operate. It includes caregiving tasks such as looking after children, the elderly, and the sick; household maintenance activities like cooking, cleaning, and managing resources such as water and fuel; and voluntary community service that sustains social networks and unity. Emotional labour, which provides psychological comfort, resolves family conflicts, and maintains household harmony, is another often-overlooked but vital component of socially productive work. The major feature of socially productive work is that it is non-market in nature, performed without wages and outside formal employment contracts. As a result, it is generally excluded from conventional economic statistics such as the Gross Domestic Product (GDP). Yet, this work underpins the functioning of households, enabling others, particularly male members, to participate in economically productive labour outside the home. Without the unpaid contributions of caregivers, domestic workers, and volunteers, the formal economy would not be able to function smoothly.

“Time poverty” restricts women’s access to paid work, education, and public life, perpetuating gender inequality. Such socially productive work, essential yet unpaid, is widespread in both rural and urban India. Despite its scale and value, it remains invisible in economic statistics, distorting employment data and weakening policy effectiveness. Recognising and valuing this work is important for inclusive policymaking and gender justice.

- Time poverty fuels gender inequality

Economically and socially productive work are deeply interconnected; the latter—caregiving, domestic tasks, and emotional labour—forms the invisible foundation of formal economic activity. Tasks like childcare, elderly care, and household management sustain the health and productivity of workers and reduce public service burdens. Yet, despite its important role, socially productive work remains excluded from economic metrics like GDP, affecting national productivity assessments and reinforcing gender inequality. Women, who perform most of this unpaid labour, face policy neglect, lack labour rights, and remain economically dependent. Without recognising social productivity, gender equity and inclusive development remain out of reach.

- Social work sustains economic productivity

Achieving gender-equitable development requires a fundamental rethinking of how work is defined and valued. Moving beyond GDP-centric models, economies must recognise unpaid care and domestic work by incorporating them into national accounts using tools like time-use surveys and gender satellite accounts. Countries such as Mexico and South Korea provide useful models. Alongside statistical recognition, public investment in care infrastructure, such as childcare centres, eldercare, and community kitchens, is essential for redistributing caregiving responsibilities and enabling women’s participation in paid work. Women engaged in unpaid care must also receive basic social protections, including pensions and health insurance. Formalising informal sectors, such as domestic work and micro-enterprises, will further expand rights and inclusion. As highlighted in the ILO’s Action Plan on Gender Equality (2022–2025), valuing both economic and social labour is key to building a just and strong society. This is not just a policy shift but a transformative commitment to redefining development through care, justice, and well-being.

- Redefining development through valuing care

India has made progress in addressing gender disparities in work through legal frameworks and welfare schemes. Programmes like MGNREGA aim to improve rural women's employment by mandating one-third participation and offering flexible conditions. However, women's full engagement is affected by the dual burden of unpaid care work and the absence of supportive infrastructure, such as childcare services. Schemes such as PMMVY and Ayushman Bharat support maternal health but do not alleviate women's time poverty or compensate for unpaid labour. Kerala's pioneering steps, including proposed pensions for homemakers, reflect a growing recognition of socially productive work. Yet these efforts remain fragmented without a coordinated national strategy. Systemic policy maintenance is essential to integrate the value of both paid and unpaid labour into India's development planning and public budgeting.

- India needs balanced policy for unpaid work

The longstanding divide between economically productive and socially productive work is not just a theoretical distinction; it has deep real-world implications that support gender-based inequality. This binary view has historically prioritised wage-earning activities over the unpaid labour that sustains households and communities. In reality, women, particularly from low-income, rural, and marginalised backgrounds, often juggle both roles simultaneously. They may work in agricultural fields or informal enterprises while also providing unpaid childcare, cooking, cleaning, and eldercare, none of which is reflected in national income accounts or labour statistics.

Moving towards a gender-just economic framework requires the deliberate valuation and institutional support of both these forms of work. This includes integrating unpaid labour into national statistics through time-use surveys, establishing gender satellite accounts, and ensuring that public policies are responsive to the needs of unpaid workers. Furthermore, expanding social protection systems, such as pensions, health insurance, and maternity benefits, to include women engaged in unpaid care work is important. Investing in public infrastructure, such as affordable childcare centres, community kitchens, and safe transport, can significantly reduce the care burden and free up women's time for paid employment or personal development. Ultimately, acknowledging socially productive work is not merely about economic efficiency; it is about justice, visibility, and inclusion. Recognising and redistributing the burden of care is a necessary precondition for inclusive growth, sustainable development, and a truly equitable society.

- Bridging care-work divide ensures equity

Summarised Overview

A central focus is placed on how various forms of labour, productive and unproductive, visible and invisible, are categorised, and how these categories impact policy, data collection, and women's economic agency. The concepts of 'unpaid work' and 'socially productive work' challenge conventional measures of economic activity, offering more inclusive frameworks that reflect women's lived realities. Case studies and data from Time Use Surveys reinforce how a vast portion of women's labour goes unrecorded in national income accounts, which further marginalises their role in economic planning and resource allocation.

Methods for valuing unpaid and under-recognised labour are explored in depth, such as the replacement cost, opportunity cost, input–output method, and satellite accounting. These valuation techniques help quantify the economic value of domestic and caregiving work that is typically excluded from GDP estimates. The complexities of differentiating between paid and unpaid work, especially when informal and home-based economic activities overlap with caregiving responsibilities.

Additionally, attention is given to how socially productive work, such as emotional labour, volunteerism, and community engagement, holds vital importance despite lacking monetary compensation. The artificial division between economic and social contributions, arguing for a holistic valuation of all forms of women's work. Policy initiatives such as gender-responsive budgeting, care infrastructure investment, and pension schemes for homemakers are examined to highlight the way forward. The content ultimately calls for systemic reform in economic thinking, ensuring that women's work, both market and non-market, is fully recognised, fairly valued, and equitably supported.

Assignments

1. Define and differentiate between productive and unproductive work using appropriate examples.
2. Discuss the significance of Time Use Surveys in measuring women's unpaid labour.
3. Explain the concept of invisible work and identify its major categories.
4. Evaluate the replacement cost and opportunity cost methods for valuing unpaid domestic work.
5. Critically examine the need to recognise socially productive work in economic policymaking.

Suggested Reading

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UNIT 4 Economic Status And Feminisation 'U' Hypothesis

Learning Outcomes

After completing this unit, the learner will be able to:

- identify the factors affecting the economic status of women in India
- identify the barriers to women's access and control over property and productive assets
- examine the role of women in decision-making
- discuss the feminisation 'U' Hypothesis

Background

In many parts of the world, including India, the economic standing of women has long been a mirror reflecting deep-rooted gender hierarchies. Walk through a rural village or an urban slum, and you will often encounter women bearing the double burden of work, cooking, cleaning, caregiving at home, and labouring in fields or informal jobs, all without recognition or reward. Despite contributing to their families and communities in indispensable ways, women frequently lack control over the very resources they help generate. This lack of control is often institutionalised. Property inherited by default goes to sons; decisions about major household purchases or agricultural inputs are made by men; and when income statistics are compiled, the countless hours women spend in care work or unpaid labour remain invisible. Even when women earn, their income is often considered supplementary, and their financial autonomy is restricted by social norms and familial expectations.

The situation becomes more complex when intersected with factors like caste, class, and region. In some households, women might enjoy nominal rights but face resistance in exercising them. In others, customary practices override legal entitlements, making ownership on paper meaningless. Participation in decisions, whether related to education, healthcare, or land use, often reflects these deeply embedded inequalities. Understanding the economic status of women requires moving beyond narrow income-based metrics. It involves investigating who owns what, who decides what, and how social structures facilitate or affect women's economic empowerment.

Keywords

Economic Status, Gender Pay Gap, Property Rights, Land Ownership, Intra-Household Decision-Making, Feminisation U Hypothesis, Labour Force Participation, Asset Control, Informal Sector, Gender Norms

Discussion

4.4.1 Economic Status of Women in India

- Women's economic role under-recognised

The economic status of women in India is a major indicator of the nation's inclusive growth and gender equality. While women constitute nearly half of the population, their contribution to the economy, both visible and invisible, has been historically under-recognised. The economic roles they perform, whether as wage workers, entrepreneurs, caregivers, or agricultural labourers, are vital for national development. Yet, women continue to face structural barriers in accessing resources, employment, and economic decision-making. Despite progressive constitutional and policy frameworks, India's performance on key gender development indicators, including labour force participation, asset ownership, income parity, and entrepreneurship, remains far from optimal. Addressing these disparities is not only a matter of social justice but also a macroeconomic necessity.

- Low and informal female employment

Women's participation in the formal labour market has remained consistently low and, in some cases, has declined over time. According to the Periodic Labour Force Survey (2022-23), the female labour force participation rate (LFPR) in India stood at around 32.8%, which, although improved from previous years, is still significantly lower than the global average of 47% (ILO, 2023). This low LFPR is marked by significant rural-urban differences. While rural women participate more in agricultural and informal activities, urban women face greater withdrawal due to social expectations, lack of safe work environments, and care burdens. The "Feminisation U Hypothesis" explains this phenomenon in the context of structural shifts in the economy. Moreover, even when employed, women are concentrated in informal, unprotected, and low-paid sectors, including domestic work, home-based manufacturing, and agriculture. According to the CII (Confederation &Indian Industry) Report (2023), nearly 93% of working women in India are engaged in the informal sector, often without access to maternity benefits, pensions, or social security.

- Constant gender wage inequality

Indian women earn significantly less than their male counter parts across nearly all occupational categories, reflecting a persistent gender pay gap that undermines their economic status. As reported by the Monster Salary Index (2021), the gender pay gap in India stands at 19%, with even higher disparities in sectors like manufacturing and information technology. This wage inequality is driven by several structural and systemic factors, including occupational segregation that channels women into lower-paying roles, limited access to quality education and skill-building opportunities, discriminatory practices in hiring and promotions, and frequent career interruptions due to caregiving responsibilities. Moreover, women's substantial contributions within the household, especially in the form of unpaid domestic and care work, remain excluded from national income accounting, further distorting the visibility of their economic participation and reinforcing gendered inequities.

- Women's entrepreneurship faces structural barriers

India has seen a gradual rise in women's entrepreneurship, particularly through Self Help Groups (SHGs) and microenterprises. According to the 6th Economic Census, women-owned enterprises constituted 13.76% of total establishments, yet most are home-based, informal, and concentrated in low-capital sectors. Schemes like Stand-Up India and MUDRA Yojana have attempted to address financial barriers, but uptake remains limited due to a lack of collateral, digital illiteracy, and cultural norms restricting women's mobility and autonomy. Various studies on SHGs in agriculture shows that collective action significantly improves women's bargaining power, access to credit, and decision-making capacity, yet requires institutional and family-level support to scale.

One of the key indicators of economic independence is ownership and control over productive assets, such as land, housing, and savings. According to the National Family Health Survey (NFHS-5), only 38.3% of women own a house or land (either alone or jointly). The various studies (2023) on digital land records indicates that only 14% of rural land titles are held by women, despite legislative provisions like the Hindu Succession (Amendment) Act, 2005, which legally guarantees equal inheritance rights. The gap between law and practice remains wide due to patriarchal norms, poor legal awareness, and procedural hurdles. Women in India shoulder a disproportionate share of unpaid domestic and care work. The "time poverty" limits their opportunities for education, skill development, and paid employment. According to the MDRA study (2021), if unpaid work by women were assigned a monetary value using the replacement cost method, it would contribute nearly 19% of India's GDP.

- Asset inequality and time poverty

A growing body of literature, including reports from the World Bank, UN Women, and CII, strongly argues that the economic empowerment of women leads to higher household incomes, improved child welfare, and overall economic growth. The CII Report (2023) estimates that India's GDP could rise by $770 billion by 2025 if women were equally represented in the labour force. Moreover, the contribution of women's economic activities to sectors like agriculture, education, healthcare, and MSMEs makes them major actors in building an inclusive economy.

- Women's empowerment boosts GDP

The economic status of women in India reflects a paradox: while their contributions are vast and multidimensional, they remain systematically undervalued and underrepresented. The intersecting barriers of gender, caste, location, and class compound their economic marginalisation. Therefore, improving women's economic status requires not just employment opportunities, but also access to credit, land, education, social protection, and legal rights. Policy must move beyond welfare-centric approaches and adopt a rights-based, gender-transformative agenda that recognises women as economic agents. Only then can India unlock its full demographic dividend and achieve sustainable and inclusive economic development.

- Transformative policies enable inclusion

4.4.2 Property Rights: Access to and Control Over Resources

Property rights are central to economic security, autonomy, and bargaining power. For women, access to and control over productive assets like land is key to breaking cycles of poverty and exclusion. Despite legal provisions, Indian women remain underrepresented in ownership and decision-making. The Hindu Succession (Amendment) Act of 2005 granted daughters equal inheritance rights, and muslim women inherit under Islamic law, albeit at lesser shares. Tribal customary laws often exclude women entirely. Ground realities reflect poor implementation. Women own only about 13–14% of operational land holdings, and even legal heirs are often denied control by male relatives. As noted in various studies, land records frequently show women as nominal owners for subsidy purposes, while real authority remains with men.

- Women's property rights remain marginalised

Ownership and control over assets significantly shape women's economic security, agency, and social status. Property rights influence:

- **Access to Credit**: Land and property serve as collateral for loans. Women without titles are often excluded from formal credit systems.
- **Bargaining Power**: Intra-household decision-making is closely linked to ownership. Studies show that women with land titles participate more actively in agricultural decisions.
- **Protection from Domestic Violence**: Research from Kelkar (2021) and others shows that women who own property are less vulnerable to spousal violence, as they have the means to leave abusive relationships.
- **Intergenerational Impact**: Ownership by mothers increases the likelihood of daughters inheriting assets and improves outcomes in education and health.

- Asset ownership empowers and protects women

Despite constitutional guarantees and progressive legal reforms, women in India continue to face major barriers to accessing and controlling property. Patriarchal norms and cultural practices often discourage women from claiming inheritance, with land ownership still widely seen as a male domain. Limited legal awareness further affects women's ability to assert their rights. Land reform and titling policies remain gender-blind, leading to male-dominated documentation. Bureaucratic hurdles, such as complex procedures, lack of support, and official apathy, also discourage women from pursuing ownership. Social and familial pressures, including fear of conflict, often prevent women from asserting claims. Even in states like Kerala, where female literacy is high, customary male kinship systems restrict women's ownership. These challenges show that legal reforms alone are inadequate;

- Legal rights affected by patriarchy

institutional support and social transformation are essential to ensure women's property rights are meaningful and empowering.

- Formal ownership lacks real control

Efforts to close the gender gap in land rights in India have led to key policy measures. One such initiative is joint titling under schemes like Pradhan Mantri Awas Yojana (PMAY), which lists women as co-owners to improve their ownership security. The digitisation of land records has also helped track gender-disaggregated data, aiding in the formulation of gender-responsive land policies. Civil society organisations have supported these efforts through legal aid and awareness campaigns that help women claim and enforce their rights. States like Odisha and Andhra Pradesh have taken the lead in promoting joint titles within women-focused programmes. However, as noted by UN Women (2020), legal ownership does not always translate into real control. Many women, despite having formal titles, remain dependent on male relatives for land-related decisions. Bridging this gap requires not just legal change but deeper cultural and structural reforms that enable true autonomy over property.

- Structural change enables real ownership

Gender justice in property rights requires more than listing women's names on land documents; it calls for transformative ownership, actual control, and benefits from land. This shift demands systemic and cultural change. Community sensitisation is crucial to challenge patriarchal norms limiting women's inheritance and property use. Simplified, accessible titling procedures are needed, especially in rural and tribal areas. Public awareness must connect land rights to women's economic autonomy, highlighting benefits such as increased bargaining power and protection from domestic abuse. Integrating land rights with broader development programmes, such as livelihood missions and SHGs, can ensure legal titles lead to real empowerment. Ultimately, secure access to property is important for economic inclusion, full citizenship, and sustainable development. Without structural reforms in property regimes, women's empowerment will remain partial and symbolic.

4.4.3 Power of Decision-Making

Women's decision-making power is central to gender equality, reflecting autonomy in personal, familial, and societal domains. It includes control over education, healthcare, employment, and mobility, as well as influence within households, communities, and institutions. In India, however, this power is unevenly distributed across caste, class, and region, constrained by patriarchal norms that often limit women's agency. Economic dependency, lack of asset ownership, restricted mobility, and time poverty due to unpaid care work further reinforce their marginalisation. Often excluded from formal governance and denied access to financial and legal systems, women face structural barriers that hinder meaningful participation. Importantly, decision-making is not merely about having a voice but being respected and able to act without coercion. At the household level, issues such as control over income and reproductive choices matter; at the class and community levels, access to leadership, digital platforms, and financial services becomes important. True empowerment requires legal reform, economic support, and a transformation of social norms to ensure women can actively shape their lives and contribute to inclusive development.

- Decision-making drives gender equality

4.4.3.1 Power of Decision-Making at the Household Level

Within households, decision-making power reflects a woman's ability to influence choices related to finance, consumption, mobility, reproductive rights, education, and social interactions. Despite growing educational attainment and declining fertility rates, women in India continue to have limited control over key life decisions. According to NFHS-5 (2019–21), 88.7% of married women aged 15–49 participate in decisions regarding their own healthcare, household purchases, and visiting relatives, but this often does not extend to strategic decisions like investment, property transactions, or large-scale financial planning. A deeper analysis reveals that women's voices are more respected in routine, low-stakes decisions (e.g., daily expenditures) than in high-value decisions (e.g., property sale, children's education). Furthermore, a study by Padmaja Surendran (2023) on women in SHG-linked agricultural households showed that even economically active women in rural areas often defer to male authority in family-level decision-making. This asymmetry is compounded by economic dependency, where a lack of direct access to income or land reduces a woman's bargaining power within the family.

- Limited role in Strategic decision-making

4.4.3.2 Power of Decision-Making at the Class and Economic Strata Level

Class stratification deeply influences decision-making dynamics. Women from upper- and middle-class families may have better access to higher education, financial services, and health infrastructure. Yet, paradoxically, these women can also face stronger cultural restrictions, especially regarding mobility, employment, or career progression, due to heightened notions of family honour or status preservation. In contrast, women from lower socio-economic backgrounds often bear the dual burden of paid and unpaid work, but with limited decision-making authority due to illiteracy, informal employment, or exclusion from asset ownership. Research reveals that access to land, credit, and income does not always guarantee control or decision-making power. For instance, even in households where women are de facto heads (due to male out-migration), decision-making is often constrained by in-laws or community expectations. Thus, empowerment cannot be reduced to economic activity alone; it requires shifts in social norms and power relations.

4.4.3.3 Power of Decision-Making at the Community and Institutional Level

- Participation affected by proxy control

Community participation is another domain where decision-making reflects women's status. Legislative provisions like the 73rd Super script Constitutional Amendment mandate 33% reservation for women in Panchayati Raj Institutions (PRIs). However, studies reveal that proxy representation is common, where women elected to local bodies are fronted by male relatives who make decisions on their behalf. According to a study in Bihar (The Involvement of Women as the Domestic Decision Maker, 2023), only a fraction of elected women truly exercise independent power, as many lack training, confidence, or support systems. Nevertheless, where effective participation is encouraged through capacity-building programmes, SHGs, or digital platforms, women have made significant gains in shaping community infrastructure, school management, and local welfare schemes. Initiatives like Mission Shakti and National Rural Livelihood Mission (NRLM) are increasingly integrating community-based monitoring and participatory budgeting, allowing grassroots women's voices to influence public spending and resource allocation. Moreover, caste and religion often intersect with gender in shaping public participation. Dalit and Adivasi women, in particular, face multi-layered marginalisation, being underrepresented and under-heard in both household and community forums. Cultural stigma, fear of backlash, and lack of institutional redress mechanisms further suppress their ability to engage in meaningful decision-making.

Despite increased policy attention, structural barriers continue to hinder women's meaningful participation in decision-making. A key constraint is time poverty due to the unequal burden of unpaid care work; women spend nearly five hours daily on such tasks, compared to under two hours for men (Time Use Survey, 2020). This restricts their engagement in formal work, politics, or leadership. Additionally, gender-blind data systems fail to capture informal contributions or intra-household power dynamics, leaving much of women's influence unrecorded. Legal reforms, such as the Hindu Succession (Amendment) Act, 2005, are often undermined by patriarchal norms and customary practices that deny women inheritance and land rights. The overlap of statutory and customary laws creates ambiguity, weakening formal protections. Deep-rooted cultural norms further suppress women's voices, where assertiveness may lead to social backlash. These socio-legal and normative barriers collectively constrain women's autonomy across households, communities, and institutions, limiting their agency and public presence.

- Norms and time limit autonomy

Achieving gender-equitable decision-making requires more than legal reforms or symbolic inclusion. It calls for dismantling patriarchal norms within households, addressing class and caste-based economic inequalities, and reforming institutions that sideline women's voices. This shift must be supported by capacity-building for legal literacy, confidence, and negotiation skills. Ensuring access to land, credit, education, and digital tools is vital to empower women as informed stakeholders. Gender-responsive budgeting, affirmative political representation, and targeted policies for Dalit and Adivasi women are crucial to reshaping power dynamics. Enabling women to become active decision-makers is not just about agency; it is central to national development. As India moves toward inclusive growth, embedding women's decision-making power in households, markets, and governance is essential for real democracy and justice.

- Empowerment through structural reform

4.4.4 Feminisation 'U' Hypothesis

- U-shaped female labour participation

The Feminisation 'U' Hypothesis offers a theoretical lens to examine how women's labour force participation (LFP) changes with economic development. It challenges the assumption that development automatically leads to greater gender equality in employment. Instead, the hypothesis suggests that women's LFP follows a U-shaped curve relative to per capita income: high in agrarian economies, declining during industrial transition, and rising again in post-industrial, service-oriented economies. First proposed by Claudia Goldin (1995), this hypothesis has become central to understanding gendered patterns of work across different phases of economic transformation, particularly in developing countries like India.

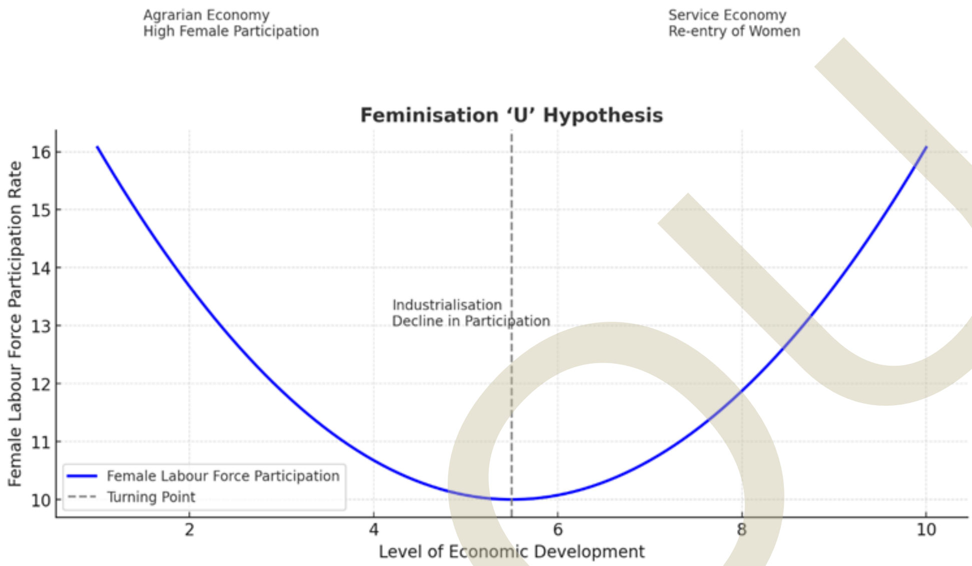

Fig 4.3. 1 Feminisation 'U' Hypothesis

- Labour participation follows U-shape

The Feminisation 'U' Hypothesis is a conceptual framework used to explain the pattern of women's labour force participation (LFP) in relation to the economic development of a country. It suggests that as a country progresses from a low-income agrarian economy to a high-income industrial and post-industrial economy, female labour force participation follows a U-shaped trajectory.

- High informal work in agriculture

- **The Left Side of the U: High Participation in Agrarian Economies:** In low-income agrarian societies, women often participate actively in the workforce, particularly in family-based or subsistence agriculture. Their contribution, while extensive, is typically informal, unremunerated, and undervalued. Women are involved in farming, animal care, gathering fuel or water, and home-based crafts. This stage reflects high visibility of women in labour, although in low-productivity and low-wage sectors. However, due to a lack of formal recognition and wage compensation, these contributions are often not recorded in national statistics.

- **The Bottom of the U: Decline During Early Industrialisation:** As economies shift from agrarian to industrial structures, female labour force participation often experiences a noticeable decline, commonly referred to as the "dip" in the U-shaped curve. This downturn can be attributed to several interconnected factors. Industrial jobs, particularly in heavy manufacturing, are frequently male-dominated, and women are often excluded due to prevailing social norms or inadequate access to relevant skills, a phenomenon known as occupational segregation. Additionally, urbanisation and the rise of a middle-class ethos tend to reinforce patriarchal ideals of domesticity, encouraging women to remain within the household while men become the primary earners. Even though educational attainment among women may improve during this phase, there is often a mismatch between the education provided and the skills required by the formal labour market. Moreover, the patterns of migration typically favour male mobility, with women often remaining in rural settings, further limiting their employment opportunities. Consequently, as household incomes increase through male employment, the perceived economic necessity for women to work diminishes, and their labour becomes increasingly confined to unpaid domestic and caregiving responsibilities.

- Decline in workforce during industrialisation

- **The Right Side of the U: Recovery in Post-Industrial Economies:** As economic development progresses and the service sector expands, women's participation in the labour force begins to rise again, marking the upward slope of the Feminisation 'U' curve. This resurgence is driven by several enabling factors. The growth of the service sector, particularly in areas such as health, education, finance, and retail, offers more female-friendly jobs with greater flexibility in working conditions. Additionally, rising levels of female education have equipped more women with the qualifications needed to access formal employment opportunities. Technological advancements and the spread of remote work options further ease women's entry into the workforce by helping them balance professional commitments with domestic responsibilities. Moreover, gender-sensitive policy interventions, such as maternity benefits, improved childcare infrastructure, and protective labour laws, have facilitated better retention of women in the workforce. While this stage reflects increased autonomy, agency, and inclusion of women in economic life, persistent structural barriers and entrenched gender norms continue to limit the full realisation of their potential.

- Revival of female labour participation

India's labour data partially supports the Feminisation U Hypothesis. While women's education and skills have improved, the female labour force participation rate (FLFPR) fell from 30.3% in 1990 to 24% in 2022 (World Bank), largely due to cultural norms, limited formal job creation, and growth in the informal sector. However, recent trends like digital platforms, gig work, and self-help groups (SHGs) have facilitated some workforce re-entry, suggesting a possible rise along the U-curve. The hypothesis critiques the assumption that economic growth alone ensures gender parity, highlighting barriers like unpaid care work, inflexible jobs, and patriarchal structures. For an inclusive upward shift, policies must ease care burdens, promote formal and flexible employment, and empower women's economic agency. Although the Feminisation 'U' Hypothesis aligns with labour trends in many Western economies, its relevance to India is more complex. India has seen a constant decline in female labour force participation (FLFP), even during economic growth and rising female education levels. According to the PLFS (2022), FLFP remains below 30%, with urban rates even lower, challenging the expected U-shaped pattern of rising participation with industrialisation and service sector expansion. Despite notable GDP growth and improved social indicators, women's employment has not kept pace.

- India's mixed U-curve trajectory

One key reason behind India's deviation from the Feminisation 'U' Hypothesis is the phenomenon of "hidden labour." Another contradiction is the "education paradox," where rising female education levels do not translate into greater employment. As Chatterjee et al. (2022) note, social norms, job mismatch, lack of safe and flexible workplaces, and gendered expectations keep educated women, particularly in urban areas, out of the labour force. Thus, without addressing structural, patriarchal, and institutional barriers, India's labour market fails to reflect the expected U-shaped pattern of female workforce participation.

- Hidden labour and education paradox

Female labour force participation in India is influenced by deep-rooted social norms and structural barriers. The prevailing male breadwinner ideal often compels even educated women to prioritise domestic responsibilities over paid work, limiting labour supply and their perceived economic value. Inadequate job opportunities, especially those that are safe, flexible, and compatible with women's skills, further deter participation, particularly in male-dominated or mobile professions.

- Social norms limit participation

Additionally, India's slow transition from agriculture to service-led growth has limited avenues for female employment. Many women exit the labour force during this shift due to the lack of suitable roles. A major challenge is the deficit in care infrastructure, including insufficient childcare, eldercare, and maternity support, which leads to "time poverty" and restricts women's ability to work outside the home. While the Feminisation 'U' Hypothesis helps explain global trends in women's employment, it has notable limitations. It assumes a uniform trajectory across countries, ignoring intersectional factors like caste, class, religion, and rural–urban divides that shape employment access in India. A major drawback is its dependence on formal labour data, excluding the vast unpaid and home-based work undertaken by women, especially in agriculture and domestic production. Additionally, it overlooks the important role of policy, such as labour laws, social protection, and public services, in influencing women's workforce participation.

- Inclusive policies for upward shift

To transition India on to the upward slope of the Feminisation 'U' curve, a comprehensive policy shift is essential. Priority must be given to investing in care infrastructure, such as childcare and eldercare services, to reduce unpaid work burdens. Skill development programmes should be tailored to women's aspirations and local employment contexts, linking vocational training with job opportunities. Women entrepreneurs need better access to credit, insurance, markets, and digital tools, alongside gender-sensitive financial inclusion. Lastly, work must be measured more inclusively by using Time Use Surveys and Gender Satellite Accounts to fully account for women's paid and unpaid contributions in policymaking and national accounts.

- Beyond the U-curve approach

The Feminisation 'U' Hypothesis offers an important lens through which to examine the dynamic between economic development and female labour force participation. However, India's experience illustrates that the model has limitations, particularly in contexts with entrenched patriarchy, informal employment dominance, and weak public infrastructure. A truly inclusive and equitable growth strategy must move beyond the U-curve and embrace a gender-transformative approach. Such a framework must aim to recognise, redistribute, and reward all forms of women's work—formal or informal, paid or unpaid ensuring that women are not just participants in the economy but empowered agents of economic change.

Summarised Overview

The economic status of women in India is characterised by persistent wage disparities, occupational segregation, and limited access to productive resources. The Monster Salary Index (2021) revealed a 19% gender pay gap in India, reflecting systemic discrimination and structural barriers in the labour market. Contributing factors include caregiving responsibilities, lack of access to education and training, and exclusion from leadership roles. Property rights are critical for economic empowerment; yet, most Indian women lack secure access to land and other assets. Despite legislative reforms, customary norms and bureaucratic hurdles hinder women's ability to claim, use, or transfer property. The concept of transformative ownership goes beyond mere titles, advocating for real control, benefit-sharing, and decision-making autonomy over assets. Successful initiatives, such as land titling programmes linked to women-centric development schemes, demonstrate the potential for integrated policy frameworks.

Decision-making power at household, class, and community levels remains unequally distributed. Studies indicate that women are more likely to influence decisions related to daily household needs but are largely excluded from decisions involving property, mobility, and large expenditures. Time poverty due to unpaid care work, along with social and cultural norms, limits women's capacity to participate in formal and informal decision-making structures. Digital inclusion, legal awareness, and participation in self-help groups have been linked to improved agency.

The Feminisation 'U' Hypothesis provides a complex understanding of women's labour force participation. It posits a U-shaped relationship between economic development and female labour supply: participation is high in low-income settings due to survival necessity, declines during the initial phases of development as household incomes rise and social norms restrict women's work, and increases again when higher education and employment opportunities emerge in the formal sector. Empirical studies from India suggest that while some urban and educated women have begun to re-enter the workforce, the overall female labour force participation rate remains alarmingly low, requiring policy interventions that address both demand and supply-side constraints.

Assignments

1. What are the major factors contributing to the economic status of women in India?
2. Discuss the importance of property rights in ensuring women's economic empowerment. What challenges do women face in accessing and controlling property?
3. How do social norms affect women's participation in decision-making at different social levels?
4. Explain the Feminisation 'U' Hypothesis with reference to the Indian labour market.

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MODEL QUESTION PAPER SETS

SREENARAYANAGURU OPEN UNIVERSITY

Model Question Paper (SET- A)

QP CODE: ………   Reg. No : ………...............

Name : ………………...

SECOND SEMESTER

M A ECONOMICS EXAMINATION

DISCIPLINE SPECIFIC ELECTIVE - 06-

M23EC06DE- GENDER AND DEVELOPMENT

(CBCS - PG)

2023-24 - Admission Onwards

Time: 3 Hours   Max Marks: 70

Section A - Objective Type Questions

Answer any 10 questions. Each question carries 1 mark **(10 X 1=10 Marks)**

1. Define sex.
2. What is gender neutrality?
3. Name two types of gender divide that are seen often in society.
4. Name the three dimensions considered under GII.
5. What is WID?
6. What is GAD?
7. What is the founding manifesto of DAWN?
8. Name any two approaches to women's development.
9. What does time use survey refers to?
10. Define gender planning.
11. What are practical gender needs?
12. What is gender budgeting?
13. Define capability approach.
14. Define agency.
15. What are invisible works?

Section B- Very Short Questions

Answer any 5 questions. Each question carries 2 marks **(5X2=10 Marks)**

16. Distinguish between gender equality and gender equity.
17. What are gender rights?
18. Write on gender divide.
19. What is internal gender audit?
20. What is DAWN?
21. Distinguish between welfare approach and equity approach.
22. What is SAP?
23. What is value chain analysis?
24. What is GEAP?
25. Write on the findings of 6th Economic Census.

Section C- Short Answer

Answer any 5 questions. Each question carries 4 marks. **(5X4=20 Marks)**

26. Write on sex, gender, sexual orientations.
27. Discuss gender wage divide.
28. Discuss on WID and WAD.
29. Explain empowerment approach.
30. Explain the strategies for effective gender mainstreaming
31. Elucidate on Gender Equality Action Planning.
32. Discuss on gender access and control over resources.
33. Explain Sen's Capability Approach.

Section D- Long Answer/Essay Question

Answer any 3 questions. Each question carries 10 marks. **(3X10=30 Marks)**

34. Elucidate on how gender inequality hinders development.
35. Compare and contrast various approaches to women's development.
36. Elucidate on Caroline Moser's gender planning framework.
37. Explain gender budgeting. Discuss its evolution, objectives, components, and framework.
38. Discuss entitlement. Explain the tangible and intangible supports that collectively determine their well-being, agency, and social status for women.
39. Explain different concepts related to women's work.

SREENARAYANAGURU OPEN UNIVERSITY

Model Question Paper (SET- B)

QP CODE: .... **Reg. No :...................**

Name:.................

SECOND SEMESTER

M A ECONOMICS EXAMINATION

DISCIPLINE SPECIFIC ELECTIVE - 06-

M23EC06DE- GENDER AND DEVELOPMENT

(CBCS - PG)

2023-24 - Admission Onwards

Time: 3 Hours Max Marks: 70

Section A - Objective Type Questions

Answer any 10 questions. Each question carries 1 mark **(10 X 1=10 Marks)**

1. What does gender inequality in voice refer to?
2. Which convention is often referred to as the international bill of rights for women?
3. What is gender blindness?
4. What is WID?
5. Name a report documenting gender parity laws across countries.
6. Which approach to women's development is considered as the first full-fledged WID strategy?
7. Name any two objectives of gender budgeting.
8. What are the key components of gender responsive budgeting?
9. Give two common examples of SGNs.
10. Define gender mainstreaming.
11. What are economically productive works?
12. Name two propagators of capability approach.
13. What are invisible works?
14. What are emotional works?
15. Name two campaigns helping to reduce gender divide.

Section B- Very Short Questions

Answer any 5 questions. Each question carries 2 marks **(5X2=10 Marks)**

16. Distinguish between gender bias and discrimination.
17. Distinguish between reproductive role and productive role.
18. What are the objectives of gender budgeting?
19. What is internal gender audit?
20. What are the roles of gender planning in development economics?
21. Name four challenges and barriers to gender mainstreaming.
22. Distinguish between specialist replacement method and generalist replacement method.
23. What are satellite accounts?
24. Write on community work.
25. Write on economically productive work.

Section C- Short Answer

Answer any 5 questions. Each question carries 4 marks. **(5X4=20 Marks)**

26. Discuss gender inequality in rights.
27. Explain gender inequality and its effect on wellbeing.
28. Discuss on WID and WAD
29. Explain HDI and GEM.
30. Explain the steps in gender sensitive planning and challenges in implementing it.
31. Explain institutional mechanism on gender mainstreaming and gender sensitive policy formulation.
32. Discuss the applications of capability approach.
33. Discuss the various approaches to the valuation of unpaid work.

Section D- Long Answer/Essay Question

Answer any 3 questions. Each question carries 10 marks. **(3X10=30 Marks)**

34. Explain gender divide.
35. Discuss the present status on gender inequality across different development regions via GII. Explain gender inequality in resources.
36. Explain various gender analysis tools and techniques.
37. Elucidate on gender auditing.
38. Elucidate on Martha Nussbaum's Capability Approach.

സർവ്വകലാശാലാഗീതം

വിദ്യയാൽ സ്വതന്ത്രരാകണം
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ജ്ഞാനകേന്ദ്രമേ ജ്വലിക്കണേ

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GENDER AND DEVELOPMENT

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