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Women at Work: The Economics of Gender Inequality

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ABSTRACT

In the last two decades, there has been a significant change in the social and economic horizon of India, with the Female Labor Force participation rate reaching 41.7% in 2023-2024. While the growing FLFPR indicates increased economic participation of women, it does not always mean that women are getting quality employment opportunities or becoming empowered. In fact, this boost in FLFPR is because most women, especially rural women, are compelled to work because of unfavorable circumstances and not because there are doors opening for them. As FLFPR is an inadequate economic metric, this study also explores other economic indicators like the global gender gap index, female entrepreneurship rate, access to financial services, women's asset management, female unemployment rate, etc. While the participation of women is increasing exponentially across all professions, they still have to face an uphill battle to move forward in their careers and gain respect. To collect empirical evidence on workplace barriers, this study has circulated a survey filled out by 121 anonymous women belonging to all age groups from both the formal and informal sectors. The FLFPR of India has also been compared with that of emerging economies to evaluate India's current scenario in light of global standards. Secondary data has been collected from sources such as the World Bank, the World Economic Forum, and Indian National newspapers. Thematic patterns of gender pay gap, pre-conceived notions, hostile work environment, negative and prejudiced attitude towards women, lack of mentorship programmes, and inadequate provision of childcare and maternity benefits have emerged. These become obstructions not just for women but also for organizations, India, its economy, and the Gross Domestic Product of this country. If half of the populace remains dormant in the workforce, the Indian economy will never be able to reach its maximum potential.

Keywords: Women, Economic, Gender, Workforce, Employment.

INTRODUCTION

India is the fourth largest economy in the world when measured by nominal GDP and third largest when measured by Purchasing Power Parity. It is on its way to becoming the third-largest economy in the world by 2030. It has a GDP growth rate of 6.5% annually in recent years and a Gross Domestic Product of 3.91 trillion US dollars.

Source: Wikipedia https://share.google/G8SEdZfrCUIofDuHb

 $\underline{https://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG?locations=IN}$

Source: The Economic Times https://share.google/pYvuxAKm7BAdOSFPE Source: World Bank Open Data https://share.google/07M7g4hHU4ySK8Gpk

However, in the Indian Economy and even society in general, women have been inherently inferior. For a very long time, this was simply a fact, a fact that no one fought to refute. In a battle for equality spanning over centuries, with women like Savitribai Phule, Pandita Ramabai and Rokeya Sakhawat Hussein fighting for basic rights like literacy and schooling to women like Indra Nooyi, Kiran Mazumdar-Shaw and Falguni Nayar taking the business world by storm, there has been some measure of progress and development. However, achieving improvement does not mean we have achieved equality.

As women attempt to enter the workforce and build their careers, they face a myriad of hurdles from structural barriers to subtle discrimination, financial marginalization to familial obligations and economic insecurities to emotional duress. These issues transcend one individual or organization and can be traced back to the fundamental system and society of our country.

Empowering women is essential to create a better society, economy and country. When women enter the workforce, the economy becomes resilient and powerful. IMF estimates that increasing female participation could enhance GDP by 27%. With population growth and industrialization, there is also a need for more skilled and talented workers to meet growing labor demands. A report by McKinsey in 2018 had previously estimated that improving gender equality could have added 770 billion dollars to the Indian economy by 2025. Women also bring dynamic skills and perspectives to companies with organizations having a higher representation of women outperforming the male dominated ones. Apart from sustaining the economic momentum of our country, women also become financially independent and have more say and autonomy in their households and lives. They can realize their potential and challenge archaic social norms and restrictions. They also tend to invest more in their children's health and education breaking intergenerational cycles of poverty. When women are held back, the country loses a massive reservoir of talent and intelligence. Empowering and uplifting women is beneficial not just to them but to their families, the companies where they work which in turn fosters a better and more equitable world.

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OBJECTIVE

The main objective of this study is to analyze the major challenges faced by women in India's workforce including gender discrimination, unequal pay, limited career advancement and work-life imbalances. It also aims to assess the impact of organizational policies, workplace culture and traditional practices on women's professional experience. This study will further examine how overcoming these challenges will help boost the country's national productivity and macro-economic growth. At present, there is a conflicting scenario where problems and progress co-exist simultaneously. To ameliorate the present condition of women, the barriers faced by them must be overcome. This research seeks to identify gaps in existing systems and make suggestions to overcome the challenges faced by women and increase their participation in the workforce.

METHODOLODY

This study adopted a mixed method research approach combining primary quantitative data collected with an online survey with secondary data analysis to identify broad patterns and historical trends of women's participation in the workforce. An online survey was circulated among 121 working women from all age groups belonging to both formal and informal sector. Key indicators such as FLFPR, wage disparity, leadership representation and safety metrics were collected from sources such as World Bank, World Economic Forum and Indian National Newspapers.

LITERATURE REVIEW

One of the key indicators which indicates the participation of women in the workforce is Female Labor Force Participation rate. It refers to the percentage of women aged 15 and above who are either working or actively seeking work.

Across the economic landscape of our country, Female Labor Force Participation rate has increased from 23.3%% IN 2017-2018 TO 41.7% IN 2023-2024.

https://share.google/ExRC3gOjGXsmWyP2E

Recent surveys show that FLFPR has been showing positive trends particularly in rural areas. The participation of rural women has increased from 24.6% in 2017-2018 to 47.6% in 2023-2024.

https://share.google/cKOzsIaXz0ZoTe4DU

However, a major proportion of women don't find regular salaried jobs and are instead compelled to work in the informal and unpaid sector. 76.9% of rural women remain in agriculture with jobs in industry and service sectors diminishing.

Source: The Times of India https://share.google/APf9opkhLk6q8HFun

Most of these women are forced to work because of financial distress and poverty. India's FLFPR is conclusive of the fact that more doesn't mean better and quality has lagged quantity. Thus, it is essential to increase quality and security of jobs rather than just the

The following is a comparison of India's FLFPR with different countries and the global average.

Country/Region		Labor	Force	Comparison with India
	Participation R	ate		
India	41.7%			
Global Average	48.7%			India's FLFPR is still lesser than
				the world average by a certain
				margin
China	60%			India's FLFPR is substantially
				lower than that of China
Brazil	53%			Brazil is significantly ahead of
				India
South Africa	53%			South Africa is considerably
				ahead of India
Bangladesh	44%			While the margin between the
				two counties is less, Bangladesh
				still stands ahead of India
Pakistan	24%			India's FLFPR is much higher
				than that of Pakistan
United States	57%			United States is significantly
				ahead of India
Male LFPR in India	75.6%			Labor Force Participation of men
				in India remains substantially
111 1 / 17 / 17				higher

https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS

https://share.google/5lHsY1V9VJNeEfMJ8

Source: Ideas for India https://share.google/4q6QZthC86DFnkNQ0

https://share.google/cMxXoeyJUux12nXw2

According to the given data, the Female Labor Force Participation Rate of India is grossly inadequate as compared to other nations with a few exceptions like Pakistan. There are many restrictions and barriers that women face as they attempt to enter the workforce which are as follows:

- Historically, there has been a gender bias in our country. Even today, women must face stereotypes about their skills, abilities and be treated as less than just by virtue of their gender. With such anachronistic perspectives still existing in society, we may be able to achieve a certain degree of progress, but parity is still a long way to go.
- ii. Women must bear dual burden of both domestic and professional responsibilities. In contrast, their male counterparts have no such obligation to engage in household tasks and have the luxury to devote all their time to their careers.
- iii. Women still don't have access to the requisite facilities and an adequate support system. They still don't get sufficient maternity leave, measures for safe travel, clean sanitation facilities and much more resulting in difficulties and hardships.

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- iv. At workplaces, women must face discrimination at every turn as they are not given the same benefits as male employees and have lesser opportunities to participate in high level and visible projects. They also have comparatively lesser job security than male counterparts and are more likely to lose their jobs in a corporate restructuring.
- v. There is often a layered and discreet double standard in organizations. Women are subject to more scrutiny and criticism. Ironically, women are at times reprimanded for what men are rewarded.
- vi. Women may have to face sexual harassment in workplaces and sometimes even at home. 48% of women continue to face sexual harassment at work. Because of hostile work environments, it is not just mental and physical well-being of women that is affected but also their careers.

Source: BBC https://share.google/yVvkPPF71gjBjjUOkL

vii. In India, there are 151 million women working in India's workforce which is more than the population of Russia. These women can be hired and fired as per the whim of their employers. These women also don't have access to maternity benefits, paid leave, health insurance, pension etc. Illness or pregnancy results in permanent job loss. As there is a lack of awareness about labour rights, government welfare schemes and minimum wage laws, contractors and employers are easily able to exploit the employees.

Source: The Diplomat – Asia-Pacific Current Affairs Magazine https://share.google/3Tv5nsFIaI3J8WE6U

viii. Even today, there is a practice of period shaming in organizations with a taboo on menstruation. Although, companies appear to be modern and progressive on the surface, menstrual stigma exists in subtle yet significant ways. Organizations lack sanitation facilities like product dispensers, disposal bins and clean washrooms. Periods are trivialized and mocked with women being expected to work normally despite cramps, fatigue or migraine. While some states like Karnataka provide a mandated menstrual leave policy, there is no national law in India that provides a paid mensural leave.

Source: Lawrbit https://share.google/yQgXCZ7V4wP6N03YR

- ix. Women have lesser networking opportunities as compared to men. Studies by McKinsey and Company and Lealn.org have found that women have less opportunities to be guided and taken under the wing of senior leaders and mentors.
- x. Women also struggle to access finance, technology and other resources. While women may get the resources and opportunities that they need at some time, surviving in this world where men have been positioned as superior remains a challenge.
- xi. Women also find it difficult to return to work after childbirth as they must face lack of empathy, insufficient flexibility and are even not given the required maternity leave at times. Women are vulnerable during and after childbirth and if not given adequate support ultimately quit their jobs.
- xii. There is a nuanced culture of microaggression (subtle actions dismissive of certain individuals based on their identity) and implicit bias (unconscious stereotypes and prejudices that influence our decision making without even realizing it). There is a clear nexus between the two with implicit bias causing microaggression and the microaggression being clear evidence of implicit bias.
- xiii. Women encounter numerous barriers in building their careers. Although women make up 48% of the workforce, their contribution to GDP is only 18%, as many are unable to reach their full potential.

Source: The Economic Times https://share.google/kFXJER9SN1WMlpOwt

Further, while FLFPR may be an important metric of participation of women in the workforce, it is an inadequate indicator when it comes to understanding broader and holistic participation of women in the economy. This is because it primarily counts the work performed for pay and profit with considering non-monetary transactions like unpaid care work, informal labor, job inequality etc. FLFPR excludes certain aspects such as:

- i. It does not account for invisible labor like childcare, caring for the elderly and other household tasks which are necessary for the functioning of the household and economy.
- ii. It underrepresents information on a major proportion of women who work in the informal sector and family holdings like agriculture, small-scale manufacturing.
- iii. An increase in FLFPR does not always mean an improvement in economic conditions as new jobs may be low paid, lack social security and involve poor working conditions.
- iv. Data collection techniques and methodologies of work vary leading to difficulties in measurement and comparison.
- v. It also does not account for structural barriers and social issues that hinder participation of women.

Therefore, when it comes the economic welfare and development of women, there is a need to consider and analyze other crucial economic indicators such as:

i. Global Gender Gap Index

The World Economic Forum's Global Gender Gap Index measures parity across 4 dimensions: economic participation and opportunity, educational attainment, health and survival and political empowerment. In 2024, India ranked 129 out of 146 countries on this index which is a slip from its 2023 rank od 127 placing India behind several neighboring countries. Also, women in India earn 40 rupees for every 100 rupees earned by men in 2024.

Source: The Hindu https://share.google/R8Q8ZXS3gvBkHC0p4

ii. Representation of women in high paying/ leadership jobs
In India, women hold only 12.7% of leadership positions which has also declined slightly between 2022 and 2024, Even today, there is a glass ceiling in corporations not just in India, but all over the world.

Source: Business Standard https://share.google/LNhzFcZRxojmILYHz

iii. Female Entrepreneurship Rate

In India, women constitute only 13.76% of total entrepreneurs. In 2021, India ranked 57th of 65 countries in the Mastercard Index of Women Entrepreneurs. Even in recent years, their representation has declined because of social restrictions, lack of access to finance and capital and difficulty in expanding ventures. Many women start working not because of opportunities but necessity with many of these women finding it difficult to access formal finance as well.

Source: Ministry of Statistics and Program Implementation https://share.google/XFAOTixeIgGyvgoXn

iv. Access to Financial Services

About 89% of women in India have bank accounts because of government initiatives and technological innovation. However, these accounts are not used frequently. However, usage for digital payments stands at a mere 7.8% and only 25% women use their accounts to send and receive money. Only 11.9% women can borrow money due to lack of collateral and social biases.

https://thewire.in/economy/indian-women-use-new-bank-accounts-to-withdraw-cash-not-build-wealth-report-finds

v. Women's Asset Management

In recent years, women are quietly emerging as key drivers of change in the country's finance and investment ecosystem. Today, USD 128 billion Dollars of the country's mutual funds retail assets are held by women. One in every 4 new stock market investor is female according to State Bank of India.

Renu Maheshwari, Chairperson of ARIA (Association of Registered Investment Advisers in India) said, "I think we have had a silent revolution over the last two decades. Women have woken up to the fact that we can own, manage and control our own financial destiny."

However, property ownership remains modest with only 13% women being sole owners of a house and 8% owning land. https://www.cfainstitute.org/insights/articles/women-investors-drive-india-investment-trends

vi. Female Unemployment Rate

There was a fall in the Female Unemployment rate of the country from 5.6% in 2017-2018 to 3.2% in 2023-2024. This can be majorly credited to rural areas where employment has increased by 96%. This growth is positive in nature, but many women enter the workforce because of necessity rather than opportunity and are also compelled to work in the informal sector.

https://share.google/DrRFWvUsUA8VG2MQi

vii. Share in formal vs informal employment

Most women work in informal with the eShram database showing that women make up 52.7% of 287 million informal workers in the country as of 2022. Reports further suggest that only 4% of economically active women work in the formal sector. Informal sector lacks legal protection, social security, adequate infrastructure along with long hours and poor working conditions.

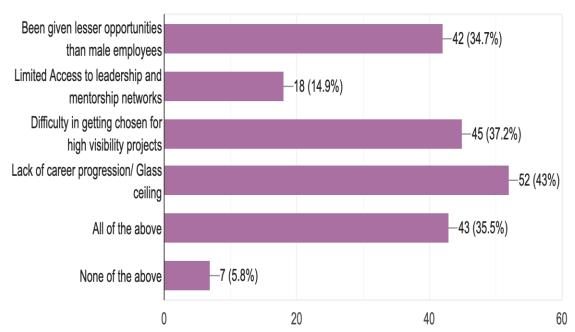
https://thewire.in/economy/indian-women-use-new-bank-accounts-to-withdraw-cash-not-build-wealth-report-finds

viii. Survey on Workplace challenges faced by Women in India

In this Survey designed exclusively for women having 121 respondents, the main objective is to examine the nature of discrimination, inequality and objections faced by women in today's evolving professional environment. It also explores how these challenges are connected to Female Labor Force Participation Rate along with India's Gross Domestic Product and economic growth.

1. Have you ever faced any of the following unfair or differential treatment in your workplace?

121 responses



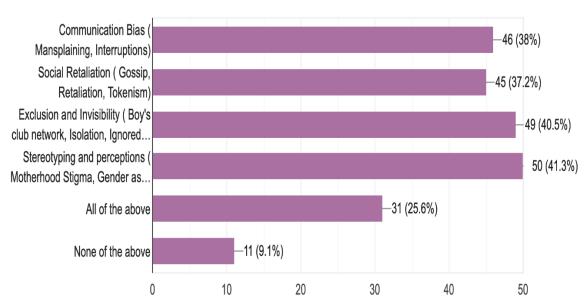
According to the data collected from this question, 43% of women face invisible barriers in promotion and growth showing strong evidence of a glass ceiling in the workplace. 37.2% of respondents have had difficulty in getting chosen for projects that bring promotion avenues and recognition. Over one third of women also feel that opportunity- based inequality exists. Even though the second option was selected by lesser people, 1 in 6 women still struggle to find professional guidance and sponsorship.

35.5% of women face multiple discrimination simultaneously showing that workplace inequality is not isolated and many experience a systematic bias. A very small minority have reported experiencing no discrimination indicating that about 95% of women have experienced some form of inequality at work.

Workplace discrimination against women is common and structural with top issues relating to promotion denial, visibility gaps and leadership exclusion. Even today, women face structural barriers such as inequality in opportunity, leadership access and career visibility limiting their professional advancement.

2.Do you feel that you have encountered any of the following norms of social discrimination in your workplace

121 responses



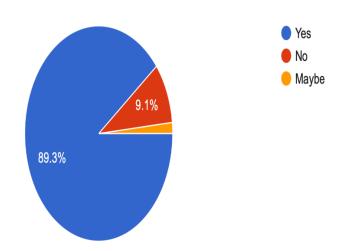
The most reported issue is stereotyping and pre-conceived notions which indicate strong presence of gendered expectations and bias in professional evaluation. As 40.5% of women feel excluded from decisions, networks, and recognition, structural exclusion is clearly present beyond just individual actions. Further, with 38% of respondents having to face communication bias, it is clear that everyday interactions affect gender power imbalance.

Although, social retaliation is lower than others, it is still significant as social backlash or ostracism at work has a deeper impact psychologically. With 25.6% of women experiencing all listed forms of discrimination, the unfortunate conclusion is that bias is not episodic but cumulative in nature.

In conclusion, with merely 9.1% of the applicants reporting no discrimination, it just reinforces the fact that social discrimination is both widespread and multi-dimensional.

3. Have you ever felt overwhelmed with the dual burden of both domestic and professional responsibilities and felt that it hampers your career growth?

121 responses

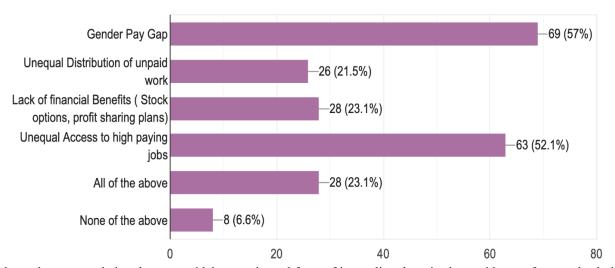


This survey highlights the prevalence of the "double burden phenomenon" among women. With 89.3% of respondents finding it difficult to manage professional duties and domestic responsibilities simultaneously, it automatically hinders their career growth. There is a negligible proportion of respondents not experiencing this pressure and a small group being uncertain potentially because they are in the early stages of their career or have temporary support.

Career growth is not just determined by skills or education but also by societal notions and expectations at home. Thus, policies focused on workplace inequality are inadequate unless they account for household labour distribution, childcare access, maternity support, flexible work arrangements etc.

4. Have you ever encountered any of the following forms of economic inequities in your organisation

121 responses



With gender pay gap being the most widely experienced form of inequality, there is clear evidence of unequal salaries and lower raises for women. In many organizations, wage transparency is rare with many women discouraged from negotiating due to cultural expectations of adjustment and gratitude.

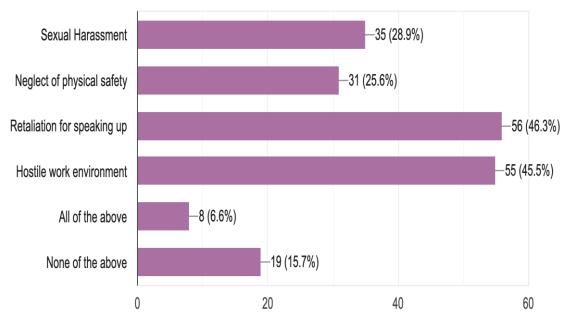
The next major problem is the unequal access to high paying jobs. In India and countries across the globe, women tend to be filtered into support roles instead of leadership. A hiring bias is prevalent based on marital status, childcare responsibility, availability for long hours etc. This is unfortunate as financial benefits especially equity is only available to top level of management where women continue to be grossly underrepresented.

In India, women are culturally conditioned to work in both home and office which creates an invisible workload not recognized in performance metrics. With 21.5% of respondents having to face this problem, it is evident that even today there is unequal distribution of unpaid labor.

Nearly, 1 in 4 women experience each form of listed economic inequality. Disadvantages overlap and compound across income, opportunity and benefits. With only 6.6% of women facing no economic inequality, it is evident that economic inequality is not an exception but a normality.

5. Which of the following challenges if any have you faced in your workplace?

121 responses



According to this data, the most frequently reported challenge is a hostile work environment. While a lot of this hostility is not illegal in nature, it is oppressive in practice. This includes layered and implicit practices such as verbal abuse, gendered mockery, power imbalance and constant psychological discomfort. Women often avoid reporting issues due to fear of job loss or the concern of being labelled as a troublemaker.

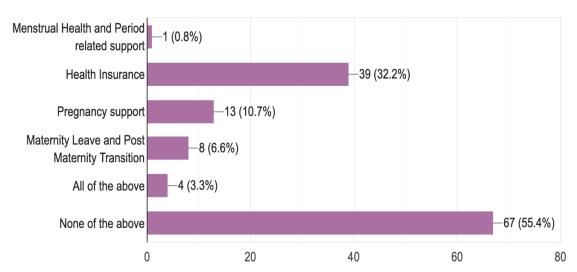
According to this survey, 1 in 3 women have faced sexual harassment. Even today, there are many incidents that go unreported. With a substantial number of women having to face retaliation for speaking up, harassment persists as reporting is punished with demotion, isolating and victim blaming.

About 25.6% of respondents have had to face neglect of physical safety which translates to late working hours, poor transport support, faulty infrastructure and lack of proper safety protocol. Instead of fixing the problem, companies tend to fix responsibility on women.

With only 15.7% women not reporting any problem, it is evident that women are still not safe at work and continue to lack adequate protection. This problem is legal as much as cultural because while we have laws, there exists a critical gap between legislature and workplace policy.

6. Which of the following Health Benefits does your organisation provide you with?

121 responses

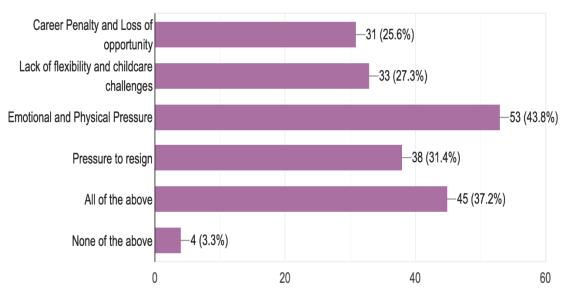


It is alarming that more than half the working women have reported no institutional health support at all. The most common benefit provided is health insurance which still tends to be low according to formal employment standards. Pregnancy continues to be a liability without provision of proper support.

Only 6.6% of women feel that they have received proper paid leave, return to work assistance and paid leave post-maternity. Pregnant women also have subtle demotion and reduced opportunities which potently impacts their self-worth and confidence. Further, Menstrual health continues to be a taboo in India with organizations avoiding period leave, providing free sanitary products, raising awareness etc. It is explicit that female health is not an organizational priority.

With a mere 3.3% women stating that they receive all benefits, it shows that health benefits reflect economic hierarchy. Only an elite segment of MNC'S and top corporates offer these health benefits. In many workplaces across the country, women's biological needs are invisible reinforcing the gender disadvantage.

7. Have you faced any of the following issues when you returned to work post pregnancy 121 responses



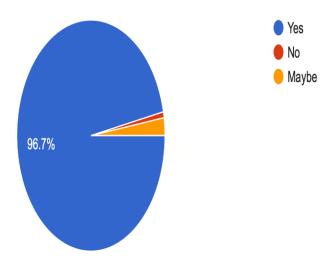
Even today, Indian corporate culture ignores maternal recovery and requirements as many Indian workplaces expect immediate productivity and impose rigid schedules post pregnancy. 43.8% of new mothers reported exhaustion, distress and lack of empathy. Consequently, 31.4% of women are unofficially forced out and subtly harassed into quitting.

As women juggle professional responsibilities, childcare demands and household duties simultaneously, it is inevitable that their career suffers. In India, Maternity laws do exist on paper but are weak in implementation especially in informal and unregulated sectors. It is nothing short of highly problematic that 1 in 3 women faced each one of these setbacks returning to work post pregnancy.

8. Do you believe that non-women friendly workplaces lose valuable talent and that gender-

inclusive workplaces are more innovative and profitable?

121 responses

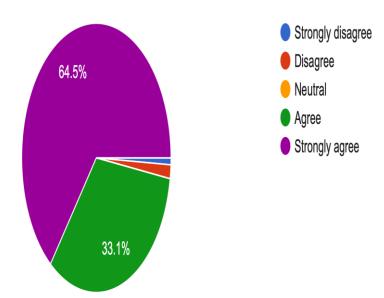


This unanimous consensus illustrates that women comprehend the fact that organizations that treat women fairly perform better, grow faster and most importantly, that women recognize their worth.

The small number of respondents who have selected maybe or no shows that there is very little doubt about the issue. Although women value inclusion and equity, Indian companies have not yet provided a genuinely safe or supportive environment. Gender inclusive policies are not a "kindness" or "social responsibility" but essential for business success. When women resign, companies don't just lose valuable employees but intelligent capital. It is crucial that inclusion be seen as a strategic investment and gender equity as performance infrastructure.

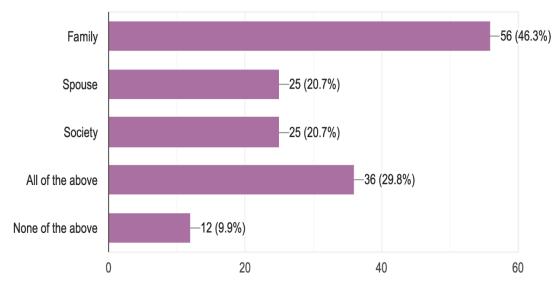
9. Do gender biased or unsafe work environments reduce women's productivity at work?

121 responses



There is an overwhelming agreement with each woman surveyed believing that unsafe and biased workplaces hamper productivity with a small minority dissenting or taking a neutral stance. When environment is unsafe and discriminatory, it becomes difficult to give your best. Instead of devoting all their energy to their jobs, women must spend time dealing with challenges and stereotypes. Productivity drops not because of lack of talent and ability but because the environment comes in the way of growth and progress. These findings establish that unsafe and gender biased workplaces negatively impact women's ability to perform their job to the best of their abilities. Safety and equality are not just optional benefits but essential conditions required for effective and successful performance.

10. Have you ever felt pressure from any of the following to quit your job and stay at home? 121 responses

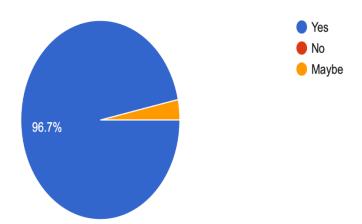


In India, it is common practice for families to prioritize marriage and caregiving roles over professional growth especially in traditional or semi-rural areas. With 46.3% of respondents facing family pressure, employment decisions for women are still tied to household expectations. With about a fifth of the respondents reporting spousal pressure, career choices are not autonomous and individual decisions even in nuclear families. About 29.8% of the women face culminative pressure and only 9.9% women stated that they have not faced any pressure when it comes to their careers.

This data clearly indicates that many women leave not because of job dissatisfaction or lack of passion but due to social pressure. To resolve these issues, we must go beyond corporate policy and address traditional expectations regarding gender, marriage and caregiving duties. Without tackling these issues, gender equality will never become achievable in our organizations.

11. In your opinion, does the limited access to leadership positions for women impact innovation and economic progress in the country

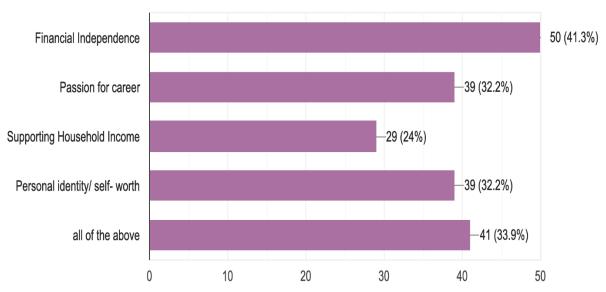
121 responses



With an overwhelming 97.5% women saying yes, the near unanimous response reflects public understanding that the country is not fully utilizing its human capital. When women are excluded from leadership roles, talent and intelligence is underutilized, innovation languishes because of lack of diverse perspectives, and it is ultimately economic growth and national development that suffers. In conclusion, the results show that women are aware that equitable leadership is an economic necessity not a social kindness or ideal. If change is not taking place in institutions, it is not because of lack of awareness but lack of implementation.

12. Which of the following motivates you to keep working?

121 responses

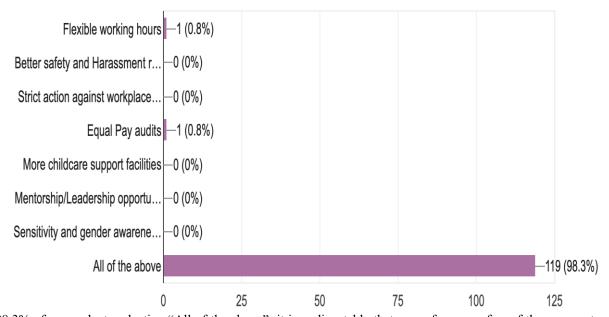


This survey shows that apart from earning money, women work to exist independently, grow and to support their families. But even today financial independence is the biggest motivator for 41.3% of women. With time, Indian workplace culture has evolved a dual nature with employment becoming a means for both financial needs along with identity and aspiration.

Different women come from different backgrounds and have different needs, goals and objectives. It is natural that they will have different requirements and sources of motivation. Ultimately, this data shows that women are economically driven and emotionally invested at the same time.

13. Which of the following would ameliorate women's condition in the workplace?

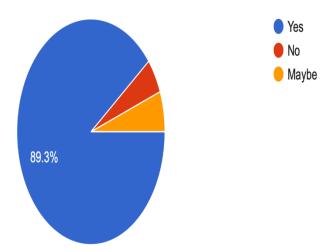
121 responses



With 98.3% of respondents selecting "All of the above", it is undisputable that one reform or a few of them are not sufficient to ameliorate workplace culture in India. The challenges that women face are inter-connected and do not exist independently. Trying to solve one problem without addressing others will not yield substantial results.

Improving the condition of women in the workplace demands a complete ecosystem change and not isolated steps. Measures like flexible work arrangements, pay audits, childcare support system, mentorship programmes, gender sensitization schemes are all equally essential in their own regard.

14.In your opinion, will solving these issues increase women's Labor Force Participation in India?



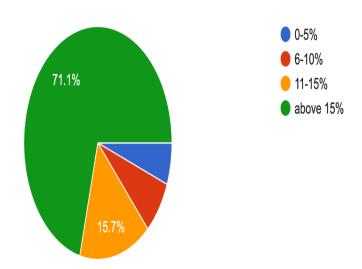
89.3% of respondents believe that addressing workplace inequalities will directly increase women's FLFPR in India. The unsatisfactory participation of women in economic activities is not because of scarcity of passion or abilities but because of societal constraints and patriarchal standards.

While in other countries, participation rates are mainly influenced by economic cycles, in India, there are multiple factors such as safety concerns, career stagnation, domestic duties, lack of support etc. that come into play. Most of the few "no" and "maybe" responses stem from cynicism about reform in India, not from opposition to change itself.

By what percentage do you think GDP of the country can crease if more women stayed in the

workforce?

121 responses



71.1% of women believe that increasing female employment could boost GDP by over 15%, highlighting the economic significance of female empowerment. Today, India has one of the lowest FLFPR's in the developing world. Despite progress being achieved, women continue to be an underutilized labor resource. According to the World Bank, the participation of women is crucial to achieve India's \$5 trillion economy goal by 2028. Thus, the welfare and upliftment of women is not an expenditure for the country but a valuable investment.

CONCLUSION

What this survey unequivocally reveals is that workplace inequality women faced by women is not intangible or isolated in nature. It is a concrete part of Indian workplaces and the concerns being raised against it are legitimate. This study reveals that the chronic lack of female participation goes beyond the parameters of society, and that gender bias is deeply rooted in the economics of our country. Women must face obstacles at each step of their professional journey from unsafe working conditions to lack of maternity support to exclusion from leadership and pressure to withdraw from employment. A consequential conclusion of this study is that there exists a paradox in our economy; a major proportion of unpaid labor that keeps the economy running such as childcare, housework and elder care is preformed by women. This provides an invisible but essential subsidy to the economy. However, our economic systems have failed to provide women with basic amenities like childcare assistance, flexible working hours, safe transport facilities and adequate maternity support.

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In an economy, where half of the workforce continues to be marginalized, it will not be possible to achieve full-fledged growth and progress. The roadmap to solving this issue also lies within the economic infrastructure of our economy. The following are the steps that can be implemented to ameliorate economic condition of women in India.

- ix. In India, money is the language of Economics and profit is the unofficial policy driver. By turning gender equality into a financial incentive and discrimination into a sanction, companies can be encouraged to publish gender-related data of salaries to track development and undergo annual pay gap audits whenever required. The companies should also be penalized in case they fail to adhere to norms of gender equality and there are disparities in pay.
- x. We need to have reservation for women in leadership positions and top management in a way like the one where we have one-third of directly elected seats in the Lok Sabha and State Assemblies being reserved for women. If adequate leadership positions are held by women, then they will be able to raise their voice against injustice and change can be implemented from within the system
- xi. One recurring problem is the increase in FLFPR without provision of quality employment opportunities to women. Until we have truly achieved equality in its true sense, women centric economic zones should be created to provide childcare and healthcare access, flexible work hours, a safe working environment and an ecosystem for women to thrive. The focus shouldn't be to provide jobs to women for the sake of statistics and display but to provide them with opportunities to truly grow in their career.
- xii. Unpaid care constitutes trillions of dollars globally, 9% of global GDP to be precise with women shouldering most of the unpaid care responsibilities. While India recognizes these non-monetary contributions paid by women, the investment in this sector is less than 1% OF GDP.
 - By establishing a comprehensive Care Economy Index, gender inequality in care responsibilities, access to care infrastructure, unpaid care work contribution by women can be quantified. Even today care work is not given adequate recognition and degraded. By framing such an index, people will be able to able to recognize care work as a pillar of the economy and an invisible subsidy that women provide to the economy.
- xiii. According to a 2020 study, women in India receive credit equivalent to only 27% of the deposits they contribute while men receive credit equal to 52% of their deposits. Women are unable to access loans due to lack of collateral and gender stereotypes and cannot enter the startup universe. By structuring a gender credit score system, we can recognize and adjust for gender-based differences in financial behavior. Studies show that women have better repayment records but face hardships in acquiring loans. CGAP and Women's World Banking says that by understanding these differences and accurately assessing risk, we can potentially provide more loans to women. By evaluating women based on factors other than income or collateral, such as skill-based indictors, financial behavior indicators, asset and resource indicators, mobility and participation indicators etc., we can help in creating a better and more inclusive credit-system.

Source: World Bank Blogs https://share.google/aRlydajkG5C8HwgHP

These are just 5 of the multiple initiatives that can be taken to improve the economic condition of women in India. The women of today's generation are confident and literate, they want to work, have their own identity and support their families. All this is only achievable if there is a change in the attitude that society holds towards women and a conscious effort to overcome the challenges faced by women.

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