



The Power to Empower

THROUGH THE GENDER LENS: CREATING COHESIVE POLICIES FOR WOMEN OF INDIA

2020-21





Foreword

Dear Friends,

Women face discriminations at large across the globe. A major reflection of gender discrimination in the current context in India is in the participation in paid employment. The female work participation rate in India (which is less than 30 percent) is one of the lowest in the world. There is also an increasing number of cases of sexual violence and harassment reportedly occurring in public spaces and workplaces.

Though they comprise almost 40% of agricultural labour, they control only 9% of land. Further, nearly half of India's women do not have a bank account and 60% of women have no valuable assets in their name. In addition, they are victims of violence with the rate of crimes against women at 53.9%.

In many parts of the country, women are visible in both in the formal and informal workforce. To increase these numbers, we need better policies as well as enabling conditions such as good public transport and safe public spaces. But good policies also need strong implementation and collaborative efforts.

I remember reading about an instance, wherein the education department announced free bus rides for all girl students of state government schools. Unfortunately, many schools did not send the requisite details about the girls to be able to avail of the benefit. Such a scheme, if well implemented, can lead to less female dropout from schools, which, in turn, can result in more girls in higher education as well as in the work force.

If a policy is not carefully designed, or if it is carefully designed but the implementation is poor, and there is no political commitment, then it may fail.

It is important to try and anticipate unintended consequences while designing policies, and to evaluate programmes under implementation, especially for gender policies that try to change deeply entrenched cultural norm.

One way to think through long-term and unintended consequences of policies is to bridge the divide between academics and policymakers, who could together study the existing research and anticipate unintended impacts – positive and negative. FLO as perhaps the oldest women's chamber will be well equipped to initiate such tasks.

FLO in its current role plays an integral part of this process and contributes effectively towards this growth agenda of the nation. Since the inception, FLO has been working towards empowering and enabling women entrepreneurs and professionals of India and towards economic self-reliance.

Our endeavor is to create economic possibilities for women at different levels to oversee their lives and participate in the development of society by entrepreneurship.

I would like to acknowledge Neel Lohit Pandey for compiling and drafting this paper.

With kind regards,

Jahnabi Phookan

President, FLO

Executive Summary

The Department of Women and Child Development, Government of India, came into existence as a separate Ministry with effect from **30th January 2006**, earlier since 1985 it was a Department under the Ministry of Human Resources Development.

The mandate of Ministry is to have holistic development of Women and Children. As a nodal Ministry for the advancement of women and children, the Ministry formulates plans, policies, and programmes; enacts/ amends legislation, guides and coordinates the efforts of both governmental and non-governmental organisations working in the field of Women and Child Development. Besides, playing its nodal role, the Ministry implements certain innovative programmes for women and children. These programmes cover All these efforts are directed to ensure that women are empowered both economically and socially and thus become equal partners in national development along with men.

For years, various govt. departments and private organisations have been working towards the cause of women and children. Towards welfare and support services, training for employment and income generation, awareness generation and gender sensitization. These programmes play a supplementary and complementary role to the other general developmental programmes in the sectors of health, education, rural development etc.

The World Economic Forum (2019 report) states that the world is 100 years away from complete gender equality. Sadly, India's gender gap ranks behind many developing nations.

FLO 's white paper on the subject proposes a **"bundled approach"**. As implied through the very term, a bundled approach can simply be defined as an approach which comes in a stacked format such that every scheme is clubbed into a single streamlined scheme with a common clubbed-in objective satisfying most of the requirements derived from multiple individual schemes. It can be equated to the Goods and Services Tax (GST) which clubbed most of the indirect taxes to do away with hard and unaccounted practices and to also avoid the presence of middlemen (in bundled approach, excessive workforce).

- Different schemes, similar objectives
 - Different schemes, similar beneficiaries
 - Complexity of schemes
 - Direction of all schemes are similarly oriented
-

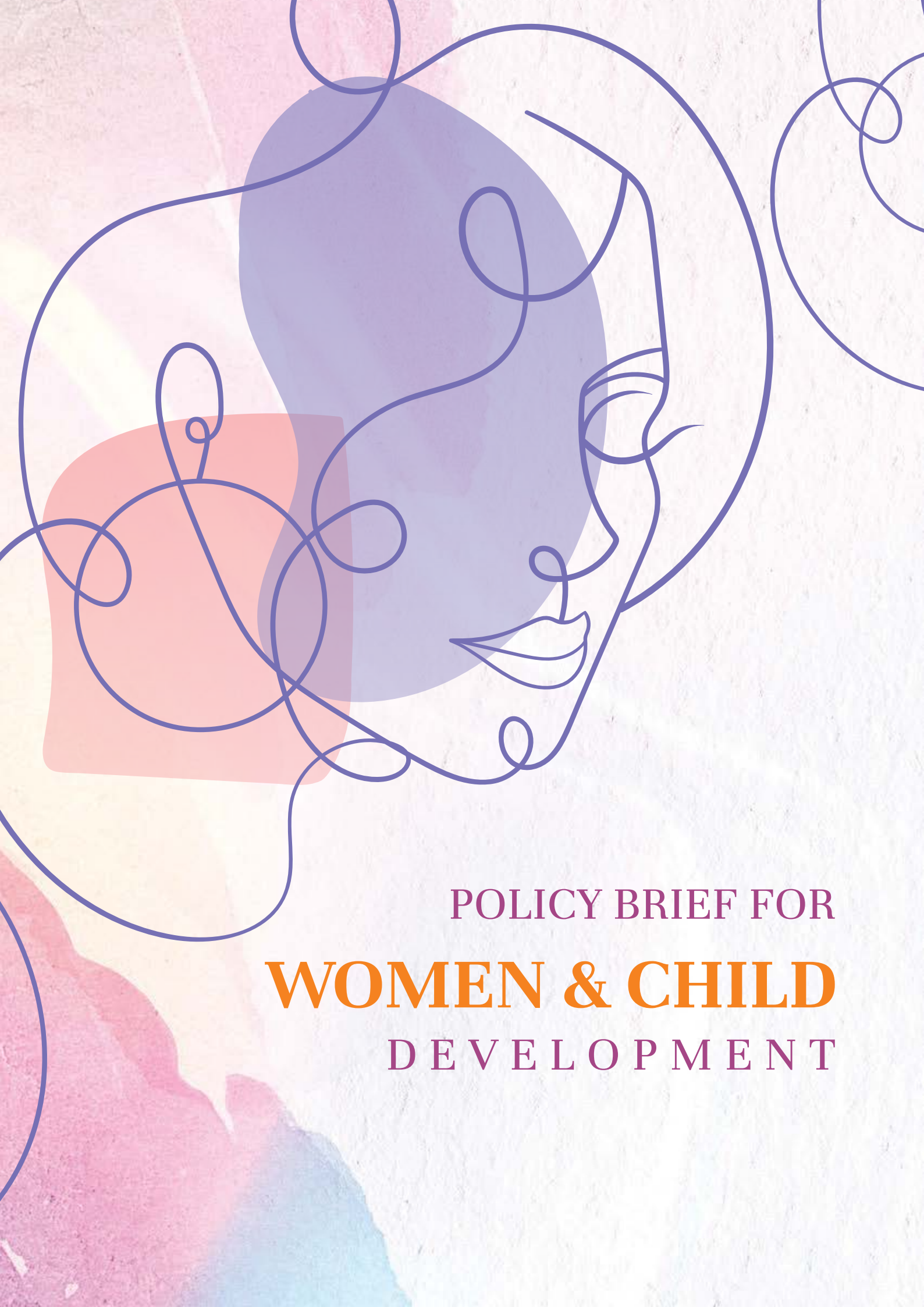
The approach is also true for schemes run for women by other departments. For example, the government's flagship scheme under which cooking gas connections are given free of cost to **women** of below poverty line (BPL) families. Pradhan Mantri **Ujjwala Yojana** was launched by Prime Minister of India Narendra Modi to distribute 50 million **LPG** connections to **women** of Below Poverty Line families. Ujjwala is the name of the WCD scheme to provide Protection against trafficking and commercial sexual exploitation for women. To an informed person, the similar nomenclature may not divert but the names to many BPL beneficiaries will be confusing.

This compilation also puts together the programs and schemes run by other ministries with whom FLO has worked in this year.

1. MSME
 2. Tourism
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POLICY BRIEF FOR
WOMEN & CHILD
DEVELOPMENT

According to the 2011 Census, women and children together constitute nearly 67.7% of the country's population¹. The importance of women and children have been historically significant for our country's growth objective. The principle of gender equality and child development has been enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and the Directive Principles. The Constitution not only grants equality to both children and women but also empowers the state to adopt measures of positive discrimination in favour of both women and children to neutralise the cumulative socio-economic, educational and political vulnerabilities that they face. Under the Fundamental Rights enshrined in Article 15(3), the constitution empowers "The state to make special provision in favour of women and children"². While the Constitution protects these rights of women and children under the Fundamental Rights, it goes further to lay out guidelines for the State in this regard under Directive Principles of State Policy as well. The provisions are:

1. The State to make provision for securing just and humane conditions of work and for maternity relief (Article 42)
2. The State to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from

social injustice and all forms of exploitation (Article 46)

These articles highlight the approach of the constitution-makers in targeting women and child as a singular beneficiary. However, the constitution also lays down provisions where both women and child are targeted as different beneficiaries. It is evident from these historical developments that the development of women and child has some major crossovers when targeted as sub-classifications of mother and child, however, to target the problems that they face, we need to look at both the women and child development separately.

Since 2018, India's working-age populations (people between 15 and 64 years of age) has grown larger than the dependant population (children aged 14 or below as well as people above 65 years of age). This bulge in the working-age population, also known as the country's demographic dividend is going to last till 2055, ending India into 37 years of demographic dividend sustainable development cannot be achieved without assuring that all women and men, and girls and boys, enjoy the dignity and human rights to expand their capabilities, secure their reproductive health and rights, find decent work, and contribute to economic growth. Developing policies and investments to secure that future requires that governments know the size, sex, location and age structure of their present

1. Census (2011), Government of India
 2. The Constitution of India

and future populations. Countries with the greatest demographic opportunity for development are those entering a period in which the working-age population has good health, quality education, decent employment and a lower proportion of young dependents. Smaller numbers of children per household generally lead to larger investments per child, more freedom for women to enter the formal workforce and more household savings for old age. When this happens, the national economic payoff can be substantial. This is a “demographic dividend.”³. To fully utilise its demographic dividend, the country needs to improve the quality of life of its women and children and ensure the availability of economic opportunities for women.

With India’s population expected to be among the youngest in an ageing world, the median age is expected to be 28 years by 2022. This demographic dividend comes with additional potentials which require an integrated approach to improve

the lives of women and children in the country.

1. Due to the population heterogeneity, the window of demographic dividend becomes available at different times in different states. This creates the potential for the country to implement state-specific policies to utilise the demographic dividend while learning to form the success models of other states which have already utilised their demographic dividend
2. Harnessing the demographic dividend will depend upon the employability of the working-age population, their health, education, vocational training and skills. With the potential that the women workforce offers, along with the future capacity of children to add to the country’s demographic dividend, it is imperative to work on the development of women and children

There is already an existing consensus about the fact that the spectacular growth of Asian economies of Japan, China and South Korea were driven by their demographic dividend. The underlying pattern in all these economies had important linkages which highlighted the fact that the country could only benefit from their demographic dividend if they succeed in providing good health, quality education and employment opportunities to women and children and not just men who are defined by the socio-economic status and historical legacy.

3. Demographic Dividend definition by United Nations Population Fund

India has been able to understand the fact that significant and long-lasting benefits accrue from investing in the health, quality of life, productivity and economic growth of women. Realising this the Department of Women and Child Development (which was set up in 1985 as a part of MHRD) was upgraded to a Ministry in 2006 to give the much needed impetus to the holistic development of women and children. As a nodal Ministry for the advancement of women and children, the Ministry formulates plans, policies and programmes; enacts/ amends legislation, guides and coordinates the efforts of both governmental and non-governmental organisations working in the field of Women and Child Development. Besides, playing its nodal role, the Ministry implements certain innovative programmes for women and children. These programmes cover welfare and support services, training for employment and income generation, awareness generation and gender sensitisation. These programmes play a supplementary and complementary role to the other general developmental programmes in the sectors of health, education, rural development etc. All these efforts are directed to ensure that women are empowered both economically and socially and thus become equal partners in national development along with men⁴. Despite these benefits and the government's integrated approach towards women and children, there are glaring

gaps that must still be filled to reduce the mortality rate, provide equitable access to quality health care & education among women & children while improving the outcomes for children surviving past the age of 5. Women and children continue to be the linchpins of a healthy and growing economy and investing in them is indispensable to achieving the new Sustainable Development Goals along with India's agenda of achieving inclusive growth for all.



4. Homepage : Ministry of Women & Child Development".

Importance of Child Development

Child Development is multidimensional and conventionally divided into distinct domains or pathways like physical-motor, cognitive, emotional and social. These are interconnected pathways that have compounding effects on each other. The final years of the twentieth century and the first decade of the twenty-first century saw unparalleled global interest in the survival and development of children. This interest reflects commitments made under the terms of the UN Convention on the Rights of the Child to support and protect all young people below the age of 18, as well as efforts in line with the Millennium Development Goals to reduce child mortality, eradicate poverty and hunger, and attain universal primary education and gender equity.

Investing in children can help promote equitable, inclusive societies, allowing more people to effectively participate

in their economic development. Access to essential health, educational and nutritional requirements for every child, enables more equal access to better-paying jobs later in life, as well as improved productivity, and can ultimately bolster a country's economic prospects. India has worked intensively in terms of child development and has ensured that progressive legislation and institutional setups contribute to support childcare and the well being of the courtier's children. India has many accomplishments to celebrate in education. More than 70 million children attend pre-primary school, there is a near-universal primary enrolment and there is a consistent increase in upper primary (lower secondary) participation. While the country has done exceptional work in bringing more children to school under its Right to Education Act, which has been instrumental in reducing the number of Out School Children (OOSC) aged 6 to 14 years, the number still stands



at 3.22 crore.⁵ Though not all is gloomy in this aspect as the dropout rate in the country has been reduced to 2.72% at the elementary level and 9.74% at the secondary level as per U-DISE in 2018-19. The Gross Enrolment Ratio (GER) in elementary and secondary were 91.64% and 79.55% respectively.

While the conditions of children have improved in the country over the past few years in terms of education and health-related parameters, there are still some major challenges which the country needs to overcome.

1. Health-related challenges:

While the country has witnessed an improvement in almost all childhood related health parameters. There are still significant challenges that the children face. According to the “A Future for the World’s Children Report, released by WHO, UNICEF and the Lancet medical journal. India was ranked 131st out of the 180 surveyed countries. Such a low ranking of the country was mainly because of high infant mortality and poor child health⁶. While the country improved in health and sanitation, it was still far behind the numbers of the developed world. Increasing awareness about health and sanitation has resulted in a significant fall in the infant mortality rate which fell to 34 in the year 2019 per 1000 live child live births⁷. Other health-related challenges that are rampant in India are:

- According to the WHO, over 8 lakh children under the age of 5 years died in India. A number that is expected to increase due to the pandemic. 68% of these deaths are due to malnutrition in India which further contributes to 17% of the total disability-adjusted life years
- Despite a decline in child mortality rate, India along with Nigeria still contributed to almost a third of all under 5 deaths in 2019
- Lack of immunity and low vaccine compliance levels lead to final deaths due to pneumonia, prematurity, low birth weight, diarrhoea diseases, birth asphyxia, etc.
- Children have been more susceptible to anaemia. According to the National Family Health Survey (NHFS) 2019-20, more than 50% of children in 15 of the 22 surveyed states were found to be anaemic
- Children are specifically more vulnerable to the health risks associated with climate change. The damage done in early childhood years is persistent and evasive and the health consequence can last for a lifetime⁸.
- There are also gendered variations in terms of these variations like: under 5 mortality rate is higher than that of boys, there is increased likelihood of shunting in the girl child, a girl child in India are also found to have less likely

5. The National Sample Survey Organisation’s 2017-18 Household Survey

6. WHO, UNICEF and Lancet “A Future for the World’s Children Report (2020)”

7. SRS Statistical Report (2018)

8. The Lancet Countdown on Health and Climate Change (2020)

received breast milk and fresh milk as a source of protein compared to boys

2. Education related challenges:

India has made significant gains in bringing its children to the schools through its Right To Education Act supported by government schemes like Sarva Shiksha Abhiyan, Mid Day meal and schemes for women like Beti Bachao, Beti Padhao, Balika Samridhi Yojana, etc. While these policies have resulted in a high enrolment rate, the challenges of a high drop-out rate among children remain prominent. According to UNICEF, out of 100 students, 29 per cent of girls and boys drop out of school before completing the full cycle of elementary education. There are close to six million out of school children in India. The majority (75 per cent) of the OOSC are concentrated in six states of Uttar Pradesh, Rajasthan, Bihar, Madhya Pradesh, Odisha and West Bengal.⁹ Additional challenges in the field of education are:

- Inequities in access to quality early childhood education due to lack of basic infrastructure, qualified early childhood educators and appropriate learning materials.
- According to the report of NSSO, 32 million Indian children of age up to 13 years have never attended any school, the majority of them belonging to socially disadvantaged class

- There is low school readiness levels in children in term of cognitive and language skills in government-run Anganwadi Centres (AWCs) as well as the private preschools¹⁰
- Girls are the worst impacted due to school dropouts which happen due to various disruptions like menstruation, falling household income, etc. There is a widening gender gap with decreasing enrolment and increasing dropout rates at higher levels in education
- Girls and socially depressed classes are more vulnerable to the digital divide which has been significant due to online classes being held during the pandemic

3. Social Challenges:

Being home to the most number of children in the world, India has been able to tackle social problems related to children through its targeted and integrated policies. However, despite all the integrated approaches, there are still certain social challenges that children in India face. Some of these challenges are:

- A. Child Labour:** Even though there was a decline in the number of working children between the 2001 and the 2011 census, this decline could not capture nearly 85% of child labourers in India who are employed in the unorganised sector. Child labour is positively correlated with the prevailing poverty, problems arising

9. The National Sample Survey Organisation's Household Survey 2017

10. Longitudinal study, Centre for Early Childhood Education and Development, Ambedkar University, ASER Centre

out of caste equation in the rural areas, size of family, low wage rate, illiteracy, ignorance, drop out from school, lack of opportunities to skill development etc

B. Child Abuse: Child abuse has distinctive implications on the growth and development of a child. Child abuse has numerous structures: physical, emotional, sexual, disregard, and abuse. Child abuse leaves a deep scar on the life of a child and harms their upbringing and further integration with society. Indian parents often use abuse as a means of disciplining children¹¹. According to the recently released data by the Nation Crime Record Bureau, as many as 109 children were sexually abused every day in India in 2018

C. Child Marriage: Child marriage is an evil which still prevalent mostly in rural areas, even after a continued effort by the government, this evil looms large over the future of children in India. According to the United Nations, an estimated 1.5 million underage girls in India get married each year. According to a report published by ChildLine India, the country witnessed a rise in the number of child marriages in the first four months of the lockdown between March and June.

Importance of Women Development

As per the 2011 Census, women constitute 48.5% of the country's population. Women empowerment in India depends on multiple variables which include



11. UNICEF, "Parenting Matters: Examining Parenting Approaches and Practices"

geographical location (urban/rural), education status, social status and age group. The Government has always been able to target women as beneficiaries of its various policies and schemes by making them gender-specific. India's economic progress has been a catalyst for women empowerment, and women empowerment, in turn, has the potential to increase economic growth further. Besides being the catalyst for economic growth, women are also the foundational unit of society and family. Even in their traditional and gender stereotype role, they demonstrate great innovation, skill, intelligence, hard work and commitment. Women are the primary caretakers of children and elders in every country of the world. International studies demonstrate that when the economy and political organisation of a society change, women take the lead in helping the family adjust to new realities and challenges. They are likely to be the prime initiator of outside assistance and play an important role in facilitating (or hindering) changes in family life.

India has made significant gains in terms of improving the lives of its women in terms of providing them with better health and education facilities, greater participation of women in governance at the grassroots level coupled with enhanced access to family planning services. The Government has been committed to recognising gender

equality and women empowerment as the foundations of multiple cross-cutting strategic policy themes. Despite the positive trends that the country has witnessed in terms of women empowerment, there are still some major challenges which the country is yet to overcome.

Despite losing two-thirds of its overall gender gap (score of 66.8%), India lost four positions to be ranked 112th in the World Economic Forum's Global Gender Gap Index 2020 which covered 153 countries. In terms of the economic gender gap, India has only been able to bridge one-third of the gap which has significantly widened since 2006. Amongst the 153 countries studied, India was the only country where the economic gender gap (0.354) has been larger than the political gender gap (0.411).¹² A recent study suggests that measures to close the gender gap in India could lead to a 6.8 per cent gain in the GDP of the country¹³. Another study conducted by McKinsey Global Institute estimated that initiatives to bridge the gender gap could boost India's GDP by \$0.7 trillion in 2025¹⁴. Given India's targets of becoming a 5 trillion dollar economy by 2024-25 and achieving an all-inclusive growth and development trajectory, the ecosystem for women in the country needs to be improved and they should be freed from all "meshes of gender-related obstacles" that they face.

12. World Economic Forum, Global Gender Gap Report (2020)

13. Purva Khera, "Closing Gender Gaps in India: Does Increasing Womens' Access to Finance Help?", IMF Working Paper No. 18/212, September 2018.

14. McKinsey Global Institute, "The Power of Parity: Advancing Women's Equality in India", 2015.

Some major challenges faced by women in India are:

1. Health Issues: Women in India are at the receiving end of heavy gender biases and are subsequently more likely to be at multiple disadvantages in terms of healthcare. Malnutrition, lack of basic sanitisation and treatment for diseases all contribute to the dearth of healthcare resources available to women in India. Over time, the issues affecting women's health have undergone a drastic change, and currently, NCDs, such as cardiovascular disease, stroke, kidney disease, respiratory diseases and trauma are the leading causes of death for women worldwide – in high as well as low-income countries¹⁵. Major health challenges faced by women in India are:

- Despite having a longer life expectancy, women have a higher burden of disability due to NCDs, like back and neck pain, depressive disorders and respiratory diseases
- Social constructs and biases also leave girls and women more disadvantaged, as evidenced by high rates of sexual violence
- Despite the declining total fertility rates amongst women, there are wide regional disparities amongst the states
- Women have been more susceptible to anaemia. According to the National

Family Health Survey (NHFS) 2019-20, In 14 of the 22 surveyed states, more than 50 per cent of women were found to be anaemic

- Despite the sharp decline in the maternity mortality rate of the country, States like Assam, Uttar Pradesh, Madhya Pradesh, Rajasthan, Odisha and Bihar continue to have amorally high maternal mortality rates
- Problems related to water, sanitation and menstrual health are a major cause of worry in terms of women's health

2. Education related issues: Unequal education is a major issue that holds women back. Equal educational opportunities translate into better economic opportunities for females while also utilising their potential as promoters of education of the girl child and equal distribution of resources amongst the member of the households. Despite the gender gap in terms of literacy narrowing down at an accelerated pace after 2001, the country still lags behind the global average by nearly 20 percentage points¹⁶. In addition to this, the dropout rates are higher for females in India (as high as 57% by high school).

3. The Cultural Challenges: Women have been restricted to traditional gender-specific roles of caregivers and on average spend 5 times as much as men on unpaid housework. This reduces the mobility of females significantly and hinders

15. WHO Global Status Report on Non-Communicable Diseases, 2010.

16. UNESCO 2015

their economic prospects. Further, poor workplace conditions make it difficult for women to venture out beyond their household activities

4. Violence against women: According to the NHFS-5, while gender-based violence across most Indian states declined in the past half a decade, there have been several outliers. Some key challenges in this regard are:

- Despite most of the states experiencing a downward trend in the cases of spousal violence, there were several outliers with states like Karnataka, Sikkim, Assam, Himachal Pradesh and Maharashtra
- A majority of states reported the highest prevalence of spousal violence in rural areas
- Even though 17 of the 22 states surveyed under NHFS showed a positive decline in physical violence cases during pregnancy, there were outliers like Karnataka (5.8%) and Telangana (4%) which had the highest percentage increase in such cases
- There is a rise in the number of cases of sexual violence against women with states like Rajasthan and Uttar Pradesh being the worst performers

Government Policies for Women and Child Development

A close study of the work done by the Ministry of Women and Child Development highlights their integrated approach towards the holistic development of women and children. The programmes of the Ministry cover

welfare and support services, training for employment and income generation, awareness generation and gender sensitisation. The Ministry of Women and Child Development works closely with the Ministry of Health and Family affair and the Ministry of Education to implement an integrated and cooperative policy landscape for women and child development. These programmes play a supplementary and complementary role to the other general developmental programmes in the sectors of health, education, rural development etc. while targeting the challenges faced by women and children in these sectors.

Some key Government policies and initiatives for Women and Child Development are:

Policies to Tackle Health-Related Challenges of Women and Children

1. Integrated Child Development Services (ICDS): ICDS is an Indian government welfare programme that provides food, preschool education, and primary healthcare to children under 6 years of age and their mothers. ICDS is a centrally sponsored scheme that provides the following services from Anganwadi centres established across the country:

- Supplementary Nutrition
- Health & Nutrition Checkup
- Immunisation
- Non-formal education for children in pre-school
- Health & Nutrition Education
- Referral services

2. National Nutrition Mission or The Poshan Abhiyaan: Poshan Abhiyaan, also known as the National Nutrition Mission (NNM), was launched in 2018 (although the programme was being implemented in 2017) by the Government of India to tackle the malnutrition problem prevalent in India. The NNM, as an apex body, will monitor, supervise, fix targets and guide the nutrition-related interventions across the Ministries. The programme through the targets will strive to reduce the level of stunting, under-nutrition, anaemia and low birth weight babies

3. Janani Shishu Suraksha Kayakaram: The scheme was launched in 2011 to provide completely free and cashless services to pregnant women including normal deliveries and caesarean operations and sick newborn (up to 30 days after birth) in Government health institutions in both rural & urban areas.

4. Labour Room Quality Improvement (LaQshya) Programme: This scheme was launched in 2017 to reduce preventable maternal and newborn mortality, morbidity and stillbirths associated with the care around delivery in the labour room and maternity operation theatre and ensure respectful maternity care.

In addition to these policies, the government also has other policies like Janani Suraksha Yojana, Pradhan Mantri Matru Vandana Yojana, Mission Indradhanush, etc to overcome the challenges related to the health of women and children in the country

Policies to tackle challenges related to the education of Women and Children

- 1. Beti Bacho Beti Padhao:** This is a central government scheme for girl child schemes that is applicable throughout the country. The key objective of this scheme is to save the girl child from social ills such as gender-based abortions and advance the education of girl children all over the country. This scheme was initially targeted at districts that were recognised to have a low sex ratio i.e. fewer women children as compared to male children but were later expanded to include other parts of the country as well. This is primarily an education-based initiative to help change social attitudes and does not involve direct cash transfer.
- 2. CBSE Udaan Scheme:** The schemes focus upon increasing the enrolment of girls in prestigious engineering and technical colleges across India. The scheme includes efforts that are made to enrich the learning experience with a special focus on girl students who are from the economically backward sections of society.
- 3. The New Education Policy (NEP) 2020:** The NEP 2020 seeks to address the many shortcomings of our existing education system with a targeted approach. It underscores the importance of nurturing a child's cognitive development, not in isolation, but in conjunction with other key capacities such as social, ethical, and emotional development. Some of the important issues that the NEP addressed are:

- The NEP recognises the importance of integrated, cross-disciplinary education and skill development
- The NEP shows commitments towards the Early Childhood Care and Education (ECCE) for very young children (upon the age of 6). The NEP has also proposed strengthening of the Anganwadis and other early learning centres to deliver ECCE at the grassroots level. This, along with the goal of a national curriculum framework for ECCE, would provide every child with the opportunity of uniform and high standards of early education in every state.
- The NEP focuses upon retention of students across all levels as one of its primary goals by recommending the government to provide "effective and sufficient" infrastructure so that all students have access to safe and engaging school education at all levels, from pre-primary school to class 12.
- The NEP specifically states that gender sensitisation should be one of the topics that need to be integrated into the curriculum

Acts and Policies for protecting women and children against violence and abuse

1. **Child Labour Laws:** The Indian Government has done a great job in overcoming child labour in the country. The proactive measures taken by the government against child labour are:
 - Child Labour (Prohibition and

Regulation) Amendment Act, 2016:

The Act completely prohibits the employment of children below 14 years. The amendment also prohibits the employment of adolescents in the age group of 14 to 18 years in hazardous occupations.

- The Juvenile Justice (Care and Protection of Children) Act, 2015: The Act provides a security net of service delivery structures along with measures for institutional and non-institutional care, to ensure the comprehensive well being of children in distress situations
- Child Protection Services (CPS): It is a centrally sponsored scheme under the umbrella of the Integrated Child Development Services scheme which supports children in difficult circumstances including child beggars and destitute children. Under the scheme, institutional care is provided through Child Care Institutions (CCIs), as a rehabilitative measure

2. Laws to protect women and child against violent and/or sexual abuse:

The government has tried to protect women and children against the vulnerabilities that they face due to rising violence and abuse against them. Some of the measures taken by the government are:

- Criminal Law (Amendment) Act, 2018: It now provides for the death penalty as the maximum punishment in cases of rape of a child under 12.
- The POCSO (Amendment) Act, 2019: The amendment act has many

provisions to safeguard children from offences of sexual assault and sexual harassment. It makes the offences against children gender-neutral

- Swadhar Greh to provide relief and rehabilitation to destitute women and women in distress
- Ujjawala scheme: It is a comprehensive scheme for prevention of trafficking and rescue, rehabilitation, reintegration and repatriation of victims of trafficking for commercial sexual exploitation.
- Schemes of One Step Centre (OSC) and Women Helpline (WH): These are being implemented to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/ case management, psychosocial counselling and temporary support services to women affected by violence

WAY FORWARD

Moving forward in our quest for women and child development, we must be aware of the historical fact that the countries which paid higher attention towards the welfare of their women and children went on to become more developed than others. India's entry into 37 years of demographic dividend allows it to restructure its institutions and policies to target women and children which constitute nearly 67.7% of the country's population. With India's Demographic Dividend expected to peak around 2041¹⁷, the country is primed

to fully utilise its demographic dividend and achieve rapid growth and inclusive development. Children of today are expected to be leaders of tomorrow is the general sentiment amongst policymakers. This sentiment along with the arithmetic of women's potential in a country's economic growth and development acts as a catalyst of welfare and development policies for women and children

Being a Women's Chamber of Commerce, FLO's objective is to encourage and facilitate women towards skill building and livelihood generation across sectors and verticals of the economy, for a truly inclusive economic growth trajectory. This, in turn, could have a ripple effect on the entire society and the country. FLO would like to be a facilitator of initiating targeted action to address the issues related to women and child development in India. Some of the major recommendations are:

1. To fully utilise the country's demographic dividend while ensuring the development of children, FLO would recommend the Government to work closely with schools, academic institutions and private sector organisations in lines with the "HECKMAN EQUATION". The suggested model would include an additional modification (stage 4) which is in line with the new 5+3+3+4 pyramid set up by the New Education Policy look like this:

17. Economic Survey 2018-19

STAGE 1	STAGE 2	STAGE 3	STAGE 4
INVEST	DEVELOP	SUSTAIN	PROJECT
<p><i>Invest in early childhood education of children up to the age of 6 years</i></p> <p><i>To implement an easy childhood education programme at a national level</i></p> <ul style="list-style-type: none"> • The Anganwadi cum creches model must be expanded phase-wise across the country • The private sector must contribute to the training of functionaries who are part of the early childhood education programme 	<p><i>Modify the existing curricula to develop cognitive skills, social abilities and health behaviours</i></p> <p><i>To develop these skills in children:</i></p> <ul style="list-style-type: none"> • There should be a combination of informal education, skill development, co-curricular activities and regular meals, these children can build a solid foundation and can then merge into formal systems of education 	<p><i>Sustain the growth of children in terms of education and retaining them in school by reducing the dropout rate. Add on the existing set of skills with effective education</i></p> <p><i>To sustain the growth of children:</i></p> <ul style="list-style-type: none"> • There must be collaboration for collective responsibility amongst government, schools and private sector to create better educational facilities • This stage should incorporate a greater emphasis on critical thinking and flexibility in the thought process by engaging children in real-life social simulations 	<p><i>Project the talent and growth potential of children in diverse fields based upon their ambitions, aspirations, needs and skillsets</i></p> <p><i>To do this successfully:</i></p> <ul style="list-style-type: none"> • There must be an interdisciplinary approach at this level to offer students a combination of subjects along with skill training which is considered important for the fields in which the child wants to venture out

To facilitate a smooth transition between these stages, FLO would further like to recommend:

- Upward (including 3 to 8 years) and downward (14-18 years) extension of the RTE Act
- Children in the early childhood age (below 6 years), must be brought under home-based stimulation programmes which makes their transition into the education system easier. This will also be an important step in eliminating gender biases against the girl child while making educational opportunities open for all

- Establishing a strong protective educational setup which principles of equity and inclusiveness through improved and accessible infrastructure
- School Management Systems should be empowered incentivised to expand their base of students from disadvantaged sections of the society. This can be done by making community monitoring and functioning of educational institution an internal part of the Right To Education Monitoring Framework

2. Healthy children and healthy women are indicators of inclusive development with a country. To achieve the goal of improving the health condition of women and children, FLO would make the following recommendations:

- There needs to be an awareness campaign about lifestyle diseases and problems associated with malnutrition. Such awareness campaigns need to be incorporated at various levels which include: schools, urban-rural clusters, rural areas and should cover children and women of all age groups
- There needs to be a gendered approach towards these campaigns to also address women-centric issues like maternity health, menstrual hygiene and issues related to water and sanitation.
- The private sector must work in collaboration with the Government to design and expand such awareness campaigns while also expanding the reach of government policies in this regard. The private sector must incorporate gender-responsive CSR activities as a tool to address gender equality. At least 50% of all CSR activities must focus on issues of women and children especially in terms of education and health.
- There is an urgent need to reduce child deaths due to vaccine-preventable diseases by expanding the vaccination of full three-course of diphtheria, pertussis, and tetanus vaccine along with the full course measles, mumps, and rubella. The private sector can contribute to this vaccination drives in terms of gap assessments to identify additional needs (manpower, social mobilisation, finances), cascaded training of staff at all levels (which includes interpersonal communication and micro-planning) and mobilisation of identified benefices (which covers need-based communication and social mobilisation at community level)

As the country's premier chambers of commerce, FLO can facilitate such activities by "nudging" its partner industries and organisation through its activities towards improving the health of women and children. Some of the initiatives of FLO in various chapter across the country are:

- ***FLO Amritsar's Sambhav initiative was launched to spread awareness and knowledge amongst people with the hope of leading them to early***

detection and prevention of cancer by taking steps in the right direction and making a necessary lifestyle change

- ***FLO Lucknow's Health Initiative included a unique series that explored the various lifestyle diseases plaguing the modern urban woman. Some of the major issues that were discussed included menstrual health, thyroid, diabetes, etc.***
- ***FLO Bhubaneswar in partnership with Carcinoid Cancer Hospital organised a webinar on breast cancer awareness. This was followed up with community awareness programmes in the adopted villages and slums of Bhubaneswar.***

3. Increased focus on skill development and capacity building of women to utilise their creative and innovative potential while increasing their participation in the economic labour force. To achieve this, FLO would make the following recommendations:

- All sectors within the economy must be incentivised to adopt gender-neutral hiring and promotion policies
- The Government can initiate apprenticeship and/or training programmes with the private sector to absorb women in a sector where they are underrepresented
- Companies must be ranked annually on indicators related to gender equality like percentage of women employees at various levels, working environment

for women, gender-responsive training programmes and CSR activities, etc

- Focus on upskilling the women engaged in unpaid household work and create opportunities for them to engage in economic activities like weaving, handicraft, packaging, etc and develop them as women clusters which will make them beneficiaries of major government schemes in a targeted and convenient manner

FLO has taken proactive actions in terms of skilling women to provide them with opportunities for sustainable livelihood. Some of the major initiatives taken up by FLO are:

- *FLO's 3Cs (Competency, Capacity and Confidence) Initiative building through transformational life skills & Technical Education Adopt ITI Programme(AITIP) empowered women with technical tools and that knowledge to enable them to become economically independent. The initiative helped women overcome negative behavioural patterns, become self-reliant and enable them to be more productive. Under the initiative, FLO signed an MoU with the National Skill Development Corporation for empowering women through Skill Training to enhance their employability and create entrepreneurial opportunities for them. FLO and NSDC are working towards supporting short term training of women across MSME, agriculture and allied activities, healthcare, tourism, etc.*

- *FLO's life skills training programme for women under which Personal Advancement and Career Enhancement (P.A.C.E.) life skills training were conducted for 4500 women in Odisha in partnership with district administration of the areas and Hamara Bachpan Trust. The programme aimed at providing skills*

to underprivileged women and enable them to earn an independent living and provide a sustainable pathway out of poverty. The thrust of the programme is to help women increase their business competitiveness through capacity-building training in entrepreneurial skills and business management, among other things.



POLICY BRIEF FOR MSME SECTOR



POLICY BRIEF FOR MSME SECTOR

Termed as the “new age catalyst” for the Indian Economy, the MSME has largely contributed to the growth curve of the Indian Economy over the past decade. The MSME sector has added strength to India’s resilience to ward off various global economic slowdowns and shocks. The sector is a major contributor to economic and social development in the country and creates an enabling environment for entrepreneurship while generating large employment opportunities at a relatively lower capital cost than other sectors. The MSMEs also supports large industries as their ancillary units and contribute significantly to the inclusive industrial growth of India. Over the years, the MSMEs have widened their domain across sectors of the economy and have created important pillars of the Indian economy which have been able to support both domestic and global demand. For instance, during the Covid-19 outbreak,

the MSME sector contributed significantly to the manufacturing of PPE kits, making India the second-largest manufacturer of PPE kits in the world. The MSME sector accounts for 31% of India’s GDP and 45% of our country’s exports. Estimates suggest that there are nearly 55.8 million MSMEs in the country which employ close to 130 million people. While only 20% of the MSMEs in India are women-owned, they are mainly in the informal sector and are often not covered under the government or public assistance programmes.

The Central Government has been decisive in designing the packages for the MSME sector and making it accessible to people that the sector employs. Despite the country being troubled with a slow credit rate, disbursements for the MSMEs under the Emergency Credit Line Guarantee Scheme (ECLGS) have been on the rise. Of the INR 2.03 lakh crore sanctioned under ECLGS, an amount of INR 1.48

lakh crore has been disbursed as of October 2020. In addition to this, a new definition of the MSME has been brought forth by the government depending upon the broadened threshold of amounts of investment made with respect to (i) plant and machinery in case it undertakes manufacturing; or (ii) equipment in case it provides services. In addition to this existing investment conditional, a new criterion for turnover has been introduced. While the new criterion coupled with easier registrations norms have created an enabling environment for the MSMEs, it's time for India to come out of our traditional MSME classification based on turnover and investment and learn from the example of the developed world which follows the number of employees as the basis for categorisation of firms as MSMEs. Nearly all of the European Union and the Americas (including the US), have based their categorisation of firms for this sector based on the number of people employed and their turnover.

This is a much-needed step for reforms needed in the MSME sector. The last decade has seen the MSMEs as major employment generators as they have contributed 4 out of 5 new jobs in emerging markets of the world.¹ In addition to this, the MSMEs promote inclusive growth by providing opportunities in rural areas and enabling them to come out of poverty traps while utilising the under-employed and unemployed population of the rural areas.

1. Lessidrenska, T (2019) SMEs and SDGs: challenges and opportunities OECD Development Matters Blog.

CASE STUDY 1

GERMAN MITTELSTAND: GROWTH ENGINES OF GERMANY

The Mittelstand commonly refers to small and medium-sized enterprises (SMEs) in Germany. More than 99% of all German firms belong to this category. Mittelstand firms are firms with annual revenues of up to 50 million EURO and a maximum of 500 employees. The Mittelstand are the major employment generators in Germany, generating over 60% employment. It's not just the employment generation that matters, but also other contributions like value addition, reduced youth employment and providing niche products serving world markets make Mittelstand a successful model. This success of Mittelstand has been possible due to significant expenditure made on research and development along with the integration of services offered by these firms in the new age Industrial Revolution 4.0.

While similar units in India have been able to generate employment, they have lagged in terms of value addition and creation of niche products due to lack of investment in research and development along with low-level skills of the major labour force employed in small and medium enterprises. However, India

seems to be improving on this front due to the government's targeted schemes related to credit infusion, infrastructure building, skill development, technology, etc which has widened the economic potential of the SMEs.

With the number of MSMEs in India increasing by a CAGR of 18.5% from 2019 to 2020, the Government has tried to give an advantage to India by launching various initiatives to incentivise the MSMEs to support the economic ecosystem of the country. With gender-equality becoming a major concern in policy drafting, the MSME ministry has empowered women by setting up more than 1.38 lakh projects under the Prime Minister's Employment Generation Programme (PMEGP). In addition to these, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects.² While the total percentage of women entrepreneurs is only 13.76% in India,³ their contribution to the MSME stands close to 30% under the PMEGP. While these numbers highlight the potential of women in terms of contribution to these "new growth engines", it highlights the problem of untapped potential of

women who are yet to be absorbed in the workforce. India still ranks third highest in entrepreneurship-gender-gap across the world, with only 8 million female entrepreneurs against male entrepreneurs over 50 million. This problem was further compounded and was captured by India's 112th ranking in the World Economic Forum's Global Gender Gap Index 2020 which covered 153 countries. Despite being the world's third-largest entrepreneurial hotspot, India was ranked as the 52nd most female-entrepreneur-friendly country amongst the 57 countries covered by the Index of Women Entrepreneurs 2019. A recent study suggests that measures to close the gender gap in India could lead to a 6.8 per cent gain in the GDP of the country.⁴ Another study conducted by the McKinsey Global Institute estimated that initiatives to bridge the gender gap could boost India's GDP by \$ 0.7 trillion in 2025.⁵ Given India's target of becoming a 5 trillion dollar economy, the entrepreneurial ecosystem for women-led MSMEs need to be improved and they should be freed from all "meshes of gender-related obstacles" they face.

2. <https://pib.gov.in/PressReleasePage.aspx?PRID=1562496>

3. Ministry of Statistics and Programme Implementation, "Highlights of the Sixth Economic Consensus", 2014.

4. Purva Khera, "Closing Gender Gaps in India: Does Increasing Womens' Access to Finance Help?", IMF Working Paper No. 18/212, September 2018.

5. McKinsey Global Institute, "The Power of Parity: Advancing Women's Equality in India", 2015.

CHALLENGES FACED BY WOMEN IN the MSMEs

The Indian economy has grown steadily over the last decade and there has been a parallel surge in the number of startups and new businesses in the country. However, the majority of these startups and new businesses have been founded by men. Starting a new business is a difficult prospect irrespective of gender. Even though the registration of new MSMEs has been eased out under the UDYAM portal, these setups face challenges like capital generation, hiring qualified employees, poor understanding of consumer behaviour, inability to penetrate the market and a complex regulatory environment.⁶ However, the women entrepreneurs face additional barriers which are constituents of a broader and more defined gender gap in patriarchal Indian society. Some major challenges are:

1. Unequal Education amongst the females: Unequal education is a major issue that holds women back. Equal educational opportunities translate into better economic opportunities for females as is evident by the higher number of women-owned MSMEs in states with higher literacy rates.⁷

2. The Cultural Enigma: Women have been restricted to traditional gender-specific roles of caregivers and on average

spend 5 times as much time than men on unpaid housework. This reduces the mobility of females significantly and hinders their economic prospects. Further, poor workplace conditions make it difficult for women to venture out beyond their household activities

3. Constrained access to funds: Even though the women-owned MSMEs are profitable segments that demonstrate greater brand quality, higher saving percentages and similar repayment rates as male-owned MSMEs, limited access to funds impacts women disproportionately.

GOVERNMENT INITIATIVES

The Government of India has envisioned doubling the Indian economy to US \$ 5 trillion by 2025 and the MSME sector is an important sector that can contribute to this ambition through its potential of acting as a key employment generator. The government has been able to identify the gender gap in the sector and has tried to have women as major beneficiaries of major schemes while also expanding the reach of other schemes to benefit women. The government has tried to revamp the entire MSME sector with its set of reforms which has enabled the sector to compete globally while paving the way for new enterprises to enter the fray. More importantly, the stimulus given to the MSME sector under various government

6. Sabrina Korreck, "The Indian Startup Ecosystem: Drivers, Challenges and Pillars of Support", Observer Research Foundation Occasional Paper No. 210, September 2019.

7. Ashlin Mathew, "Making It in India", IMF Finance & Development, Vol. 56(1), 2019.

SCHEMES	COMPONENTS
Prime Minister's Employment Generation Programme (PMEGP)	It is a credit-linked subsidy scheme to generate employment opportunities in rural as well as urban areas of the country, in the non-farm sector, through setting up of new self-employment ventures/micro enterprise.
UDYAM Portal	It is an "online-only" registration portal where MSMEs can register themselves based on self-declaration without having to upload documents, certificates, papers and proofs.
Credit Linked Capital Subsidy for Technology Upgradation (CLCSS)	The scheme facilitates technology to MSMEs through institutional finance for induction of well established and proven technologies in the specific and approved sub-sectors/products. Both up-gradation projects and new projects are available.
Skill Upgradation & Mahila Coir Yojana (MCY)	It is one of the key components under the Coir Vikas Yojana Scheme. The Coir Boards under this scheme imparts training in processing of coir and value addition to potential workers, coir artisans/entrepreneurs through its training centres.
Mudra Yojana Scheme	This scheme for small units also covers women who plan to venture out into small enterprises such as a beauty parlour, tuition centre, tailoring unit, etc. It also supports a group of women who plan to set up an MSME unit together. It gives collateral and guarantor free loans up to an amount of Rs 10 lakh.
A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)	The scheme promotes Innovation & Rural Entrepreneurship through rural Livelihood Business Incubator Technology Business Incubator (TBI) and Fund of Funds for start-up creation in the agro-based industry. It further tries to boost grassroots economic development at the district level by promoting entrepreneurship and reducing employment through job creation
Trade-Related Entrepreneurship Assistance and Development (TREAD) Scheme	The scheme empowers women by providing credit to projects, conducting specific training and counselling and eliciting information on related needs. The focus of the scheme is to promote self-employment and income generation activities for women mostly from SHG groups in the non-farm sector.

schemes puts them in a position to lead to a fast V-shaped recovery the moment the pandemic is brought under control. Some of the important MSME schemes are:

Such integrated efforts of the Government has enabled the MSME ecosystem in India to absorb more women which in turn has improved the economic development of the country at the grassroots level. According to the number given by the Ministry for Micro, Small and Medium Enterprises, there are 80 lakh women entrepreneurs in India currently along with the number of women-owned enterprises increasing by nearly 38% in the past 5 years under the Prime Minister's Employment Generation Programme (PMEGP).⁸

The Government is committed to ending gender-based distortions within the MSME sector and creating an enabling environment for more women to set up new enterprises.

WAY FORWARD

The challenges faced by women in MSME are not airtight and they cannot be targeted with singular policy measures. For instance, the lack of women's ability to deal well with complexities is one of the reasons for the lack of registration of MSME units and also lack of access to institutional credit. However, the lack of access to institutional credit is also related to the poor financial literacy of women.

Similarly, the engagement of women in low-level skill jobs makes them more vulnerable to job losses due to economic disruptions while it also limits their income augmentation opportunities. To overcome these challenges a transformational and integrated approach is required which involves all stakeholders (Government, banks, think tanks, industries, etc.). It is important to identify the linkages between these challenges while expanding the reach of the existing policies. This would let us tap into the full potential of women entrepreneurs and promote innovation, economic growth and job creation.

1. Integration of informal female-owned enterprises within the MSME network:

With the government easing out MSME registration, initiatives should focus on converting informal units into the MSME sector. The majority of females employed in the informal economy lack social protection, rights at work and decent working conditions. Informal enterprises offer an avenue for interventions to formalise MSMEs and to provide access to social protection for those that they employ. Given the scale of informal employment amongst females in India, support in formalising MSMEs would increase female participation in the workforce.

8. <https://pib.gov.in/PressReleasePage.aspx?PRID=1605652>

FLO's Incubation cells have handheld women-led young businesses with high growth potential and provided them with the necessary guidance to incorporate them as formal MSME units while tapping into their entrepreneurial skills by associating them with suitable sector-specific incubation centres

2. Integrated Approach amongst States to increase employment through women-owned MSMEs:

Many states in India have lead in the representation of women in the MSME sector. States including Meghalaya, Mizoram, Tamil Nadu and Karnataka have showcased the employment generation potential of MSMEs with increased female participation. The other states can follow these models and integrate them into their policy framework to increase direct and induced employment in the country.

3. Improve Financial Literacy and Technological Skills of Women: With the recent mode of businesses and registration processes shifting to digital mode, women are the worst affected. According to the 2019 survey conducted by the National Centre for Financial Education, 80% of the women are financially illiterate. Their low-income levels and informal nature of economic activity doesn't incentivise them to acquire financial and technical understanding. Members from industries need to collaborate with Government agencies to impart basic financial education to women to help them understand the importance of savings, staying clear of bad loans and

understanding value of money, etc along with sector-specific Financial Education to help them understand the "what of financial services" sector-wise along with grievance redressal

FLO worked towards improving the financial literacy of females through its "Financial Literacy" workshops under the FLO learning series. In collaboration with the Hamara Bachpan Trust, the workshops covered important aspects like financial planning, institutions for borrowing, the importance of saving, investment, etc.

4. Creating an enabling environment for micro units:

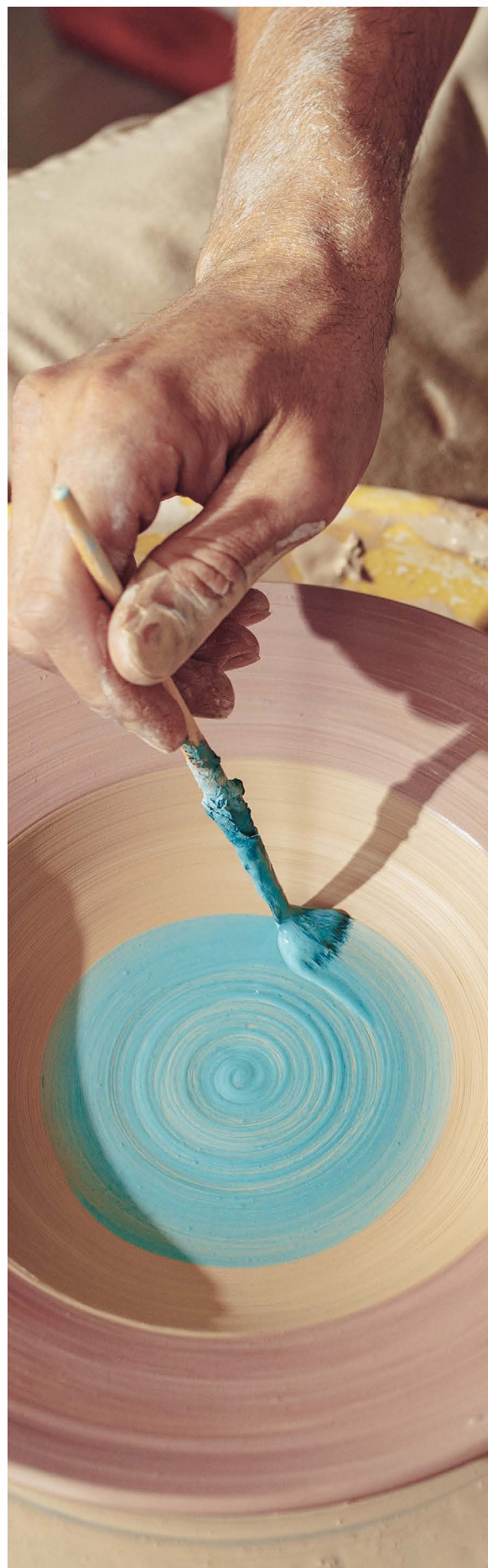
The disproportionate percentage of a high number of micro units in the MSME sector which is considered as "the new age" catalyst of the Indian economy needs to be fully utilised. The Micro units also absorb the highest percentage of females in India as well. These micro units face two major challenges: a. Lack of capital, b. Lack of Raw material. To solve the problem of capital, fair disbursement of tailored financial products, such as lending with no collateral or innovative collateral, smaller-sized loans (even smaller than Shishu loans in Mudra), bundled business enablement services need to be implemented. The second problem is solved by creating linkages between agriculture and MSME. The agriculture and allied sectors can solve the challenge of scarcity of raw materials while benefiting from MSME's potential of being a job creator which can provide opportunities to the "underemployed labour" of the agricultural sector.

FLO's collaboration with Government eMarketplace (GeM) to enable women entrepreneurs, women-led MSMEs, women self groups and women artisans to sell their products directly to various Government ministries, departments and institutions.

5. Increased focus on skill development and capacity building of women in MSME to utilise their creative and innovative potential:

Remote (online) accelerators can be designed to tackle unique constraints and skill gaps faced by women in the MSME sector. In addition to these, the existing incubators can be utilised to promote and support the untapped creativity of the MSMEs while promoting the adoption of the latest technologies as well as knowledge-based innovation to improve the economic productivity of these units.

Under FLO's 3Cs (Competency, Capacity and Confidence) Initiative, an MoU has been signed with the National Skill Development Corporation for empowering women through Skill Training to enhance their employability and create entrepreneurial opportunities for them. FLO and NSDC are working towards supporting short term training of women across MSME, agriculture and allied activities, healthcare, tourism, etc.





The Power to Empower

POLICY BRIEF FOR TOURISM SECTOR





Going by the numbers given by the World Travel & Tourism Council, the tourism sector is estimated to provide 330 million jobs globally while contributing to 10.3% of the global GDP.¹ The growth in the tourism sector leaped ahead of the growth in the global economy, the former grew at 3.5% against the latter's 2.5%. Tourism is a key sector which enables the world to achieve the commitments under the 2030 Agenda for Sustainable Development which include gender equality, women empowerment and better leadership opportunities for women. The global numbers suggest that tourism is one of the sectors which have the highest percentage of female employment. With approximately 54% females being employed in the tourism sector, it asserts its unique characteristics in overcoming various bottlenecks that

women face in other sectors. The sector is less focused on formal education and training and lays more emphasis on personal and hospitality skills. It does not have entry level challenges like the requirement for a heavy startup financing and also provides diverse and dynamic entrepreneurial opportunities for women.

The Indian numbers in terms of female participation in tourism are not promising. While the women's share in tourism has grown in most emerging economies, India still lags behind. The "Travel & Tourism: Driving Women's Success" report by the WTTC suggests that in India, the female share of employment in tourism significantly trails that of the total economy, 12.1% vs 24.8%². This is a worrisome fact for a country witnessing rising GDP, increasing gender parity (in terms of falling fertility rates and higher

1. World Travel & Tourism Council, Economic Impact Report 2020

2. World Travel & Tourism Council, Travel & Tourism: Driving Women's Success, 2019

educational attainment among Indian women) and setting up an ambitious target of becoming a \$ 5 trillion by 2025.

However, the Indian Government has been swift in realising the pivotal role that tourism plays in contributing to gender equality, women empowerment and connecting with the last mile. The Prime Minister while addressing the nation on the 73rd Independence Day, urged Indians to visit at least 15 tourist destinations within 2022. Tourism has the capacity to provide better opportunities for women's participation in the workforce, women's entrepreneurship and women leadership than other sectors of the economy. In the financial year 2020, 39 million jobs were created in the tourism sector in India, which accounted for nearly 8% of the total employment in the country. This number is expected to rise by two 2% per annum to 52.3 million jobs by 2028². With the tourism sector expected to grow at the rate of 6.7% to reach US\$ 488 billion and account for 9.2% of the economy by 2029, it is definitely an advantage for India.

TOURISM AND ITS ADVANTAGES FOR INDIA

The disruptions in Indian economy due to the Covid19 outbreak caused major job losses across all sectors. Jobs moved from sectors with high labour productivity such as manufacturing and services (which includes travel & tourism) to sectors with low productivity such as agriculture. However, this was not a long standing

problem and things started improving during the December quarter. While the tourism was one of the worst hit sectors in terms of disruption in the market and the number of job losses, it started showing signs of recovery. According to Centre for Monitoring Indian Economy (CIME), the travel & tourism industry saw its employment fall by 5.5 million during the June quarter of 2020, witness employment of 20.7 million people in the December quarter of 2020 (which was 1.3 million more than it was in 2019-20). This recovery has been possible due to the nature of interventions as planned by the Government to put India at an advantage in tourism sector.

This advantage is largely due the structure and functioning of the tourism sector in the country which is based on:

1. Robust Demand: The recent pandemic has reiterated the importance of preventive healthcare models built upon the foundation of wellness sectors. With the wellness tourism estimated to grow at an average annual rate of 7.5% by 2022 (against the 6.4% growth rate of global tourism)³, India is primed to absorb this rising demand. Both wellness and health tourism are expected to be the major contributors of Indian tourism sector growth.

2. Niche Tourism Products: India is at an advantage to offer various niche tourism products owing to its geographical and natural advantages combined with the

3. Indian Brand Equity Foundation, Tourism & Hospitality Report, 2020

composite culture of the country. The diverse portfolio of tourism products in the country include: cruise tourism, adventure tourism, medical and wellness tourism, MICE (Meetings, Incentives, Conference & Exhibitions) tourism, rural & regional tourism, eco & wildlife tourism. This has further been boosted by the launch of “Incredible India 2.0” campaign which focuses on niche tourism products

3. Geographical and Cultural Diversity:

India’s advantage lies in its geographical diversity which includes attractive beaches, swift flowing rapids, world heritage sites, bio-geographic zone, wildlife sanctuaries, etc. The cultural

diversity of the country allows it to give a wide range of experiences to the tourists.

Well Connected Policy Support: The Indian government has recognised tourism’s contribution to employment and economic growth and support tourism through various policies, infrastructure development, focused & targeted marketing and promotion, growing intra-regional cooperation and more effective public private partnerships. An integrated effort by the government has allowed India to move up six places to 34th rank in the World Travel and Tourism Competitiveness Index 2019. Some major policies supporting Tourism sector are:

SWADESH DARSHAN	Includes development of 15 thematic circuits like North East Circuit, Buddhist Circuit, Himalayan Circuit, etc having tourist potential in a planned and prioritised manner through: <ol style="list-style-type: none"> 1. Integrated infrastructure development 2. Promotion of local handicrafts and cuisine 3. Pro-poor tourism approach <p>The scheme is envisioned to synergise with other Government of India schemes like Swachh Bharat Abhiyan, Skill India, Make in India, etc</p>
National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD)	Aims to promote sustainable pilgrimage tourism in the country to strengthen measures for safety, security and improving the quality of tourism services in pilgrim cities, etc. The scheme includes: <ol style="list-style-type: none"> 1. Development of lighting and illumination with renewable energy resources 2. Eco friendly modes of transport 3. Promotion of local art and handicraft through craft bazaars, souvenir shops and hats.
Hunar se Rozgar Tak	For creation of employable skills amongst youth. Under the scheme, courses are offered in hospitality trades like food production, food & beverage service, housekeeping utility and bakery & patisserie
Swachh Bharat Stach Pakwan (Hunar Zaika)	This scheme is aimed at upgrading the skills and hygiene standards of Street Vendors in order to make them a distinctive part of Indian tourism. The Ministry of Tourism has partnered with the National Association of Street Vendors of India for the specific purpose of orientation, skill testing and certification of the vendors

Incredible India 2.0	It marks a shift from the generic promotions being undertaken across the world to market specific promotions plans and content creation. The campaign also focuses on the promotion of niche tourism products (including yoga, wellness, luxury, cuisine, wildlife, etc) of the country on digital and social media
India Tourism Mart	This buyer seller meet held annually by Federations of Associations in India Tourism & Hospitality (FAITH) in collaboration with the Ministry of Tourism is a vibrant marketplace for various stakeholders in the tourism sector

CHALLENGES IN TOURISM (GENERIC AND GENDERED APPROACH)

India showed tremendous growth in terms of Tourism sector over the past few years. India had the greatest improvement in the sector over 2017 among the 25% of all countries ranked in the World Economic Forum's TCCR report. India moved from 40th to 34th rank in this period and is the only lower middle income country in the top 35.⁴ While India has improved considered in terms of business environment (89th to 39th rank), it still lacks behind in terms of infrastructure (ranked 55th), overall travel & tourism policy and enabling conditions (ranked 69th) and ICT readiness (ranked 105th). Even though India was the most improved country in terms of environment sustainability, it still ranks very low at 128th rank. These challenges can be broadly classified under:

Infrastructure roadblocks: While the country has improved over the past few years in terms of tourism related

infrastructure development, it still remains a major challenge of the Indian tourism sector. Poor budgetary allocation and untapped tourist potential of various areas is one of the major causes these roadblocks

1. Lack of skilled labour: While the sector has been able to generate employment at an unprecedented rate, according to a study conducted by the Ministry of Tourism, it still witnesses a significant lack in skilled employment which is expected to increase over 8 lakh by 2021. The majority of this gap being in the managerial level jobs.

2. Untapped Tourism Potential: While India has been able to utilise the niche potential of medical and wellness tourism, there are untapped niches like rural and eco tourism. There is a lack of integration of tourist spots in the existing tourist circuits. Indian tourism is driven by domestic tourist demand and is yet to utilise its full potential in terms of intermediation of tourist demand.⁵

4. World Economic Form, The Travel & Tourism Competitiveness Report 2019

5. World Economic Forum, Incredible India 2.0 White Paper

Another major challenge is the gendered challenge of Indian tourism. Despite having a great potential to contribute to gender equality and women empowerment, Indian tourism has women concentrated in the lowest paid and lowest skilled sectors of the sector while carrying out a large amount of unpaid work in family tourism business. While the rising household income along with economic growth driving the growth in tourism demands, it creates a negative impact on female employment. Despite the gender related challenges that women face, it is still believed that tourism provides better opportunities for women's participation in the workforce, women's entrepreneurship, and women's leadership than other sectors of the economy.⁶ In order to tap into the potential of the Indian women and to create an enabling environment for them in tourism, the following challenges need to be countered:

1. Gender role stereotyping: There is a high degree of gender-role stereotyping with women in tourism as can be seen from their concentration in lower paid spa, clerical, hospitality and cleaning jobs. There is underrepresentation of women in more lucrative professions, such as tour guides, chefs, tourist business operators, etc.

2. Cultural and Societal Challenges: The Indian women are predominantly engaged

in unpaid household work and are often reluctant to seek what are traditionally seen as men's roles in the economy. The reluctance is based on distance from home to work, perceived nature of work, and family's reluctance to work in a predominantly male environment far away from home. In addition to this, the low societal belief in women's capabilities create societal barriers to their entry in to tourism.

3. Income Effect Hypothesis: The rising household wealth driven by economic growth obviates the financial need for a supplementary income. Estimates suggest that this "income effect" of increased household wealth can explain about 9% of the total decline in female participation in the labour force.⁷

4. Women constitute the "missing number" and are the first casualty of job losses: Women in Tourism sector often constitute the "missing number" in terms of the nature of job, i.e. they are not permanent workers in the sector. Women are often utilised as a replacement worker to their male counterparts and miss out on the direct benefits from the tourism sector. Women in tourism are more likely to be undertaking part-time, informal, seasonal, agency, and casual work.⁸ This sort of informality associated with their job makes them the first casualties of job losses due to market disruptions as can be seen from the job losses during Covid19.

6. UNWTO and UN Women, Global Report on Women in Tourism

7. ILO Research Paper 10: Why is female labour force participation declining so sharply in India

8. World Bank Report, Women & Tourism: Designing for Inclusion

WAY FORWARD

Travel and Tourism have been able to provide women with more opportunities for empowerment as compared to other industries, which makes the sector a frontrunner in advancement of women. The advancement of women is a broader dimension in India which encompasses the critical aspect of gender equality in society where both men and women can avail the same opportunities, outcomes, rights and obligations in every part of the economy. This is the potential that the Indian tourism sector offers. As tourism is directly linked to sustainable development and realisation of human rights, the best interest of women empowerment can be achieved through tourism. The Government through its policies and integrated approach has shown commitment to tap into the potential of women through community participation in tourism sector. Despite all this advancements for women, they are still subjected to significant inequality in the tourism sector. It is important to understand the causes of these inequalities and take up targeted and consistent actions to remove the barriers to full empowerment of women in tourism. The potential for a gender-equal tourism industry is promising, but there is still much more to be done to reduce stereotypes, enable entrepreneurship, and foster leadership by women. The Government can take up following measures in this regard:

1. Implementing “targeted & bundled interventions” for women economic empowerment in tourism:

In tourism, even though gender is nearly always considered to be crosscutting, it only highlights the monitoring indicators rather than underlying a critical precondition for tourism development. It is important to go beyond the linear interventions and focus on “targeted & bundled interventions” which are ongoing and multifaceted. These interventions have to focus on enabling women to increase their autonomy, self reliance, confidence and engagement in the economy at a greater level.

2. Cover Knowledge Gaps in Tourism Sector:

It is important to add a gendered lens to the Tourism sector to fully leverage the advantages offered by tourism for women. In order to cover the existing knowledge gaps, this gendered lens should be backed by empirical work which can draw out linkages between success stories of women in tourism and the reasons which drive their growth within the sector. In this regard, major work needs to be done. The last annual report launched by Ministry of Tourism dealt with gendered aspect of tourism only in a superficial way without any empirics. The gendered approach needs to be integrated in such annual reports in the future. This should also include:

- a. Availability of sex disaggregated tourism data for better targeted gender equality interventions in tourism

b. Impact evaluations and specific control trials to identify which types of initiatives work best for women's empowerment in tourism

3. New Institutional Setups: Creation of specific institutions for gender in tourism leads to promotion of gender equality more effectively at the highest tourism policy levels. The Ministry of Tourism can create a "Leadership Task Force" for Women Empowerment in Tourism sector at a national level which takes up the following roles:

- a. Highlight the multifaceted role of women in the sector
- b. Highlight the leadership potential of women and suggest measures to incorporate them in managerial positions
- c. Promote guidelines to integrate gender issues in tourism strategies

At the level of states, "Gender units" can be set up to ensure that all tourism related activities are in line with the national goal of making tourism all inclusive. These Gender Units will contribute in the following ways:

- a. Work with women entrepreneurs and women labour force to improve their business capacities (particularly in urban-rural clusters and rural areas)
- b. Engage private sectors to commit in gender equality & engage in skilling the female workforce in Tourism

4. Overcoming the wage and skill gap in tourism: The gender gap is narrower

in tourism as compared to the broader economy which makes it easier to overcome the wage gap in the sector. The Government needs to monitor this wage differential and overcome this by skilling females with both high-level and soft level skills needed for ensuring career progression. It is also important to cover the women engaged in informal activities in tourism sector under skill training programmes like Hunar se Rozgar Tak, Hunar Zaika, etc. When carefully planned and managed, tourism employment has the potential to reduce the gender pay gap.

In this regard FLO has taken up two projects which are:

a. FLO's and Travel Agents Association of India (TAAI) collaborating with Ministry of Tourism on the model of "Tourism as a Sustainable Livelihood Model for Women's Economic Empowerment. This initiative is aimed at skilling women and empowering them through creation of job opportunities along with improved livelihood opportunities. The strategy was to look at the systematic planning, skill enhancement and policy integration in the tourism sector to work towards the mission of creating sustainable livelihood for women's economic upliftment, empowering women to become self-sufficient and job creators from mere job seekers.

b. FLO's 3Cs (Competency, Capacity and Confidence) Initiative building through transformational life skills & Technical Education Adopt ITI Programme (AITIP)

empowered women with technical tools and that knowledge to enable them to become economically independent. The initiative helped women overcome negative behavioral patterns, become self-reliant and enable them to be more productive.

Under the initiative, FLO signed a MoU with the National Skill Development Corporation for empowering women through Skill Training in order to enhance their employability and create entrepreneurial opportunities for them. FLO and NSDC are working towards supporting short term training of women across MSME, agriculture and allied activities, healthcare, tourism, etc.

5. Focus on Rural and Community

Based Tourism: The rural and community based tourism encompasses many different types of tourism like ecotourism, responsible tourism and sustainable tourism.⁹ This is a relatively untapped area in Indian tourism, and a focus on rural and community based tourism is essentially for ensuring gender equality in Tourism and creating new job opportunities for women. Tourism has the capacity of serving as an entry point into the economy for the unemployed and underemployed women.¹⁰ With respect to this, following initiatives can be taken up:

a. Rural & Community Based Tourism can be used to provide women working spaces where they can work as individuals or collectives. This would give an economic

advantage to women and allow them to have multiple benefits such as child education, sponsorship opportunities in rural areas and in disadvantaged communities.

b. In addition to the economic benefits, this can also be used to provide social benefits to women in form of maintenance in rural area, improvement of quality of life and intangibles like increased self esteem due to the recognition of their work.

c. Women should be used as key contributors to the development of sustainable tourism in their community by participating in activities which are economically, socio-culturally and environmentally sustainable. Women can be mobilised as “Paryavaran and Paryartan Mitras” (Environment & Tourism Friends) to “nudge” their local community to undertake sustainable practices.

6. Promoting Entrepreneurship and Diversification of Economic Activity:

Tourism as a sector offers women considerable options for entrepreneurship that do not require heavy start-up financing. In order to encourage women in entrepreneurship roles in the tourism sector, they should be the targeted beneficiaries in policies targeted at improving access to financial services, capacity building for women, and specific support for young women entrepreneurs

9. World Tourism Organization (2019), *UNWTO Tourism Definitions*, UNWTO, Madrid,

10. Ferguson, F. (2011), ‘Promoting gender equality and empowering women? Tourism and the third Millennium Development Goal’, *Current Issues in Tourism*, volume 14 (3).

and embedding entrepreneurship. curricula within education from an early age. There is also need to diversify the activity of women in tourism sector. Currently, the demand for women's handicrafts and culture tourism products are compact and crowded.¹¹ The Government in collaboration with various private sector organisations can take up following measures:

- a. Improve the product development and market outlets in order to encourage innovation
- b. Enable women community groups to diversify tourism income activities
- c. Support women's tourism business to become formalised and contribute to women's financial inclusion

In order to help women to diversify their tourism income activities, FLO has undertaken certain initiatives which are:

a. FLO's collaboration with Women on Wings (WOW) to increase livelihood opportunities and growth of women artisans. Under the collaboration, social enterprises working with women in sectors such as agriculture and allied activities, eco-tourism, textiles and handicrafts, etc were identified and supported through various mentoring workshops

b. FLO worked towards improving the financial literacy of females through its "Financial Literacy" workshops under the FLO learning series. In collaboration with the Hamara Bachpan Trust, the workshops covered important aspects like financial planning, institutions for borrowing, importance of saving, investment, etc. These workshops were conducted through online mediums and radio programmes. The success of these workshops in Odisha, would allow us to conduct these workshops across various FLO chapters spread across the country.

11. UNWTO, Global Report on Women in Tourism, Second Edition



The Power to Empower

POLICY BRIEF
FOR
PETROLEUM AND
NATURAL GAS





The potential of India in terms of petroleum and natural gas¹ can be identified by its position as the world's third-largest energy consumer, only being behind China & the USA. In addition to this, the potential is further boosted by the country's position as the fastest-growing energy consumer, consuming nearly 809.2 million tonnes of oil equivalent (MTOE) in 2018. The petroleum and natural gas sector is among the eight core industries in India and plays a major role in influencing decision making for all other important sections of the economy.

India's economic growth is closely related to its energy demand, therefore, the need for oil and gas is projected to grow more, thereby making the sector conducive for investment. The Indian economy is set to establish itself on a healthy and growing path. This would in turn increase the

energy consumption in the country. This increase in consumption is expected to be supplemented by an alteration in the primary energy mix of India on account of the substitution of oil by natural gas. The share of natural gas in the energy mix of India is expected to increase to 20% in 2025 as compared to 11% in 2010.² The recent years in India have seen a transformative reform structure in the petroleum and natural gas sector enabled by the development of transmission and distribution infrastructure, the savings from the usage of natural gas in place of alternate fuels, the environment-friendly characteristics of natural gas as a fuel and the overall favourable economics of supplying gas at reasonable prices to end consumers. With the country's realistic demand expected to grow at a CAGR of 6.8% from 242.6 MMSCMD in 2013 to

1. The policy brief shall use petroleum & natural gas and Oil & gas industry interchangeably
 2. Hydrocarbon Vision 2025 Report

Name of PSU	Total No. Of Employees	Total No. of Women Employees	Percentage of Women Employees
ONGC	30558	2221	7.26
BPCL	11386	1070	9.39
OIL	6791	419	6.17
EIL	2836	333	11.74
CPCL	1618	88	5.44
OVL	295	35	11.86
HPCL	9788	927	9.47
IOCL	33437	2895	8.65
MRPL	1939	132	6.80
NRL	911	44	4.83
BLL	1093	98	8.96
GAIL	4693	305	6.50
RGIPT	70	5	7.14
OIDB	16	3	18.75
	Total = 105431	Total = 8575	Total = 8.13

Source: Ministry of Petroleum Natural Gas Annual Report 2019-20

746 MMSCMD, the country is primed to overcome its regional variations along with the gendered variations as well.

In terms of overcoming the gender-related variations in terms of LPG connections, the Pradhan Mantri Ujjwala Yojana has been extremely instrumental. The LPG coverage has increased from 55% to 97.4% and it has been one of the biggest catalysts of socio-economic change in the status of women in the country.³ This has shown the government's intent on bringing down household pollution which directly affects women who stay behind while being involved in the care of the household. The Government has not only targeted LPG connection accessibility but has gone one step further to make the

“Behavioural change, further strengthening of the supply chain, a shift towards cleaner energy, are some of our key priorities. We are looking for innovative ways to increase refills, sustain adoption. We are working to ensure energy justice for all Indians. Energy affordability, sustainability, efficiency, security. LPG should be the catalyst of socio-economic change”

whole exercise sustainable. The Minister of Petroleum and Natural Gas in this regard said, The government has further reiterated its intent to make women the primary beneficiaries of the PMUY, by stating that one crore more women will be added under the Ujjwala Scheme.

3. <https://pib.gov.in/PressReleasePage.aspx?PRID=1605507>

While all these policies target the gender-related variations in terms of women as consumers of petroleum & natural gas, there is a clear disparity in women's participation in petroleum & natural gas. According to a recent study by the International Energy Agency Council on Energy, Environment and Water, women make up less than 10% of the workforce.

The number of women employees vis-a-vis the total number of employees as of 31.12.2019 in the oil PSUs is tabulated as below

These numbers suggest that the petroleum and natural gas sector hasn't been able to absorb the women workforce despite the increasing share of women in technical fields like engineering and science which are often considered prerequisites for working in the PNG sector.

Women and Petroleum & Natural Gas Sector

Various research studies have highlighted the problem of the underrepresentation of women in most extractive industries such as petroleum, oil, natural gas and mining. While women remain underrepresented in general, but this underrepresentation is even higher at senior levels. In terms of global numbers, despite making up 48% of the global labour force- women only account for 22% of the traditional energy sector.⁴ The Indian numbers are far behind this global percentage of 22%. The

barriers women face in the energy sector are similar to those they face elsewhere in the economy. However, the challenges of the energy sector are more pressing since the sector is going through a process of transformation; clean energy transitions will require innovative solutions and business models to be adopted and greater participation from a diverse talent pool.

There are considerable gender gaps in access to opportunities and wealth generated by these industries. Evidence also suggests a gender bias in the distribution of risks and benefits within the sector. The economic empowerment of women in the oil and gas industry remains an area insufficiently explored. Low job creation combined with a skills-biased pattern of labour demand contributes to maintaining high levels of inequality.⁵

Despite all these challenges, India is at an advantage in terms of the growth trajectory that the petroleum and natural gas industry offer. The sector is likely to receive a fresh investment of over \$300 billion by 2030 for developing natural supply and distribution infrastructure to meet rising demand. In addition to this, the sector has seen the number of fuel retail outlets increase from 18,848 (in 2002) to 64,626 (in 2019) at a CAGR of 7.5%.⁶ This has shown India's commitment to expanding its infrastructure to meet the rising demand for oil & gas in the country which is expected to grow at CAGR 4.2% during

4. IRENA (2019) Renewable Energy: A Gender Perspective.

5. African Development Bank Report on Women's economic empowerment in oil & gas industries

6. Invest India- Oil & Gas Industries in India

2017-40. While the infrastructure expansion to meet the demand of the consumers has been extremely efficient, the sector has missed out on tapping into the potential of the female workforce. Despite a rising GDP and increasing gender parity in terms of falling fertility rates and higher educational attainment among Indian women, India's Female Labour Force Participation rate has continued to fall. This fall has been more severe in the oil & gas sector.

The case for increasing women participation is made relevant by the fact that sectors with a more diverse workforce perform better officially. It's the diversity of gender that contributes to the overall productivity of the sector. Women make up half the talent pool and it's important for the Oil and Gas sector in the country to ensure that the country doesn't lose out on the opportunity to absorb the women while encouraging an easy entry for the next generation of women entrepreneurs.

Challenges in Petroleum and Natural Gas Sector

1. Women as Minority Group: One of the major challenges that women face in the Oil & Gas sector is due to their position as a minority group in the sector. The "minority status" in turn impacts their confidence, communication, networking and willingness to venture out into new spaces to pursue economic opportunities.

Since their participation is low, they are rarely being looked at as strategic and visionary leaders

2. Short Sightedness of the sector:

The sector is often caught up in the vicious cycle of short term thinking. The companies in the petroleum and natural gas sector tend to focus on recruiting men and are often not able to access the larger talent pool which could be utilised if companies ensured gender neutrality in hiring decisions and processes

CASE STUDY: The 1980s Oil Bust and the Ageing Workforce

The 1980s oil bust was in the midst of a decade of opulence, supported by record-high crude prices which followed the Arab oil embargo (1973) and the Iranian Revolution (1979). This era witnessed large scale dismantling of commercial projects, the corporations shuttered their doors and laid-off workers. Consequently, the low job vacancy rates in the industry deterred much of an entire generation of workers from entering the oil and gas industry until 2000. Today, the existing labour force is nearing retirement, setting up the industry for another labour shortage. Between 2015 and 2035, estimates project 585,097 job opportunities to open up due to replacement needs in the oil, gas, and petrochemical sectors.⁷ The short term thinking of companies has pushed the sector to a crossroad where it has to take up unrealistic targets to counter the retiring workforce within oil & gas.

7. IHS Global Inc., Minority and Female Employment in the oil & natural gas and petrochemical industries, 2015–2035 35 (2016).

8. Id.; see also Nick Cunningham, Oil Industry Faces Huge Worker Shortage



According to suggested estimates, to successfully counter an ageing workforce, the oil and gas sector needs to hire approximately 30,000 new employees every year over 20 years to fill positions left vacant by retiring staff.⁸

The recent years have seen the oil and gas industry eliminate more jobs globally. Such labour shortages will impact the productivity of the sector and cause delays. In absence of a gender-neutral hiring process, the higher will have to be done from a short supply of labour. Hiring more women in the oil and gas sector can help ease labour shortages, expand the talent pool, and enable companies to recruit more locally.

3. Traditional Male Dominance in the sector: One of the biggest challenge that the petroleum and natural gas industry face is their perception as a male-dominated sector. Companies in the sector have struggled to attract, retain and promote women. Despite India having 43% of women graduating in STEM disciplines (science, technology, engineering and maths), only 14% of them are in the technical fields. This number is far less in the oil and gas sector which often considers STEM as a prerequisite of

employability in the sector

Government Initiatives

The various ministries of the Government of India have worked in collaboration to tackle the challenges faced by the petroleum and natural gas sector. While the challenges related to consumer demand are directly tackled by the Ministry of Petroleum and Natural Gas, the other challenges are tackled by the Ministry of Human Resource and Development, Ministry of Renewable Energy, etc. This shows the government's proactive policy to tackle these dynamic challenges.

Some of the important policy measures are:

Pradhan Mantri Ujjwala Yojana (PMUY):

This scheme is under the Ministry of Petroleum and Natural Gas which was rolled out to provide clean cooking fuel to poor households, especially in rural areas ensuring universal coverage. PMUY was launched in May 2016 with an initial target of 5 crore women. This target was further revised to provide 8 crores more connections to adult women of poor households by March 2020 (this target was achieved by September 2019 i.e. 7 months ahead of the target). Even

the recent announcements under the Budget 2021 has added another 1 crore women, as beneficiaries under the PMUY. The implementation of this scheme has enhanced the economic productivity and quality of life of women by removing the drudgery associated with wood collection.

Pratyaksh Hanstantrit Labh (PAHAL)

Scheme: This scheme was launched by the Ministry of Petroleum and Natural Gas in 2014 for providing the direct benefits transfer of LPG subsidy to the bank account for the LPG consumers. PAHAL Scheme has been designed to ensure that the benefit meant for the genuine domestic customer reaches them directly and is not diverted. The scheme has helped in identifying 'ghost' connections, multiple connections and inactive connections which in turn has resulted in curbing diversion of subsidised LPG to commercial purposes

Sustainable practices under Swachh

Bharat Abhiyaan: The Ministry of Petroleum and Natural Gas (MoPNG) has been the recipient of the Swachh Bharat Award under Swachhata Action Plan Category in Swachh Mahotsav 2019. Under MoPNG's Swachhra Pakhwada initiative various sustainable activities were carried out which included: tree plantation, cleanliness drives, awareness campaigns, etc. The Swachhta Pakhwada saw unprecedented public participation which was led by women participation.

The Support to Training and Employment Programme for Women (STEP): This scheme under the Ministry of Women

and Child Development aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/ entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The assistance under STEP Scheme will be available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the workplace such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality.

Schemes to reduce Gender Gap in STEM:

The Government has taken various steps to encourage women in STEM fields through the implementation of women exclusive schemes like Knowledge Involvement Research Advancement through Nurturing (KIRAN), Consolidation of University Research through Innovation and Excellence in Women Universities (CURIE), etc. Such schemes create an enabling environment for the country to utilise its demographic dividend by absorbing more women in the economic sectors. Further, the new draft Science, Technology and Innovation Policy (STIP) 2020 stresses gender inclusiveness and mandates that there are at least 30% women in all decision-making bodies, including in scientific selection and evaluation committees.

WAY FORWARD

Being an extractive industry, the petroleum and natural gas industry has a great potential to reduce poverty in India. Due to the capital intensive nature of the industry, lack of local linkages in the sector and lack of gender neutrality in hiring, the petroleum and natural gas industries suffer from a lack of women participation. Evidence also suggests a gender bias in the distribution of risks, costs and benefits within the petroleum and natural gas sector. While the benefits accrue mostly to men in the form of employment and compensation, the costs (e.g. family or social disruption, environmental degradation) fall most heavily on women. With the transformation that the PNG sector has witnessed over the past few years, gender diversity in the sector is vital for driving more innovative and inclusive solutions for clean energy transition within the country. Companies with a more gender-neutral structure are more likely to function efficiently with higher productivity. Women empowerment in the sector is vital to sustainable development and the realisation of human rights for all. The government has shown commitment towards ensuring the economic self-reliance of women by integrating them into the developmental goals of India under the “Atmanirbhar Bharat Abhiyan”

To meet the growing demands of the PNG sector and to fully utilise the potential of women in the sector, the following policies can be adopted:



- **Encouraging an enabling environment at entry and pre entry-level in the PNG sector:** With the current focus on renewable energies and the concerns about the role of fossil fuels in climate change along with the gender gain terms of employment, the PNG sector faces an uphill battle to utilise the women talent pool. The PNG sector needs to articulate a positive narrative against the backdrop of it being perceived as a “dirty” industry. This can be done through:
 - Build a persuasive narrative that articulates the gender-neutral stance of the PNG sector which promotes an all-inclusive economic development
 - Identify the degrees and level of skills

needed in the sector and aggressively recruit new and recent female graduates in these fields. Expanding the range of new-hire profiles will create a deeper pool of candidates. As a result, companies may have more success attracting women from other STEM fields where they often have a higher representation relative to fields specifically allied to PNG.

- Ensure that the male/female candidates considered for early promotion is representative of the employment pool. This would not only make the sector attractive for women but also ensure retention of the women talent pool within the sector
- Educate the top executives, board members and shareholders on the importance of gender-neutral hiring and promoting gender diversity in the PNG sector

This is an important aspect in making the PNG sector attractive for women and needs an interlinked approach from the Government, private sector and various other institutional setups. The Government can play the role of the regulator while also engaging in skill up-gradation of women to enable them to overcome the entry-level challenges in the PNG sector and also the transitional challenges to entry at managerial levels. With regards to this, the Government can take up the following initiatives:

- Create a gender-based performance index for the Maharatnas PSUs in the

PNG sector to highlight the successful performance of the PSUs with a higher percentage of women employees interspersed at various levels of the organisation. The index should focus on inputs and parameters which can help improve the advancement of women rather than the outcomes (the parameters can include a percentage of managers who have undergone unconscious bias training; or whether internal-hiring recruiters consider proportional slates of men and women candidates; or the prevalence and scale of women-oriented sponsorship programs.)

- Emphasise the wide range of job types that are available to women in the PNG sector while using “gender-neutral” job descriptions and recruiting materials to attract more women
- The Government can collaborate with the private sector and the PSUs to create a formal time-series analysis to provide data on the performance of institutions with gender diversity

2. Skill up-gradation and increased participation of women in STEM disciplines:

The recent focus of the PNG ministry has shifted on the training of women along the lines of the Ujjwala Didis in the upcoming CNG network. This would contribute significantly to the skill up-gradation of the women while increasing their participation in the petroleum and natural gas sector. The STEM disciplines are part of traditional skills sets that are required in the oil and

natural gas sector. The government has already taken initiatives in these regards: the Hydrocarbon Skill Sector Council (HSSC), set up under the Skill India initiative targets the training of more than 19 lakh people over the next 10 years. While in terms of increasing women's participation in STEM, schemes like KIRAN, CURIE, etc play a significant role.

The following initiatives can be taken up additional in this regard:

- As a Women's Chamber of Commerce, FLO seeks to partner with the Ministry in reselling and upskilling the masses of women for creating linkages in the PNG sector for sustainable livelihood generation.
- FLO along with other government institutions can utilise its industrial linkages and work in collaboration with various stakeholders in the direction of specific training and awareness building of women in the PNG sector

The issues that women face in the PNG sector provide a unique opportunity for stakeholders to improve partnerships and collaborations to strengthen the oil and natural gas sector's workforce development system. A robust and effective workforce development system requires proactive steps by college leaders, local employers, and intermediary organisations or government entities to build and sustain concrete alliances. In terms of employment perspective, the old and gas sector cannot afford to simply hire

its way out to meet the growing demand. Certain key recommendations in this regard are:

- The major focus should be on converging the re-skilling and up-skilling of women given the nature of unforeseen disruptions that the PNG sector faces
- Colleges that contribute the major workforce to the PNG sector need to design an agile, flexible and non-linear curriculum to meet the dynamic demands of the PNG sector. This will be an important step given India having a significant number of graduates in STEM
- The skill up-gradation programmes of women in the oil sector should prioritise the development of work-based learning opportunities for students such as internships or cooperatives, that provide hands-on, experiential learning at a worksite. This would need the active participation of industry employers as well.
- The skill up-gradation programmes should extend beyond the colleges and should also target the "underemployed" female workforce from different levels of society.
- Create mentoring programmes along with leadership development programmes for women to ensure the retention of the female workforce in the PNG sector

WORK DONE BY FLO FOR SKILLING WOMEN

1. FLO's 3Cs (Competency, Capacity and Confidence) Initiative building through transformational life skills & Technical Education Adopt ITI Programme (AITIP) empowered women with technical tools and that knowledge to enable them to become economically independent. The initiative helped women overcome negative behavioural patterns, become self reliant and enable them to be more productive. Under the initiative, FLO signed an MoU with the National Skill Development Corporation for empowering women through Skill Training in order to enhance their employability and create entrepreneurial opportunities for them. FLO and NSDC are working towards supporting short term training of women across MSME, agriculture and allied activities, healthcare, tourism, etc.

2. FLO's life skills training programme for women under which Personal Advancement and Career Enhancement (P.A.C.E) life skills training was conducted for 4500 women in Odisha in partnership with district administration of the areas and Hamara Bachpan Trust. The programme aimed at providing skills to underprivileged women and enable them to earn an independent living and provide a sustainable pathway out of poverty. The thrust of the programme is to help women increase their business competitiveness through capacity-building training in entrepreneurial skills and business management, among other things.

3. Promoting economic activities and opportunities for women in PNG clusters through local linkages: The fuel stations are usually dominated by male workers. Despite various allocations of the fuel stations made to the women, their participation has not seen significant growth. It is important to make these fuel stations as enabling infrastructure for women's economic empowerment. In terms of these following initiatives can be taken up:

A larger share of women-owned and women-operated fuel stations need to be promoted. Successful examples already exist in the country.

FLO also moots for women-led marketing outlets at various fuel stations, in the townships of steel plants and oil refineries of the PNG sector

Women-led enterprises employ more women and lead to overall stronger female workforce participation and increased entrepreneurial opportunities for women. This would also go a long way in changing the perception of the PNG sector as male-dominated while leading to women's economic empowerment

4. Promoting sustainable practices under the PNG ministry that is led by women:

The Ministry of Petroleum and Natural gas is spreading doing significant work in terms of promoting suitable practices under its Swachhta Pakhwada initiative. A greater focus should be on making these initiatives led by women. Women can be utilised as community leaders

and integrators to promote sustainable practices like tree plantations, cleanliness drives, awareness campaigns, etc.

5. Developing women as centre of supply chains generating alternate energy fuel with household waste and used cooking oil: Women need to form the major portion of the value chain under the Repurpose Used Cooking Oil

(RUCO) scheme which aims to collect and convert used cooking oil to biodiesel. Women engaged in household activities can be incentivised under this scheme and can contribute to India's potential of recovering 220 crore litres of used cooking oil for the production of biodiesel by 2022.

FLO would partner with the Ministry and play a crucial role in this area of wealth creation from waste. With an outreach expanding across the country, FLO can play the role of a catalyst in this regard. This collaboration will not only provide a platform for reflecting collectively on the issues, the opportunities and the challenges that lie ahead in the direction of financial inclusion of women in the PNG sector but also create a roadmap for the future. The FLO Chapters can take it up in their respective States and create a network of awareness and action at the ground level. It will also aim at facilitating new ideas for collaboration to maximise the impact for women's economic empowerment and identify action areas to find scalable solutions for increasing women participation in the PNG sector

Recommendation

NATURE OF THE CURRENT APPROACH OF SCHEMES

Various initiatives have been taken in the form of multiple schemes and policies:

FOR CHILDREN:

<u>Name of the Scheme</u>	<u>Primary Objective</u>	<u>Beneficiaries</u>
1. Integrated child development scheme (ICDS)	Health and nutrition	a) Children between 0-6 years. b) pregnant and lactating mothers.
2. Early childhood care and education (ECCE)	Human capital formation through free and inclusive means of education.	Children upto 6 years.
3. Integrated child protection scheme (ICPS)	Protection against difficult circumstances.	Children
4. National child labour project (NCLP)	Protection against hazardous occupations and mainstream into formal education.	Children in the age group of 9-14 years.
5. Rajiv Gandhi scheme for empowerment of adolescent boys- SAKSHAM and for girls-SABLA	Holistic development of adolescent boys and girls.	a) boys in the age group 11-18 years b) girls in the age group 11-18 years.
6. Beti bachao beti padhao (BBBP)	Against gender based abortion and for girl child education.	Girl child
7. Rajiv Gandhi national creche scheme	Nutrition, pre-school education, medicines and contingencies.	a) Day care facilities for children aged 0-6 years. b) Pre-school education to children aged 3-6 years.

FOR WOMEN:

<u>Name of the scheme</u>	<u>Primary objective</u>	<u>Beneficiaries</u>
1. Swadhar scheme	To provide support in difficult circumstances.	Women in distress, marginalization and oppression.
2. working women hostel	Safe and affordable hostel accomodation	Women living in places away from hometown
3. STEP	Upgrading skills for employment and access to credit.	Marginalised and asset-less women
4. UJJWALA	Protection against trafficking and commercial sexual exploitation.	Women

OBSERVATIONS FROM THE AFORE-STATED TABLES:

- Different schemes, similar objectives: schemes like ICDS and Rajiv Gandhi national creche scheme and ICPS and NCLP have more or less a similar primary objective which is to provide nutrition to children and protection to children, respectively.
- Different schemes, similar beneficiaries: ICDs, ecce and Rajiv Gandhi national creche schemes have beneficiaries as children upto 6 years of age. Same is for NCLP and SAKSHAM and SABLA schemes where the age of the beneficiaries greatly coincides.
- Complexity of schemes: Schemes should make their brackets of beneficiaries more inclusive to reduce the number of schemes for instance, schemes like SWADHAR and STEP which more or less talk about marginalized women. This also reduces complexity of schemes and their objectives which lie out of the understanding of the common man.
- Direction of all schemes are similarly oriented- every scheme mentioned above relates to some or the other development-related aspects, such as healthcare, education, empowerment protection against hazardous activities, trafficking and exploitation in an amalgamated manner yet under different heads.

CHALLENGES:

- Multiple schemes-multiple challenges: Since there are similar items present under different heads, the task of providing support to the beneficiaries becomes all the more complicated since both men and material are required for the formulation and implementation of each scheme, making the task cumbersome and objectives bleak.

- Lack of awareness: The problem of lack of awareness of beneficiaries fuels the question of having multiple schemes. They mostly do not have an idea of the initiatives being taken for them by the government which makes funding and putting in extra efforts through numerous schemes with similar objectives in vain.
- Decreased accessibility and reach: The lack of awareness among beneficiaries also leads to increased inaccessibility of these schemes making the launch of such schemes fruitless.
- Complacency of workers involved: Indiscipline and complacency crops up when work is divided into multiple sectors as compared to one where a streamlined approach is followed.
- Lack of incentives: One of the most important challenges is the lack of incentives for the beneficiaries. Mostly these beneficiaries reside in rural or underdeveloped areas wherein they do not consider developmental aspects like age-wise health determination, gender inequalities, proper education at primary and secondary levels, early childhood care, protection against exploitation, training of adolescent children to streamline them into lines of formal education for better human capital formulation. They enroll themselves in the schemes where they get certain incentives in the form of cash or kind. For instance, Indira Gandhi Matritva Sahyog Yojana where lactating and pregnant women get cash benefits for two live births rather than going for a scheme like Integrated Child Development Scheme wherein they get no incentives. Subsequently they leave out on a programme which also provides nutrition to their new-born children.

BUNDLED APPROACH: MEANING, NEED AND IMPLEMENTATION

MEANING: As implied through the very term, a bundled approach can simply be defined as an approach which comes in a stacked format such that every scheme is clubbed into a single streamlined scheme with a common clubbed-in objective satisfying most of the requirements derived from multiple individual schemes. It can be equated to the Goods and Services Tax (GST) which clubbed most of the indirect taxes to do away with hard and unaccounted practices and to also avoid the presence of middlemen (in bundled approach, excessive workforce).

-Considering the relatively higher success of incentive-linked schemes, another important aspect that will be included in the concept of bundled approach will be presence of incentives in the form of cash or kind to attract the beneficiaries.

-These incentives hugely depend on the nature of the beneficiaries and will be seen as a disguised step towards development by way of behavioural changes in outlooks and

perceptions. Mostly the beneficiaries belong to the lower strata of the society who do not have direct access to facilities or are devoid of the capabilities to attain a decent standard of livelihood. These are marginalized sections who are not educated and aware enough of the manifestations of various schemes for their benefit which is why the target beneficiaries are themselves excluded out of the forums of these schemes. Even if they are aware, they find it cumbersome to enroll themselves for multiple schemes, that too, for aspects like education, proper nutrition and women empowerment which sound as “luxuries” to them. Hence, to bring about a change in this paradigm, we need to focus on how to enable these beneficiaries to drive towards these schemes. This concern will be taking the form of cash incentives because no matter which strata the person is from, he/she understands the language of benefits in the form of money. It can be equated to Direct Benefit Transfer (DBT) or Universal Basic Income (UBI) but with a targeted approach.

NEED vs BENEFITS

<u>NEED</u>	<u>BENEFITS</u>
1. Lack of awareness among beneficiaries fuses down the concept of having multiple schemes.	Limiting the number of schemes leads to a lesser number of lacunas as beneficiaries are more aware of the relatively common schemes.
2. Problem of budgeting and resource management.	Streamlining all the important aspects of every scheme into a single approach reduces the issues of funding, resource-allocation and the related malpractices. Hence, we can call it a cost-effective policy.
3. Problem of staffing and reduced efficiency.	A single approach curbs the problem of hiring incapable staff due to the inadequate availability of frontline and anganwadi workers who become complacent to the existing problems are not efficiently trained in a specific field due to constant segregation of tasks in multiple schemes.
4. Nature of beneficiaries is not development-oriented.	The presence of conditional incentives coerce the beneficiaries to go for the scheme which can in turn raise their standard livelihood in the short and long run.

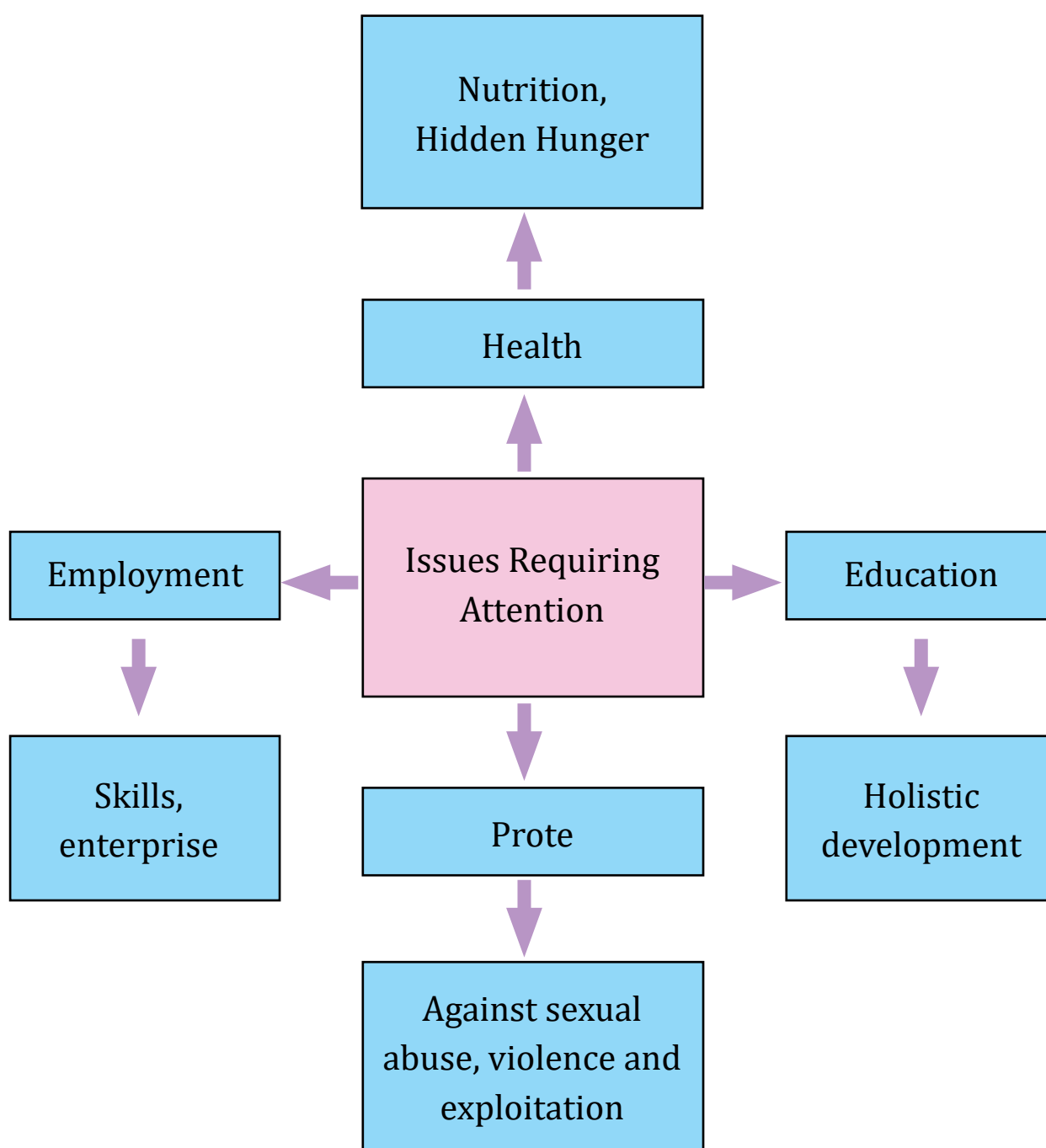
5. Lack of proper implementation due to multiple windows.	A single window increases accessibility and leads to better implementation of the schemes as beneficiaries tangibly find this method to be much more convenient and time-saving.
6. Development stays a myth in the backward classes of the society.	If not in immediate fashion, the bundled approach is a welcome step ahead to make development possible in the rural and backward sections of the society by the presence of less cumbersome, time-saving, cost-effective and incentive-backed approach.
7. Linear approach of individual schemes keep the target population aloof of the other important aspects of development above the basic level.	A streamlined bundled approach would contain aspects of the individual schemes which are basic in nature plus those aspects which the beneficiaries specifically do not opt for, like nutrition at various ages, women empowerment, protection of children against exploitation and hazardous jobs etc.

Given the limited financial resources available to the families of the beneficiaries, they would prefer a son to a daughter. With this in mind and against the background of the deteriorating condition of girls as reflected in the worsening male-female ratio, the Government of India and many state governments have introduced innovative schemes of conditional cash and non-cash transfers. For instance:

- Dhan-Laxmi Scheme, Government of India.
- Bhagya-Laxmi Scheme, Karnataka.
- Ladli-Laxmi Scheme, Madhya Pradesh.
- Girl Child Protection scheme, Andhra Pradesh.
- Balika Samriddhi Yojana, Gujarat.
- Mukhya Mantri Kanya Suraksha Yojana, Bihar.
- Indira Gandhi Balika Suraksha Yojana, Himachal Pradesh.
- Balri Rakshak Yojana, Punjab.

IMPLEMENTATION:

THE FLOWCHART BELOW STATES PRESSING ISSUES OF PRIMARY IMPORTANCE AND HOW THEY ARE RELATED TO OTHER DEVELOPMENTAL ASPECTS WHICH ARE NEGLECTED BY THE BENEFICIARIES. HOW THE BUNDLED APPROACH WILL WORK FOLLOWS THE FLOWCHART, TAKING INTO ACCOUNT THE IMPORTANCE OF INCENTIVES AND NEED FOR A COMMON DASHBOARD OF IMPLEMENTING MINISTRIES, DEPARTMENTS AND ORGANIZATIONS.



1. CLUBBING OF SCHEMES OF PRIMARY IMPORTANCE WITH THOSE HAVING DEVELOPMENTAL ASPECTS, THE DRIVING FORCE BEING INCENTIVES:

The Midday Meal Scheme includes nutrition being the attracting force for education, the Indira Gandhi Matritva Sahyog Yojana includes conditional cash transfers for care of pregnant and lactating women, the National Mission For Empowerment of Women aims to provide single window interface for all women-oriented schemes by the Government of India. Incentives can also be in the form of recognition for praiseworthy work by way of schemes like Nari Shakti Puruskar.

In this manner, if the beneficiaries go for a single scheme on the basis of some kind of incentive in cash or kind, they automatically enroll themselves for other developmental aspects of individual schemes without undergoing the cumbersome process of travelling from one window to the other.

2. A COLLECTIVE EFFORT TO AVOID CUMBERSOME PROCESSES, PROBLEM OF FUNDING AND DUPLICATION OF EFFORTS: COMMON DASHBOARD OF MINISTRIES, DEPARTMENTS, BANKS AND ORGANIZATIONS:

Ministries required to be involved in the formulation and implementation of a single Bundled schemes, separate for women, girl child and children taking into consideration aspects of health of pregnant women, mothers, single women and children, education of the girl child, protection against sexual abuse and exploitation could be working in the following manner:

-For education, early childhood care, nutrition and protection of children, care of pregnant and lactating mothers: ministries of women and child development, Jal shakti, health and family welfare, statistics and programme implementation in collaboration with the united nations development programme, world food programme, world bank, unicef or care. Staffing and proper training of accredited social health workers and anganwadi workers under schemes of Ministry of labour and employment like Vocational Service Providers to ensure grass root implementation. For instance, clubbing of schemes like ICDS, NCLP, SAKSHAM. Incentives can be in the form of conditional cash transfers or free and subsidized food in return of education. Biennial checks can be done to check on any kind of abuse or exploitation done against children and subsidies/privileges can be taken back.

-For education, protection against sexual abuse, infanticide of girlchild: Ministries of women and child development in collaboration with the world bank, UNDP. and the various NGO's and Pressure Groups. Schemes like national scheme of incentive of girls for secondary education and cbse udaan scheme which provide cash-based incentives can also include aspects of features of SABLA scheme for checks against sexual abuse,

exploitation, violence and overall development of adolescent girls by way of setting of helpline centres at village, block and district levels in order to provide efficient and quick remedies. Incentives can be in form of simply giving birth to a girl child and automatically registering for her health, primary education and protection. Such regular checks can be taken by workers staffed in the schools that come under the aegis of such schemes and workers should be efficiently trained in order to effectively take note of and take such issues to the assigned windows of remedy.

-For skill development, entrepreneurial opportunities, protection against sexual abuse: Ministry of women and child development, ministry of labour and employment, ministry of skill development and entrepreneurship, ministry of msme's, ministry of social justice and empowerment in collaboration with banks to provide low-interest, free of interest, no-collateral, incentivised and targeted loans for startups and businesses by women. For instance, schemes like Mudra Yojana, Standup India, National Mission for empowerment of women can also include aspects of protection against sexual abuse at workplace and skill development as pre-requisites to register for a cash or loan benefit scheme.

CONCLUSION:

The introduction of the conditional cash transfer schemes is a marked departure from the traditional approaches in social programming. Through the provision of financial incentives to poor families following the fulfilment of certain verifiable conditions, they seek to provide short term income support and at the same time promote long-term behavioural changes. They, therefore, have the potential to become an effective means of channelising the limited resources to the poor and socially disadvantaged sections; more specifically to girls and women. With persisting gender inequalities in India, the girl child is at a disadvantage and faces discrimination at every stage of her life – sex selection, infanticide, little or no access to education, lack of healthcare and nutrition, child marriage, and teenage pregnancy. The conditionality linked cash transfer attempts to correct such discriminations. These programmes represent a shift in the government's approach of focusing on the supply-side to a demand driven approach. Experiences from various countries illustrate that the conditional cash transfer programmes were successful in increasing enrolment in school, improving immunisation of children, and raising household consumption levels. This is true for poor and low income countries as illustrated from the experiences of Brazil, Colombia, Mexico and Nicaragua (IFPRI 2002). Poor mothers received financial incentives conditional to their promoting certain activities on behalf of their children.



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