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# WOMEN'S STATUS IN INDIA: A GENDERED ANALYSIS

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# WOMEN'S STATUS IN INDIA: A GENDERED ANALYSIS

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## **INTRODUCTION**

Since the early 1990s, India's remarkable GDP growth has averaged more than 7 percent annually, fueled by high technology exports and an elite, well-educated, English-speaking, mostly male work force. Indeed, the bustling economy, information technology boom, and thriving democracy have contributed to a burgeoning middle class. Unfortunately, total poverty, as measured by income, fell only from approximately 36 percent to between 25 and 30 percent during this period.<sup>1</sup> The majority of Indian women have not reaped the benefits of the new economy. In fact, gender disparities are still widespread, and concentrated among women in marginalized social groups, rural areas, and those states stricken by poverty. Gender discrimination manifests itself as violence against women, preference for male children, and women's minimal political participation and decision-making power in the public and private domain. Women and girls also have restricted access to proper education, health care, and employment.

The Indian government made a concerted effort during the 1991 and 2001 census to more systematically capture demographic and socio-economic data on women. The adoption of gender-sensitive survey techniques, staff training, and efforts to increase public awareness about women's contributions to the economy has helped policy makers, donors and others to address gender inequalities and develop more appropriate interventions to improve women's lives.<sup>2</sup>

## **OBJECTIVE OF STUDY**

India is frequently praised among economists as a success of globalization. Nevertheless, the country is plagued by severe gender inequalities that are magnified by intense state and rural-urban disparities that impede women's development and access to basic services. USAID/India has commissioned this desktop study to understand women's current status in three key sectors: education, health, and economic livelihoods and the complex overlay of religion, caste, and ethnicity. The study will support gender considerations in current and future USAID programming

## **METHODOLOGY**

This study draws data from India's census from both 1991 and 2001, the India Department of Higher Education and the United Nations Development Programme (UNDP) 2005 Human Development Reports (HDR) to highlight progress and current setbacks of Indian women over the past two decades. The India census data highlights troubling gender gaps, state differences, and a rural-urban chasm that deeply affects the status of women. Women's progress is measured against India's Millennium Development Goal targets and global and regional benchmarks cited in the HDR.

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<sup>1</sup> HDR 2005.

<sup>2</sup> Gender sensitization training efforts ranged from capturing part-time and unpaid work of women through probing methods, data categorization, and showing visual examples to rewording of questions about fertility to ensure that all female children are included.

## OVERALL OF STATUS OF WOMEN

### Sex ratio

International media has recently focused upon India's low female-male sex ratio, which declined throughout the last century from 972 in 1901 to 933 in 2001. Perhaps the widespread son preference and belief that girls are a liability and burden, coupled with greater access to sex determination tests (via ultrasound machines), have resulted in increased female feticides, higher incidence of neglect of young girls than boys, and a declining sex ratio.

Table 1 hides the extreme state variations. For example, in 1991, the sex ratio in Kerala was 1,036 compared to 859 in Arunachal Pradesh. States with the lowest ratio were Uttar Pradesh, Bihar, Jharkhand, Orissa, Chattisgarh, Madhya Pradesh, Gujarat, Maharashtra, and Tamil Nadu. In 2001, only four of India's 35 states had a ratio of 986, the 1998 global average, or above. Thirty-one states (encompassing 88 percent of the population) fell below the

global average. India's sex ratio is low even compared to other Asian countries. For example, in 1998, China's sex ratio was 944 and Indonesia's was 1,004.

Census Year	Females per 1000 males
1901	972
1921	955
1941	945
1951	946
1971	930
1991	927
2001	933

Source: India Census 2001. [www.censusindia.net](http://www.censusindia.net)

### Type of work and time allocations

Women are overrepresented in the informal sector, where they face an environment of job insecurity, wage discrimination, and poor working conditions. Sixty-five percent of women's work occurs in this invisible and undervalued non-market sector, often including household agricultural production activities. On the other hand, 92 percent of men's work occurs in more stable, visible, and respected market-oriented production activities.<sup>3</sup> In fact, Indian women spend 17 percent more time per day working than men, translating into 457 minutes per day for women and 391 minutes for men. This time does not include women's community and reproductive responsibilities.

### Access to microfinance

The microfinance sector has expanded in India over the past quarter-century with self-help groups (SHGs) and other models increasing financial services to many women and female entrepreneurs previously unable to access credit and savings products. Success of these models has varied in terms of depth and breadth of outreach and sustainability, but few contest that access to finance and the SHG movement has increased women's empowerment and social capital, an important aspect of women's lives. Commercialization of the microfinance sector is the next step, given that only 2 to 3 percent of India's poor currently access these services.

<sup>3</sup> HDR 2005, Table 29.

## **WOMEN AND EDUCATION**

Gender equality in education is not only a moral imperative, but a way to promote economic prosperity and overall well-being for the country. The Indian government's expressed commitment to universal literacy — especially targeting females — has contributed to increased literacy rates over the last decade. Nevertheless, statistics on school enrollments, education completion levels, and dropout rates for girls are worrisome in many regions. While school attendance is free, books, uniforms, and transportation are too costly for poor families to absorb, and girls are often kept at home to care for younger siblings or work to earn family income.

Women's barriers to education can have numerous short-term and long-term negative consequences, including high fertility rates, high maternal mortality, poor nutritional status and health for women and children, low earning potential, less profitable employment opportunities, and less household autonomy. Gender bias in India's education curriculum further perpetuates gender-stereotyped roles and attitudes towards women as inferior to men and of less value. Gender bias in curriculum and teacher training is an important issue but one that cannot be addressed with the data used for this study.

### **Literacy<sup>4</sup>**

Female literacy rates are improving, but bridging the gender gap and the urban-rural divide among women is crucial. India's female literacy (age 7 and above) jumped 15 percentage points to 54 percent from 1991 to 2001, although the male-female gap of 21 percent only slightly narrowed during this period. Only 46 percent of rural women are literate compared to 80 percent of urban women. In 2001, Bihar's female literacy was 34 percent, while Kerala and Mizoram achieved 88 percent and 87 percent, respectively.

States struggling with less than 50 percent female literacy in 2001 were Rajasthan and Arunachal Pradesh (44 percent); Dadra, Nagar Haveli, and Uttar Pradesh (43 percent); Jammu & Kashmir (42 percent); and Jharkhand (40 percent). Rajasthan, however, more than doubled an extremely low female literacy of 20 percent in 1991 to 44 percent in 2001.

### **School enrollment<sup>5</sup>**

While overall school enrollment levels increased in 2001, female enrollment was still lower than male enrollment in all age groups. Sixty-six percent of girls aged 6-10 and 72 percent of girls aged 11-13 attended school, compared to 72 percent and 81 percent of boys, respectively. The gender gap widens with each increasing education level — in matriculation/secondary school, only 38 percent of girls (aged 14-19) attended schools compared to 48 percent of boys and by college, female enrollment was only 54 percent of male enrollment.

Overall, rural girls are less likely to attend school than boys, and the gap widens beyond primary school. On the other hand, urban girls (aged 6-19) attend school almost on par with urban boys. The gap between rural and urban school enrollment among girls is actually greater than the national gap between male and female enrollment. (See Table 2).

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<sup>4</sup>The India Census defines a "literate" as a person aged 7 and above who can read and write with understanding in any language. This definition does not include a formal education or requirement to pass a minimum educational standard.

<sup>5</sup>School enrolment refers to the population attending school.

Table 3 shows India's gender parity index — the ratio of girls' gross enrollment ratio (GER) to boys' GER in primary and upper primary education. The gender parity index for both primary and upper primary enrollment increased over the last decade.

Data from the last few years even indicate that drop-out rates are lower for girls than boys in primary school (I-V), but are higher than boys in elementary (I-VIII) and secondary school (I-X).<sup>6</sup>

### Completed education level.<sup>7</sup>

Gender differences in the level of education completed is apparent, but to varying degrees as shown in Table 4. Almost 60 percent of literate females only have a primary education or lower, compared to 52 percent of literate males. After primary school, the percentage of literate males is higher than literate females at every education level.

As expected, literate females and males in urban areas demonstrate higher education completion levels than their rural counterparts. Data in Table 4 camouflages the significant gaps in education completion levels between rural and urban girls. Thirty-four percent of literate females in rural areas did not complete primary education compared to only 19 percent of literate females in urban areas.

TABLE 2. RURAL-URBAN GIRL GAP IN ACCESS TO EDUCATION	
Female School Enrollment	Rural as Percent of Urban
Primary (6-10 yrs)	80
Middle (11-13 yrs)	81
Matriculation/Secondary (14-19 yrs)	64

TABLE 3. INDIA'S GENDER PARITY INDEX IN PRIMARY AND UPPER PRIMARY LEVEL ENROLLMENT						
	1991	1999	2000	2001	2002*	2004*
Primary (I-IV)	.75	.82	.82	.83	.88	.95
Upper Primary (VI-VIII)	.61	.74	.75	.77	.78	.86

Source: Department of Higher Education, India. <http://www.education.nic.in/stats/detail/29.pdf>  
\* Provisional

TABLE 4. PERCENT LITERACY BY EDUCATION LEVEL COMPLETED		
Level of Education Completed	Females	Males
Attained literacy without education	3.9	3.4
Below primary	28.4	24.1
Primary	28.2	24.8
Middle	15.3	16.6
Matriculation/Secondary	12.5	15.3
Higher secondary/Intermediate/University/Senior Secondary	5.9	7.3
Non technical diploma or certificate not equal to degree	0.1	0.1
Technical diploma or certificate not equal to degree	0.3	0.9
Graduate and above	5.4	7.6
Total	100	100

Source: India Census 2001. [www.censusindia.net](http://www.censusindia.net).

<sup>6</sup> Department of Higher Education, India. <http://www.education.nic.in/stats/detail/29.pdf>.

<sup>7</sup> The India Census reports on the population by the level of education completed. The education levels are: below primary, primary, middle, matriculation secondary, higher secondary/intermediate/university/senior secondary, non technical diploma/certificate not equal to a degree, technical diploma/certificate not equal to a degree, and graduate and above.

## Development benchmarks

India has made modest progress in reducing gender discrimination in education — one of the Millennium Development Goals. The target for this goal is to decrease gender disparities in primary and secondary education. Results have been more successful in urban areas and in the more developed states.

When comparisons are made against global and regional benchmarks, India's progress is less striking as it tops the charts in terms of gender disparity in education. For example, for every 100 out-of-school Indian boys, there are 136 Indian girls, compared to Arab states (134), South and West Asia (129), and Benin (136). Only Yemen (184) and Iraq (176) are worse than India.<sup>8</sup> In the 2005 HDR, India's adult literacy rate (for ages 15 and above) was 61 percent, just slightly above the 58.9 percent average for South Asian developing countries, and far below the 79.4 percent average for other medium human development countries.<sup>9</sup>

On the other hand, India's female youth literacy rate (for ages 15-24) is 67.7 percent, slightly above average for South Asian developing countries (63.3 percent), but still well below the 84.1 percent average for the medium human development countries.

## WOMEN AND ECONOMIC LIVELIHOODS

Women play a major role in the informal and formal economy, contributing considerably to household income through farm and non-farm activities, yet their work is often unpaid, invisible, and undervalued. Few women are members of trade unions and associations and most do not hold decision-making positions. The census has more accurately captured women's work on family farms and in household enterprises, which was ignored previously. The data (partially illustrated in Table 5) points to higher unemployment

Total Workers	1991	2001
Male	51.5	51.7
Female	22.2	25.6
<b>Main Worker (183 days/year or less)</b>		
Male	50.9	45.1
Female	12.5	15.3
<b>Marginal Worker (less than 183 days/year)</b>		
Male	0.6	6.6
Female	6.3	11
<b>Unemployed</b>		
Male	unavailable	4.0
Female	unavailable	4.8
Rural Male	unavailable	3.12
Rural Female	unavailable	3.71
Urban Male	unavailable	6.25
Urban Female	unavailable	7.70

<sup>8</sup> Rashid, Toufiq. "India flunks UNESCO test in child education," October 26, 2006. <http://www.indianexpress.com/story/15417.html#>.

<sup>9</sup> The 2005 HDR classifies India as one of nine South Asian developing countries or areas. Afghanistan, Bangladesh, Bhutan, India, Iran, Maldives, Nepal, Pakistan, and Sri Lanka are included in this category. India, along with 88 other countries, is classified as a medium human development country, according to its Human Development Index (HDI).

rates among females in all categories (rural and urban, literate and illiterate, and all levels of education), suggesting women's' struggles to find decent employment. Unemployment is also higher among females than males in all age groups except the 5-14 age group. The gap between male and female unemployment is particularly high for the working age group 35-59 years, in which female unemployment is 3.85 percent compared to .97 percent for men. The discrimination and hardships women confront in the formal and informal sector warrant further exploration, as these issues are not well represented in the data.

### Work participation rate (WPR)<sup>10</sup>

Census data shown in Table 5 indicates that work participation rate (for ages 5 and above) varies considerably between men and women, with female WPR at 25.6 percent, less than half the male rate. The female (and male) WPR for main workers has actually decreased since 1991 while the marginal worker rate has increased. This trend appears for both male and female workers, suggesting the influence of factors in addition to gender, i.e globalizing economy's need for skilled labor, population growth rate accelerating faster than agricultural sector job growth.

### Employment and education

Data shows unexpected links between WPR and education. For example, WPR is higher for illiterate females (30.0 percent) than literate females (20.3 percent), while the reverse is true for males. This statistic is influenced by the female WPR in rural areas, which is much higher among illiterate than literate females, as there is virtually no difference between the WPRs of literate and illiterate females in urban areas. Among literate males and females, though, WPRs increase with higher levels of education.

Increased job opportunities for those better educated and with technical skills in India's tight job market is one explanation for this pattern.

### Rural-urban divide

Overall, WPR is higher for rural females than urban females. With a WPR of 30.8 percent, rural women worked almost three times more than urban women (11.9 percent) in 2001. Rural women generally have extensive work loads with dual responsibility for farm and household production. As in the general population, the WPR among literate females in rural

Sector	1991	2001
Agriculture, Forestry, Fishing	80.9	70.7
Mining and Quarrying	0.3	0.4
Manufacturing (HHI and non-HHI)	7.3	12.4
Electricity, Gas, Water	0.1	0.1
Construction	0.7	1.5
Wholesale/Retail Trade, Hotel/ Restaurants	1.9	2.9
Transport, Storage, Communication	0.3	0.5
Banking, Insurance, Real Estate	0.4	1.0
Other	7.9	10.6

<sup>10</sup> The India Census defines "work participation rate" as main workers and marginal workers. Work is defined as participation in any economically productive activity with or without compensation, wages, or profit and includes full-time or part-time help or unpaid work on farm, family enterprise, or in any other economic activity. Main worker is defined as those who work 6 months or more of the year. Marginal worker is defined as those who work 6 months or less of the year. Persons below 4 years old are not included in the main or marginal worker classifications.

areas is higher with increasing levels of education.<sup>11</sup>

### Employment patterns

Women’s labor has generally been more concentrated in livestock production, forest resource use, and fishery processing, although this trend declined 10 percentage points to 71 percent in 2001. Rural working women are more heavily concentrated (90 percent) in agriculture. Over 12 percent of women were employed in the manufacturing sector while almost

11 percent worked in “other services,” including education, public administration, health, and social work. Most striking in Table 6 is that women are virtually unrepresented in any other sector and are undoubtedly not represented in those with greater earning potential, such as banking, insurance, and real estate.

### Regional benchmarks

In 2003, the estimated earned income (purchasing power parity, in US\$) for Indian women was \$1,569 compared to \$4,130 for men.<sup>12</sup> Regional income differential in Table 7 reveals the extent to which Indian women suffer wage discrimination as compared to other Asian countries.

## WOMEN AND HEALTH

Indian women’s poor health is certainly one result of their low status in society. Although the increasing life expectancy among women is encouraging, maternal mortality rates — especially in rural areas — are among the world’s highest. Infant mortality rates have dropped 50 percent over a 40-year span but are still above global standards and vary significantly by state. Thirty-nine percent of HIV-positive Indians are women, and serious epidemics have emerged in several states.

In Tamil Nadu, HIV prevalence rates higher than 50 percent have been found among female sex workers. Females experience more episodes of illness than males and are less likely to receive medical treatment before the illness is well advanced. Women, especially poor, rural women, are often trapped in a cycle of poor health worsened by childbearing and hard physical work. A woman’s nutritional status is compromised by unequal access to food, heavier work demands, and special nutritional needs. These factors have consequences for women themselves and for the well-being of their children, particularly the girls. About one-third of India’s children are underweight at birth. Widespread preference for boys has resulted in the systematic practice of

Country	Ratio
Cambodia	.76
Vietnam	.68
Mongolia	.66
China	.66
Thailand	.61
Philippines	.59
Bangladesh	.54
Indonesia	.52
Malaysia	.47
<b>India</b>	<b>.38</b>

<sup>11</sup> Studies suggest that women enjoy higher wage returns than men for each extra year of education they complete.

<sup>12</sup> Because of the lack of gender-disaggregated income data, the HDR 2005 crudely estimates female and male earned income on the basis of data on the ratio of the female non-agricultural wage to the male nonagricultural wage, the female and male shares of the economically active population, the total female and male population and GDP per capita (PPP US\$).

female feticide and infanticide, a startling issue that should be addressed separately as it is outside the purview of this report.

### Life expectancy

Life expectancy among women has slowly inched up, surpassing men in the early 1990s. In 2003, female life expectancy was 65 years, 3.2 years longer than male life expectancy.<sup>13</sup>

### Maternal mortality rates

India's staggering maternal mortality rate is 540 per 100,000 live births, a distressing statistic given that many of these deaths could have been prevented with adequate access to healthcare.<sup>14</sup> Female mortality rates are higher than for males through age 30, due to multiple factors including high fertility rates during child birthing years, access to education and health care, and cultural factors.

### Inter-state inequities

Table 9 provides a sobering portrait of how inter-state inequities affect maternal and children's health. Less than one-quarter of women in Uttar Pradesh and Bihar have access to health services during childbirth, while in Kerala almost all women have access. As a result, under-5 mortality rates are over six times higher in Uttar Pradesh than Kerala. Four states account for over half of all child deaths—Bihar, Madhya Pradesh, Rajasthan, and Uttar Pradesh. Vaccinations may soon be universal for Kerala's children, while the majority of Bihar's children go unvaccinated. Girls are the most vulnerable; girls ages 1-5 are 50 percent more likely to die than boys.

### Global and regional benchmarks

India accounts for 23 percent globally of all deaths of children under age 5, translating into 2.5 million child deaths annually. India's maternal and children's health performance, as shown in Table 10, is similar to other South Asian developing countries—but due to its population size, the actual figures are daunting. When compared to other middle-income countries, India's

Indicator	Female	Male
Life expectancy at birth	65	61.8
Probability at birth of surviving to age 65 (percent of cohort)	67.4	59.2

Source: HDR 2005.

	India	Kerala	Bihar	Rajasthan	Uttar Pradesh
Total fertility (births per woman)	2.9	2.0	3.5	3.8	4.0
Births attended by health professionals (%)	42	94	23	36	22
Children receiving all vaccinations (%)	42	80	11	17	21
<5 Mortality rate (per 1,000 live births)	95	19	105	115	123

Source: HDR 2005 from IIPS and ORC Macro 2000.

<sup>13</sup> HDR 2005.

<sup>14</sup> HDR 2005. This adjusted 2000 data is based on reviews by UNICEF, WHO, and UNPF and account for well-documented problems of underreporting and misclassifications.

lagging health performance reveals how little wealth creation has trickled down to the majority of India's women over the past decades.

### THE INFLUENCE OF SOCIAL AND CULTURAL STRUCTURES ON WOMEN'S STATUS

Social and cultural structures, including caste, ethnicity, and religion, have a major impact on women's lives. Census data portrays how cultural dynamics results in women in certain social groups being marginalized from educational and employment opportunities.

#### Religion and education

Religion seeps into every facet of life in India, despite its secular government. Female literacy disparities are evident among the six major religious sects (Hindu, Muslim, Christian, Sikh, Buddhist, Jain) and other groups, which includes tribal religions. Female literacy is highest among Jains (90.6 percent), followed by Christians (76.2 percent). Only about one-half of Muslim and Hindu women are literate, and only one-third of women of other religions. The narrower gender gap between the total literacy rate and the female literacy rate for Jains and Christians of less than 10 percent is impressive. The literacy gender gap is widest among "other" religions —27.6 percent, while the gap among Hindus (who compose 80 percent of India's population) is 23 percent.

Among some major religious groups, an inverted relationship appears between education and fertility levels.<sup>15</sup> For example, Jains have highest female literacy and lowest proportion of the child population age 0-6 (10.6 percent), while Muslims have a low female literacy (50.1 percent) and a higher percentage of the population in the 0-6 age group (18.7 percent).

Indicator	India	S. Asia	MHD*	MIC**
Infant mortality	63	66	46	29
Infant mortality rate <5	87	91	61	36
Probability of birth of surviving to age 65 (female)	42	80	11	17
<5 Mortality rate (per 1,000 live births)	67.4	67.1	73.7	79.0

Source: HDR 2005.  
\*Medium Human Development countries  
\*\*Middle Income Countries

Religion	% of total population	Total literacy rate (%)	Female literacy rate (%)
Buddhist	.8	72.7	61.7
Christian	2.3	80.3	76.2
Hindu	81.4	65.1	53.2
Jain	.4	94.1	90.6
Muslim	12.4	59.1	50.1
Sikh	1.9	69.4	63.1
Other (incl. tribal)	.7	47.0	33.2

Source: India Census 2001. www.censusindia.net.

<sup>15</sup> Female literacy rate and percent of the population ages 0-6 are used as proxies for education and fertility levels, respectively, in this trend.

### Religion and the sex ratio

Table 12 reveals a sex ratio higher than the national average among Christians (1,009), while Sikhs (893) have a lower than the national average ratio. Gross disparities in the child sex ratio (ages 0-6) are uncovered when data is broken down by religion. Compared to the national average (931), Sikhs have the lowest ratio (786), preceded by Jains (870), while Christians have the highest ratio (964).

TABLE 12. SEX RATIO BY RELIGION	
Religion	Females per 1000 males
<b>India</b>	<b>933</b>
Christian	1,009
Other Religions	992
Buddhists	953
Jains	940
Muslim	936
Hindu	931
Source: India Census 2001. www.censusindia.net.	

### Work participation rate (WRP) and religion

Women in “other” religions have the highest WPR at 45 percent, more than triple the WPR of Jains and more than double the WPR of Muslims. The low WPR among Jain women is curious given their high female literacy rate. Also, women in “other” religions have the highest WPR, yet the lowest literacy rate.

TABLE 13. 2001 LITERACY RATES AMONG ST AND SC WOMEN (%)	
All Female	54
Scheduled Caste	35
Scheduled Tribe	28
Source: India Census 2001. www.censusindia.net.	

### Literacy among SC and ST women

Despite the constitutional protection of Scheduled Castes (16.2 percent of the population) and Scheduled Tribes (8.2 percent of the population), census education data reveals a lower status of SC and ST women compared to the female national average.<sup>16</sup> Impressively, literacy rates among SC and ST women have nearly doubled since 1991, but SC/ST literacy still lingers well behind the national female average, especially among tribal women. As expected, in 2001 the literacy gender gap for SC and ST groups was higher than the gender literacy gap at the national level. SC female literacy trailed 24.7 percentage points behind men while ST female literacy was 24.4 percentage points below men. The rural-urban divide among STs and SCs women creates additional barriers in access to education.

<sup>16</sup> Scheduled Castes compose about one-quarter or more of the population in Himachal Pradesh, Punjab, and West Bengal, while Scheduled Tribes make up a significant share of the population in Arunachal Pradesh (64 percent), Nagaland (89 percent), Manipur (34 percent), Mizoram (95 percent), Tripura (31 percent), Meghalaya (86 percent), Jharkland (26 percent), Chhattisgarh (32 percent), Dadra & Nagar Haveli (62 percent), and Lakshadweep (95 percent).

**TABLE 14.  
BREAKDOWN OF COMPLETED EDUCATION LEVEL AMONG LITERATE FEMALES (%)**

Education level completed	Total Literate Population	Total Literate Females	Scheduled Caste Literate Females	Scheduled Tribe Literate Females
Attained literacy without education	3.6	3.9	4.6	6.4
Below Primary	25.8	28.4	37.1	41.8
Primary	26.2	28.2	29.8	26.3
Middle	16.1	15.3	14.5	12.9
Matriculation/secondary	14.1	12.5	8.5	7.7
Higher Secondary/University	6.7	5.9	3.5	3.1
Graduate and above	6.7	5.4	1.8	0.2

Source: India Census 2001. [www.censusindia.net](http://www.censusindia.net).

### Completed education level among SC and ST females

Table 14 reveals alarmingly that almost half of all literate tribal women had minimal (below primary) or no access to education. Literate tribal women have virtually no access to graduate education, and only 3 percent even achieve a higher secondary or university education. SC women are slightly better off, with about 30 percent of literate females completing primary education. Completed education levels among ST literate females were lower than the total literate female population at every education level, while education completion levels for SC women were lower than the total literate female population at every level after primary school.

**TABLE 15.  
ACCESS TO VOCATIONAL TRAINING AMONG SC AND ST WOMEN**

Vocational training	# of SC Female Students	% of total SC students	% of total Students	# of ST female students	% of total ST students	% of total students
Polytechnic Institute	6,731	21	1.8	2,347	23	0.6
Teacher Training	6,003	45	5.5	2,967	43	2.7
Technical/Industrial Arts and Crafts School	7,257	7	1	3,217	6	.4

Source: India Department of Higher Education 2003-2004. <http://www.education.nic.in/stats/detail/16.pdf>

### Access to vocational training

Table 15 reports the extremely minimal access of SC and ST female students to all types of vocational training, compared to the general student population. SC and ST women have very limited access to vocational training at technical, industrial, and arts and crafts schools and limited access at polytechnic institutes, with more participation among SC women at teaching training programs. SC and ST women have almost equal representation in teaching training programs as SC and ST men.<sup>17</sup>

<sup>17</sup> Data on vocational and/or livelihoods training for women in general was unavailable on the Web site.

## **Work participation rate among ST and SC women**

The WPR among tribal women at 44.8 percent is almost twice as high as the national female average and 15 percentage points higher than SC women. Tribal women are predominantly engaged in unskilled agricultural activities and usually hold more than one job. Further analysis of the unique employment trends of tribal women is necessary, but beyond the scope of the existing data.

## **THE CHALLENGE AHEAD: CREATING GENDER-INCLUSIVE DEVELOPMENT**

While India has become one of the world's fastest growing and largest economies over the last decade, significant economic and political advances have not translated into equally impressive progress for women. In fact, data in this report demonstrate the severity of continued gender inequalities, particularly concentrated in the rural areas in lagging states.

India's lackluster progress is further illustrated by the United Nations Human Development Index (HDI)<sup>18</sup>, which depicts how India's emergence as a global economic powerhouse has not meant progress for the majority. India's HDI has increased only moderately between 1990 and 2003, but multiple year HDI comparisons are inadvisable due to the evolving HDI methodology. Therefore, a comparison of India's HDI 0.602 to four regional and global benchmarks is more telling. India's HDI is below all comparable benchmarks: South Asia's HDI 0.628, the medium human development country HDI .718, the world HDI 0.741, and the middle income countries HDI .774. Out of 159 countries, India's HDI rank was 127 in 2003.

Interestingly, in 2003, India's gender-related development index (GDI)<sup>19</sup> of .586 placed it 98 out of 140 countries, higher than its HDI ranking. One caveat is that the methodology used to derive this index excludes maternal mortality or infant mortality.

## **RECOMMENDATIONS AND SUGGESTIONS**

The findings from this gender analysis clearly support the importance of keeping girls in school, preparing them for future employment and income-generating opportunities, and helping women and children to lead healthier lives. The following recommendations and suggestions are proposed to help USAID/India staff integrate gender considerations into their strategic planning and future USAID programming interventions.

### **Education: Focus on keeping girls in school**

- Establish an advisory group for each education project responsible for engaging marginalized women's groups in activities and focused on keeping girls in school, especially in rural areas and in the northern Poverty Belt in India.

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<sup>18</sup> The human development index (HDI) is a composite index based on the weighted average of three indices: educational attainment, life expectancy, and adjusted GDP per capita (PPP \$). Values between 0.1 – 0.499 imply low human development, values between 0.5 – 0.799 imply medium human development, and values between 0.8 – 0.999 imply high human development.

<sup>19</sup> GDI is a composite index using the same variables as the human development index (HDI). The difference is that the GDI adjusts the average achievement of each country in life expectancy, educational attainment and income to account for inequalities between men and women.

- Pilot innovative educational programming models, such as mobile education facilities, in areas where girls' social movement is currently restricted or among groups that undervalue girls' education. Consider open university models with multiple entry points, flexible course loads, and reasonable fees, to offer higher education based on the needs and realities of young women.
- Develop incentive-based systems to encourage rural families to keep girls in school. Engage local communities to identify appropriate incentives, such as bicycles to ride to school or educational scholarships.

**Economic livelihoods: Expand opportunities for vocational training and skills to prepare girls for better jobs**

- Provide younger women with a package of practice-based experiential learning opportunities (versus stand-alone training). Increase their access to job fairs, mentoring and support structures, and vocational and livelihoods training to develop talents in computer programming and other technical and high value-added skill sets.
- Support sustainable microfinance institutions that incorporate microfinance industry best practices to increase financial services (loans, savings, insurance, money transfers) to women. Link women entrepreneurs with business associations and other support institutions to develop and expand their businesses. Encourage their participation in decision-making roles.

**Health: Increase access to healthcare facilities for women and children**

- Collaborate with local, national, and international stakeholders to tackle critical health issues affecting women and children, such as maternal mortality and female feticide and infanticide. Tackle these issues in communities through public education initiatives that especially target women.
- Train and nurture the talent of girls and young women to become healthcare workers in their local communities.
- Stop the feminization of HIV/AIDS in India through public awareness campaigns and free condom distribution, particularly among vulnerable groups such as female sex workers.

**Gender discrimination and stereotyping: Change attitudes toward women**

- Engage male and female local leaders and panchayats to improve the status of women in their communities. Encourage women to participate actively and use their vote in the panchayat to improve women's access to education and healthcare.
- Work with men and women at all levels to erase gender-based discrimination and stereotyping in all facets of life — at educational institutions, the workplace, in government, and at healthcare facilities.
- Create teacher training modules and review school curricula to eliminate gender bias and provide positive role models for both girls and boys.

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