

## ROLE OF WOMEN WORKERS IN THE INDIAN ECONOMY

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### **Abstract:**

The economy is now set up to allow every available adult to be working. This has had profound effects on family structure, with few changes in benefits and pay and policy. In the era of globalization, it has become commonplace to argue that trade openness in particular generates processes that encourage the increased employment of women, particularly in export-oriented activities. Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women plow fields and harvest crops while working on farms, women weave and make handicrafts while working in household industries, women sell food and gather wood while working in the informal sector. Employed women experience a multitude of work-related stressors, yet they appear to be better off than women who are not employed. Although multiple roles for women produce a number of benefits, certain work conditions are deleterious to women's well-being. They become big entrepreneurs. And now they are not less in any thing when compared to male section. This paper enlightens the role of women in Indian Economy both in rural as well as urban sector.

**Key Words: Employed Woman, Work Stress, Indian Economy.**

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## Women Empowerment in India:

There is no doubt that we are in the midst of a great revolution in the history of women. The evidence is everywhere; the voice of women is increasingly heard in Parliament, courts and in the streets. While women in the West had to fight for over a century to get some of their basic rights, like the right to vote, the Constitution of India gave women equal rights with men from the beginning. Unfortunately, women in this country are mostly unaware of their rights because of illiteracy and the oppressive tradition. Names like Kalpana Chawla: The Indian born, who fought her way up into NASA and was the first women in space, and Indira Gandhi: The Iron Woman of India was the Prime Minister of the Nation, Beauty Queens like Aishwarya Rai and Susmita Sen, and Mother Teresa are not representative of the condition of Indian women.

### Woman's Constitutional Rights:-

The Constitution of India guarantees equality of sexes and in fact grants special favors to women. These can be found in three articles of the Constitution. Article 14 says that the government shall not deny to any person equality before law or the equal protection of the laws. Article 15 declares that government shall not discriminate against any citizen on the ground of sex. Article 15 (3) makes a special provision enabling the State to make affirmative discriminations in favor of women. Moreover, the government can pass special laws in favor of women. Article 16 guarantees that no citizen shall be discriminated against in matters of public employment on the grounds of sex. Article 42 directs the State to make provision for ensuring just and humane conditions of work and maternity relief. Above all, the Constitution imposes a fundamental duty on every citizen through Articles 15 (A) (e) to renounce the practices derogatory to the dignity of women.

All these are fundamental rights. Therefore, a woman can go to the court if one is subjected to any discrimination. When we talk about constitutional rights of women in India, we mainly pertain to those areas where discrimination is done against women and special laws formulated to fight those bigotries. The most important issues stand as those pertaining to marriage, children, abortion, crimes against women, and inheritance.

Before modern Hindu laws were passed, child marriages were the norms, inter-caste marriages were banned, the girl became a part of the husband's family, and polygamy was common. In the 19th century, the British rulers passed several laws to protect customs and traditions while abolishing detestable practices like Sati. Some such revolutionary laws were Hindu Widows Remarriage Act 1865 and the Brahma Samaj Marriage Act 1872, the forerunner of the present Special Marriage Act. In the beginning, the Act sets four essential conditions for a valid Hindu marriage. They are:

1. Monogamy
2. Sound mind
3. Marriageable age
4. The parties should not be too closely related

Polygamy was permitted among Hindus before the Act was passed in 1955. However, after the act was passed, any man marrying again while his wife is living will be punished with fine and imprisonment up to seven years. Formerly, child marriages were common. The Child Marriage Act of 1929 was not very effective as such marriages were continued to be performed. Now, however, the bridegroom must be 21 years old and the bride 18 years. However, there is a separate Muslim Code of Conduct, which allows polygamy of up to four wives as per Islamic Laws.

A marriage may be invalid without the boy or the girl realizing it at the time of the wedding. A civil marriage would be void if four essential conditions are not complied with. These conditions are listed in the Special Marriage Act (Section 4), as enumerated below:

- If it is bigamy
- If either party was suffering from mental disorder
- If the boy has not completed 21 years and the girl 18 years
- The boy and the girl are too closely related, or in legal language, are "within degrees of prohibited relationship" unless custom governing at least one party permits the marriage between them. Prohibited relationships are listed in the Special Marriage Act.
- A fifth reason for invalidating a marriage is impotence of either party.

There are some grounds available to the wife only, both in Hindu and civil marriages. One such ground available exclusively to the wife is her husband's commission of rape, sodomy or bestiality. Under the Hindu Adoptions and Maintenance Act 1956, a Hindu wife is entitled to be maintained by her husband. Section 125 of the Criminal Procedure Code also deals with maintenance of wife and children. If there is a decree of maintenance against the husband and the couple has been living apart for over one year, it would be a ground for the wife to seek dissolution of marriage. Here again the Muslim Personal Law has a different set of conditions for the annulment of an Islamic marriage.

**The Dowry Prohibition Act of 1961 says that any person who gives, takes, or abets the giving or taking of dowry shall be punished with imprisonment, which may extend to six months or with fine up to Rs. 5,000 or with both. Dowry that started off as a practice to give away presents to the departing daughter, usually some resources to begin her new married life, slowly assumed extraordinary proportions and turned into a social evil. Brides were expected to bring the "gifts" regardless of their personal willingness. The bride's family could no longer have an individual say; lists were prepared and sent to the girl's house before the final agreement between the two families. The condition being that the boy would marry the girl only if the demands were met. Such a custom is being practiced not only in India but also in other countries like Bangladesh and Nepal. The reason behind this custom is the poor economical condition of the people along with a lack of education; unawareness of legal rights among women and a general bias against the women.**

Crimes like rape, kidnapping, eve teasing and indecent exposure can be grouped as crimes against women. Rape is the worst crime against women after murder and the maximum punishment under the Indian Penal Code (IPC) is life imprisonment. An abortion or miscarriage due to natural causes is not an offence. Therefore, the law does not deal with it. However, violent and forceful abortion is a crime. Sections 312 and 316 of the Indian Penal Code deal with abortion as crime. Section 313 deals with abortion without the consent of the woman. The punishment could even be life imprisonment. The Hindu Succession Act gives male and female heirs almost equal right to inheritance. Section 14 says that any property possessed by a female Hindu shall be held by her as full owner and not as a limited owner.

**Currently there are over 1, 219, 300, 00 people living in India, which makes it the second most populous country in the world, following China. Women are 48.5% of the general population of India. In Daman & Diu, women are 38.2% of the population. There is a gender gap at birth. For every 100 girls born, there are 112 boys born; this gap is even wider in some regions. Of all ages, the gender gap is 100 females for every 108 males. India's religions play a strong role in its culture and people, and the large majority of Indians are Hindu. India has the largest Gen Y population in the World. In 2020, India will have a disproportionate number of young people entering the labour force (the median age will be 29). Today, 29.7 percent of the population is between 0-14 years of age, 64.9 percent between 15-64 years of age.**

#### **Women's Contribution to the economy:-**

Although most women in India work and contribute to the economy in one form or another, much of their work is not documented or accounted for in official statistics. Women plow fields and harvest crops while working on farms, women weave and make handicrafts while working in household industries, women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g., cooking, fetching water, and looking after children). Since Indian culture hinders women's access to jobs in stores, factories and the public sector, the informal sector is particularly important for women. There are estimates that over 90 percent of workingwomen are involved in the informal sector.

The informal sector includes jobs such as domestic servant, small trader, artisan, or field laborer on a family farm. Most of these jobs are unskilled and low paying and do not provide benefits to the worker. More importantly, however, cultural practices vary from region to region. Though it is a broad generalization, North India tends to be more patriarchal and feudal than South India. Women in northern India have more restrictions placed on their behavior, thereby restricting their access to work. Southern India tends to be more egalitarian, women have relatively more freedom, and women have a more prominent presence in society. Cultural restrictions however are changing, and women are freer to participate in the formal economy, though the shortage of

jobs throughout the country contributes to low female employment. But in the recent years, conditions of working women in India have improved considerably. More and more women find themselves in positions of respect and prestige; more and more workplaces are now populated with women who work on equal terms as men. Working is no longer an adjustment, a mere necessity; but a means to self worth and growth.

Women have now not only found their place in work places but are also party to governance. In recent years there have been explicit moves to increase women's political participation. Women have been given representation in the Panchayati Raj system as a sign of political empowerment. There are many elected women representatives at the village council level. At the central and state levels too women are progressively making a difference. Today we have women Chief Ministers in five large states of India. The Women's reservation policy bill is slated to further strengthen political participation.

### **Women in the Labour Force**

- In 2009-2010, women were 26.1% of all rural workers, and 13.8% of all urban workers.
- Women are an estimated 31.2% of all economically active individuals.
- Women earn 62% of men's salary for equal work.
- 26.2% of women compared to 9.0% of men cited a lack of role models as a barrier to advancement.

### **Labor Force Trends and Legislation**

- In an effort to recruit more women employees, some companies are offering 25% bonuses for female employee referrals.
- India ranked towards the bottom of the 134 countries, with a ranking of 113, on the 2011 Global Gender Gap Index
- Women received 12 weeks paid maternity leave.
- India has a young workforce and population. In the next ten years, with both younger people and women entering the workforce, India expects to add an additional 110 million people to its labor force.
- In the next 40 years, India is projected to add 424 million working-age adults.

### **Management**

- Women are just 3% of legislative, management, and senior official positions. Women in management in India face many challenges. Studies have found:

- women have to work harder to prove themselves
- men do not respect women bosses (and prefer to have them as subordinates as opposed to superiors);
- Women are excluded from informal networks.

According to Gender Diversity Benchmark, 2011, India has the lowest national female labor force and the worst leaking pipeline for junior to middle level position women. 28.71% of those at the junior level of the workplace, 14.9% of those at the middle level, 9.32% of those at the senior level. Of 1,112 directorships on the Bombay Stock Exchange 100, just 59 (5.3%) are held by women.

- Out of 323 total executive directorship positions (generally considered to be prerequisites to holding the CEO position) on the Bombay Stock Exchange, just eight (2.5%) are held by women.
- 54% of companies on the Bombay Stock Exchange have no women board directors.
- Despite occupying small percentages of leadership positions, 97.2% of women (compared to 95.6% of men) aspire to jobs with increased responsibility

### **Role of Women Workers in the New Economy**

One of the things that is new about the new economy is the number of women workers. Since 1950 there are three times as many women in the workforce, and the percentage of women has gone up 50 percent. In 1950, 29.6 percent of the workforce was female; today it is up to 46.2 percent.

The economy is now set up to allow every available adult to be working. This has had profound effects on family structure, with few changes in benefits and pay and policy. A survey in 1997 called "Ask the Working Woman." conducted by Lake Research had 50,000 self-selected respondents along with a scientific survey. The findings from the volunteer respondents did not differ that much from the results from people who were called randomly.

It was found huge gaps between the benefits and compensation that women workers thought were important and what they actually received. Ninety-nine percent of them thought that equal pay was important, but only a third felt they had it. In terms of basic benefits like sick leave for themselves and sick leave to care for a family member, ninety-nine percent felt those benefits were important, but fifty percent said they were inadequate.

Less than one in ten women were getting help with child care on their jobs. Many of them still do not have paid vacation time, paid maternity leave, paid family medical leave--either for the short term or the long term. Short term leave is to attend Parent-teachers conferences or court appearances for adoption, and longer-term leave is to deal with the birth of a child or the serious illness of a child or a family member.

Unions have an important role in solving these problems. The CWA, for example, has been at the forefront of bargaining for work and family policies in their contracts as well as lobbying for those changes in the law.

Working women are the future of the labor movement. They are voting with their feet. In 1962 women constituted nineteen percent of union members, and today they constitute over thirty-nine percent. Women are more likely than men to join unions. Fifty percent of the women polled said they would join a union tomorrow if given the opportunity, compared to forty percent of men. And four out of five women in survey told us they think collective action is a better way to deal with job issues and changes in the law than trying to do it on your own. All of these things are bringing women into the union movement--as activists as well as members.

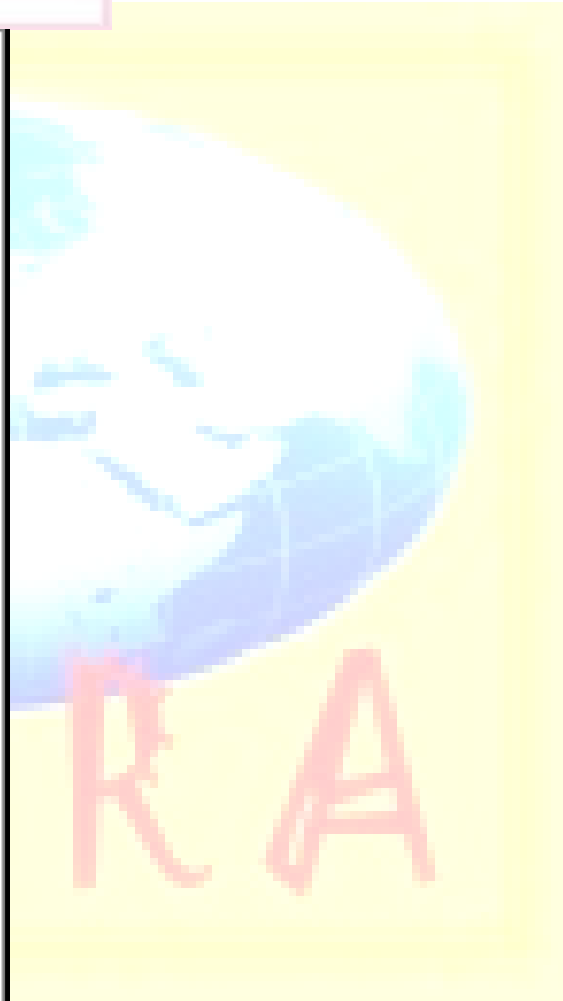
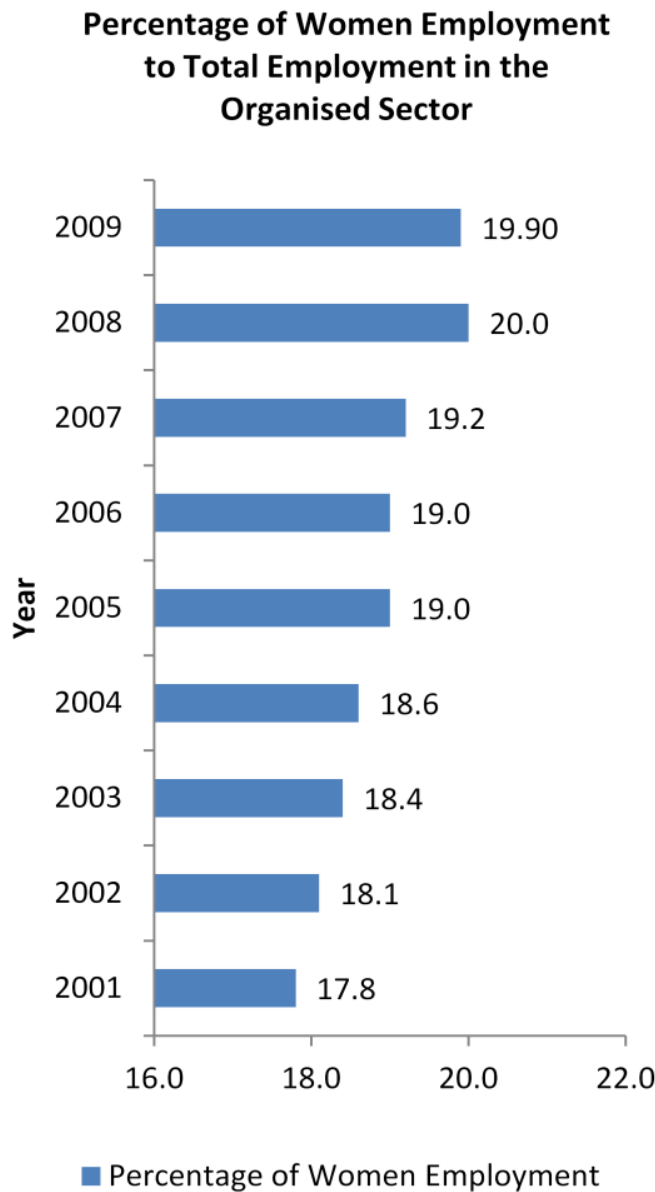
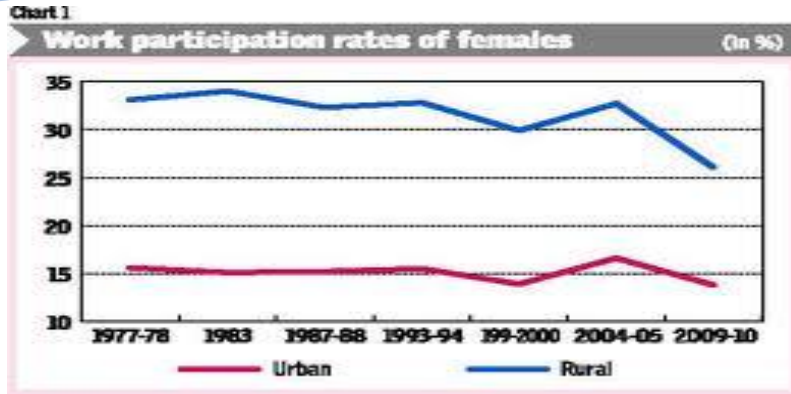
It is very important to have an ongoing conversation with workers and with women workers. People want to be heard. They want to feel as if the organization will listen to them and respond to what they want, and that it is accessible. They want to have a role, to have the leadership open to them to run and hold office, and to make policy. This is what will attract them into union membership. Listening to the membership, particularly women workers, is what will encourage more women to join the union movement, and what will lead the movement into the New Economy. Women are also very important for the issue of democratizing the global economy, both as workers and as consumers.

### **Women workers in Urban India**

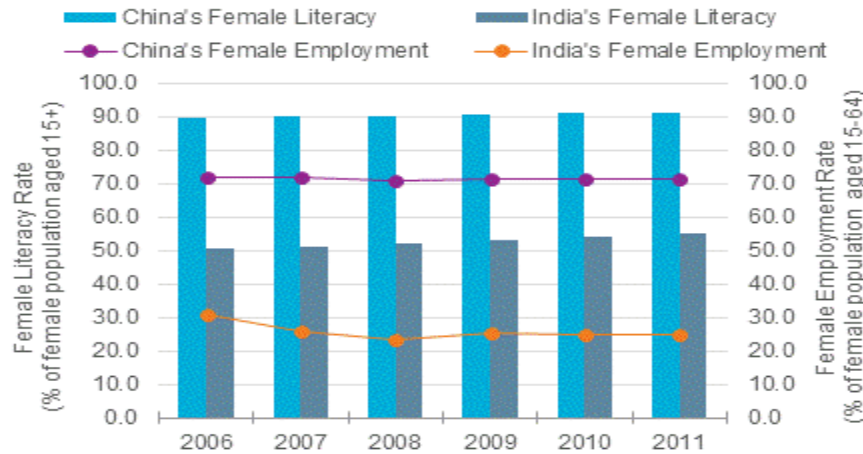
In the era of globalization, it has become commonplace to argue that trade openness in particular generates processes that encourage the increased employment of women, particularly in export-oriented activities. In addition, development in general and higher per capita incomes are supposed to lead to more employment in services and shifts from unpaid household work to paid work, which also involve more paid jobs for women workers.

Data from the recent large sample employment survey of the NSSO would appear to provide confirmation of this perception. Work participation rates of women workers have increased in 2004-05, not only in comparison with 1999-2000 when they had fallen sharply, but also in comparison to a decade earlier. However, this process needs to be considered in more detail to see whether it is indeed the positive process outlined above. Since this is meant to be much more marked in the urban areas, this article is concerned with changes in employment patterns of urban women workers in India.

As Chart 1 shows, work participation rates have indeed increased and in 2004-05 were at the highest rate of the past 25 years. (The year 1999-2000 now appears to be a significant outlier, and other problems with that data suggest that the long-term trends are confirmed by the most recent data.) Of course, these work participation rates are still low by international standards, and reflect substantial variation across States, with southern States showing generally higher rates.

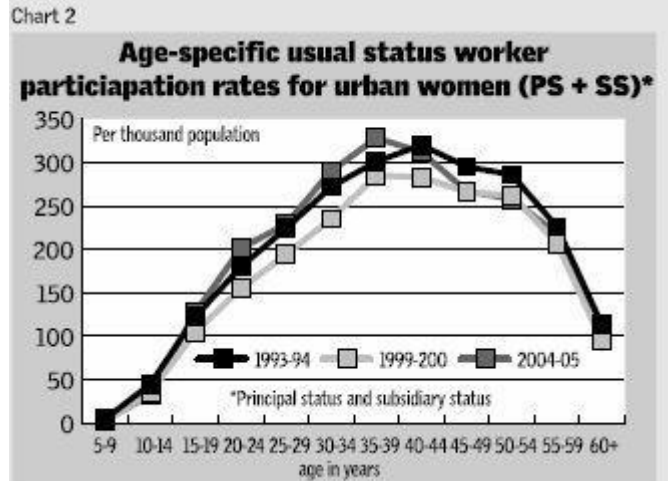






- India scores much lower than China in female literacy and labour participation, which is affecting the country's growth potential. In 2011, the Indian female adult literacy rate stood at 55.0% of the female population aged 15+, compared to 91.4% in China. In the same year, India's female employment rate was 25.0% of the working age female population (aged 15-64), compared to 71.5% in China;
- The lower rates in India have been due to gender inequalities and a preference among many Indian families of educating males instead of females. According to the World Economic Forum's Gender Gap Report 2011, India ranked 113th out of 135 countries, compared to China (61st). The index measures countries' gender disparity in terms of education, health, economic clout and political empowerment;
- India's large rural population, where women typically work informally in households and in agriculture has also been a factor in its lower rates of female literacy and employment. In 2011, 68.8% of India's population still lived in rural areas, higher than 50.1% in China.

Chart 2 shows how the age specific work participation rates for urban women have changed over the past decade. There is a general tendency for women to enter into paid work at younger ages than previously — participation rates among younger urban women increased by about 2 percentage points compared to 1993-94 and 5 percentage points compared to 1999-2000. And the peak work participation rate for urban women has shifted from the age group 40-44 years in 1993-94 to 35-39 years in 2004-05.



### Employment profile

So what type of employment do urban women workers find? Table 1 show that there has been an overall decline in casual employment and a general increase in regular work and self-employment. The shift is especially marked in the case of principal activity, with more than 42 per cent of urban women workers now reporting themselves as having a regular job. When subsidiary activities are included, self-employment assumes greater significance, with nearly 48 per cent reporting as self-employed.

Table 1 (in %)

	Principal Status only			Principal + Subsidiary Status		
	Self-employed	Regular	Casual	Self-employed	Regular	Casual
1983	37.3	31.8	30.9	45.8	25.8	28.4
1987-88	39.3	34.2	26.5	47.1	27.5	25.4
1993-94	37.2	35.5	27.3	45.8	28.4	25.8
1999-2000	38.4	38.5	23.1	45.3	33.3	21.4
2004-05	40.4	42.2	17.4	47.7	35.6	16.7

This is certainly a phenomenon to be welcomed, especially if it does indeed indicate a shift to more productive and better-remunerated activities than are to be found with casual contracts. However, this needs to be confirmed with evidence on the specific activities that urban women are engaged in and the trends in wages.

Table 2 provides the evidence on the broad sectoral classification of work of urban women. Predictably, agriculture shows a substantial decline over time. However, elsewhere there are surprises. The share of manufacturing has increased slightly, but at around 28 per cent it is not much higher than the proportion achieved in 1987-88, that is well before any export-led manufacturing boom was in evidence. So the overall proportion of women in manufacturing employment in urban India does not support the notion of a big increase in female employment consequent upon greater export orientation of production.

Table 105: Women in Public and Private Sectors by Industrial Activity, 2004

S.No.	Industrial Activity	Women's Employment (in thousands '000)	
		Public Sector	Private Sector
1.	Agricultural Forestry, Fishing and Hunting	47.7	411.0
2.	Mining and quarrying	66.0	7.3
3.	Manufacturing	81.5	867.9
4.	Electricity, gas and water	49.7	2.4
5.	Construction	62.6	3.4
6.	Wholesale and Retail Trade, hotels and restaurants	14.0	32.0
7.	Transport, storage and communication	179.0	10.4
8.	Financing, Insurance, Real Estate and Business services	206.0	81.2
9.	Community, social and personal services	2183.6	628.8
	<b>All Sectors (Total)</b>	<b>2890.0</b>	<b>2044.4</b>

Source: India, Ministry of Statistics and Programme Implementation, Central Statistical Organisation, (2007). Women and Men in India 2007. New Delhi, p. 46.

Table 2

Type of activity of usually employed urban women					
PS+SS	Per cent of usually employed urban women				
	1983	1987-88	1993-94	1999-2000	2004-05
Agriculture	31.0	29.4	24.7	17.7	18.1
Manufacturing	26.7	27.0	24.1	24.0	28.2
Construction	3.1	3.7	4.1	4.8	3.8
Trade, hotels & restaurants	9.5	9.8	10.0	16.9	12.2
Transport & communications	1.5	0.9	1.3	1.8	1.4
Other services	26.6	27.8	35.0	34.2	35.9

Even trade, hotels and restaurants, which are activities traditionally considered to attract a lot of women workers, do not show much increase, and the share of these has even declined compared to 1999-2000. The clear increase, even if not very dramatic, is for other services, which is a catch-all for a wide range of both public and private services, as well as both high value added high-remuneration jobs and very low productivity low paying survival activities.

### Principal, subsidiary status

It is worth considering the patterns in manufacturing employment in more detail, particularly because the work of women can be easily misclassified in the available data. In particular, the 'usual status' definition, which includes both principal and subsidiary status, activities can be a source of confusion. It is possible that women are classified as "usually working" when in fact it may reflect underemployment or engagement in a subsidiary activity only. Indeed, there can be substantial variation in the type of employment contract depending upon whether the activity is a "principal" one or a "subsidiary" one.

Chart 3 makes this very evident in the case of manufacturing employment. In terms of principal status, the share of women workers in manufacturing has fluctuated sharply between 23 per cent and 27 per cent, and there is no evidence of a clear trend. However, the share of women working in manufacturing in a subsidiary capacity (that is, not as the perceived principal activity of the women concerned) has been increasing continuously since 1987-88, and now accounts for as much as nearly 3 per cent of all urban women workers. This is now as much as 11 per cent of all women employed in manufacturing — surely not a small proportion.



What could explain this very substantial difference once subsidiary activities are included? One important factor may be the increase in putting out home-based or other work as part of a subcontracting system for export and domestic manufacturing. Such work does not get incorporated in the employment statistics which are based on employers' records, and this may explain the paradox that even while women's share of employment in manufacturing has not increased much, the dependence of the sector — and especially of export-oriented manufacturing — on the productive contribution of women may well have increased.

This suggests that the direct and formally recognized involvement of women may have stagnated even in the period of the relative higher growth of exports over the last decade. However, home-based subcontracting activities, or work in very small units that do not even constitute manufactories, often on piece rate basis and usually very poorly paid and without any known non-wage benefits, may to some extent have substituted for the more standard form of regular employment on a regular wage or salary basis.

Table 3 provides some data on the actual numbers of women employed in various activities in urban India, based on applying the NSSO work participation rates to the Census estimates and projections of urban population. The results are quite startling, especially in the context of the much-trumpeted high output growth rates which are widely felt to have predominantly affected urban India in positive ways. Thus, it turns out that relatively few sectors now account for two-thirds of all women workers, whether in principal or subsidiary status. Some of them are indeed the dynamic export-oriented activities. Thus, the number of women employed in textiles has nearly doubled and those in apparel and garments have increased by more than two-and-a-half times. There has also been significant increase in employment in the leather goods sector.

Table 3

Main sectors of employment of urban women workers (In Nos)			
	1999-2000	2004-05	Per cent change
Food products & beverages	4,00,441	4,18,593	4.5
Tobacco products	8,91,891	9,11,055	2.1
Textiles	10,37,506	19,20,602	85.1
Apparel	436,845	16,00,502	266.4
Leather & leather goods	72,807	1,96,985	170.6
Chemicals & chemical products	3,45,835	4,67,839	35.3
Construction	8,73,690	9,35,678	7.1
Retail trade	24,93,656	21,17,587	-15.1
Hotels & restaurants	4,00,441	6,15,578	53.7
Finance	2,73,028	4,18,593	53.3
Pub admin, defence & social security	7,09,873	7,63,316	7.5
Education	20,56,811	28,56,280	38.9
Employed in private households	9,46,497	30,53,265	222.6
Total	1,09,39,321	1,62,75,871	
Per cent of all workers	60	66	
All urban women workers	1,82,01,866	2,46,23,103	

Table 111: Women's Employment in the Organised Sector by Major Industry Divisions, as on 31.03.2006

S. No.	Division & Industry	Women Employees (In Thousands) as on 31-03-2006		
		Public Sector	Private Sector	Total
1.	Agriculture, Hunting, Forestry & Fishing	56.92	438.03	494.95
2.	Fishing	1.26	0.45	1.71
3.	Mining and Quarrying	76.98	8.49	85.46
4.	Manufacturing	77.73	812.66	890.39
5.	Electricity, Gas & Water Supply	50.37	2.18	52.54
6.	Construction	61.37	4.16	65.53
7.	Wholesale & Retail Trade; Repair of Motor Vehicles Motorcycles and Personal and Household Goods	12.85	23.82	36.67
8.	Hotels and Restaurants	1.06	10.77	11.83
9.	Transport, Storage & Communications	180.42	10.24	190.67
10.	Financial Intermediation	168.62	47.09	215.71
11.	Real Estate, Renting and Business Activities	37.11	76.96	114.08
12.	Public Administration and Defence; Compulsory Social Security	729.08	0.22	729.30
13.	Education	798.05	557.69	1355.74
14.	Health and Social Work	650.50	106.14	756.64
15.	Other Community, Social & Personal Service Activities	54.08	10.66	64.73
16.	Private Households with Employed Persons	0.07	0.21	0.28
17.	Extra-Territorial Organisations and Bodies	0.00	0.07	0.07
	Total	2956.46	2109.83	5066.29

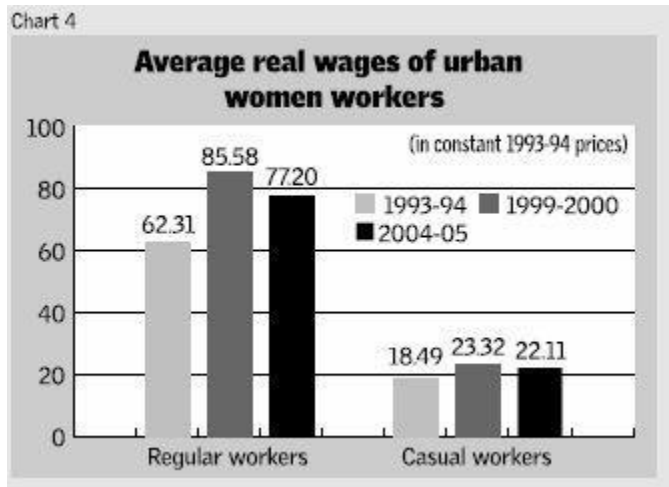
Notes : Due to non-availability of data as per NIC1998, information in respect of J&K, Meghalaya, Mizoram, Daman & Diu is not included in totals.  
Source : India, Ministry of Labour, Directorate General Employment and Training. (2008). Employment Review 2006-2008. New Delhi. p. 66.

### Type of activity

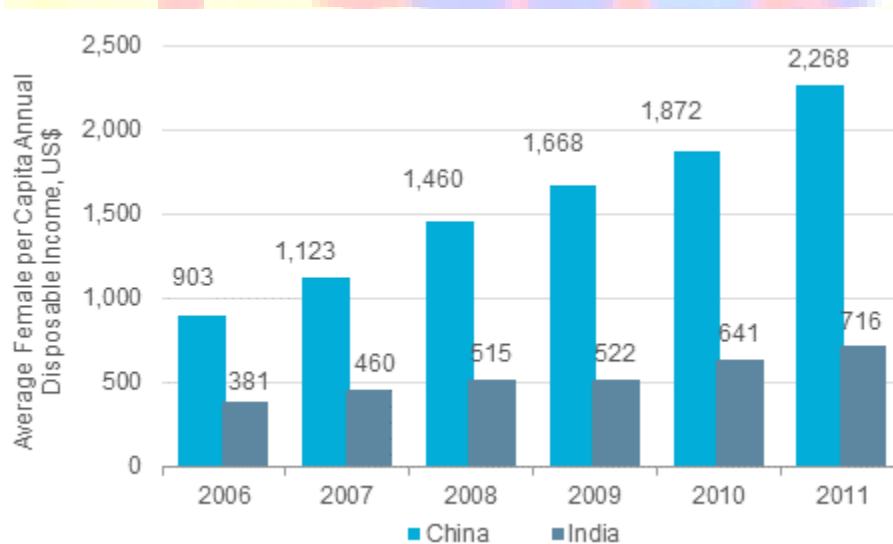
In the service sectors, there has been very little increase in female employment in public administration, reflecting the overall constraints on such employment, although employment in education (mainly with private employers) has shown a large increase. However, the biggest single increases after apparel — and the category of work that is now the single largest for urban India women — has been among those employed in private households. In other words, women working as domestic servants now number more than three million, and account for more than 12 per cent of all women workers in urban India.

It is indeed disturbing to see that the greatest labour market dynamism has been evident in the realm of domestic service. This is well known to be poorly paid and often under harsh conditions — and certainly, it cannot be seen as a positive sign of a vibrant dynamic economy undergoing positive structural transformation. The newer activities that are much cited — such as IT and finance — continue to absorb only a tiny proportion of urban women workers, which is why they have not been included in this table. Thus, women workers in all IT-related activities — that is, computer hardware and software as well as IT-enabled services — account for only 0.3 per cent of the urban women workers in this large sample, amounting to an estimated total of 74,000 workers at most.

Similarly, women workers in all financial activities — that is, formal financial intermediation through banks and other institutions, life-insurance and pension activities and other auxiliary financial activities — added up to only 1.4 per cent of the women workers in urban India. So there is clearly a long way to go before the newer sectors — or even traditional but more dynamic exporting sectors such as textiles and garments — can make a dent in transforming labour conditions for urban Indian women.



This is probably why the evidence on real wage trends of urban women is so disappointing. Chart 4 indicates that average real wages have fallen between 1999-2000 and 2004-05 for both regular and casual women workers, and have hardly increased much even in relation to more than a decade earlier. For an economy that boasts of one of the highest GDP growth rates in the world over this period, this is certainly an indictment



- As women in both China and India have seen their incomes rising, this has resulted in changes in consumer spending patterns. In China, women have become an important

market segment who tend to spend more of their income on healthcare, food, education and home improvement. China's consumer expenditure on household goods and services expanded by 88.2% in real terms between 2006 and 2011. Partly owing to increased female incomes, India saw a real growth of 64.2% in consumer expenditure on education during the same period;

- Increased female literacy and more female participation in the workforce can also help to improve social indicators such as poverty, health, school enrolment and children's education outcomes. This is because improved female literacy will lead to better child and maternal health while increased income owing to employment will enable women to invest in their children's education.

### Women and Work-Place Stress

North American women have joined the paid work force in record numbers and much-needed attention is now focused on the effect employment has on women's well-being (Long & Kahn, 1993). Until recently, theories and research about job stress have been directed primarily at men's experiences; as a result, women's experiences of stress have remained relatively unexplored.

The conceptual literature on stress suggests that working women are prone to the same stressors experienced by working men. Yet, women are also confronted with potentially unique stressors such as discrimination, stereotyping, social isolation, and work/home conflicts. In addition, taking care of children and aging parents continues to be a source of stress for women who work outside the home (Repetti, Matthews, & Waldron, 1989).

Even though women in the paid work force face numerous stressors, the conventional wisdom that work is necessarily harmful to women has not been proven. Repetti et al. (1989) found little evidence to support a global relationship between paid employment and either mental or physical health in women. Instead, they found that paid employment had clearly beneficial health effects for some women and clearly detrimental effects on others. These effects depended on the characteristics of the individual woman, her family situation, and the properties of her job:

1. Employment contributes to greater health benefits for unmarried women than for married women.
2. For married women, employment has more health benefits if their husbands participate more in household labor.
3. Employment has beneficial effects when there is a match between a woman's desire for employment and her employment status.
4. Job characteristics such as heavy demands and low control increase health risks.
5. Some women derive greater satisfaction from employment roles than from traditional roles as wife, mother, and community volunteer.
6. Work relationships that provide social support appear to improve health.

Obviously, the global conclusion that employment is inherently harmful to women is unwarranted. Employed women experience a multitude of work-related stressors, yet they appear to be better off than women who are not employed. Although multiple roles for women produce a number of benefits, certain work conditions are deleterious to women's well-being (Repetti 1989).

### **Sex segregation as a source of stress**

While women's work-force participation has doubled in the last 25-30 years, most women are still employed in a limited number of occupations, performing labor different from the kind of labor performed by men. For example, while 6 out of every 10 women are in the paid labor force, 58% of Canadian women work in clerical, sales, or service occupations. Men are employed in a wider range of jobs and more frequently hold higher paying jobs (Statistics Canada, 1990). Sex segregation of work roles creates further stressors unique to women. For example, secretaries, waitresses, and nurses experience high demands, but receive limited autonomy and low pay. Routine, bureaucratic work is common in female dominated jobs (e.g., clerical work). In addition, women in jobs that remain male-dominated often experience social isolation—a situation that limits women's opportunities for social support. Although women are joining the paid work force in record numbers and are moving into men's occupations, men are not moving into women's occupations. Until women's work is valued as much as men's work, this imbalance is unlikely to change.

### **Barriers to career progress as stressors**

Another important stressor for employed women is the lack of career progress. While this is a potential stressor for all employees, it is particularly problematic for women because they are clustered in the lower levels of the hierarchy. For example, women hold only 2% of senior management positions and only 5% of corporate board positions (Friedman, 1988). An explanation for this finding is that stereotypes and biases of male decision-makers prevent women's career advancement. The barrier formed by these biases has been referred to as the "glass ceiling."

The well-known Framingham Heart Study showed that women's health may be jeopardized by such barriers (Haynes & Feinleib, 1980). One of the major predictors of coronary heart disease among female clerical workers was decreased job mobility. Furthermore, women reported more job changes but fewer promotions than did men, indicating that their upward mobility may be severely constrained.

If barriers to career progress are related to decision-making processes—and there is evidence that managers use decision models that systematically discriminate against women (Hitt & Barr, 1989), then programs need to be developed that focus on the decision-making behaviors of male managers. Education is another way to decrease occupational segregation. Thus, organizations can encourage continued education through such means as tuition refund programs and flexible work schedules (Nelson & Hitt, 1992).

### **Addressing women's work-place stress – Solution to remove Stress**



While organizations recognize the costs of stress to women, researchers and authors have suggested a wide range of strategies aimed at preventing or eliminating women's experience of work stress. The suggestions range from individually focused actions to broad based organizational policy changes (Freedman & Phillips, 1988; Nelson & Hitt, 1992). These include the following:

- Promote equity in pay and benefits for women.
- Promote benefit programs of special interest to women.
- Eliminate occupational segregation.
- Produce a bias-free job evaluation program.
- Provide equal starting salaries for jobs of equal value.
- Support educational opportunities for women.
- Educate men regarding importance of sharing responsibilities outside of work.
- Provide parental leave, day care, and alternative work scheduling as resources for preventing stress.
- Provide more job flexibility for women and men to better manage work home conflicts.
- Promote childcare and eldercare options in the community or the organization.
- Support programs to educate and develop skills among women for managing and controlling organizational politics.

### Support Measures for Working Women

The Government of India has undertaken several initiatives to provide support to working women. Some of these initiatives are:

1. Rajiv Gandhi National Creche Scheme for the Children of Working Mothers
2. Working Women's Hostels with Day Care Centres
3. Swawlamban, erstwhile Setting up of Employment and Income Generating Training –cum – Production Units for Women (NORAD) transferred to the States with effect from 01.04.2006
4. Support to Training and Employment Programme for Women (STEP)
6. Swayamsidha
7. Priyadarshini, Women's Empowerment and Livelihood Programmes in the Mid Gangetic Plains
8. Rashtriya Mahila Kosh (RMK)

### CONCLUSION

In recent years much has been learned about the unique stressors which employed women experience, as well as some of the health-related outcomes resulting from these stressors. Policies and programs need to be developed that are preventive in focus in order for women to maximize their career potential, and for organizations to benefit from the rich resources that women bring to the work force. Although most women are working in India contributes to the economy. They play a pivotal role wholly or partially. Women plow fields and harvest crops while working on farms, women weave and make handicrafts while working in household industries, women sell food and gather wood while working in the informal sector. They become big entrepreneurs. And now they are not less in any thing when compared to male section.

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