

Female Economic Participation: A Comparative Analysis of BRICS Nations

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Abstract

From being a poor country to one of the fastest growing economies, India has come to be known as a potential superpower. For a long time, the contribution to the economy of a country has been limited to male members of the society. But, with spread of education and more awareness among the females, women have started taking part in economic activities around the world. On a similar ground, women entrepreneurship has been gaining importance in the male dominant world. There has been a recent trend of women taking up economic responsibility by providing services in the market place with support of government policies. This paper focuses on comparative analysis of status of female economic participation and the challenges faced by them along with the policies to improve their condition by BRICS Nations, i.e., Brazil, Russia, India, China and South Africa. This comparative analysis aims to understand India's standing among the BRICS Nations and henceforth, drawing suggestions for Indian economy.

Keywords: Women, Economy, Challenges, Initiatives, Government

Introduction:

(Fifth BRICS Summit - general background, 2022) The acronym BRICS refers to the powerful grouping of the world's leading emerging market economies, which include Brazil, Russia, India, China, and South Africa. The goal of the BRICS mechanism is to promote peace, security, development, and cooperation. It also aims to make a significant contribution to humanity's development and to create a

more equitable and fair world. [1]. It has been observed that the BRICS nations have demonstrated a model of economic growth exerting their global influence. Despite rapid economic growth and educational awareness, women don't form part of the labor force. Even after an increase in willingness of women to take on work, female labor force participation has been low for so long. There is rural-urban divide, wage gaps reflecting gender-based discrimination in the labor market and many

more concerns. The government of all the nations have been implementing several programs and policies to increase female participation in labor market by allotting funds for skill development and various training programs and employment quotas to empower women by reducing gender-based segregation, raising earnings for women and a safe work place environment. Increasing opportunities for women entrepreneurship has been considered as a promising path to empower women by all BRICS nations. As per Victoria Panova, Scientific Supervisor of BRICS Russia Expert Council" The mission of BRICS is about building a world in the interest of everyone with women at the center of its economic recovery...Our priorities include endeavors to enhance the voice and representation of women in our economies and to promote an open and balanced economic development. "Also, gender inclusion being an important agenda in the SDGs, makes it essential to analyze the situation of our country and also to compare India's achievements and challenges at a global level.

Objectives of the paper

1. To analyse the status of female economic participation of India among other BRICS Nations
2. To evaluate the challenges faced by females in the path of economic participation in the BRICS Nations.
3. To study innovative solutions implemented by BRICS Nations to improve female participation in their economy and thereby

drawing suggestions for Indian economy.

Methodology

This study is based on secondary data and sources collected from various research papers, websites, journals, reports etc. published by distinguished authors and reputable organizations like The World Bank, International Labour Organization. The potent data has been sourced from the official websites of various government websites and the official pages of various schemes. The paper dives into the challenges faced by women in the path of economic activities and initiatives taken for encouraging female participation in the economies of BRICS Nations. It also analyses the progress reaped and the current status of female economic participation in BRICS Nations.

Literature Review

(Ojo, 2021) has examined the implications of Coronavirus on economies of BRICSs nations. Analysing the BRICS crisis related to finance and development as a point of interrogation, the appropriateness of gendered policy approaches and initiatives by governments of the respective nations to improve financial inclusion [2].

(Xavier, Ahmad, Nor, & Yosof, 2012) explored women entrepreneurs who made a transition from employment to business ownership which also included the factors that cause women to leave employment to pursue business along with the challenges they faced during the period of shifting from employment to business

ownership [3].

(Decent Work and Economic Growth: Women Participation- Equal Pay for Equal Value, 2021) , the report prepared for the BRICS Labour and Employment Ministerial Meeting, including separate country briefs for Brazil, China, India, Russia, and South explaining current trends in the quantity and quality of women's employment in the BRICS countries, as well as policy actions [4].

(Bruni, Gheradi, & Poggio, 2004) discusses who can be an entrepreneur, what entrepreneurship is and practical form of women entrepreneurship along with the social expectations from them [5].

(Allen & Truman, 2016) is a book which brings to light comprehensive analysis of women's experience in business and understanding of self-employment and small business enterprise in market economies [6].

(Hisrich & Ozturk, 1999) involves research on women entrepreneurs of one of the developing countries, i.e., Turkey discussing factors that influence their performance along with variance in the same [7].

(Das, 2000) studies about various problems faced by women entrepreneurs of two south Indian states who seem to differ on their reasons of entering into the business world [8].

(Kaushik, 2013) provides suggestions like training, financial assistance and motivation to women entrepreneurs in order to help them [9].

(NITI AAYOG, 2021) discusses about key verticals of support for women entrepreneurship development and the way forward for enhancing and creating an impact [10].

(Karmakar & Jana, 2020) shows that gender equality in BRICS nations is lower than the global average. It suggests adopting the policy that women matter and bringing political changes will help in bringing a change [11].

(Bain & Company, 2020) talks about the segments and barriers to opportunities for women entrepreneurs and makes a call to action about policy frameworks, access to finance, role models etc [12].

(Choudhary , Hashim, Ann, & Sambasivan, 2020) analyses that women entrepreneurship is an untapped potential of the Indian economy and venture capitalism along with opportunity recognition is influenced by education and experience same in females as that in males [13].

(Global Gender Gap Report, 2021) contains key findings in terms of women participation and gender gap among all economies. It also discusses global trends and outcomes [14].

(Obianuju, 2019) analyses the need for South Africa to revisit its policies, strategies and programmes for women entrepreneurship and recognises the efforts by Brazil government for the same [15].

(Carter, Brush, Greene, Gatewood, & Hart,

2003) studies the equity finance strategies of women business owners and offer results that women with more education have more chances of receiving funding [16].

(Brunetto & Farr-Wharton, 2007)“Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year” [17]

(DAC Network on Gender Equality (GENDERNET), April 2011) focuses on importance of women economic empowerment, the specific challenges, improving donor practice in key areas of the economy and working in partnership for women’s economic empowerment. [18]

(Patel, 2015) seeks to investigate and address the issue of adolescent girl’s rights to work and the importance of active policies. [19]

(Sinha, 2021) discusses the deteriorating working conditions for female workers and lack of protection for women to claim their rights and obligations. [20]

(Mamgain & Khan, 2022) analysis the labor force participation rate (WPR) of rural women which has declined significantly across different social and income groups. [21]

(Tayal & Paul, 2021) focused on a sample of women in cities and found the problem in

employment primarily related to well-educated married women aged 30-59 years. [22]

(Samantroy, 2020) analyses women's unpaid work with a particular focus on activities related to household participation (housework) and the role of gender in the household. [23]

(Lahoti & Swaminathan, 2015) shows that the overall change in the proportion of women in the workforce is primarily due to the movement of the workforce between sectors. [24]

(Duraisamy, 1988) explains the attitude of the rural population towards working women and wages paid to them. [25]

(Chattopadhyay & Chowdhury, 2022) attempts to explain the reasons of removal of women from the workforce. [26]

(Costagliola, 2021) explains the paradox of growing economy of India and declining participation of women in economy and social norms preventing their entry in workforce. [27]

(Khan & Baruah, 2021) aims to analyze the impact of domestic remittances on the labor supply in recipient households of India, namely the rural regions. [28]

(Dubey, Olsen, & Sen, 2017) compares 30 years of NSS data on labor force participation of rural women from 1983 to 2011. [29]

Status of Female Economic Participation in India in comparison to other BRICS Nations

The issue of gender gap has been existent since

time immemorial. Due to occurrence of COVID-19, these gender differences in economic activities have further widened and have become a cause of concern. The situation in India is something to be really concerned about. As per the Global Gender 2021, India is the country with the second largest economic gender gaps, India (32.6%) stands just after Iran. It also mentions that in India only 22.3% of women participate in the labour market, with a gender gap of 72% (Global Gender Gap Report, 2021) [14]. At 17 percent, India's share of women's contribution to GDP is lower than the global average of 37 percent. (UN India Business Forum) [30]. (Table 1) provides comparative analysis of economic participation of females on basis of different factors.

Challenges pertaining to BRICS Nations

The challenges faced the BRICS nations are similar since they face similar social and economic constraints. These include lack of education and professional development; no support to start ups, lower access to digital to women, especially in rural and remote areas; low level of encouragement for women business leaders and negligible access to finance for them along with social constraints. Various such essential concerns and discussed below along with analyzing India's condition as compared to other BRICS Nations.

1. Access to Education and Representation in Workplace

While women have had more options in recent years, the traditional position of a woman in

the family has remained unchanged for decades. While handling the domestic chores, a woman is supposed to solely care for her children, spouse, and in-laws. Male chauvinism persists, and women are still regarded as the 'weaker sex,' posing a barrier to women's admission into the workforce. (Sharma) [31]. Women's lack of mobility as a result of family obligations has ramifications for their long-term employment prospects.

In 2021, all of the BRICS Nations have improved the literacy rate of women with Russia almost reaching complete literacy but India is yet to cover a vast proportion of its female population in terms of literacy. Although Indian women were allowed to be educated during the Vedic period. However, since then, there has been little encouragement or improvement in women's education. India has long taken various initiatives for women's status and education.

Other BRICS Nations struggled to achieve a higher literacy rate for women in the past but have covered up the gap in the present times. Women in Brazil are steadily reducing the gender gap in education. The literacy rates of both genders are proportional to the population, and girls have a higher degree of education than men. In the 18th century, Russia had little education for women. Around 1850, a women's movement began in Russia to improve access to education for upper- and middle-class women. In Russia, women's employment remains high, but there is still a strong horizontal employment separation due

to the concentration of men and women in different jobs and industries. In China, more than 90% of uneducated women were in the mid-20th century. In the 21st century, women are believed to have the same right to education as men. South African countries have emphasized the role of education in the process of nation-building and development. Access to girls' education has improved significantly in Africa in recent years, but still far behind the rest of the world. (Figure 1).

The female participation in the economy is the result of various factors including economic, social, political etc. at both micro and macro-level. Not only in terms of education but also in the sectors of economy, be it primary, secondary or tertiary, women aren't well represented. Despite the fact that women are getting increasingly engaged in education in Brazil, they have fewer job options and earn lower pay than males. The McKinsey Global Institute estimates that by 2025, \$ 2.9 trillion could be added to India's GDP simply by closing the gender gap in the workplace. Even in the government sector jobs, the representation of women is quite low despite continuous efforts to improve their employment status. The social mindset of seeing women as housekeepers prevents many to give opportunities to women to pursue work and gain independence. Despite the fact that China Has accomplished one of Asia-Pacific's Highest Labor Force Participation Rates for Women in the beyond couple of years, still according to information by ILO, women in

China comprise of just 9.7% of board chiefs from the recorded organizations (figure 2).

So, it is well established that the situation of women in terms of education and employability is not strong and would require years to improve and stabilize.

2. Access to Credit and Literacy in Finance

The presence of women in the formal financial system is negligible in most countries. India is a patriarchal society. Women in households have limited or no claims for property. This gender wealth gap creates a vicious cycle of women's lack of access to finance and financial literacy, even in the developed regions of the country. The lack of property rights deprives women of access to finance and increases their reliance on male members to earn credit from financial institutions. As per UN Business Forum, "50% of India's women do not have a bank or savings accounts for their own use, and 60 percent of women have no valuable assets to their name". There are no efforts by the banks to communicate processes to address women, hence small women entrepreneurs' lack awareness of procedures. The lack of knowledge on requirements and procedures lead to repeated visits to the financial institution and eventually non completion of the process leading them in vulnerable state. As shown in the graph below, we can analyze the low access to finance available to women and the low level of encouragement to them to become financially independent by taking part

in the economic workplace when compared to other BRICS Nations.

The Global Findex, a collection that tracks how individuals save, take credit, and control risk in 148 countries, reveals that female members are less likely than male members to have bank accounts. "In developing economies women are 20% less likely than men to have an account at a formal financial institution and 17% less likely to have borrowed formally." Financial inclusion is extremely low in all of the BRICS countries, despite the fact that women make up 40% of the global workforce. Despite the fact that women are heavily involved in sectors important to economic growth in some of the world's poorest countries, attempts to promote them are minimal. (Figure 3).

3. Social and Safety Concerns

Social and professional networks play a critical role in one's success in the business world. But women are not given ample opportunities to build that network in the name of culture and safety concerns. Studies show that women take less trips due to risk of crime and harassment, which limits their employment opportunities. Changes in transport regulations alone cannot change prevalent cultural norms. In New Delhi, India, a study found that women consistently choose lower-ranked colleges in exchange for a safer commute. Social stigma related to women working only within the household is prevalent everywhere including the BRICS Nations. Proper sanitation facilities, maternity leaves and other facilities to aid a new mother aren't

available at majority of workplaces limiting the opportunity for women to continue work after becoming a parent.

Innovative Initiatives Undertaken by BRICS Nations

The BRICS members are focusing on initiatives with participation of private sector, targeting women participation in the economy. These include education, skills and professional development; support to start ups, enhancing access to digital technologies, especially in rural and remote areas; promoting women business leadership and improving access to finance. The BRICS countries have made collective promises to close the gender gap in workforce participation and have agreed on a set of key coverage ideas to improve women's employment. Below discussed are a few initiatives taken up by BRICS Nations to accomplish the goal of reducing gender gap.

1. Brazil

The Government of Brazil has promoted country wide programmes that contain all of the sectors and companies to cope with gender biasness in jobs and business. Common measures include: discount of tax rates, decrease interest rates, technical aid and training. Article 461 of the Brazil Labour Code affords for "equal salary for equal value of work, no matter gender". The most popular programmes involve the following. The National Thousand Women Program promotes

professional and technological training combined with an increase in the education attainment of women. The Qualifica Mulher program helps the women to gain economic independence, through planned actions. Innovative Women Program encourages start-ups led by women by means of finance etc. Competitions like #MulheresRurais (Rural Women) aim at the economic autonomy for the rural women.

2. Russia

According to the Constitution of Russian Federation, males and females have equal rights, freedoms as well as opportunities. The Labour Code, prohibits workplace discrimination based on gender. To improve the status of women, various National projects are undertaken. To promote employment opportunities for women with children, they aim to provide pre-school education for children below 3 years of age. "Woman in a new profession. It's always possible to be successful" is a project that provides advisory support to unemployed women consisting of 14 categories of participants. "Mother Entrepreneur" is a competition which helps women on maternity leave in starting their own business and also provides financial assistance. "Small Business Course" is an initiative for female military spouses in remote areas by providing them training and mentoring. Social networks such as Women's business support programs of Otkrytie Bank supports innovative business ideas and provides financial support.

3. India

In 2019 Indian Ministry of Women and Child Development planned and prepared the draft National Policy for Women. The Draft envisages a society in which, "women attain their full potential and are able to participate as equal partners in all spheres of life". There have been various plans and programmes to empower women like Disha Programme which would empower 1 million underprivileged women in India economically and also focuses on public-private partnership models. 'Support to Training and Employment Programme for Women' imparts training to girls of 16 years and above to become self-sufficient. The Women Entrepreneurship Platform (WEP) provides knowledge, support to establish business and financing support to women. Technological support in terms of direct online marketing is provided by programmes like Mahila E-haat. Scheme for Working Women Hostel provides safe and convenient accommodation facilities.

4. China

The Chinese Government in the past few years has made efforts at to ensure equal rights for females in terms of participation in economy, culture, and society. The All-China Women's Federation is one of the active organizations in China which protects women's rights. The Sunshine Project provides subsidized training to surplus labour, mainly women. As per the government data, the project claimed to have trained 1.3 million women. The small-sum

guaranteed loan with financial discount program aims to boost women employment through finance. “8100 entrepreneurial bases for female college students were established and 12000 entrepreneurship mentors recruited under the Entrepreneurship Mentor Action for Female College Students and the Entrepreneurship Support Action for Female College Students.”

5. South Africa

The policy related to empowerment of women is responsibility of the Department of Women, Youth and Persons with Disabilities. B'avumile Skills Development Initiative aims to promote skills in crafts and clothing sectors. Technology for Women in Business (TWIB) is a business award to encourage women to innovate products and take part in business activities. South African Women Entrepreneurs' Network is an organisation which guides females in the process of starting a business and its day-to-day work.

TABLES

Table 1: Comparative Analysis of BRICS Nations on some factors influencing overall female economic participation

Countries	Brazil	Russia	India	China	South Africa
Female Labour Force Participation Rate (%)	61.9	69.0	22.3	68.6	54.1

Estimated income earned by women, int'l \$ 1,000	10.7	20.4	2.2	12.1	10.3
Female Legislators, senior officials and managers, %	39.4	44.7	14.6	16.8	30.2
Female Professional and technical workers, %	53.7	63.2	29.2	51.7	53.2

Source: World Economic Forum

Lessons for India and The Way Forward

Analyzing the data from the World Economic Forum, we can see that “India ranks lowest in terms of economic participation and opportunity, more so, the gap between males and females is the highest in India when compared to other nations in BRICS grouping nations.” Hence, there are a few lessons that India can learn and implement to reduce the gaps in its economic system. India, like other nations in the BRICS grouping nations should ensure proper law formation and enforcement. This is one of the major lacking portions leading to huge gender gap in the nation. Taking planned action with specific goals instead of mere policies with minimum efforts in terms of actual improvement is an important lesson for India. If we look at the trends of female economic participation in India, it has in fact fallen in the past years. Women in India

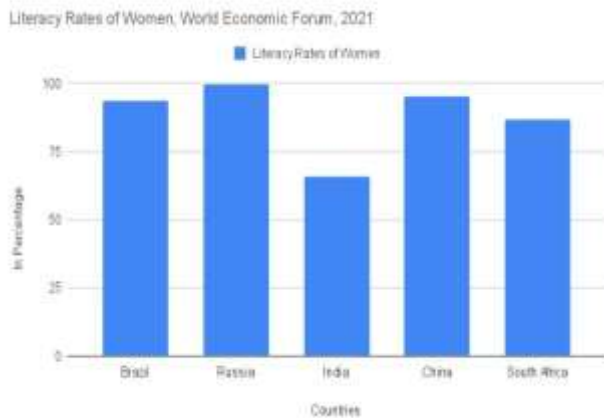
don't contribute economically even after gaining the required educational and technical skills due to family pressure. Women should be provided enough legal support and proper actions should be taken against those who force women to not work in spite of their will and ability. Spreading awareness among communities is an essential step. Various campaigns and competitions are organized on a vast level covering all regions which is one of the lessons that India could learn and benefit from. Organising events and competitions encouraging women entrepreneurship and providing financial assistance will motivate a lot of people to take part in economic activities of the nations. Addressing gender pay and income gaps by empowering women through programs has become the need of the hour for every economy, especially the developing ones like BRICS.

Women are said to lack proper educational and technical skills so as to contribute in the economic activities. This is because they are restricted or demotivated to learn and gain education. Instead, they are made to learn work such as serving the needs of the male members and maintaining the household. It is high time when women are encouraged to take up education just like the male students and their education is given equal importance. Parents avoid spending money to train female children, so the government should provide schemes for women education as well as job security. Mistreatment at educational institutions and workplaces and lack of proper facilities are also

a reason due to which women leave the education or job. Proper enforcement of laws should be done. They should be made aware of their legal rights. Women after becoming a mother leave their job due to less flexibility and low level of facilities. All institutions should make sure to so as to provide safe and convenient environment for the mothers. Evidence-based policy making should be given priority. To improve the access of finance to women, the nations need to develop tailor made policies for women entrepreneurs and make it far reaching, covering the small towns and villages. The paperwork and the procedure for acquiring finance for small women entrepreneurs should be simpler. Doorstep financial delivery services ought to be applied with the assistance of non-governmental organizations, finance institutions, and self-help agencies which are aware about the ground level issues and have the incentive to solve the issues. Incorporating digital channels could reduce gender gap rapidly. It is essential to change the mindset of the population by continuous awareness campaigns. Removing dependence on male members by making the females financially sufficient will provide a major boost to the goal of achieving inclusiveness. Encouraging the people in power to influence the citizens of their community, villages, towns and cities to empower women financially by setting an example could be used as a measure. It is crucial for women to hold position of responsibility so as to voice their concerns. This has to be done gradually by altering the

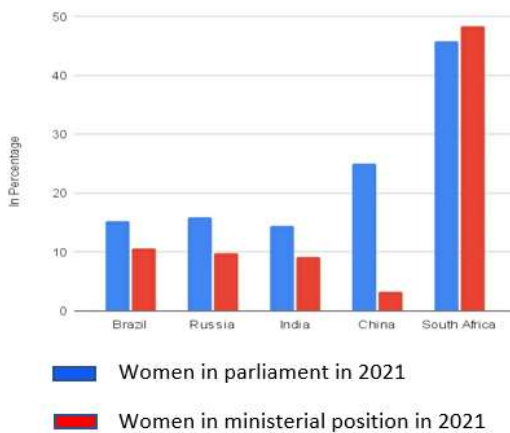
mindset of all people and cannot be done in a moment, but it is high time that efforts are made in full so as to bring females at par with males in terms of financial independence and economic contribution.

Figure 1: Literacy rate of women in BRICS Nations in 2021



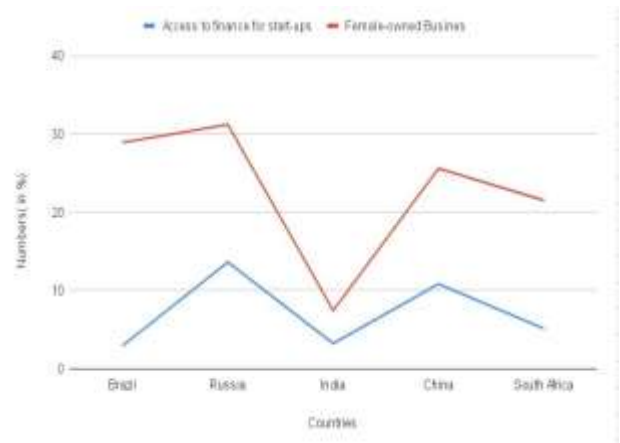
Source: World Economic Forum

Figure 2: Data showing participation of “women in parliament” and “women in ministerial positions in 2021”



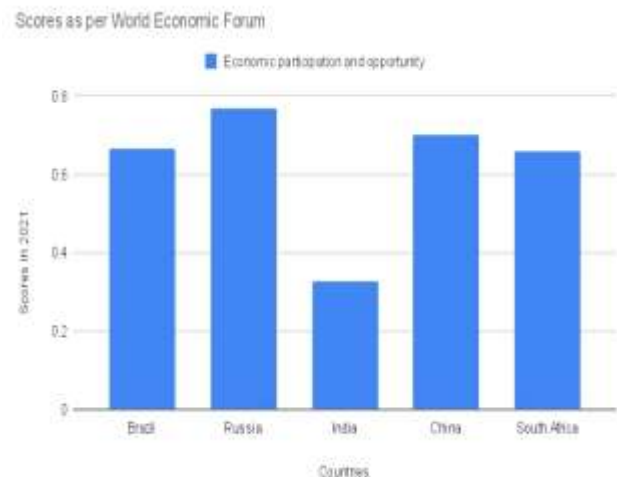
Source: World Economic Forum

Figure 3: Chart showing access to finance and female owned business in BRICS Nations



Source: Mastercard Index of Women Entrepreneurs and OECD

Figure 4: Scores of economic participation and opportunity as per the report by World Economic Forum, 2021



Source: World Economic Forum

Limitations of the study

The comparison made in this paper is based on analyses of the secondary data available and relies on the sayings of eminent personalities. No statistical tool was used to analyze any primary data. The study only covers the BRICS Nations and has not taken into consideration the rest of the countries.

Moreover, no comparison has been made between the countries in terms of demographic and geographical background.

Conclusion

Female economic participation can be viewed as an untapped potential opportunity for inclusive economic development, which can be achieved through focusing on three points namely females gaining education, women success, and women enabled in the economy – offer a strong framework for realizing this potential. The good news is that progress has been made in recent times for gender equality in areas such as education and health. This will lead to more achievements in the field of work in the upcoming times. Efforts should be made to encourage skills and ambitions of children of all genders equally, right from their earliest days in order to ensure that future generations enjoy a more equitable and prosperous world. Moreover, investing in gender equality is a prerequisite for ending poverty, which ultimately would lead to prosperity for all.

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