P04 / Bridging Divides: Comprehensive Public Policy Approaches for Addressing Inequalities

Topic : INEQUALITIES AND PUBLIC POLICY

Chair : Varun Chhachhar (University of Lucknow)

Second Chair : Niharika Kumar (University of Lucknow)

Third Chair : Swikar Sankrit (University of Lucknow)

GENERAL OBJECTIVES, RESEARCH QUESTIONS AND SCIENTIFIC RELEVANCE

Inequality has been and continues to be a matter of concern for the global community. Addressing the diverse inequalities has moved to the forefront of global policy debate with the objective of realizing equality for all. It features as the rallying point of the 2030 agenda for sustainable development as well. A variety of factors determine inequalities such as income, gender, age, origin, ethnicity, sexual orientation, class, and religion. The United Nations in its report has found that these divides are becoming more pronounced in some parts of the world. Amongst the several divides, socio-economic inequalities have become increasingly prominent in many societies around the world.

In this backdrop, the panel proposes to explore comprehensive public policy measures aimed at bridging socio – economic divides with a focus on structural interventions, economic reforms, and social justice initiatives specifically targeting gender and income. This panel aims to foster an interdisciplinary dialogue that brings together scholars, policymakers, and practitioners to discuss innovative and effective policy solutions. The objective is to identify the key drivers of socio – economic inequalities with respect to wage distribution, health facilities, education and workforce development, and democratic participation; discuss comprehensive policy approaches; explore intersectionality in policy design and promote discussion on case studies and global perspectives.

Research Questions:

To guide the discussion, the panel will focus on the following research questions:

a. What are the primary drivers of economic and social inequalities in different contexts (e.g., developed vs. developing countries)?

b. What is the role of public policy in reducing these inequalities, and what are the most effective strategies?

c. How do historical legacies and institutional frameworks influence current levels of these inequalities?

d. What are the impacts of these inequalities on social cohesion, economic growth, and political stability?

e. How can public policy be designed to address the needs of the most vulnerable populations without exacerbating existing disparities?

f. What lessons can be learnt from successful policy interventions in different parts of the world?

Scientific Relevance:

The scientific relevance of this panel lies in its potential to contribute to the ongoing academic and policy debates on socio – economic inequalities. Despite significant research in this area, gaps remain in our understanding of the mechanisms driving these inequalities and the effectiveness of different policy responses.

The panel’s interdisciplinary approach will draw on perspectives from economics, sociology, political science, and public health, among other fields. This holistic view is crucial for understanding the complex nature of these inequalities and for designing comprehensive policy interventions. Additionally, the panel will highlight the importance of evidence – based policymaking, showcasing studies that utilize rigorous methodologies to assess the impact of policies on these inequalities.

Moreover, this panel will address the urgent need for policies that not only reduce socio – economic

inequalities but also promote sustainable and inclusive development. By examining the drivers, consequences, and policy responses to these inequalities, the panel seeks to contribute to the creation of fairer and more inclusive societies.

CALL FOR PAPERS

We are pleased to invite scholars, policymakers, and practitioners to submit papers for our upcoming discussion on “Bridging Divides: Comprehensive Public Policy Approaches for Addressing Socio – Economic Inequalities.” This initiative aims to explore the complex landscape of inequalities (specifically income and gender) and the critical role of public policy in mitigating these disparities. Our goal is to foster an interdisciplinary dialogue that generates innovative and effective policy solutions to promote a more equitable and inclusive society.

The primary objective is to examine the various dimensions of social and economic inequalities with respect to wage distribution, health facilities, education and workforce development, and democratic participation. We aim to understand the root causes and consequences of these inequalities and discuss the role of public policy in addressing them.

Submissions should aim to address one or more (but not limited to) of the following thematic areas:

a. Inclusive economic growth and development.

b. Social welfare schemes as catalysts for gender and income equality.

c. Income and gender inequality as barriers to democratic participation.

d. Role of global policies and international organizations in reducing socio – economic inequality.

e. The intersection of climate change, income and gender inequality.

f. Impact of pandemic on labour market and gender inequality.

g. Gender, technology and economic disparities.

Despite extensive research, gaps remain in understanding the mechanisms driving socio – economic inequalities and the effectiveness of various policy responses. By integrating insights from multiple disciplines, this initiative aims to generate new knowledge and foster collaborative research efforts. Moreover, the discussion will emphasize the importance of evidence-based policymaking, highlighting studies that use rigorous methodologies to assess policy impacts.

In light of the global challenges such as climate change, pandemics, and technological disruptions, this discussion will also address the need for resilient and adaptable policies that promote sustainable and inclusive development. The focus will be on how public policies can ensure that disadvantaged groups are not disproportionately affected by these global challenges.

We look forward to your contributions to this vital conversation on addressing socio – economic inequalities through robust public policy. Join us in this important discussion to advance our understanding and develop strategies to bridge socio-economic divides and create fairer, more inclusive societies.

P04 / Bridging Divides: Comprehensive Public Policy Approaches for Addressing Inequalities

Chair : Varun Chhachhar (University of Lucknow)

Second Chair : Niharika Kumar (University of Lucknow)

Third Chair : Swikar Sankrit (University of Lucknow)

Session 1Session 1: Women, Children, and Public Policy

Thursday, July 3rd 08:00 to 10:00 (C2)

Discussants

Manisha Sihag (Panjab University)

Maitreyee Misra (University of Lucknow)

Empowering Women or Financing Patriarchy? Gendered Dynamics of Microfinance in Rural India

Manisha Sihag (Panjab University)

Manish Sihag (Panjab University)

Microfinance is a powerful tool for financial inclusion and poverty alleviation, particularly for women in developing economies. Self-help groups (SHGs) and microfinance institutions (MFIs) have played a significant role in providing collateral-free credit to marginalized women, fostering entrepreneurship, and improving their economic participation. However, despite the promise of financial inclusion, gendered constraints and socio-cultural barriers often limit the autonomy of female borrowers, resulting in male dominance over microfinance loans and decision-making. This phenomenon raises critical concerns about the actual impact of microfinance on women's empowerment, as it often reinforces existing patriarchal structures rather than challenging them. In India, microfinance has been institutionalized through the Self-Help Group-Bank Linkage Programme (SBLP), launched by the National Bank for Agriculture and Rural Development (NABARD) in 1992. As one of the world's largest microfinance models, SBLP has significantly benefitted women to access credit, with over ten million SHGs linked to formal banking institutions. However, access alone does not guarantee financial autonomy. The real impact of microfinance depends on whether women have actual control over loan usage and decision-making. This paper, based on the primary research findings, critically evaluates the Self-Help Group-Bank Linkage Programme in Nuh district, Haryana, India. Nuh, one of India's most socio-economically marginalized districts, is marked by low literacy rates, and entrenched patriarchal norms. Through fieldwork conducted among SHG members, the study examines the gendered dynamics of loan utilization, financial decision-making, and economic outcomes. The findings reveal that over 72% of women reported male family members, predominantly husbands and fathers-in-law, controlled their SHG loans. Instead of financing women-led enterprises, these funds were often diverted to male-dominated activities, such as non-viable small businesses, purchasing motorcycles, investing in livestock, and house repairs. Despite men controlling loan utilization, women remained responsible for repayment, creating a significant financial burden. Additionally, the study found that only 28% of surveyed SHG women in Nuh had independently visited a bank, and others relied on male intermediaries for banking transactions. This lack of direct banking access further restricted their financial decision-making and reinforced their dependence on male family members. The findings of this study underscore a critical gap between policy design and real-world implementation, where women are nominal borrowers but lack meaningful control over financial resources. Addressing these structural inequalities requires gender-responsive policy interventions. Enhancing women’s direct control over microfinance loans by ensuring disbursement into personal accounts, expanding financial literacy programs, and strengthening institutional accountability is essential. The introduction of mobile banking and doorstep banking services in rural areas can improve women’s access to financial resources, reducing their reliance on male intermediaries. This study contributes to the broader discussion on public policies aimed at reducing socio-economic inequalities by examining the structural barriers that limit women’s financial autonomy and access to resources. It highlights the need for targeted economic reforms and gender-sensitive policy

measures to ensure that microfinance serves as a catalyst for true empowerment of women rather than reinforcing existing disparities.

Keywords : *gendered inequalities, microfinance, financial autonomy, self-help groups (SHGs), financial inclusion*

Empowering Women, Enhancing Resilience: A Multidimensional Approach to Social Protection in Uttar Pradesh

Maitreyee Misra (University of Lucknow)

Empowering Women, Enhancing Resilience:

A Multidimensional Approach to Social Protection in Uttar Pradesh

Climate change significantly threatens livelihoods, ecosystems, and vulnerable populations, exacerbating existing socio-economic challenges like poverty and inequality, particularly in regions like Uttar Pradesh. Social protection schemes offer a crucial mechanism to mitigate these risks, but their efficacy hinges on addressing both immediate climate shocks (e.g., floods, droughts) and long-term climate variability (e.g., shifting agricultural patterns).

This research adopts a multidimensional approach, integrating climate resilience into social protection systems through the **lenses of vulnerability and intersectionality**, specifically examining the intersecting *social categories of caste, class, gender, disability, and age.* The analysis is grounded in a framework that considers **public policy, gender dynamics, and the political economy.**

Focusing on community-based strategies, the study emphasizes gender, caste, and equity considerations. Uttar Pradesh, serving as the primary case study, provides a representative context of the socio-economic and climate vulnerabilities prevalent in developing economies. Specifically, the research investigates the role of women in community resilience to climate change and how climate-resilient social protection schemes can bolster their efforts.

This investigation explores **how women's existing contributions to community resilience can be further supported and empowered through targeted climate-smart social protection interventions.** The study aims to bridge the gap between climate policy and social protection, focusing on vulnerable populations. Ultimately, it contributes to academic and policy discourse on adaptive governance and resilience, providing a roadmap for inclusive and sustainable development in climate-sensitive regions like Uttar Pradesh.

This research will offer valuable insights for policymakers and practitioners seeking to design and implement effective, gender-sensitive, and climate-responsive social protection programs.

Unpaid Home Care Work and its Effects on Workforce Development Among Professional Women in the Southern Philippines

Vanessa Ascano (University of Science and Technology of Southern Philippines)

Catherine Roween Almaden (Asian Institute of Management)

This study offers systematic data on the daily experiences of professional career women engaged in family and home care activities. We report findings on the implications of unpaid home care work on workforce development. It focused on three key dimensions of workforce development: hours spent in capacity-building training, formal education, and informal education. Using a mixed-methods approach, the research integrated survey data, focus group discussions (FGDs), and key informant interviews (KIIs) to provide a nuanced understanding of the barriers that hindered equitable workforce development among professional women in state universities and colleges in Northern Mindanao Region in the Southern Philippines. Quantitative findings revealed that women with home caregiving responsibilities dedicated significantly less time to capacity-building training compared to their non-caregiving counterparts, averaging 14.4 fewer training hours annually. Regression analysis further showed that the type and volume of unpaid home care work directly influenced capacity-building participation. Women performing both domestic and direct caregiving tasks reported marginally higher training hours than those engaged solely in direct care. Educational attainment moderated these dynamics, with higher education levels associated with increased

participation in capacity-building training. Qualitative insights highlighted the sacrifices women made to fulfill caregiving roles, often prioritizing family obligations at the expense of professional growth. Many respondents reported foregoing opportunities for further studies and training, which limited their workforce development potential and perpetuated socio-economic inequalities. The findings demonstrated that time spent on unpaid home care work significantly constrained learning and development opportunities, with educational attainment and socio-economic status playing critical moderating roles. As unpaid home care work hours increased, the time allocated for capacity-building training decreased, underscoring the systemic barriers women faced in accessing opportunities vital for professional advancement. Addressing these inequalities requires targeted interventions such as flexible training schedules, accessible education programs, and institutional support systems. These measures are deemed essential for ensuring women's equitable participation in workforce development and fostering gender equity in socio-economic progress. This research underscored the urgent need for policies and programs that acknowledges and addresses the burdens of unpaid home care work, creating a more inclusive and equitable environment for women in both professional and personal spheres.

Keywords: unpaid home care work, professional career women, workforce development

BRIDGING THE EQUALITY GAP: ADDRESSING THE SOCIO-ECONOMIC STATUS OF SEX WORKERS IN INDIA THROUGH INCLUSIVE PUBLIC POLICY

Manjari Singh (University of Lucknow)

The socio-economic status of sex workers in India remains a deeply overlooked issue, exacerbated by societal discrimination, vulnerabilities, cultural stigmatization, and legal ambiguities. It is interlinked with societal discrimination, vulnerabilities, cultural stigmatisation, and legal uncertainties. This paper explores the intersection of socio-economic challenges faced by sex workers and the role of public policy in bridging the existing equality gap. It examines the key issues such as marginalisation, economic instability, housing, health challenges and social stigma based on the quantitative and qualitative research. The study also determines the impact of regulatory framework on the social and economic rights of sex workers featuring critical gaps in policy and its implementation. A critical examination of India's regulatory framework reveals significant gaps in ensuring the social and economic rights of sex workers, often leaving them in precarious conditions. The study highlights how existing laws, rather than protecting, often exacerbate the vulnerabilities of sex workers due to inconsistent enforcement and a lack of inclusive legislative frameworks. This paper advocates for comprehensive, rights-based legislation that prioritizes the dignity and well-being of sex workers. Key recommendations include the implementation of social welfare programs tailored to their unique needs, economic empowerment through skill development and financial inclusion, and community-led initiatives that foster collective agency. Advocacy and awareness campaigns are emphasized as critical tools to dismantle societal stigma and foster a culture of inclusion and respect. Through a comparative lens, exemplary global practices will be analyzed, showcasing pragmatic approaches that successfully integrate rights-based public policies to safeguard and empower sex workers. The study concludes that bridging the equality gap for sex workers in India necessitates an intersectional and inclusive approach to public policy. Such measures should be grounded in principles of social and economic justice, ensuring that sex workers are recognized as legitimate contributors to society with full access to their rights and opportunities. This transformative approach calls for collaboration among policymakers, civil society, and the sex worker community to achieve sustainable change and uphold the dignity of one of the most marginalized groups in India.

Keywords: Sex Workers, Socio-Economic Status, Equality Gap, Social Justice, Public Policy.

A Study on Efficacy of Right to Education Act, 2009 in the State of Uttar Pradesh

Karishma Verma (University of Lucknow)

A Study on Efficacy of Right to Education Act, 2009 in the State of Uttar Pradesh

The Right to Education (RTE) Act, 2009, enacted under Article 21A of the Indian Constitution, guarantees free and compulsory education to all children aged 6 to 14. Despite this constitutional mandate, recent data reveals a significant gap in educational access. As per the latest report, 11,70,404 children remain out of school across India, with Uttar Pradesh accounting for the highest number - 7.84 lakh. This alarming figure highlights deep-rooted systemic issues in implementing the RTE Act and raises serious concerns about its efficacy in addressing educational disparities.

This paper will critically examine the socio-economic and structural barriers preventing effective realization

of the right to education in Uttar Pradesh. Relying on secondary data, scholarly works, and relevant legal frameworks, the study will investigate why the RTE Act has not achieved its intended goals in the state. The research will aim to answer: Why has Uttar Pradesh continued to record the highest number of out-of-school children despite the constitutional guarantee of education under the RTE Act?

The study will underscore how the lack of accessible and quality education perpetuates socio-economic inequalities, contributing to poverty, unemployment, and social exclusion. It will also highlight governance challenges, inadequate infrastructure, and social factors like poverty, migration, and gender disparities as critical barriers to universal education.

The expected outcome of this research is to identify key gaps in the implementation of the RTE Act in Uttar Pradesh and propose targeted policy interventions. Recommendations will include strengthening monitoring mechanisms, enhancing infrastructure in marginalized areas, increasing community participation, and ensuring accountability at both state and local government levels. These measures aim to make the right to education a reality for every child and reduce socio-economic inequalities in the state.

By focusing on the intersection of educational deprivation and inequality, this study contributes to the broader discourse on public policy and advocates for immediate and effective action to uphold the constitutional right to education.

P04 / Bridging Divides: Comprehensive Public Policy Approaches for Addressing Inequalities

Chair : Varun Chhachhar (University of Lucknow)

Second Chair : Niharika Kumar (University of Lucknow)

Third Chair : Swikar Sankrit (University of Lucknow)

Session 2Session 2

Thursday, July 3rd 10:15 to 12:15 (C2)

Discussants

Vaishali Singh (XIM University)

Shivangi Singhal (FLAME University, India)

Bridging the Grey Digital Divide: A Systematic Review of Digital Exclusion, Social Precarity, and Policy Interventions for the Elderly in India

Vaishali Singh (XIM University)

The digital exclusion of India's elderly population has emerged as a pressing issue in the context of the country's rapid technological transformation. As the proportion of older adults in the demographic structure continues to grow in India, so does the "grey digital divide," or the digital sphere's gap in access and literacy between younger and older generations. This division further aggravates social and economic inequalities since older adults are primarily barred from accessing essential services, maintaining financial independence, and staying socially connected in an increasingly digital world. Despite the government's efforts toward digital inclusion, the current approaches are not effectively targeted and still do not capture the specific difficulties of this segment. This study uses a systematic review approach and follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. It reviews all the available literature from Scopus, Web of Science, and ProQuest databases and then undertakes a small N survey of the elderly population in India. The research addresses three central questions: (1) What are the main factors that lead to the exclusion of older adults from digital access in India? (2) How does digital exclusion worsen social and economic precarity among older people? (3) What is the role of government initiatives in reducing these challenges, and why do they fail?

Findings indicate that the significant barriers to digital adoption for older Indians include financial constraints, physical and cognitive limitations, technophobia, and the lack of supportive learning environments. These limit access to digital tools and deepen their marginalization by limiting economic opportunities, blocking access to essential services like healthcare and banking, and perpetuating social isolation. Government initiatives under PMGDISHA and National Digital Health Mission are meant to bridge the divide between the haves and have-nots of digitalization, but due to lack of proper training, inadequate outreach in the field, and lack of attention to the accessibility of services through digital media for seniors considering affordability, usability, and age-friendliness, etc. This study underlines the urgent need for more inclusive and targeted policies that address unique barriers faced by older adults in India. More importantly, it calls for policy efforts to improve digital literacy, develop accessible technologies, and provide equal access to digital infrastructure that would help bridge the grey digital divide and improve the quality of life of India's aging population.

Keywords: elderly; digital literacy; grey digital divide; technophobia; inclusive technology; digital exclusion; aging population; India

The Effects of Personal Debt Adjustment Programs: Impact on Debt Burden and Quality of Life of the Doubly Disadvantaged

Jung Min Park (Seoul National University)

Ho Jun Park (Seoul National University, Korea)

While more than 350,000 individuals apply for personal debt adjustment programs each year in South Korea (8 per 1,000 adults), there is a significant lack of information regarding the impact of these programs on individuals' lives. Over-indebted individuals are often doubly disadvantaged in terms of experiencing a high level of deprivation and facing limited access to social services and programs. This study aims to examine how the use of debt adjustment programs affects the quality of life of over-indebted individuals, particularly in terms of their economic situation and subjective well-being.
The data for analysis were obtained from a survey conducted among applicants of debt adjustment programs which includes Type 1(principal reduction), Type 2(interest reduction), and Type 3(repayment extension). The sample was divided into two groups for each program: the "pre-adjustment group" (those undergoing counseling) and the "post-adjustment group" (those whose application was approved and who are participating in the program for about six months). Each group consisted of 200 individuals per program, totaling 1,200 participants.
For the analyses, the treatment variable was whether the individual had undergone debt adjustment, while the outcome variables included objective economic conditions (personal income, debt repayment-to-income ratio, and employment status), subjective economic conditions ("financial burden"), and subjective well-being (life satisfaction, depression, and happiness). Control variables included sociodemographic characteristics (gender, age, marital status, education level, etc.) and debt-related factors (debt amount before application). To conduct the analysis, we used "generalized full matching" to pair individuals in the pre- and post-adjustment groups, estimating the "average treatment effect on the treated" (ATT). The "quality of matching" was evaluated based on the balance of covariates using the "standardized mean difference" (SMD) and descriptive statistics.
The key findings of the study are as follows. First, after using debt adjustment programs, the income of over-indebted individuals increased, while their debt repayment burden (defined as having a debt repayment-to-income ratio of 40% or higher) decreased. However, there were mixed results in terms of employment status. Second, participation in debt adjustment programs significantly reduced the perceived financial burden, with a reduction of 2.0 to 3.7 points on a 10-point scale. Third, the programs contributed to enhancing users' subjective well-being, as measured by life satisfaction, depressive symptoms, and happiness. Lastly, among the three types of debt adjustment programs, the Type 1 program that includes principal reduction had the greatest impact, followed by the Type 2 program that adjusts interest rates without principal reduction, and the Type3 program that allows for repayment extension.
This study provides empirical evidence that personal debt adjustment programs not only fulfill their primary role of reducing debt repayment burdens and facilitating financial recovery but also improve the overall quality of life for participants.

(Virtual) Bridging Divides: Gender Diversity in India’s Fintech Leadership and the Role of Public Policy in Addressing Inequalities

Shivangi Singhal (FLAME University, India)

Juhi Sidharth (FLAME University)

Chaitanya Ravi (FLAME University)

Paper Project and Research Question
The Indian fintech sector, valued at $50 billion in 2023 and projected to grow to $150 billion by 2025, exemplifies rapid economic growth in a developing country context. However, this growth is accompanied by glaring gender disparities in leadership roles. Women are underrepresented as founders, directors, and board members in the sector, and they continue to face systemic challenges such as limited access to capital, workplace biases, and structural barriers to career advancement. Our research investigates how women leaders in India’s fintech industry perceive and overcome these challenges, and its implications for gender equality in the sector. . Specifically, I ask:

1. What economic and socio-cultural barriers do women leaders face in the Indian fintech sector and how do they overcome them?
2. How do historical legacies and institutional frameworks perpetuate these inequalities?
3. What is the role of public policy in addressing these disparities and fostering an inclusive ecosystem?

Methodology

This study employs a qualitative methodology to collect data through semi-structured and in-depth interviews with 15 women founders, directors, CEOs, or board members of Indian fintech firms operational for at least one year. The interviews, conducted online, explore participants' experiences with securing capital, workplace interactions and biases and their engagement with government policies. The findings aim to uncover structural inequalities and policy gaps, offering insights into effective strategies for addressing gender disparities in this high-growth sector.

Fit with the Panel's Research Questions
This paper aligns closely with the panel's theme of addressing inequalities through comprehensive public policy approaches:

1. Primary Drivers of Inequalities (Q1): The research explores economic, social, and cultural barriers specific to women leaders in the global south, identifying drivers such as biased financial systems, workplace bias and exclusion, and traditional gender norms.
2. Role of Public Policy (Q2): By examining the effectiveness of current government policies and initiatives (e.g., funding schemes, women-focused entrepreneurship programs), the study assesses their role in reducing inequalities and identifies gaps that need to be addressed.
3. Historical Legacies and Institutional Frameworks (Q3): The research considers how India's socio-cultural history and patriarchal institutional structures have shaped the gender gap in leadership, even within new and innovative sectors like fintech.
4. Impact on Economic Growth and Social Cohesion (Q4): The study highlights how underrepresentation of women in fintech leadership not only limits their economic empowerment but also constrains the sector's potential for innovation and inclusive growth, impacting broader economic and social outcomes.
5. Policy Design for Vulnerable Populations (Q5): The research provides recommendations for gender-inclusive public policies, such as targeted funding mechanisms, mentorship programs, and workplace reforms, that address the unique challenges faced by women leaders without exacerbating existing disparities.
6. Lessons from Policy Interventions (Q6): Drawing on global examples of successful gender equality initiatives in leadership, the paper identifies best practices that could inform policy interventions in India's fintech sector.

Conclusion
This research contributes to the panel's goal of bridging divides by offering a focused case study of gender inequalities in India's fintech leadership and proposing public policy solutions to address these disparities. It underscores the need for systemic reforms to create a more inclusive, equitable ecosystem that supports sustainable economic growth and social cohesion in a developing country context.

Empowering Women Through Mobile Phones: Bridging Caste Inequalities in India's Digital Age

Surya Maiti (National Institute of Securities Markets)

Deepak Behera (RMIT International University Vietnam)

Digitalization is the process of utilizing modern information technologies to make the most of the available digital resources. The digital age gives us access to all kinds of information because of the centralization and accessibility of data. People use applications to access banking services, pay utility bills, purchase goods and services marketed through online stores, track geographic locations, and observe the location of advancing natural disasters. We can also create videos, send messages, exchange new ideas, and use various tools to spread them all over the globe through social media. The introduction of smartphones has enabled people to access these applications conveniently. Almost 50 percent of Indians have not yet adopted cell phones, despite the country having the second-largest smartphone consumer market. We examine mobile phone adoption's impact on women's empowerment in India, highlighting its significance within the inclusive growth framework and the Digital India initiative. By focusing on women from marginalized caste groups, the research assesses how mobile phone possession influences various aspects of empowerment, such as decision-making power within households, attitudes towards intimate partner violence, utilization of maternal health services, awareness of non-communicable diseases, and mobility from in-laws. The findings demonstrate a significant positive effect of mobile phone adoption on women's empowerment, though the benefits are more pronounced among women from advantaged castes. This suggests that advantaged groups are better positioned to leverage digitalization, potentially widening the gap between different societal segments. The study underscores the necessity of providing widespread access to mobile phones and promoting their productive use, particularly among marginalized groups, to bridge caste-based disparities and foster equitable development. The research confirms a strong causal relationship between mobile phone adoption and women's empowerment by employing robust econometric strategies. The results imply that targeted policy interventions are essential to ensure that the benefits of

digital advancements reach all sections of society, thereby contributing to the discourse on digitalization and social inclusion in India. The study advocates for evidence-based policies that promote social inclusion and equitable development, ensuring the fruits of digitalization are equitably distributed across all societal segments.

P04 / Bridging Divides: Comprehensive Public Policy Approaches for Addressing Inequalities

Chair : Varun Chhachhar (University of Lucknow)

Second Chair : Niharika Kumar (University of Lucknow)

Third Chair : Swikar Sankrit (University of Lucknow)

Session 3Session 3: Environment and Policy Framework

Thursday, July 3rd 16:00 to 18:00 (C2)

Discussants

Manisha Yadav (Dr. Ram Manohar Lohiya National Law University)

Shubham Shukla (University of Lucknow)

Uncertain Futures: Using an ABM to Understand the Dynamics of Inequality Under Climate Change in Southern India

Susan Das (Indian Institute of Technology, Delhi)

Sara Constantino

Agrarian economies in rural India are increasingly being shaped by complex interactions between climate variability, financial access, and economic shocks, which may influence patterns of inequality and long-term resilience. Small and marginal landholding farmers, who form the backbone of agrarian economies, often face uncertainty in income, credit access, and investment decisions. Climate-related risks, combined with financial constraints, can potentially create conditions where poverty traps emerge, restricting the ability of vulnerable farmers to recover from shocks. Understanding how these factors interact is crucial for designing effective policy interventions that address farmer's inequality and resilience to climate and poverty shocks.

This study develops an agent-based model (ABM) to simulate the economic dynamics of farmers in rural Karnataka, incorporating heterogeneous decision-making, climate shocks, and financing mechanisms. Empirical data inform the model on income distributions, crop yields, rainfall patterns, and investment behaviours to explore: (1) how different categories of farmers respond to climate-induced income fluctuations, (2) the role of poverty shocks in shaping long-term economic trajectories, and (3) the effects of various financing mechanisms on resilience and inequality. By integrating both climate and poverty shocks, the ABM provides a framework to assess potential pathways through which inequality might persist or be mitigated over time.

From a policy perspective, this research aims to contribute to the design of financing mechanism or support schemes that consider the interplay of climate and financial risk, credit access, and resilience in agrarian economies. Insights from the model may help inform policies on climate-resilient credit mechanisms, risk-sharing frameworks, and interventions that support vulnerable farmers. The ABM approach enables a systemic understanding of the drivers of inequality through economic and behavioural responses to varying climate and policy scenarios.

By examining the intersection of climate risk, financial constraints, and poverty shocks, this study seeks to advance understanding of the mechanisms that drive rural inequality and inform policy interventions for building more resilient and equitable agrarian economies.

The Disproportionate Burden of Climate Change: Challenges and Policy Solutions for the Marginalized

Manisha Yadav (Dr. Ram Manohar Lohiya National Law University)

Abstract

Climate change is taking place around the globe. Its impact is felt by all. But it surely does not affect

everyone in same manner. There are certain geographies and, within them, certain classes that are bearing the brunt of it the most. The nature surely does not discriminate, but the people do. Looking back at the history, we now know that the real driving force behind industrialization was none other than the west or the so-called developed nations. The developing nations or the not so industrialized society has paid the cost of the industrialization in form of loss of indigenous markets and economy which in turn, even then, has affected the marginalized section the most. Even today, the situation is not much different. The rich perpetrate the degradation of the environment and the marginalized pay the cost of it. Be it floods, cyclones, landslides, or any kind of diseases, that are a result of the rising global temperature, it is the marginalized section which struggles to cope up and adapt to the disastrous consequences of the environmental degradation to which they have probably contributed the minimal. The loss of biodiversity affects these marginalized people, the most, who depend on the natural habitat for their day-to-day activities. However, these people are never considered as stakeholders when it comes to formulating policy measures by the world leaders at any of the environmental conferences nor their governments are sensitive about their needs. The need of the hour is to consider the requirements of the marginalized sections across geographies in all the developing countries and bring the voices of these people to the negotiating table, so that their struggles can be empathetically felt and be indoctrinated in the climate change mitigating and adapting measures of the countries. The paper proposes to point out the disproportionate cost that the marginalized sections in all the developing nations pay as a consequences of climate change and how their burdens can be decreased. Also, the paper proposes to bring the voices of these people as one of the major stakeholders before the world forum and that policies can be made regarding them as well in mitigating the effects of climate change. It also aims to discuss the need for sensitization for those who are least at fault in bringing about the climate change conditions. The need is to be inclusive and specific in formulating the mitigating and adapting measures and to make sure that the marginalized sections do not pay unjust price for the damages that they have least contributed to.

KEYWORDS: *Climate Change, Marginalized Sections, Developing Countries, Mitigation measures, Policy measures.*

Air Pollution: A Socio-economic Vulnerability in South Asia, A Comparative Analysis of New Delhi And Dhaka

Shubham Shukla (University of Lucknow)

South Asia is frequently finding mention in news articles due to presence of large number of its cities in the list of cities across world worst affected by air pollution. According to World Bank report Striving for Clean Air: Air Pollution and Public Health in South Asia, South Asia suffers from extreme air pollution. Of the world's 10 cities with the most severe air pollution, 9 are in South Asia. In the northern part of the region, which has a high proportion of poor households, the average annual concentration of fine particulate matter (PM2.5) is about 16 times the maximum that the World Health Organization considers healthy. In addition to high ambient air pollution, poor households also experience high levels of indoor air pollution, caused by the use of solid fuel for cooking and heating.

In light with the above-mentioned problem this paper will try to analyse the various socio-economic vulnerabilities faced by poor and downtrodden section of the society in Indian Capital New Delhi and Capital of Bangladesh Dhaka caused due to air pollution. It will try to provide a comparative analysis of the various sources of pollution in these two cities. Further the paper will highlight the policy initiatives taken by the Government of India like Pradhan Mantri Ujjwala Yojana and Government of Bangladesh like Clean Air Act which played a crucial role in minimizing the indoor air pollution and helped in improving the quality of life of women and children in India. Further the paper will also try to highlight the need for Airshed Management in South Asia as Air pollution travels long distances crossing municipal, state, national boundaries and get trapped in large airsheds that are shaped by climatology and geography and therefore the nations need to work in coordination and follow a collaborative approach to deal with the problem of air pollution in South Asia.

Keywords: South Asia, Air Pollution, Socio-economic vulnerabilities, Airshed Management, Pradhan Mantri Ujjwala Yojana, Clean Air Act.