

STATE OF INDIA'S LIVELIHOODS

REPORT 2024



An ACCESS Publication

**Edited By
Dr. Yamini Atmavilas**

State of India's Livelihoods Report 2024

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List of Abbreviations

AAV	Antyodaya Anna Yojana
ABC	Agri-business Centers
ADB	Asian Development Bank
AI	Artificial Intelligence
AICRP	All India Coordinated Research Projects
APS	Adult Population Survey
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
ASEAN	Association of Southeast Asian Nations
ASHA	Accredited Social Health Activist
ATMA	Agricultural Technology Management Agency
AVAY	Atal Vayo Abhyuday Yojana
AWC	Anganwadi Centers
BBBP	Beti Bachao Beti Padhao
BC	Business Correspondent
BCNM	Business Correspondent Network Managers
BPL	Below Poverty Line
BRSR	Business Responsibility and Sustainability Reporting
BSE	Bombay Stock Exchange
CHANGE	Center on Gender Equity and Health
CHC	Custom Hire Centers
CDKN	Climate and Development Knowledge Network
CIWA	Central Institute for Women in Agriculture
CLF	Cluster Level Federation
CRP	Community Resource Person
CSA	Climate Smart Agriculture
CO2	Carbon Dioxide
CSO	Civil Society Organisation
CSR	Corporate Social Responsibility
CWS	Current Weekly Status
DANIDA	Danish International Development Agency
DAY	Deendayal Antyodaya Yojana
DAY-NRLM	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
DDY-NRLM	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
DRWA	Directorate of Research on Women in Agriculture

DWCRA	Development of Women and Children in Rural Areas
ECCE	Early Childhood Care and Education
ESG	Environmental, Social and Governance
EU	European Union
FAO	Food and Agriculture Organisation
FHTC	Functional Household Tap Connection
FLFP	Female Labour Force Participation
FLFPR	Female Labour Force Participation Rate
FMCG	Fast Moving Consumer Goods
FPO	Farmer Producer Organisation
FY	Financial Year
G20	Group of Twenty
GAP	Good Agricultural Practice
GBV	Gender-based Violence
GCRI	Gender-based Climate Risk Index
GDP	Gross Domestic Product
GEAG	Gorakhpur Environmental Action Group
GEDI	Gender Diversity and Inclusion
GeM	Government e-Marketplace
GEM	Global Entrepreneurship Monitor
GHI	Global Hunger Index
GoI	Government of India
GPDP	Gram Panchayat Development Plan
GRE	Gender-Responsive Enterprises
GRP	Gender-Responsive Procurement
GSDR	Global Sustainable Development Report
HEMM	Heavy Earth-Moving Machinery
HNI	High Net Worth Individuals
HSBC	Hongkong and Shanghai Banking Corporation
ICAR	Indian Council of Agriculture Research
ICDS	Integrated Child Development Scheme
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFHV	International Law of Peace and Armed Conflict
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi Widow Pension Scheme

IHDS	India Human Development Survey
IIPS	International Institute for Population Sciences
IIT	Indian Institute of Technology
ILO	International Labour Organisation
IME	Informal Micro Enterprises
IND	India
IPCC	Intergovernmental Panel on Climate Change
IPI	India Patriarchy Index
IPOP	Integrated Programme for Older Persons
IPPF	International Planned Parenthood Federation
IRDP	Integrated Rural Development Programme
IT	Information Technology
ITES	Information Technology Enabled Services
IVRS	Interactive Voice Response Services
IWWAGE	Institute for What Works to Advance Gender Equality
JJM	Jal Jeevan Mission
JSS	Jan Shikshan Sansthan
JSSK	Janani Shishu Suraksha Karyakaram
JSY	Janani Suraksha Yojana
KVK	Krishi Vigyan Kendras
KVIC	Khadi and Village Industries Commission
LEISA	Low External Input Sustainable Agriculture
LFP	Labour Force Participation
LFPR	Labour Force Participation Rates
LMICs	Low and Middle-income Countries
LPG	Liquefied Petroleum Gas
LSG	Local Self-governance
MDM	Mid-day Meal
MGNREGA	Mahatma Gandhi Rural Employment Guarantee Act
MKSP	Mahila Kisan Sashakti Karan Pariyojana
MoEFCC	Ministry of Environment, Forest and Climate Change
MoMSME	Ministry of Micro, Small and Medium Enterprises
MoSPI	Ministry of Statistics and Programme Implementation
MoWCD	Ministry of Women and Child Development
MSDE	Ministry of Skill Development and Entrepreneurship
MSME	Micro, Small and Medium Enterprises
MSK	Madhyamik Shiksha Kendra
MUDRA	Micro Units Development and Refinance Agency

NABARD	National Bank for Agriculture and Rural Development
NAPCC	National Action Plan for Climate Change
NAPS	National Apprenticeship Promotion Scheme
NCS	National Crèche Scheme
NEP	National Education Policy
NFBS	National Family Benefit Scheme
NFHS-5	National Family Health Survey-5
NGO	Non-governmental Organisation
NGRC	National Gender Resource Centre
NGRCA	National Gender Resource Centre Agency
NHM	National Health Mission
NIC	National Informatics Centre
NIAP	National Agricultural Innovations Project
NLM	National Livelihood Mission
NMMS	National Mobile Monitoring System
NMSA	National Mission on Sustainable Agriculture
NREGA	National Rural Employment Guarantee Act
NREGS	National Rural Employment Guarantee Scheme
NRLM	National Rural Livelihood Mission
NSAP	National Social Assistance Program
NSIC	National Small Industries Corporation
NULM	National Urban Livelihood Mission
OAE	Own Account Enterprise
OBC	Other Backward Castes
ODOP	One District One Product
ODoF	Odisha Department of Finance
OECD	Organisation for Economic Co-operation and Development
PDS	Public Distribution System
PIB	Press Information Bureau
PIP	Participatory Identification of the Poor
PLFS	Periodic Labour Force Survey
PMAY	Pradhan Mantri Awas Yojana
PMEGP	Pradhan Mantri Employment Generation Program
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PMMVY	Pradhan Mantri Matru Vandana Yojana
PMUY	Pradhan Mantri Ujjwala Yojana

POSHAN	Prime Minister's Overarching Scheme for Holistic Nourishment
PoP	Poorest of the Poor
PPP	Public Private Partnership
PRI	Panchayati Raj Institutions
PSU	Public Sector Undertaking
RAD	Rainfed Area Development
RBI	Reserve Bank of India
RCH	Reproductive and Child Health
RGUMY	Rajiv Gandhi Udyami Mitra Yojana
RKSK	Rashtriya Kishor Swasthya Karyakram
SAC	Social Action Committee
SAPCC	State Action Plan on Climate Change
SBM	Swachh Bharat Mission
SC	Scheduled Castes
SCCWC	SEWA Sangini Child Care Workers' Cooperative
SDG	Sustainable Development Goal
SECC	Socio-Economic Caste Census
SEP	Self Employment Programme
SERP	Society for Elimination of Rural Poverty
SEWA	Self Employed Women's Association
SGSY	Swarnjayanti Gram Swarozgar Yojana
SHG	Self-help Groups
SIGI	Social Institutions and Gender Inequality
SJSRY	Swarn Jayanti Shahari Rozgar Yojana
SKCC	Strategic Knowledge on Climate Change
SME	Small and Medium Enterprises
SMAM	Sub-Mission on Agricultural Mechanisation
SOIL	State of India Livelihoods Report
SOP	Standard Operating Procedures
SOPPECOM	Society for Promoting People's Participation in Ecosystem Management
SRPP	Socially Responsible Public Procurement
ST	Scheduled Tribes
TUS	Time Use Survey
TNWDC	Tamil Nadu Women's Development Corporation
UAP	Udyam Assist Platform
UHNI	Ultra-High Net Worth Individuals
UN	United Nations
UNDP	United Nations Development Program

UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFCCC	United Nations Framework Convention on Climate Change
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Emergency Fund
UP	Uttar Pradesh
URP	Udyam Registration Portal
US	United States
USAID	United States Agency for International Development
USD	United States Dollar
VO	Village Organisations
VPRP	Village Poverty Reduction Plan
VRF	Vulnerability Reduction Fund
VWSC	Village Water and Sanitation Committee
WBES	World Bank Enterprise Surveys
WEAI	Women's Empowerment in Agriculture Index
WEE	Women's Economic Empowerment
WEF	World Economic Forum
WEP	Women's Empowerment Principles
WHH	Welthungerhilfe
WMSE	Women Micro, Small and Medium Enterprises
WOB	Women-Owned Business
WOE	Women-Owned Enterprise

Preface

“There is no tool for development more effective than the empowerment of women”

- Kofi Annan, former UN Secretary-General

The *State of India's Livelihoods Report* (SOIL), now in its 18th edition, continues its legacy as a definitive report, documenting the trends, challenges, and opportunities in India's livelihoods landscape. Each edition brings a unique lens to pressing issues, and this year, we are proud to dedicate the report to the transformative theme of Women's Economic Empowerment (WEE) inspired by the Hon'ble Prime Minister's vision for “Women-led Development”.

India's recent strides demonstrate the remarkable impact of inclusion and outcome-oriented policy and execution. The economic resilience of the country, even amidst global uncertainties, is evident as it strives to become the world's third-largest economy and a \$1 trillion digital economy by 2028. India's multidimensional poverty decreased from 29.17% in 2013-14 to 11.28% in 2022-23, lifting 24.82 crore people above the poverty line. This progress is a critical component of the Indian Government's ambitious Viksit Bharat vision, which envisions a developed India by 2047.

Crucial and linked to the successful achievement of this vision is the participation of women in the labour and workforce. While women face numerous barriers, the tide is gradually turning as more women engage in small-scale businesses, jobs and services, significantly contributing to household incomes. Notably, the Economic Survey 2023-2024 highlighted the economic empowerment of women and underscored that increased access to education and skill development initiatives for women, have elevated the participation of women in the nation's development and progress, significantly rising the female Labour Force Participation Rate (LFPR) to 37 percent in 2022-2023 from 23.3 percent in 2017-2018. Furthermore, acknowledging the encouraging wave of women led entrepreneurship fuelled by Start-up and Stand-up India, the Survey points out that around 68 percent of the loans were sanctioned to women entrepreneurs under Pradhan Mantri Mudra Yojana (PMMY), and 77.7 percent of the beneficiaries under Stand-Up India were women, as in May 2024. These figures present a promising picture of women's economic empowerment, reaffirming their critical role in driving sustainable and equitable growth.

However, to build on this momentum and address persistent challenges, it is essential to examine the barriers that continue to hinder the full realization of women's economic potential in India.

Women are underrepresented in the business landscape, accounting for only 20 percent of the 63 million micro, small, and medium enterprises (MSMEs) and just 2.6 percent of early-stage entrepreneurial activities. Limited access to markets, finance and resource, persistent gender wage gaps, and societal reliance on women's unpaid care work exacerbate their lag in economic opportunities. The digital economy's gender divide further compounds these challenges. Addressing these barriers requires an enabling ecosystem that fosters women's participation and leadership in economic activities. Employment generation, combined with improving employability, is paramount to ensuring that women are not just participants but leaders in India's economic growth story.

In keeping with this, the *State of India's Livelihoods* (SOIL) Report 2024, stresses on addressing gender inequalities with women's economic empowerment as smart economics. Appropriately, this year's report delves deeper into women's economic empowerment as a powerful force driving national economic development. This special edition draws on the expertise of thought leaders, researchers, and practitioners to explore a wide array of themes critical to advancing women's economic empowerment.

Dr. Yamini Atmavilas in her overview chapter, provides an overarching analysis of the state of women's livelihoods in India, setting the stage for the report. Dr. Gaurav Chiplunkar and Pinelopi K. Goldberg delve into the scope and challenges of female entrepreneurship; Vedavati Patwardhan and Katherine Hay examine the role of social norms and agency, in shaping women's livelihood trajectories. Aparajita Bharti and Sohinee Thakurta provide a critical analysis of enabling policy frameworks, identifying the gaps and potential strategies for creating a more supportive ecosystem for women. N. Raghunathan et al. highlight the transformative potential of flagship programs like NRLM and NULM in enhancing women's economic empowerment. Sona Mitra makes a case for investing in care infrastructure and looks at how these could be utilised for creating care provisions as well as act as a lever for generating employment. Prof. Manjula M. explores the intersection of gender, climate change, and agriculture, emphasizing on the levers to enhance the income of women farmers through sustainable and inclusive agricultural practices. Neera Nundy et al. reimagine philanthropy through a gender-transformative lens, urging stakeholders to embed WEE in their core mandates.

The Report also ventures into uncharted territories; gender-responsive public and corporate procurement (Aarti Mohan et al.) and tracking women's economic empowerment (Rosa Abraham and Hema Swaminathan), offering actionable insights for policy and practice.

I extend my deepest gratitude to all contributors who have enriched this edition with their expertise and vision. I thank them for putting together well researched and analytical chapters.

I extend my heartfelt gratitude to Yamini, who undertook the arduous task of editing this year's Report. She has been instrumental not only in shaping the structure of the report but also in meticulously reviewing the chapters, offering suggestions to refine the content and bringing it together as a comprehensive and cohesive document that adds value to the readers.

The year's report is sponsored by BMGF & Rabo Foundation who have been steadfast partners over the years. The financial assistance received from Research and Development Fund of National Bank for Agriculture and Rural Development (NABARD) is gratefully acknowledged. I would like to express my deepest gratitude to all the sponsors for their association with the Report.

Finally, I would like to thank my team at Livelihoods India Secretariat led by Puja and supported by Chhitiz and Poorva, for their tireless efforts in onboarding of authors, co-ordinating with them for timely deliverables, pitching in with the copy editing and ensuring that the Report is ready in time for release.

The 18th and special edition of the State of India's Livelihoods Report will be released at the Livelihoods India Summit on December 19, 2024. As we present this special edition of SOIL, the message is clear; women's economic empowerment is not just a moral imperative, it is quintessential for India's economic growth, social cohesion, and sustainable development. Achieving this goal requires a collective effort across sectors, driven by bold policies, transformative programmes, and a commitment to challenging the status quo.

It is our hope that this report will serve as a valuable resource for policymakers, practitioners, researchers, and advocates working to advance gender equality in India and will provide a good knowledge base for use by diverse stakeholders engaged in empowering women.

We look forward to your feedback on how future editions of this annual document can be made more valuable.



Vipin Sharma
CEO

ACCESS Development Services

Women's Economic Empowerment in India

Salience, Momentum and Action

1

Dr Yamini Atmavilas

Empowering women is not only the right thing to do but the smart thing to do as it creates a more equitable society while improving economic and social development (UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2016). Economic empowerment is often framed in terms of its intrinsic as well as instrumental value. The intrinsic value is based on the belief that equal access to opportunity is a basic right of a human being, while the instrumental value comes from the recognition that inequality in access to opportunity diminishes growth potential and its sustainability. Inclusive growth is the sort of growth that not only generates economic opportunity and well-being for all, but also ensures equal access to opportunity for all segments of society. Inclusive growth can only be achieved if gender disparity is properly addressed.

The discourse in India is shifting and locates women's economic empowerment within the framework of 'women-led development'. Women led development was championed by India during its presidency of G20, and is seen as a key paradigm shift, one that actively recognizes

the importance of actively enabling women to participate in and contribute to the economy as key drivers of national growth and not passive beneficiaries. Initiatives that provide them with access to finance, skills training, and leadership opportunities are drivers of this new vision.

The focus of this report is women's economic empowerment within the livelihoods field. The goal of this special issue is to bring together fresh perspectives and energy to the topic. There is a continuity to previous State of India Livelihoods Reports, and therefore some topics that have been covered in recent issues like women's farmer producer groups (covered in SOIL 2022) or women in informal sector (covered in the 2021 SOIL report) are not repeated here. This issue brings in newer themes such as gender norms and WEE; unpaid care work and the care economy as a critical underpinning of women's economic empowerment; gender, agriculture and climate, among others.

Some themes that are critical to women's economic empowerment today include:

Climate, Agriculture and Gender: Agriculture continues to remain an important

sector for women's work globally. Globally, there is 36% of working women compared to 38% of working men work in agrifood systems as of 2019 (excluding family helpers). In sub-Saharan Africa, 66% of women's employment is in agrifood systems, compared with 60% of men's employment while in southern Asia, 71% of women workers are engaged in agrifood systems, compared with 47% of men workers. In India, agriculture is still the major employer of women in rural India (MoSPI, 2017 and 2024). For the last two decades, economists have noted the feminisation of agriculture with more women taking on different occupations, such as farming, owning businesses and labour in rural India. A study by the Indian Council of Agriculture Research (ICAR) found that women perform 75% of the work in primary crop production, 79% in horticulture, 51% in post-harvest work and 95% in animal husbandry and fisheries. Women farmers have significantly less access to, control over, and ownership of land and other productive assets compared to their male counterparts. For example, less than 15% of agricultural landholders globally are women, although this varies widely across countries. They also have access to credit, access to information and formal extension, and time, constraining adoption of climate smart practices. Closing the gender gap in farm productivity and the wage gap in agrifood-system employment could increase global gross domestic product by 1% - that's nearly USD 1 trillion. However, climate change is layering in additional forms of disadvantage for women farmers. As a community, we are more aware than ever that women often bear the brunt of coping with climate-related shocks and the health effects of indoor and urban pollution, which add to their time spent caring for people and the planet. As land, forest and water resources are increasingly compromised, local communities and indigenous peoples, particularly women, whose livelihoods depend on them, are marginalized and displaced. But there is a dearth of systemic solutions. Building gender-responsive extension systems is critical for promoting adoption of climate-smart agriculture practices. Knowledge of gendered experience of climate change, availability of gender-disaggregated data and gendered analyses

are important aspects. Manjula M's chapter dives deep into the challenges, and the progressive policy frameworks that seek to address them.

Self-employment predominates: Only one-fourth of the women are salaried or wage workers, while the rest are self-employed. In India, self-employment is a significant source of employment, with 39.4% of women in urban and 67.8% of women in rural areas identifying themselves as self-employed. However, these women-owned enterprises remain very small, with 80% having an annual turnover of under ₹ 500,000 (USD 12,000) and over 63% being home-based (MoSPI, 2022). According to a report by International Finance Corporation (IFC), the total financing requirement of women-owned enterprises in 2019 was ₹ 1.96 trillion, and there was a financing gap of 70.3% in the supply of formal finance. Worsening the gap is the lack of sensitization of banking and financial institutions that reinforce the misunderstanding that women are not creditworthy, when there is evidence that they make better investments as they repay diligently and do not default. The nature of capital required by grassroots women-owned enterprises is patient capital that can help them grow into enterprises that formal financial systems will be willing to invest in and provide credit. They also need customised and intensive business support services to navigate India's complex regulatory framework and markets. These limitations restrict the formalisation of a more significant number of nano-enterprises.

Two chapters in this issue take on this topic - **Gaurav Chiplunkar and Penny Goldman** unpack the historical predominance of women's enterprise activity and entrepreneurship in India. High rates of entrepreneurship are often observed among women in lower-and middle-income countries where decent job options are scarce, underscoring the important linkages between employment and entrepreneurship. Globally, women are less likely to be entrepreneurs and face more disadvantages starting businesses. In 2022, women's start-up activity was 10.1%, or 80% of the rate of men at 12.6%. However, the established business rate for women was 5.5%, or 68% of the rate of men at 8.1%. This means that the gender gap is greater later in the entrepreneurship cycle, demonstrating women

face challenges not only starting a business but also maintaining it due to the inequality they face. In India, Chiplunkar and Goldman note that it's the scaling that is the challenge, not starting businesses. They also unpack the relationship between women's entrepreneurship and employment - women hire other women as their businesses grow.

Raghunath Narayanan's magnum opus of a chapter takes stock of government policies that have focused for the decade or more on rural and urban livelihoods for women. Taking on livelihood promotion through a group-based approach is complex and the durability of the approach is underlined by continued state and central commitments to the policies, the preponderance of development partnerships and continuous innovation. Linked to the livelihoods policy levers is how over the years government interventions aimed at women's empowerment through forming women's collectives have successfully improved women's access to credit and livelihood opportunities. Non-governmental Organisations (NGOs) have initiated several interventions regarding livelihood generation aimed at building asset ownership for women and has been successful in reducing the barriers for women while entering and staying in the workforce.

A third related chapter focuses on market strategies to accelerate and expand access to women's enterprises through gender responsive social procurement. **Aarti Mohan** and collaborators unpack the current Indian policy environment that is highly enabling for procuring from women through a mix of strategies – quotas for procurement, digital platforms, and a proactive outreach strategy. There are also a mix of private sector strategies for social procurement that can be game-changers for market shaping and market access for women's enterprises.

Addressing structural barriers and gender norms is critical: Gender inequality in India (and globally) represents the archetypical 'inequality trap' (World Bank, 2006), which has been caused and reinforced by interlinked cultural, social and economic factors within and outside the household. Many socio-cultural norms have shaped women's participation in the economy such as restrictions on women's mobility,

concerns over safety and sexuality and the identification of domestic care work as 'women's work'. In India, safety in public spaces, including transport, remains a significant challenge: The dual realities and danger perceptions materialise in ways that limit the freedom of mobility for women. While there is limited longitudinal data on public safety, one study reports that 75% of India's women reported experiencing physical or sexual harassment in public places (World Bank, 2022). Violence and harassment in the world of work affect women regardless of age, location, income, or social status. The economic costs to the global economy of violence against women is estimated to be approximately USD 6 trillion annually. Several national studies have documented Indian women's willingness to work if employment were available near or at home, therefore, directly impacting the participation and freedom of women in the workforce.

Sona Mitra's contribution focuses on unpaid care work and its cultural and economic association with femininity. Over the last five years or so, there has been increasing public policy attention to the ways that women's unpaid care work is disproportionately high, and is a significant barrier preventing more women from entering the workforce and moving up the economic pyramid (ILO, 2016). The care burden on women is not by choice, but is usually enforced due to socio-cultural norms. India's first national time-use survey showed that while women spend 21% of their day on care and domestic work, men spend approximately 5% (MoSPI, 2019). Globally, 41.6% of the total number of women outside the workforce (inactive) cited care work as the reason for their inactivity compared to 78% in India. If women's unpaid work were assigned a monetary value, it would exceed up to 40% of GDP in some countries based on conservative estimates. Globally, women also constitute the majority of paid care workers, including in health, education and paid domestic work. An estimated 80% of domestic workers worldwide are women, with 90% not having access to social security and more than half with no limits on their weekly working hours. Closing existing care policy gaps and expanding care services with decent care work could create almost 300 million jobs by 2035 - nearly 90% of those for women, which

would contribute to reducing gender inequalities in employment and yield significant economic and social returns. Sona Mitra methodically lays out what constitutes care work, and suggests a roadmap for addressing the challenge.

Vedavati Patwardhan and collaborators unpack the relationship between social norms and women's economic empowerment. They argue that women's agency are crucial determinants of women's work, and hence we argue, are essential to design for, track, and integrate into policy and investing for women's economic empowerment.

Undercounting of women's work: Women's work is also undercounted in many sectors, such as agriculture and household enterprises. The measurement of women's work is challenging, particularly in economies characterised by a large informal economy, seasonal (agricultural) employment and gender-based norms around whether women should be engaged in paid work as well as what constitutes 'suitable' work for women. **Rosa Abraham** and collaborators take on this issue and write about recent experiments and improvements in measuring women's work.

Academic literature suggests that there is an unmet demand for women's work despite economic growth due to limited job creation, the unavailability of jobs that meet women's domestic work requirements and possible displacement by men. The statistical trend in India indicates a structural reform - transitioning from an agrarian economy to a services-led economy that does not take women along (Deshpande and Singh, 2021). There is an opportunity to close the gender gap now and to create opportunities for women to partake in economic growth compared to their male counterparts. India's recent strides in poverty alleviation demonstrate the remarkable impact of inclusion and outcome-oriented policy and execution. In only nine years, India's multidimensional poverty has decreased from 29.17% in 2013-14 to 11.28% in 2022-23, lifting 24.82 crore people above the poverty line. This progress is a critical component of the Indian government's ambitious *Viksit Bharat*

vision, which envisions a developed India by 2047.

A wide range of robust government-led initiatives that empower women economically, providing them with the resources and support needed to establish and sustain these enterprises. FLFP and women's economic inclusion are policy priorities, evidenced through public work, credit, financial and market access programs that provide women with access to financial resources. Examples of these are the National Rural Employment Guarantee Scheme (NREGS), the National Rural Livelihoods Mission (NRLM), and the MUDRA scheme. NREGS guarantees 100 days of wage employment upon demand for every rural household. Gender-sensitive components of NREGS include earmarking 33% of the beneficiaries to be women, wage parity between women and men, childcare facilities, the right to work near an individual's home, and a travel allowance in the case of larger distances to worksites. NRLM facilitates rural households' access to self-help groups (majority of which are composed of women) and local networks, and provides skills training, financial literacy, and infrastructure for livelihood support. The MUDRA scheme aims to ease access to credit for small businesses and micro-entrepreneurs and provides collateral-free and reduced interest loans to women.

Philanthropic efforts are also prominent on the Indian landscape. **Neera Nundy** and colleagues map the landscape and argue that an urgent need for realigning resources to support these grassroots priorities, presents a critical opportunity for philanthropy to accelerate progress in WEE. By blending transformative and foundational investments, philanthropy can create multi-dimensional impact that drives long-term, systemic change. By engaging diverse stakeholders - governments, grassroots organisations, local communities and the private sector - philanthropy can pool resources, knowledge and networks to amplify its impact and foster sustainable change.

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Female Entrepreneurship and Economic Opportunity for Women¹

2

Gaurav Chiplunkar and Pinelopi K. Goldberg

Over the past few decades, India has emerged as one of the fastest growing and most rapidly urbanising economies of the world, making substantial strides in education and health, not only for men, but also for women. For example, there is gender parity in primary school enrollment. Female enrollment in tertiary education has also increased fourfold, from 7.4% in 2000 to 33% by 2023 – at par with men. During the same time span, fertility rates have declined from 3.3 to 2 births per woman. Unsurprisingly, social norms have been changing as well. Early marriages, as measured by the fraction of 20- to 24-year-old women who get married before 15 years of age, have declined substantially from 23.4% in 1999 to just 4% by 2021. Women who report being able to participate in decisions related to their own healthcare, household purchases and visiting family after marriage have increased from around 40% to 73.3% over the last two decades.² Despite this rapid socio-economic progress, women continue to face significant barriers to economic opportunity. While Gross Domestic Product (GDP) per capita has almost tripled, Female Labour Force Participation Rates (LFPR) have instead fallen (Figure 2.1).

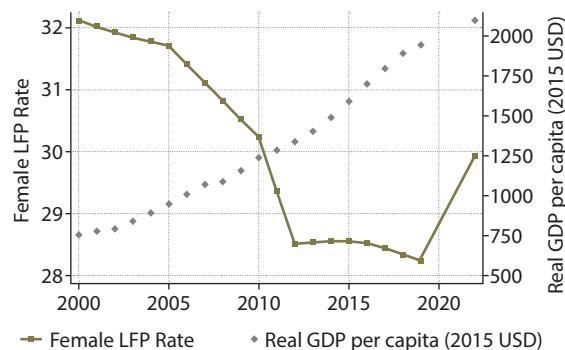


Figure 2.1. Real GDP per capita and Female LFP rates in India between 2000–23

Notes: The black line plots the female LFP rates for women aged 15-64, while the gray diamonds plot the real GDP per capita (2015 USD).

Source: World Bank Data

In this chapter, the authors highlight the role of female entrepreneurship, where significant gender disparities persist that active policy measures have not been able to successfully address. The authors start by describing the state of women's employment and entrepreneurship in India (Section 2.1) and placing it in global context (Section 2.2). In Section 2.3, the authors then discuss how policy can potentially advance women's opportunities in India.

2.1. The State of Women's Employment and Entrepreneurship in India

The authors begin by documenting gender gaps in employment and type of work using the Periodic Labor Force Survey (PLFS) implemented in 2022. The PLFS is a nationally representative survey of individuals conducted by the Ministry of Statistics and Programme Implementation (MoSPI) to measure key labour market indicators in India. For our analysis, the authors restrict the sample to individuals between the ages of 18 and 65 years.

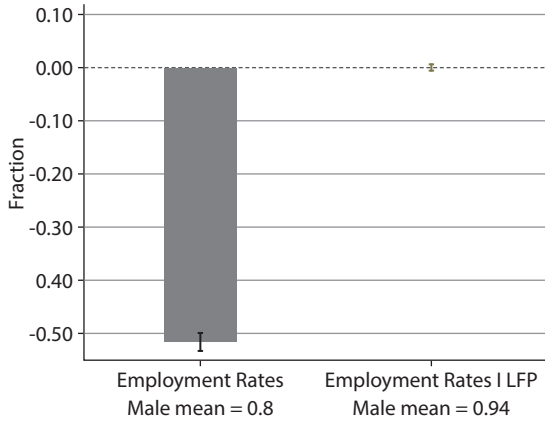


Figure 2.2. Gender Gaps in Employment Rates

Notes: The sample is restricted to individuals aged 18–65. The bars report the percentage point difference between female and male employment rates (Bar 1) and employment rates conditional on LFP (Bar 2). The ‘Male Mean’ is the mean of the relevant outcome variable for men. 95 percent confidence intervals generated from robust standard errors are reported in bars around the estimates.

Source: India’s 2022 PLFS

Figure 2.2 reports gender gaps in employment rates between men and women. Whilst 80% of men aged 18–65 years are employed, less than 30% of women are employed – a gap of over 50 percentage points (Bar 1 of Figure 2.2). However, conditioning on those individuals who are in the labour force, the gender gap in the employment rate disappears (Bar 2 of Figure 2.2), suggesting that the gender gap in employment can be attributed to the gender gap in LFP.

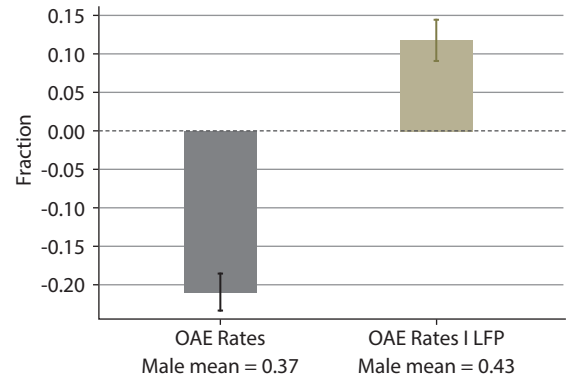


Figure 2.3. Gender Gaps in Own Account Enterprise (OAE) Rates

Notes: The sample is restricted to individuals between the ages of 18–65. The bars report the percentage point difference between the probability that females and males operate an OAE (Bar 1) and operate an OAE conditional on LFP (Bar 2). The ‘Male Mean’ is the mean of the relevant outcome variable for men. 95 percent confidence intervals generated from robust standard errors are reported in bars around the estimates.

Source: India’s 2022 PLFS

The authors next turn our attention to gender gaps in the type of work performed by men versus women, specifically in entrepreneurship. A significant proportion of individuals in India operate OAEs, which are primarily small, informal, owner-only establishments and/or household enterprises that do not hire workers. From Bar 1 of Figure 2.3, we see that women are 20 percentage points (or 54%) less likely to operate OAEs as compared to men. However, when comparing only individuals in the labour force, women are in fact 12 percentage points (or 28%) more likely to operate OAEs as compared to men (Bar 2 of Figure 2.3). This implies that while there may be a negative gender gap in self-employment on average, it reverses significantly once corrected for the low female LFP.

Turning to entrepreneurs, which the authors define as individuals operating firms that hire at least one worker, only 3% of men are entrepreneurs and less than 0.5% of women are entrepreneurs (Bar 1 of Figure 2.4); thus, the proportion of women who are entrepreneurs is one-sixth of that of men. Bar 2 of Figure 2.4 shows that conditional on LFP, 4% of men are entrepreneurs. However, unlike the gender gap for OAEs (Figure 2.3), men are still around 2.5 times more likely than women

to be entrepreneurs even after accounting for gender differences in LFP. To put it another way, this implies that (unlike with gender gaps in employment or OAE), gender differences in LFP can explain around 40% of the gender gap in entrepreneurship.

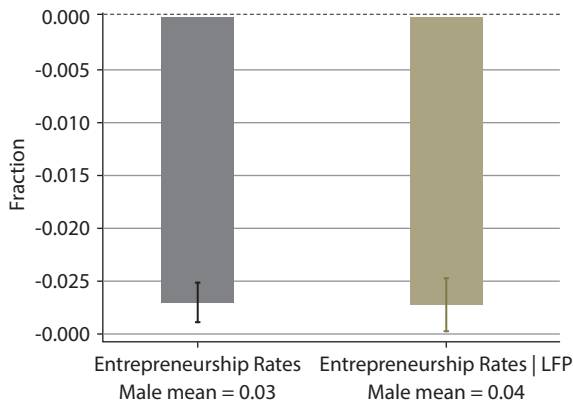


Figure 2.4. Gender Gaps in Entrepreneurship

Notes: The sample is restricted to individuals between the ages of 18–65. The bars report the percentage point difference between the probability that females and males are entrepreneurs (Bar 1) and entrepreneurs conditional on LFP (Bar 2). The ‘Male Mean’ is the mean of the relevant outcome variable for men. 95 percent confidence intervals generated from robust standard errors are reported in bars around the estimates.

Source: India’s 2022 PLFS

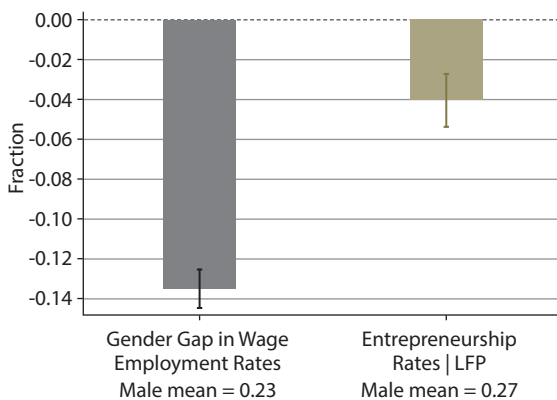


Figure 2.5. Gender Gaps in Wage Employment

Notes: The sample is restricted to individuals between the ages of 18–65. The bars report the percentage point difference between the probability that females and males work in wage employment (Bar 1) and work in wage employment conditional on LFP (Bar 2). The ‘Male Mean’ is the mean of the relevant outcome variable for men. 95 percent confidence intervals generated from robust standard errors are reported in bars around the estimates.

Source: India’s 2022 PLFS

Finally, the authors turn their attention to the last type of work relevant to our discussion, namely wage employment. On average, 23% of men are employed in regular wage jobs, and women are around 13 percentage points (over 50%) less likely to work in wage employment than men (Bar 1 of Figure 2.5). Conditional on participating in the labour force, this gender gap reduces from 13 to 4 percentage points. This implies that over two-thirds of the raw gender gap in wage work can be explained by low LFP rates for women, with the remaining one-third attributable to other factors.

The above patterns contradict common perceptions. The seemingly large gender gaps in employment, and particularly self-employment, appear to be driven by a large gender gap in Labour Force Participation (LFP). Conditional on participating in the labour force, women are, if anything, more likely to be in self-employment. Similarly, conditional on LFP, gender gaps in wage employment are also remarkably smaller. Taken together, this points to the severe constraints that women face on effectively participating in the economy (such as social norms, etc.). However, conditional on being in the labour force, the above patterns suggest that the barriers to entry into wages or self-employment are perhaps not that different for men and women. Nevertheless, women are much less likely (even after accounting for LFP) to become entrepreneurs, i.e., to operate firms that hire workers. This suggests that, contrary to popular perception, the barriers faced by women are in expanding businesses, as opposed to starting them.

The above discussion focused on what economists call the ‘extensive’ margin of labour supply, i.e., whether and where individuals work. Next, the authors turn their attention to the organisational differences between male-owned and female-owned firms. The following discussion largely draws on our prior work in Chiplunkar and Goldberg (2024), using data from the 2005 Economic Census of India. The Economic Census provides data on all non-farm establishments in India, including all firms in the informal sector, which account for most female-owned businesses but are often omitted in other data sets. The census also records the gender of the firm-owner along with the registration status of the establishment and its firm size (number

of employees). In conjunction with the PLFS discussion above, the census therefore allows us to measure gender gaps in the type of firms operated by women (OAEs, informal, and formal), as well as how large these firms are (based on their size). The authors present three key insights.

First, a significant proportion of establishments in India – more than half the male-owned ones, and more than two-thirds of the female-owned ones – are small OAEs. 42% of male-owned establishments and around a third of female-owned establishments operate in the informal sector, while less than 0.5% of establishments are registered with the government in the formal sector. This implies that (consistent with the PLFS analysis), conditional on self-employment, women are more likely to operate OAEs and/or small, informal firms.

Second, turning to the scale of their establishments, as measured by the number of employees in them, women operate smaller firms in the informal sector. Their firm size is on average 7% smaller as compared to male-owned informal firms. However, conditional on formalising, female-owned firms are 13% larger in size on average as compared to their male-owned counterparts.

Lastly, around 50–75% of workers in female-owned firms in the formal and informal sector are women, as compared to 10–25% of workers in male-owned firms. This is important since it suggests that policies that boost female entrepreneurship could likely lead to a spillover effect that benefits women in the workforce in general.

One might wonder whether these patterns can be explained by differences in the industries in which men and women operate businesses, such as the garment industry (which is relatively more female-dominated) as compared to the leather industry (which is more male-dominated). Alternately, they could reflect differences across regions in India (such as the north vs. the south) and the underlying social norms and structures beneath. As the authors discuss in detail in Chiplunkar and Goldberg (2024), however, accounting for these sectoral and spatial differences (through a fixed effect regression model) does not significantly change the gender gap in either firm size, or the composition of their workforce.

2.2. Is India an Exception? Understanding India in the Global Context

Is India an outlier in the global context? Particularly, are the gender gaps in labour force participation, entrepreneurship and firm-size that is observed in India appropriate for its level of economic development? How do they change as countries become richer? To answer these questions, the authors turn to using data from the World Bank across over 180 countries. Figure 2.6 illustrates a well-documented pattern in the literature: a U-shaped relationship between female LFP rates and real GDP per capita. As highlighted in red, India's female LFP is an outlier, lower than most other countries as well as those at a similar level of economic development.

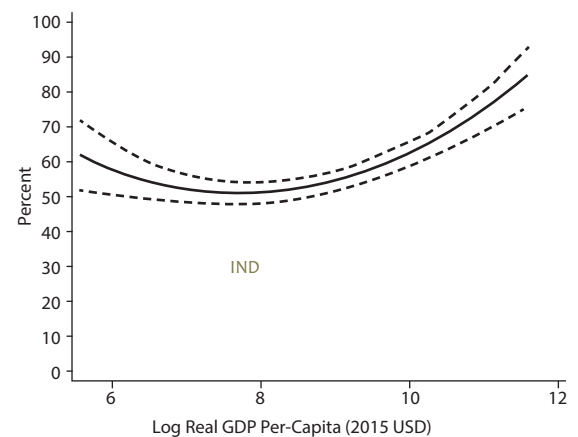


Figure 2.6. Female LFP Rates and GDP per capita across Countries

Notes: It shows the correlation between log real GDP per capita in 2015 USD (horizontal axis) and female LFP rates (vertical axis). The solid line is a quadratic fit across countries with the 95% confidence interval bands. IND = India is highlighted in red.

Source: World Bank Data, 2022

Despite a low female LFP, the fraction of women in India who operate OAEs is similar to the average level across other countries in the spectrum of economic development (Panel 2.7a). However, India has a much lower percentage of women entrepreneurs when compared globally (Panel 2.7b).

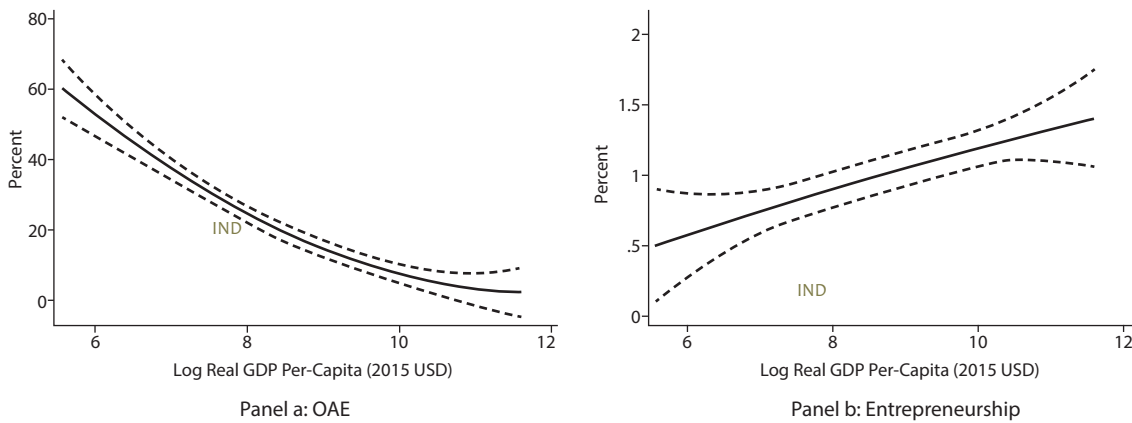


Figure 2.7. Self-Employment and GDP per capita across Countries

Notes: The above figure shows the correlation between log real GDP per capita in 2015 USD (horizontal axis) and fraction of women who operate Own-account Enterprises (OAEs) in Panel 2.7a, and are entrepreneurs that hire at least 1 worker (Panel 2.7b). The solid line is a quadratic fit across countries with the 95% confidence interval bands. IND = India is highlighted in red.

Source: World Bank Data

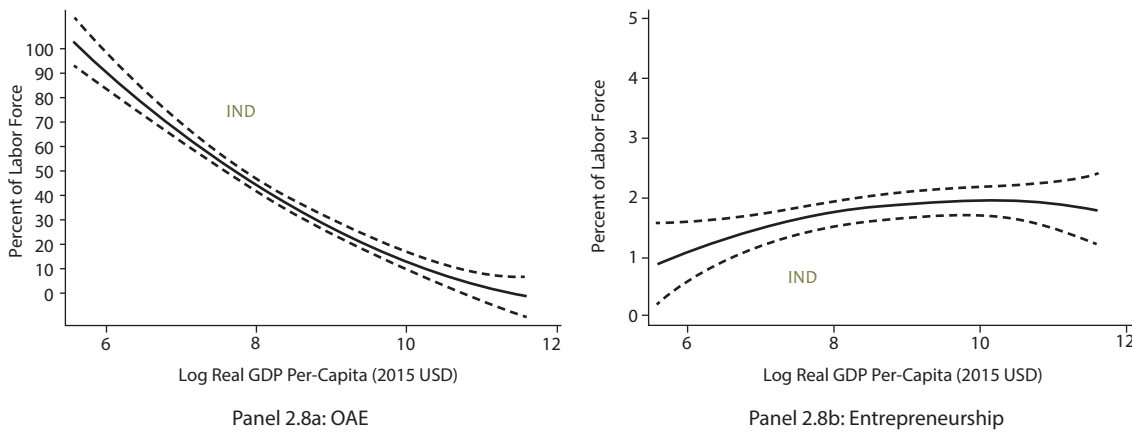


Figure 2.8. Self-Employment Conditional on LFP and GDP per-capita across Countries

Notes: The above figure shows the correlation between log real GDP per-capita in 2015 USD (horizontal axis) and fraction of women in the LFP who operate OAEs in Panel 2.8a, and are entrepreneurs that hire at least 1 worker (Panel 2.8b). The solid line is a quadratic fit across countries with the 95% confidence interval bands. IND = India is highlighted in red.

Source: World Bank

Panels 2.8a and 2.8b of Figure 2.8 plot the percentages of female OAE owners and entrepreneurs among those who are in the labour force. Conditioned on participating in the labour force, 75% of Indian women operate small OAEs, which is around 25 percentage points (or 33%) higher than what would have been predicted for this level of economic development (Panel 2.8a). On the other hand, even after adjusting for the low FLFP, India remains an outlier in terms of having few women entrepreneurs (Panel 2.8b).

Put together, the above analysis indicates that while India is an outlier in terms of its low female LFP rates, Indian women are, conditional on their LFP, more likely to also operate small OAEs and less likely to be entrepreneurs for its level of economic development.

Finally, the authors explore the hiring of women workers in male-owned and female-owned firms. To calculate this across countries, the authors use the latest round of the World Bank’s Enterprise Surveys (WBES) between 2015–22.

The WBES is a nationally representative survey of firms registered with the government. The sample consists of 88 countries. For each country, the authors calculate the average ratio of the fraction of women workers employed in female-owned and male-owned firms. For example, a ratio of 1 would imply that female- and male-owned firms hire the same fraction of women.

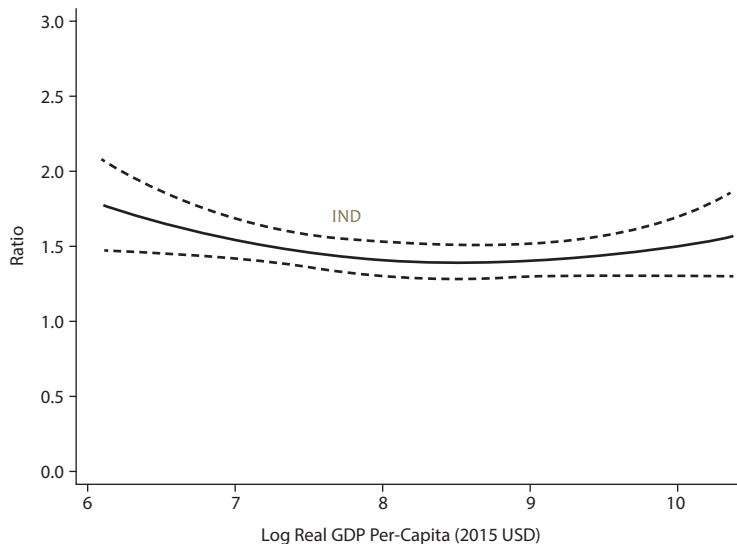


Figure 2.9. Ratio of Women Workers in Male and Female Owned Firms across Countries

Notes: The above figure shows the correlation between log real GDP per capita in 2015 USD (horizontal axis) and the ratio of the fraction of women workers in female-owned and male-owned firms. The solid line is a quadratic fit across countries with the 95% confidence interval bands. IND = India is highlighted in red.

Source: Authors' calculations from the World Bank Enterprise Surveys

Figure 2.9 plots the correlation of this ratio across the global income distribution (with India highlighted in red). Three distinct patterns stand out. First, in almost all countries in the world, this ratio is greater than 1, indicating that female-owned firms across the world hire more women workers as a fraction of their total workforce when compared with male-owned firms. Second, unlike in the previous figures, there is no correlation between this ratio and the stage of economic development as proxied by the log of real GDP per capita. This implies that women entrepreneurs hire more women workers in the poorest as well as the richest countries. Lastly, India does not seem to be an outlier for its level of economic development.

2.3. The Role of Policies Supporting Women Entrepreneurship

The above analysis points to the need to think about barriers faced by women in expanding their firms. For policy to be able to effectively support entrepreneurship, one must first identify the root cause of women's low representation in entrepreneurship. This is what the authors seek to explore in this section. The authors assess the reasons individuals report for (not) entering entrepreneurship based on data from the Adult Population Surveys (APS) implemented by the Global Entrepreneurship Monitor - GEM (Reynolds et al., 1999). The APS is administered to a minimum of 2000 adults in each economy, ensuring that the sample is nationally representative.

The authors use all rounds of the APS in India between 2015–19 and restrict the sample to adults between the ages of 18 and 65. In particular, the authors focus on four questions, namely:

- Do you know someone personally who started a business in the past 2 years?
- Do you have the knowledge, skill and experience required to start a new business?
- In the next six months, will there be good opportunities for starting a business?
- Would fear of failure prevent you from starting a business?

In Figure 2.10, the authors plot the gender gap in individuals' responses to these four questions. The authors adjust the raw gender differences for individuals' age, household income, education, and work status to account for differences due to these characteristics. As is clear from the figure, there are no statistically significant gender differences in either having knowledge of entrepreneurs, skills, or in business opportunities. If anything, women are around 5 percentage points (or 12.8%) less likely to report not starting a business because it might fail. This suggests little evidence of inherent differences in networks, ability, opportunities, or risk-taking attitudes that might prevent women from expanding businesses.

A further challenge is that policy interventions at scale require understanding their implications

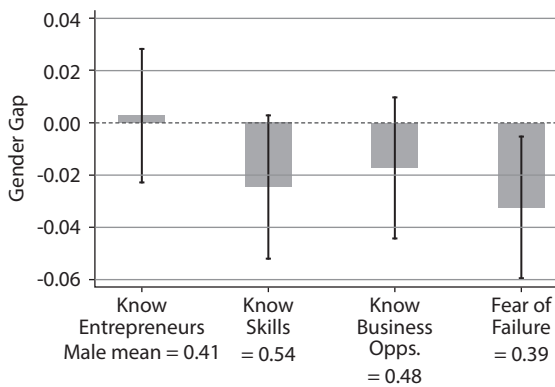


Figure 2.10. Gender Gap in Attitudes on Entrepreneurship

Notes: The sample is restricted to individuals between the ages of 18 and 65. The bars report the percentage point difference between the probability that females and males who report: (a) knowing someone personally who started a business in the past 2 years (Bar 1); (b) having the knowledge, skill and experience required to start a new business (Bar 2); (c) thinking that in the next six months, there will be good opportunities for starting a business (Bar 3); and (d) fear of failure preventing them from starting a business (Bar 4). To account for differences in age, ability, etc. across individuals, the authors adjust the raw gender gap by controlling for individuals' age, household income, education and working status. The 'Male Mean' is the mean of the relevant outcome variable for men. 95% confidence intervals generated from robust standard errors are reported in bars around the estimates. Source: APS in India between 2015–19

not only for the LFP and entrepreneurial decisions of the women they directly target, but also for the labour supply decisions of all men and women in the economy, along with the resulting changes in wages and prices in equilibrium. Furthermore, targeting specific constraints in the presence of multiple distortions may prove ineffective, as relaxing one constraint may make other constraints more binding. In this regard, the authors draw on the analysis presented in Chiplunkar and Goldberg (2024), henceforth CG, who in the absence of large-scale policy changes, take a model-based approach to quantify the barriers to LFP and entrepreneurship faced by women in India. This allows them to run counterfactual simulations – ‘what-if’ scenarios – to evaluate how various policy interventions would impact women’s welfare and productivity after taking into account changes in occupational choices, prices, wages, etc. for both men and women in equilibrium in response to the policy changes.

At present, most policies aimed at supporting female entrepreneurship, both in India and globally, focus on enabling women to start new firms and/or encouraging them to formalise their businesses. However, a key insight from CG, in line with our previous discussion in Section 2.1, is that the highest return policies are not the ones targeting the ‘extensive margin’ of entrepreneurship, but the ones aimed at mitigating barriers faced by women in expanding their businesses. The authors highlight four main insights from CG that could help strengthen and diversify such policy efforts.

2.3.1. First Insight: Focus on Growth and Business Expansion, not just Entry

Policies that support the growth of women-owned businesses have a far greater impact than those targeting the fixed costs of entry and formalisation. Intuitively, efforts to eliminate excess fixed costs, or external margins, have little effect when barriers to operating and growing a business, or intensive margins, remain in place. Even when female entrepreneurs successfully start businesses, they might be less able to sustain or expand them if they face bigger obstacles obstructing growth compared to their male counterparts. Therefore, the current policies focusing on barriers to entry should be coupled with measures lowering barriers to and encouraging women’s business expansion. This combination would benefit female entrepreneurs, female workers and the economy as a whole. It would increase the fraction of women who are entrepreneurs, real wages for women and real profits for women entrepreneurs.

2.3.2. Second Insight: Exploit the Multiplier Effect on Female Labour Force Participation

Policies that encourage female entrepreneurship can also lead to significant improvement in female LFP, even when the latter is not directly targeted. This is particularly important in the Indian setting, where female LFP is low. When more women become entrepreneurs, more women are also willing to enter the labour

force and become wage-earners, since female entrepreneurs hire more female workers. This multiplier effect shows that the scope of impact of policies promoting female entrepreneurship spans far beyond entrepreneurs and benefits female workers in general.

2.3.3. Third Insight: Consider Labour Demand at Scale

When taking measures to increase women's LFP, it is important to consider not only labour supply but also labour demand. Eliminating frictions to labour supply does produce a large effect on female LFP; however, if demand for female labour remains unchanged, an expansion in supply leads to substantially lower real wages for women in equilibrium. This wage depression highlights the importance of addressing distortions to both labour supply and demand. Supporting female entrepreneurship on top of promoting female LFP can boost both female labour demand and supply, and increase profits for female-owned businesses, while only marginally decreasing the real wages of women or even producing real wage gains.

2.3.4. Fourth Insight: Consider the Potential Impact on Male-owned Firms in Equilibrium

Finally, policies targeting female entrepreneurship also have potential effects on male-owned firms. In the presence of gender-based barriers, it is possible that low productivity male-owned businesses are able to operate in the economy only because they do not face competition from more productive female-owned firms. When such barriers are removed and women-owned firms grow, low-productivity male entrepreneurs may be driven out of business, thus reducing

the misallocation of talent and resources in the economy. This improvement in allocative efficiency in turn can increase aggregate productivity and real income for members of the entire economy, across industries and firms.

2.4. Conclusion

This chapter has shown that India stands out as an outlier in both female LFP and women's representation in entrepreneurship, even after accounting for its stage of economic development. Our analysis indicates that progress on both fronts could be achieved simultaneously through well-designed policies. Notably, the authors show that fostering female entrepreneurship creates a multiplier effect on women's LFP. This stems from the observed tendency of women to employ other women — a trend evident not only in India but also in other countries.

Moreover, the promotion of female entrepreneurship stimulates demand for female labour without depressing real wages. This contrasts with policies aimed solely at increasing labour supply, which, while raising female LFP, may lead to lower real wages. This finding underscores the importance of the labour demand channel in improving women's economic opportunities.

Finally, our research has shown that removing barriers that hinder the growth of female-led businesses yields benefits not only for female entrepreneurs and workers, but also for the broader Indian economy. The removal of these distortions improves allocative efficiency, resulting in a better allocation of talent: lower-productivity male entrepreneurs are replaced by higher-productivity female entrepreneurs whose growth was previously limited. This suggests that promoting female entrepreneurship offers policymakers a promising win-win opportunity.

References

- ¹ The authors would like to thank Yale's Economic Growth Center for their support with editing this chapter. Iris Zhao offered helpful editing support.
- ² World Bank Development Indicators available here: <https://data.worldbank.org/>

- ³ For each of the four outcome variables for an individual i , denoted by Y_i , we estimate the following regression specification: $Y_i = \alpha + \beta \text{Female}_i + \gamma X_i + \varepsilon_i$, where X_i is a vector of individual characteristics namely, age category, tercile of household income, education level and work status.

The Role of Social Norms and Agency in Influencing Women's Livelihoods in India

3

Vedavati Patwardhan and Katherine Hay

3.1. Introduction

Despite substantial investment in public policies and programmes that provide women with access to financial resources, there is a persistent gender gap in women's economic opportunities in India. Female Labour Force Participation (FLFP) has improved according to the most recent Periodic Labour Force Survey (PLFS), but significant contextual, supply and demand-side barriers to women's employment remain.¹ Against this backdrop, the role of *social and gender norms* and *intra-household dynamics* in shaping women's work patterns, time use and economic decision-making is critical to understanding pathways to overcome gender inequalities in economic opportunities. This includes, for example, the gender norms of men as breadwinners and financial decision-makers and of women as primarily responsible for domestic chores and caregiving.

3.2. The Case of Women's Self-Employment

Let's take the case of women's self-employment, a key path for women's work and livelihoods in the

country. Over two-thirds of women who work in India are self-employed, primarily in micro enterprises in the informal sector. However, self-employed women earn substantially less than their male counterparts and over half are unpaid family workers compared to ~18% of men.² How do norms and intra household dynamics shape self-employment?

- Childcare and domestic chore burdens^{3,4} mean women have fewer hours to work and need more flexible work than men.
- Women who run their own enterprise are likely to face 'backlash' from family and society for their breadwinner role. Intra-household dynamics where husbands control financial decisions can limit women's ability to invest in their businesses or retain control over profit.
- Social attitudes and biases towards female entrepreneurs affect their ease of doing business, and importantly, create hardships in accessing finance.
- Adding to these difficulties, most women in the country do not have collateral in the form of property to obtain business loans and grow their businesses.

- Due to patriarchal norms, women's freedom of movement is restricted compared to men, affecting their ability to form business networks, access markets and interact with female entrepreneurs who can serve as role models.
- These norm-based constraints interact to shape women's participation in markets and self-employment opportunities in complex ways across different contexts.

Gendered social norms also curtail women's agency regarding their own workforce participation and control over household finances. The India Human Development Survey (IHDS, 2011–12) found that 52% of married women stated that their husband has the most say as to whether they should engage in paid work or not. Even if women work, men are more likely to make household financial decisions, regarding savings, investments and consumption.^{5,6} Husbands and family members may capture women's earnings, leaving them with little agency over their own money.

This example illustrates that understanding the influence of social norms related to women's work and women's socio-economic agency is key to designing public policies and programmes that result in higher FLFP, and importantly, that enhance the nature of women's work.

3.3. Measuring Social Norms and Women's Agency

To date, there have been few quantitative measures of social norms and women's agency that demonstrate the normative and intra-household factors underlying gender inequality in economic opportunities. With an aim to address this data gap and inform policymaking, the Center on Gender Equity and Health (GEH) conducted a state-representative survey in Bihar, Uttar Pradesh (UP) and Maharashtra, in partnership with the International Institute for Population Sciences (IIPS). The three states present distinct contexts that influence the social norms and opportunities surrounding FLFP. UP and Bihar have a higher degree of patriarchal

norms than Maharashtra, as per the India Patriarchy Index (which captures aspects of domination of men over women using measures such as age at marriage, living arrangements, post marital residence, power relations within the domestic group and position of women in terms of their higher education and professional work).⁷ According to the 2011 Indian Census, 55% of the population in Maharashtra was rural, compared to 90% in Bihar and 80% in Uttar Pradesh.⁸ Maharashtra's FLFP of 31.6% is substantially above the national average of 23%, while UP (13.6%) and Bihar (4.3%) have among the lowest FLFP rates in the country.⁹ Among women aged 15–49 years, a higher percentage in Maharashtra reported freedom of movement, compared with UP and Bihar.¹⁰ Maharashtra also has higher female literacy, and lower fertility and infant mortality rates than UP and Bihar.¹¹

Data from our survey show that in all three states, a much lower proportion of women work for pay and run their own business compared to men. In UP, only 14% of women reported currently working for pay as against 37% of men. In Bihar, this proportion was about half that of men: 35% of women versus 70% of men, and in Maharashtra, this number stood at less than half that of men: 30% of women versus 68% of men were working for pay. Similarly, men were more likely to run a business than women in UP (21% vs 15%), Bihar (18% vs. 10%) as well as Maharashtra (21% vs. 12%).

To begin to understand the role of norms in shaping these outcomes, the survey also captured *descriptive norms*, i.e., individual beliefs about what others do. If individuals believe that others in their community engage in a specific practice, this may influence them to adopt the same practice.

Descriptive norms about women in the workforce differ substantially by state. Only 6% of those sampled in UP and 12% in Bihar thought that '*most*' women in their community work outside the home, while in Maharashtra, over a quarter (28%) thought this to be the case. As for those who think '*most*' women in their community run their own business, this figure stood at 2% in Bihar, 3% in UP, and at 28%, was much higher in Maharashtra.

The authors also find evidence of fairly strong *social sanctions* against women's work.

Social sanctions are meant to deter women from transgressing prevalent social norms. For example, a woman who works may have conflict with her family, if working outside the home is not considered socially appropriate. Over half of respondents in the three states perceived that women who work for pay or run their own business would be criticised by family or community. With respect to women's agency, the authors found that *decision-making about work* was more equitable among unmarried women and men, but married women in all three states had less control over the decision to work than married men, suggesting that there is a 'marriage penalty'. Over 50% of married women in the three states said that only their spouse had the final say on whether they work to earn money.

In a forthcoming research paper using these data, the authors show that the perceived acceptability of women's entrepreneurship and related sanctions are important drivers of whether women run their own business. In all of our three states, women who expressed *supportive descriptive norms* related to women entrepreneurs were more likely to run a business. In another forthcoming study, the authors find that women's *agency over their decision to work* matters for their propensity to engage in paid work and control household finances. Overall, our research shows that household and community-level factors are integral to women's economic participation and inclusion in these three states.

3.4. How does this Connect to our Livelihoods and Entrepreneurship Programmes?

The persistent gender gap in women's economic opportunities, despite substantial investment in public policies and programmes, underscores the need for a more nuanced and comprehensive approach to addressing FLFP in India. The findings from the state-representative survey in Bihar, UP and Maharashtra begin to highlight

areas for policy intervention. The National Rural Employment Guarantee Scheme (NREGS), the National Rural Livelihoods Mission (NRLM), and the Micro Units Development and Refinance Agency (MUDRA) scheme are all designed to provide women with access to vital financial resources and services and encourage collective action.

The schemes also have mechanisms to ensure that women have: (a) the freedom, capacity and voice to seek out resources such as wages, assets and loans that the schemes provide; and (b) control over these resources. For instance, NRLM includes capacity-building of community leaders, and NREGS appoints Mahila Mates (women supervisors); both are initiatives that can enhance women's self-efficacy by influencing leadership skills. By bringing women together for social and economic activities through Self Help Groups (SHGs), NRLM provides women with a platform to discuss their ideas, build skills and helps change norms around women earning and controlling income. While SHGs and workfare programmes such as NREGS enhance women's ability to connect with markets for income generation, their influence on creating pathways for gender equality within the household is less clear.

As our studies demonstrate, social norms, sanctions and women's agency are crucial factors influencing FLFP in India and should be prioritised in public policy initiatives. Along these lines, a stronger emphasis on interventions targeting intra-household and group dynamics and social norms may be critical for livelihoods and entrepreneurship programmes to shift the needle on persistent labour force gaps. Interventions aimed at changing gender norms that hold promise include mass-media campaigns to address misinformation and promote new norms,¹¹ correcting men's beliefs about perceived social norms related to FLFP,¹² group-based educational, entrepreneurship and life skills training, and positive role models. Evidence from Odisha¹³ suggests that skills training and inspirational videos are useful in encouraging women's participation in asset selection provided under NREGS. In Madhya Pradesh, direct deposit of NREGS wages into women's bank accounts coupled with a training programme on

banking not only increased women's financial inclusion and LFP, but notably, reduced women's perceived sanctions related to women's work and men's perceived sanctions related to husbands whose wives work.¹⁴

Engaging men and boys at the household, community and policy levels¹⁵ in support of women's economic empowerment is crucial for shifting gender norms. This includes involving men in women's business training programmes offering trainings to men on challenging gender norms and reducing gender-based violence,¹⁶ and identifying male change agents who can influence their peers.¹⁷ Particular emphasis should be placed on engaging boys and young men in these initiatives. Gender transformative approaches that promote self-efficacy and employment skills among adolescent girls show promise, but these must be context-specific. An example of this is the Plan-It Girls programme¹⁸ in Delhi and Jharkhand which worked with parents, male peers, community, teachers and businesses to create an enabling environment for girls to aspire to enter and stay in the labour force, and achieve greater negotiating power within the household related to their career decisions. Evaluation results showed that while the programme had positive impacts on employment and empowerment indicators—including gender attitudes, employability, self-esteem and economic self-efficacy—the

effectiveness varied based on girls' age and urban versus rural location. Other approaches to foster normative shifts and promote the acceptance of women's participation in the workforce include public and private sector policies that support the hiring, retention and leadership of women employees, as well as childcare policies that support shared care within households (for instance, non-transferable parental leave for fathers).

3.5. Conclusion

In essence, social norms and women's agency are crucial determinants of women's work, and hence the authors argue, are essential to design for, track and integrate into policy and investing for women's economic empowerment. Given the significant differences in descriptive norms across states, policies should be tailored to address region-specific challenges. By addressing these key areas, policymakers can work towards creating an enabling environment that not only increases women's labour force participation but also enhances the quality and sustainability of their economic engagement. This approach recognises that improving FLFP is not just about providing economic opportunities, but also about transforming the social and cultural landscape that shapes women's choices and capabilities.

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Evaluating Policy Landscape for Women's Economic Empowerment

4

Aparajita Bharti, Sohinee Thakurta

4.1. Introduction

In the last decade, India has witnessed progress on several outcomes for women such as education levels, health-related indicators and access to financial services and technology. Women's literacy rates have risen from 64.63% in 2011 to 71.5% in 2021.¹ Institutional births have increased by almost 10 percentage points and women owning and using their own bank accounts have increased by almost 25 percentage points.² Female Labour Force Participation Rate (FLFPR), while still lagging behind men's participation rate in the workforce, has shown an upward trend since 2021.

These improvements have happened over decades of investments that successive governments have made in the form of various schemes and entitlements that were targeted towards Indian women. Since the introduction of Gender Responsive Budgeting by the Union Government in 2004-05, the amount allocated towards schemes that target women in part or full has steadily increased to touch 1% of the Gross Domestic Product (GDP) for the first time in 2024-25. This year's gender budget of

₹ 3.3 trillion (USD 39.4 billion), is 6.79% as a share of the total budget, the highest ever. This increased fiscal attention and allocation runs in parallel to the shift in the narrative from 'women's development' to 'women-led development' and against the backdrop of greater political participation by women across the country.

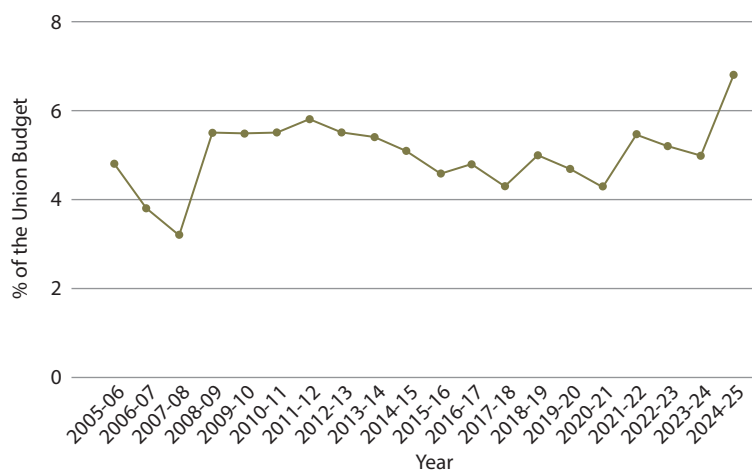


Figure 4.1. Gender Budget as a Percentage of the Union Budget since its Inception

Source: Gender Budget, Union Budget 2005-06 to 2024-25. Available online at <https://www.indiabudget.gov.in/>.

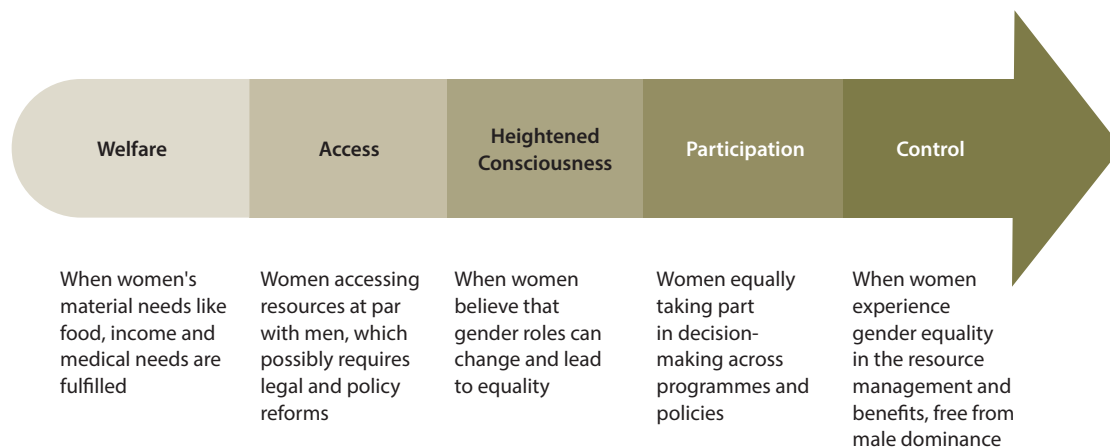


Figure 4.2. The Longwe Framework

Source: Candida March, Ines Smyth, and Maitrayee Mukhopadhyaya, 1999. A Guide to Gender-Analysis Frameworks. Oxfam. <https://www.ndi.org/sites/default/files/Guide%20to%20Gender%20Analysis%20Frameworks.pdf>

With an almost equal vote share at the centre and a greater vote share in many states, women have emerged as key constituents who are surfacing their demands more strongly. As policymakers are being challenged to meet the aspirations of women, the authors analyse how the policy landscape around women's empowerment has evolved until now.

The authors analyse 9 major central schemes based on their focus on increasing women's economic participation and improving the quality of women's employment. Each programme is analysed using three lenses: the Longwe framework, an 'ease of implementation' lens and an inclusion lens. The Longwe framework

assesses programmes based on their ability to empower women. The authors analyse whether a programme aims at increasing women's access to resources and welfare needs such as food, income and medical care; or their increased awareness of gender roles; or their active involvement in decision-making processes, or their improved control over resources.

The analysed schemes in this chapter have been categorised into programmes directly addressing FLFPR, programmes addressing unpaid care/domestic work, programmes addressing women's financial inclusion and social welfare/protection and programmes addressing skilling.

Table 4.1. Categorisation of Programmes Analysed in the Chapter

Programmes addressing FLFPR directly	Programmes addressing unpaid care/ domestic work	Programmes addressing women's financial inclusion and social welfare/protection	Programmes addressing skilling
Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)	Palna Scheme	National Social Assistance Program (NSAP)	Skill India Program
Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)	Pradhan Mantri Ujjwala Yojana (PMUY)	Pradhan Mantri Employment Generation Program (PMEGP)	
	Jal Jeevan Mission (JJM)	Pradhan Mantri Kisan Samman Nidhi	

Source: Compiled by Authors

4.2. Programmes Addressing FLFPR Directly Agriculture

4.2.1. MGNREGA

Active workers: As of November 2024, the percentage of female active workers constituted 52.31% of the total workers.

Total work generated: In 2023-24, 58.9% of the person-days³ of work was done by women.

Average wage rate: April 1, 2024 onwards the average wage rate was ₹256.25.

MGNREGA scheme provides guaranteed wage employment to every household whose adult members volunteer for unskilled manual work while creating durable assets such as roads, canals, ponds and wells. The guaranteed employment is provided for at least 100 days in a financial year.

4.2.1.1. Longue analysis

- **Welfare: Positive:** MGNREGA mandates that one-third jobs under the programme are to be reserved for women whereas currently more than half the candidates employed under this programme are women.⁶ This high participation rate can be attributed to factors such as getting equal wages as men and proximity to the workplace minimising travel.⁷ The incomes generated from the programme have allowed women to provide education for their children, food, electricity and healthcare, leading to a better quality of life for themselves and their families.⁸ While having provisions for childcare have allowed women to enter the labour force, studies indicate that most states are unable to provide quality childcare facilities, especially for children below three.^{9,10} The programme also assumes that childcare is solely a woman's responsibility, with the presence of facilities being dependent on the percentage of women in the workforce.
- **Access: Positive:** The programme promotes equal economic opportunities and provides equal wages to women. The wages under

the programme are transferred directly through bank accounts which significantly improved women's access and usage of bank accounts and financial services.^{11,12} However, conversations with stakeholders suggest that women may face difficulties accessing wages when the amount is transferred to joint accounts which are accessed by both spouses.

- **Heightened consciousness: Positive:** Evidence indicates that over the years, MGNREGA has helped in shifting the perception of women's work. Women now assume leadership positions, acquire technical skills and occupy higher-level administration positions in the programme.^{13,14} These gradual shifts have also created changes in women's own biases and their gendered roles. While these shifts have empowered women, it is to be noted that factors like community norms, literacy rates and household needs still dictate women's participation in the workforce to a large extent.
- **Participation: Positive:** Paid work improves women's social standing within households enabling them to meet basic needs of their families and allowing them more agency to participate in the household decision-making process.^{15,16} MGNREGA also mandates women's participation in monitoring and managing the programme, thereby bringing more women into positions of leadership.
- **Control: Positive:** It has been seen that financial empowerment through wages being deposited directly in women's own bank accounts has led to an enhanced sense of self-worth among women, leading to increased capacity to exercise strategic control over household resources.^{17,18} Women's control is also reflected beyond control over resources to control over decisions such as their mobility, children's education and the consumption and distribution of household goods.¹⁹

4.2.1.2. Inclusion lens

Recognising their added vulnerabilities, the programme has special provisions for pregnant and lactating women, widows and destitute women. For instance, pregnant and lactating women are offered 'special works' that require less

effort and are located near their homes.²⁰ While the programme has these special provisions, the MGNREGA dashboard does not segregate data according to these indicators. This makes it difficult to conclude whether vulnerable women have benefited from the special provisions.

4.2.1.3. Implementation lens

Since 2023, workers need to mark their attendance through the National Mobile Monitoring System (NMMS), which requires increased state capacity.^{21 22} Other institutions such as the Gram Sabha and Gram Panchayat are responsible for planning public works, providing employment and monitoring the programme, which makes the programme implementation heavy.²³ It has been reported that MGNREGA has been more effective in states with stronger governance structures, platforms for collective action and enhanced women's mobility.²⁴ The money received by the state from the central government is linked to the state capacity and submission of the monitoring report. Stakeholders indicated that the lack of financial capacity of the state impacts the report submission which ultimately restricts the money transfer as well.

4.2.1.4. Recommendations

- The marking of attendance through an application and transferring wages only to Aadhaar-linked bank accounts can reduce the participation of groups such as women and migrant labourers who are not digitally savvy.
- Improving the quality of childcare facilities available on-site can increase women's participation. Programmes such as Koosina Maane have been leading the way in providing quality childcare through coordination with Panchayats.²⁵
- Collecting and publicising disaggregated data (which includes information about caste, region, etc.) about the women employed can help develop more targeted interventions for ultra-poor women.

4.2.2. DAY-NRLM

Total number of beneficiaries: As on 31st January 2024, about 99.8 million women households have been mobilised into 9 million Self-help Groups (SHGs).²⁶

The programme aims to reduce poverty by improving livelihoods by promoting skilling and self-employment opportunities. Through NRLM, women's potential is channelised through collectives in the form of SHGs. The programme is 100% women-centric.

4.2.2.1. Longwe analysis

- **Welfare: Positive:** Through the SHG network, NRLM aims to provide women from poor families equal access to income-generation opportunities. The programme rests on the three pillars of universal social mobilisation, financial inclusion and livelihood enhancement. A 2019 World Bank study across villages with NRLM interventions in Jharkhand, Madhya Pradesh and Maharashtra, showed an increase of 20.4% in livelihood pursued by an average household, largely because of women pursuing additional work. There was a commensurate increase of 13.6% in women's participation in the workforce.²⁷
- **Access: Positive:** NRLM increases women's employment and entrepreneurship opportunities by offering benefits such as improved access to credit, establishing market linkages and organising training programmes. An evaluation of NRLM across 9 states showed that an additional 2.5 years of SHG membership increased total household income by 19% and resulted in 28% gain in savings.²⁸
- **Heightened consciousness: Positive:** SHGs provide women with spaces to seek community assistance on pervasive issues such as domestic violence and alcoholism. It also provides a platform to discuss opportunities for financial savings and self-employment.²⁹ For instance, an evaluation of Odisha Rural Livelihoods Project shows that SHG members pursued important community issues such as domestic violence, the functioning of the Public Distribution System (PDS) and the provision of midday meals in schools.³⁰
- **Participation: Positive:** Direct correlation has been found between SHG membership and increased participation in government meetings. A 2020 survey in Maharashtra

indicated that SHGs have a strong impact on women's empowerment through factors such as improved political participation, knowledge of administration, financial literacy, mobility and decision-making. The results were stronger for members from marginalised caste and tribal groups, who form a large priority area for NRLM.³¹

- **Control: Neutral:** Studies have indicated that through NRLM productive assets have been created which has had a positive impact on female decision-making. However, these findings have not been universal.³² A recent evaluation across 9 states indicated that while women with higher education gained confidence for community-engagement due to the programme, it did not have any significant impact on women's household decision-making.³³

4.2.2.2. Inclusion lens

NRLM has attempted to mitigate caste-based and location-based disadvantages by improving access to markets and banks for vulnerable women.³⁴ NRLM has also successfully increased engagement of women belonging to Scheduled Caste/Scheduled Tribes (SCs/STs) in wage labour markets through increased engagement in agricultural activities and livestock enterprises.^{35,36}

4.2.2.3. Implementation lens

Beneficiaries under NRLM are identified by resource persons in the village through a survey. This is then certified with the Socio-Economic Caste Census (SECC) data to reduce leakages. This exercise at the village level requires high state capacity. Once SHGs are formed, they require close support till members become independent, requiring significant state resources. Another area which requires state capacity and attention is the disbursement and tracking of the different funds such as the Revolving Fund, the Community Investment Fund and the Vulnerability Fund.³⁷

4.2.2.4. Recommendations

- While NRLM provides women the platform to seek institutional responses to issues such as domestic violence and alcoholism, the data around the success rate of these cases and other nuances still need to be tracked. This

will allow such systems to improve and adapt.

- There is a need for improved entrepreneurial training and ensuring better access to markets. It has been observed that in the absence of entrepreneurial skills and lack of opportunities in rural markets, women drop out of SHGs due to increased indebtedness after borrowing for personal reasons.³⁸
- Currently capacity building standards vary across governments, communities and institutions. Standardisation will make the process uniform and streamline it across the ecosystem.
- Greater focus on alignment of Cluster Resource Person (CRP) incentives to improve the quality of SHGs is required.³⁹ Currently the incentives and promotions of CRPs depend on the numbers of SHGs formed and the number of SHG bank accounts opened. This may turn the responsibility of nurturing existing SHGs into a secondary objective and place more emphasis on getting new SHGs registered first, by using coercive methods with people to join or form SHGs.

4.3. Programmes Addressing Unpaid Care/Domestic Work

4.3.1. Palna Scheme (Previously Known as National Crèche Scheme)

Total number of beneficiaries: A total of 1428 Government aided standalone crèches and 735 anganwadi-cum-crèches were operational in the country as of 2023.⁴⁰ These reached around 57,128 beneficiaries.⁴¹

Under the newly approved Mission Shakti, the National Crèche Scheme (NCS) has now been revised and subsumed as the Palna scheme, which provides crèche facilities for all women, whether or not they are employed. The government intends to establish an additional 17,000 anganwadi-cum-crèches by 2025–26.⁴² Since the new guidelines are in the process of being implemented, this analysis is based on evidence from the implementation of the NCS.

NCS provides daycare facilities including sleeping facilities, early stimulation, preschool education, supplementary nutrition, growth monitoring, health check-ups and immunisation for children between the age of 6 months to 6 years, with a focus on supporting working mothers. Mothers working for a minimum of 15 days in a month, or six months in a year are eligible. Users are charged a monthly fee ranging between ₹ 20-200 based on the family income bracket.

4.3.1.1. Longwe analysis

- **Welfare: Positive:** Historically, the responsibility of caregiving has been more on women as compared to men. This disproportionate division of caregiving has far-reaching effects on women's access to education, employment, leisure, health and overall well-being.⁴³ Therefore, a crèche facility is a crucial policy tool for enhancing the welfare of women and increasing their participation in the labour force.⁴⁴
- **Access: Neutral:** The programme guidelines emphasise on building crèche facilities near workplaces taking into account the needs of breastfeeding mothers who require convenient access to the crèches to feed their babies at regular intervals.⁴⁵ However, despite these guidelines, distance barriers emerged as a significant challenge to equitable access. In some regions, women walked between 15 minutes to an hour to reach the crèche.⁴⁶ Furthermore, low awareness about NCS amongst mothers raises concerns about awareness and outreach efforts.⁴⁷ The programme guidelines specify that crèches should operate for 26 days a month and for 7.5 hours per day. However, occupations such as agricultural labourers, home-based artisans, brick kiln workers, construction workers and domestic workers have distinct work arrangements and schedules. Women engaged in such occupations prefer facilities which offer services ranging from seven hours to the whole day allowing them the flexibility of work.
- **Heightened consciousness: Neutral:** NCS builds consciousness among women through education, mother's meeting and community

engagement, but overlooks the involvement of fathers in childcare. It also fails to acknowledge the challenges women face in balancing paid work and childcare duties due to the gendered role of caregiving.⁴⁸

- **Participation: Neutral:** NCS acknowledges the importance of encouraging and facilitating women's participation in crèche operations through the involvement of local mahila mandals, SHGs and members of local bodies.⁴⁹ However, the programme lacks specific guidance on the nature and extent of their involvement beyond their participation in the selection of crèche workers, helpers and beneficiaries.
- **Control: Neutral:** The programme does not provide any specific provisions to address power dynamics or decision-making processes related to crèche services. There is no mention of empowering women or promoting their control over choosing suitable crèche, crèche management, crèche timings, finances, or policy decisions. Further, there is no involvement of men in learning about their children's progress in daycare, putting the cognitive load of caregiving solely on the women.⁵⁰

4.3.1.2. Inclusion strength

NCS has made efforts to include vulnerable women from informal occupations and rural backgrounds who often do not have access to quality childcare. However, challenges persist due to limited awareness among vulnerable communities, geographical impediments, quality disparities and economic constraints.⁵¹

4.3.1.3. Implementation lens

At the state level governments face several barriers such as the financial burden of establishing and maintaining quality crèche facilities, administrative challenges leading to inefficient monitoring and evaluation, resource allocation dilemmas, and the need for effective implementation and long-term sustainability through coordination and monitoring at multi levels.⁴² Non-governmental Organisations (NGOs) bear the brunt of running and financing these crèches due to delay in release of funds. When they are no more in the position to fund

the crèches, their only option is to shut the crèche down.⁵³

A study also highlighted the insufficiency and irregularity of funds allocated for supplementary nutrition at the crèches which compromised the quality of services, and also led villagers to discontinue their contributions and pull their children in some cases.⁵⁴ This highlights a lack of proper oversight and governance, leading to a negative impact on the provision of quality care for children.⁵⁵

4.3.1.4. Recommendations

- Enhance support for working mothers by providing payment arrangements for those with longer working hours and establishing need-based crèches and flexible operational hours in the community.
- Ensure financial sustainability of crèches through regularised recurring grants, acceptable parental contributions and strengthened convergence with existing programmes like Integrated Child Development Services (ICDS), Accredited Social Health Activist (ASHA) and Mid-day Meal among others. Investing in care sectors like health or education can create jobs that fill up the lack of trained staff in crèches.
- Employment-related care policies have tremendous potential in making caregiving conducive for mothers and their children. Differentiating women's roles as both carers and workers is essential.
- Improve monitoring and accountability of crèches by defining the role of independent agencies, implementing mobile/web-based monitoring systems and establishing clear guidelines for quality care and child development outcomes.

4.3.2. Pradhan Mantri Ujjwala Yojana (PMUY)

Beneficiaries: As of November 2024, 103.34 million total connections were released.

Households using clean cooking fuel for cooking: As of 2023, 63.4% of households were using clean fuel for cooking, an increase from 28% households reporting the same from the 2011 census.^{56 57}

The scheme aims to provide clean cooking fuel in the form of Liquefied Petroleum Gas (LPG) to economically-disadvantaged households in India, with a preference for SCs, STs and other marginalised groups. It also focuses on the beneficiaries of PMAY, Antyodaya Anna Yojana (AAY), forest dwellers, most backward classes, tea tribes, island residents and river island inhabitants. The programme only allows women to register, making 100% of the beneficiaries women.

4.3.2.1. Longwe analysis

- **Welfare: Positive:** Women in rural areas would spend substantial time collecting firewood to meet the energy needs of the household. The burning of the firewood causes air pollution and other health risks such as respiratory diseases, eye issues and burns. By enabling the switch to cleaner fuel alternatives, PMUY has reduced the adverse health impacts caused by firewood and has freed up women's time to participate in other activities.⁵⁸
- **Access: Neutral:** PMUY covers the cost of the initial connection and stove, making the transition of Below Poverty Line (BPL) households from traditional fuel sources to LPG easier. However, ensuring convenient access to LPG refills remains a challenge due to high refill prices and delivery barriers.^{59 60}
- **Heightened consciousness: Positive:** PMUY has conducted campaigns and outreach efforts to communicate the benefits of clean cooking fuel to women in BPL households. Pradhan Mantri LPG Panchayats promote peer learning and support behavioural changes among beneficiaries. The Ujjwala Didi initiative disseminates awareness through grassroots educators who facilitate LPG refills, address safety concerns, resolve grievances and assist in obtaining new connections.⁶¹
- **Participation: Positive:** The scheme recognises women's role in household cooking responsibilities and decision-making regarding cooking fuel, making them the primary beneficiaries. The Ujjwala Didi initiative has also been aided in enhancing women's participation and ensuring programme success.

- **Control: Neutral:** Through providing the choice to switch over to LPGs, the programme gives women the choice to make decisions regarding household energy consumption. However, it was observed that in 2022-23 approximately 88% of beneficiaries had taken only one refill during the year due to high refill prices. Households continue to use traditional fuel despite understanding the health implications. This indicates that women lack the political and economic empowerment to make the choice.⁶² Addressing these issues would require acknowledging the lived realities of the targeted beneficiaries, both in terms of monetary and decision-making capabilities.⁶³

4.3.2.2. Inclusion lens

PMUY launched in 2016 was designed to target marginalised women especially from BPL households. Ujjwala 2.0 expanded PMUY's coverage and outreach to marginalised and remote areas, actively identifying and enrolling eligible beneficiaries from across these difficult to reach regions.

4.3.2.3. Implementation lens

PMUY is an implementation intensive programme with a detailed process of beneficiary identification and data validation.⁶⁴ The programme implementation faces some challenges such as beneficiaries lacking appropriate documentation, difficult last mile deliveries, and gendered digital divide hindering adoption of Interactive Voice Response Services (IVRS) dependent refill booking system.⁶⁵ ⁶⁶ Despite most households having LPG connections, usage also continues to be an issue due to the affordability of refills,⁶⁷ ⁶⁸ safety during transit, unsafe usage due to lack of awareness⁶⁹ and lack of willingness to pay for LPG. Other cultural and behavioural reasons include such as preference for firewood for special meals and inability of LPG gas stoves to accommodate large utensils.

4.3.2.4. Recommendations

- Simplify document requirements for beneficiary verification to address challenges faced by those lacking proper documents. Along with that promoting financial inclusion

can help beneficiaries open bank accounts, access subsidies and address financial constraints.

- Enhancing the efficiency of last-mile delivery in remote areas can reduce delays and enhance accessibility.
- Expanding safety education can ensure understanding of the benefits of LPG and can promote safe LPG usage.
- Comprehensive research and impact assessments can provide insights into the programme's effectiveness and any need for improvement.
- Targeted behavioural change and communication approach to navigate cultural and behavioural barriers to uptake of the programme.

4.3.3. Jal Jeevan Mission (JJM)

Number of beneficiaries: Current data shows that access to clean drinking water via Functional Household Tap Connection (FHTC) has risen remarkably from 17% in 2019 to approximately 78% in September 2024.⁷⁰

The scheme was launched in August 2019 to empower rural households with regular access to affordable and clean drinking water. JJM consists of several components including the development of in-village water supply infrastructure, the establishment of water treatment systems, and the utilisation of various technologies to enhance water quality.⁷¹ Through continuous availability of drinking water in households, the scheme aims to reduce the drudgery of rural women and girls.

4.3.3.1. Longwe analysis

- **Welfare: Positive:** Until February 2022, women in India dedicated 150 million workdays to fetching water leading to consequences such as school dropouts and compromised health and hygiene.⁷² Current data shows that access to clean drinking water via FHTC has risen remarkably from 17% in 2019 to approximately 78% in September 2024.²³ This has freed up time for women to pursue their education and participate in income generating activities.⁷⁴ However, conversations with stakeholders suggested that tap water is yet to be the primary source

of drinking water in rural households due to intermittent water supply and pipe leakage leading to water contamination.⁷⁵

- **Access: Positive:** In most rural households, the burden of fetching water is placed on women. JJM addresses this by providing easier access to clean drinking water within households, which provides women with various opportunities to engage in diverse productive activities at par with men.
- **Heightened consciousness: Positive:** JJM mandates at least one-third members of the Village Water and Sanitation Committee (VWSC) to be women. Through the committee they can actively participate in the decision-making process, shaping the management and sustainability of the community water resources. This indicates intent at the design level to involve women in the operation and management of JJM. However, there is no data to show if women in VWSCs within Gram Panchayats are empowered.
- **Participation: Positive:** Women play an active role in water quality surveillance, with each Gram Panchayat required to identify and train five women in every village for surveillance activities. Women SHG are also involved in creating awareness among communities, capacity building, planning and implementation.
- **Control: Positive:** JJM provides training to women, with over 1.7 million women trained in testing water samples using field testing kits in January 2023.⁷⁶ This training is instrumental in empowering women to assume leadership roles and move beyond traditional caregiving responsibilities. Research indicates that JJM's inclusion of women in decision-making bodies related to water fosters their active participation in typically male-dominated roles such as plumbers, masons, electricians and other related tasks within villages.⁷⁷

4.3.3.2. Inclusion lens

According to the programme guidelines, 25% of the elected members of the VWSC must be from SC/ST communities.⁷⁸ The community contribution towards the capital cost is reduced to 5% in villages where SC/ST populations

make up more than 50% of the population, whereas otherwise the contribution is at 10%. These measures are aimed at greater inclusion of marginalised communities. However, experts highlight issues such as unwillingness to pay for capital costs due to inconsistent water supply and absence of assigned duties for SC/ST members of the VWSC. The latter leaves room for upper castes to occupy positions of power in the committee.⁷⁹

4.3.3.3. Implementation lens

The scheme aims to cover all rural households by 2024, for which each gram panchayat must declare their village as 'Har Ghar Jal' certified through a resolution indicating that all households have access to safe tap water. However, a survey carried out by national experts in 2023 across 13,000 villages revealed that only 62% of households had full operational connections.⁸⁰ State Governments continue to face challenges such as uneven geographical landscape, dispersed rural settlements, groundwater depletion, unfavourable weather conditions, delays in securing necessary approvals and the impact of inflation. At the district level, the administration is responsible for capacity building of gram panchayats and sub-committees making the programme implementation intensive.

The scheme also aims to provide guaranteed tap water connections to public establishments like schools, anganwadi centres, Gram Panchayats and healthcare facilities. As of March 2022, 16% of government schools were still without water supply connections and about 31.8% lacked access to tap water in their urinals. Additionally, around 21% of anganwadis were devoid of tap water supply, which has a disproportionate impact on women as they constitute the majority of frontline workers at these centres.

4.3.3.4. Recommendations

- Intensify efforts to ensure water connections in all anganwadis and government schools under JJM.
- Reduce dependence on groundwater by improving infrastructure to encourage the use of local and alternative water sources like rainwater harvesting, surface water and greywater reuse. Reduce dependence on

groundwater and find other innovative and sustainable solutions for consistent water supply.

- Clearly define the responsibilities and functions of SC and ST members within the VWSC under the JJM guidelines.

4.4. Programmes Addressing Financial Inclusion and Social Welfare/Protection

4.4.1. National Social Assistance Programme (NSAP)

Percentage of women across NSAP as per latest data:⁸¹

Indira Gandhi Widow Pension Scheme (IGNWPS): 100% of the beneficiaries are women.

Indira Gandhi National Old Age Pension Scheme (IGNOAPS): 48.1% of the beneficiaries are women.

Indira Gandhi National Disability Pension Scheme (IGNDPS): 34.9% of the beneficiaries are women.

National Family Benefit Scheme (NFBS): 66% of the beneficiaries are women.

NSAP is an umbrella scheme administered by the Ministry of Rural Development, which provides social pensions. The financial assistance is offered to the elderly, widows, persons with disabilities and bereaved households in case of the death of the primary breadwinner irrespective of the cause of death under NFBS.

NSAP comprises of several other schemes such as IGNWPS through which widows between 40-64 years of age receive ₹ 300 per month per beneficiary and ₹ 500 per month for beneficiaries above 80 years. Under IGNDPS for BPL persons with severe or multiple disabilities between the age group of 18-64 years beneficiaries receive ₹ 200 per month per beneficiary.⁸² Other sub-schemes under the NSAP include IGNOAPS, under which BPL citizens who are 60 years or above receive a monthly pension of ₹ 200 up to 79 years and ₹ 500 thereafter.⁸³ Senior citizens

who are not covered under IGNOAPS, who are destitute and above the age of 65 years, with no or meagre subsistence are eligible for the Annapurna scheme which provides 10 kg of food grains per month free of cost.⁸⁴

4.4.1.1. Longwe analysis

- **Welfare: Neutral:** While NSAP aims to support women in vulnerable situations, it does not take into account the access challenges they face due to societal stigmas and the lack of documentation.^{85 86} The meagre monthly payments also fail to cover basic and essential needs of these marginalised women.
- **Access: Neutral:** Monthly transfers are done through direct benefit transfers into beneficiary bank accounts, but many women face issues in accessing the bank accounts. Widows are unable to change their address in their Aadhaar card after marriage; older women face issues such as deteriorating health, safety issues, dependence on family members and limited capability in handling paperwork.^{87 88 89}
- **Heightened consciousness: Neutral:** No specific information was found around the programme raising consciousness among women.
- **Participation: Neutral:** For the IGNWPS and IGNOAPS women are equal beneficiaries. However, for IGNDPS male beneficiaries substantially outnumber female beneficiaries (nearly double the number of female pensioners) even though the share of women with a disability (1.9%) is comparable with the share of men who face a disability (2.4%).⁹⁰ The NSAP does not have a gender-specific outreach programme for differently-abled women and girls and the numbers suggest that there may be gender-specific impediments to participation that differently-abled women and girls may face.
- **Control: Neutral:** Social norms still dictate women's control over money, and this gets exacerbated with vulnerabilities such as widowhood, disabilities and old age. For instance, in a study in Rajasthan, women beneficiaries of NSAP state that they require the accompaniment of male family members who end up taking the money, leaving them

with very little control over their monthly expenses. In other cases, widows used the IGNWPS to repay old family debts, decreasing their decision-making abilities.⁹¹

4.4.1.2. Inclusion lens

In a survey conducted in 2021, the Government found that only 30% of India's senior citizens from BPL households received benefits from the IGNOAPS.⁹² Further only 55% of those who were 60 years and above were aware of the scheme or the widow pension scheme, according to the survey of 72,000 people above the age of 45. 30% of the beneficiaries of the old age pension scheme stated that there was a delay in receiving the money and 24% experienced problems in producing documents. Although the schemes are meant only for the elderly in BPL households, benefits of old age pension schemes went to 18% male senior citizens from non-BPL households and widow pensions went to 16% elderly women from non-BPL households.⁹³ NSAP's coverage both in terms of number of beneficiaries and the amount of pension remains insufficient as indicated in the statistics.

4.4.1.3. Implementation lens

NSAP (excluding NFBS): The delivery of the scheme is affected in remote and isolated areas, with states facing an extra cost to accommodate for frequent administrative delays and beneficiaries facing difficulties in accessing banks.⁹⁴ Another challenge is the insufficient availability of staff to cater to the large number of beneficiaries. The existing staff members also have limited training and support structures to adhere to the needs of the vulnerable beneficiaries.⁹⁵

NFBS: The capacity of central and state governments to identify eligible BPL beneficiaries remains a challenge, for most governments using proxy indicators such as land ownership. Excluded individuals face a slow and lengthy process which requires coordination across several departments.⁹⁶ In cases of death away from registered residence, considerable inter-state coordination is required, putting further stress on state capacities.⁹⁷

4.4.1.4. Recommendations

- Researchers suggest increasing the IGNOAPS amount to at least ₹ 500 per month, taking

into account the devaluation of the rupee over the past 15 years and suggest a specific raise for elderly women (above the age of 80), to a minimum of ₹ 3000.⁹⁸ Despite repeated pleas for an increase, IGNWPS and IGNDPS have increased the amount of social pensions by a meagre ₹ 100 since independence.⁹⁹

- The delivery of the programme in remote areas can be improved by linking female beneficiaries to platforms like SHGs and Anganwadis for the delivery of pension money. This will also lead to improved awareness regarding the programme.¹⁰⁰
- Increase allocation of personnel to cater to the large number of beneficiaries. Additionally provide adequate training to on-ground personnel to cater to challenges such as lack of documentation (death certificate/Aadhaar).

4.4.2. Prime Minister's Employment Generation Programme (PMEGP)

Total beneficiaries: As of 2022, 250,319 women entrepreneurs had been supported under the programme. This constituted 48% of the beneficiaries.¹⁰¹

PMEGP aims to generate employment by helping set up self-employment ventures and micro enterprises. It is a government supported credit linked subsidy programme which offers beneficiaries a subsidy ranging from 15% to 35% of the total project cost, with a higher subsidy provided to women.¹⁰²

4.4.2.1. Longwe analysis

- **Welfare: Neutral:** The subsidies for women under the programme are aimed at easing their access to credit. This decreases financial impediments women face but the programme does not address other structural barriers impacting women's entrepreneurial potential. Women's entrepreneurial potential is often restricted due to limited support from their family, care responsibilities, lack of training opportunities, and mobility restrictions.^{103 104} The design of the policy does not take these factors into account.
- **Access: Positive:** The programme enables women to access credit for entrepreneurship

through providing added subsidies. Research suggests that women entrepreneurs are more likely to hire women. Promoting and incentivising entrepreneurship among women could thus both directly and indirectly impact the FLFPR, increasing access to economic opportunity for women.¹⁰⁵

- **Heightened consciousness: Neutral:** Women entrepreneurs face biases which result in instances of micro-aggression and a perceived lack of competence.^{106 107} These could deter them from taking up leadership positions.¹⁰⁸ While this policy eases the access to finance, it does not address these biases and popular narratives about women and their work. Moreover, stakeholders suggest that there is a lack of awareness about this programme at the grassroots level-which further impedes women's uptake.
- **Participation: Neutral:** A press release indicates that there has been a 40% increase in the employment generated under PMEGP.¹⁰⁹ However, gender-disaggregated data is not available to comment on increased women's labour force participation due to the programme. Similarly, there is no monitoring mechanism to ensure that the credit subsidies are not used by the women's family instead of her.
- **Control: Neutral:** Evidence suggests that women's entrepreneurship can increase their control over household resources, like finances.¹¹⁰ However, there is no evidence to suggest that women's control over decision making within the household has increased as a result of the programme.

4.4.2.2. Inclusion lens

The programme is not inclusive to women from marginalised groups. The recently developed credit assessment scorecard includes grading metrics such as credit history, location advantage and marketing tie-ups.¹¹¹ These metrics have systematically excluded women from disadvantaged groups. For instance, market linkages have been a challenge for several women entrepreneurs, especially those with small businesses. Requiring this as a prerequisite effectively excludes a large proportion of women who require credit and could derive substantial benefits from it.

Under the programme, only one person from one family (between self and spouse) can apply for the loan. Given the systemic barriers that exist for women's entrepreneurship, it is likely that this borrower is the husband instead of the wife.¹¹² Even when the woman applies for credit and receives a subsidy, there is no monitoring mechanism to track if the money was used by her or by her husband.

4.4.2.3. Implementation lens

The government subsidy provided under the programme is channelled by the Khadi and Village Industries Commission (KVIC) through the nodal Bank to the financing bank branches.¹¹³ These funds are then transferred to the beneficiary's account after the completion of a lock-in period, contingent on the results of a physical verification report.¹¹⁴ The policy design also recommends fostering collaboration with various institutions to identify beneficiaries, formulating viable projects tailored to specific regions, providing training in entrepreneurship development and offering guidance regarding the scheme's implementation process.¹¹⁵

Barriers in adoption of the programme include high rates of rejection of loan applications from banks, lengthy application processing time, limited awareness among beneficiaries, lack of a robust grievance redressal mechanism and structural biases.^{116 117} Studies indicate that banks and financial institutions echo social biases while assessing the creditworthiness of female entrepreneurs when it comes to lending credit for entrepreneurial ventures.¹¹⁸

To address the issue of high rejection rates of loan applications, KVIC has developed a scorecard to increase transparency, so that proposals are not rejected arbitrarily, and women entrepreneurs with well-formed business proposals receive the support required.

4.4.2.4. Recommendations

- For banks too, there is no clear incentive to disburse loans to the marginalised. Banks and financial institutions can be given additional incentives (in the form of reward and recognition) so that they reach out to women entrepreneurs and provide the hand-holding support required by them. Hiring interns from

management institutes to further provide this hand-holding support could be useful.

- The programme can add awareness-building components to its design to ensure women at the grassroots know about its existence. Adding field officers to connect banks and beneficiaries could help increase the programme's reach.
- In order to promote women's entrepreneurship, the programme's design can incorporate specific elements aimed at directly incentivising and supporting women in their entrepreneurial endeavours. Similarly, making the programme more holistic to address multiple barriers faced by women entrepreneurs could be useful.
- The scorecard developed has prerequisite criteria that exclude women from disadvantaged groups. There is potential to make this scorecard more inclusive, to facilitate entrepreneurship amongst women who are more socio-economically vulnerable.
- Stakeholders in the ecosystem have gone on to highlight that the application process is cumbersome and that grievance redressal mechanisms are absent.

4.4.3. Pradhan Mantri Kisan Samman Nidhi

Total Disbursements: Women beneficiaries have received ₹ 576.28 billion of the total ₹ 1,860 billion disbursed under the programme.

Number of women beneficiaries: So far the scheme has reached 3 crore women beneficiaries of the total 11 crore beneficiaries (~27%).

Initiated in 2018, the programme provides direct cash transfers of ₹ 6000 per year to landowning farmers (one member per family) to buy agricultural inputs and improve crop health and productivity. Women comprise about 27% of the total beneficiaries under the programme since its inception.^{119 120}

4.4.3.1. Longwe analysis

- **Welfare: Positive:** Evidence indicates that the income security through the programme has helped families, especially women, to cater to medical, nutritional, education and marriage-related expenses.^{121 122}

- **Access: Positive:** Female farmers consist of 27% of beneficiaries, indicating that women actively access the benefits under the scheme. Through providing cash transfers the programme has benefited single/widowed female small and marginal landholders who otherwise struggle to purchase agricultural inputs.
- **Heightened consciousness: Negative:** As per the 2015-16 Agriculture census, only 13.78% of operational holdings are owned by women whereas 80% of economically active women in rural India are employed in the agriculture sector. The current design of the programme uses land ownership as an entry point thereby excluding the majority of female cultivators who work on male-owned lands or make decisions on behalf of male family members who have migrated elsewhere. It also does not acknowledge the barriers faced by female-headed households (often single or widowed women) in accessing resources or credit to buy agricultural inputs or avail of agricultural training.
- **Participation: Neutral:** There are no distinct programme features that address the issue of female participation in decision-making processes
- **Control: Neutral:** While the programme has enabled female farmers more control in accessing agricultural inputs, there is insufficient evidence to suggest whether their choices surrounding agricultural decisions in the household have improved.

4.4.3.2. Inclusion lens

In India women face limited access to land ownership due to entrenched historic, social and cultural norms, the numbers getting further skewed for women from backward castes. There is evidence to suggest that female SC farmers have lower farm productivity due to systemic disadvantages such as lower access to agricultural resources.¹²³ Despite these vulnerabilities, the programme's entry-criterion is gender-neutral, failing to take into account power dynamics within households which determine whether female farmers come under the ambit of the programme. Most women have operational holdings and make daily decisions regarding the

use of land and other resources for agricultural produce. This scheme only relies on ownership details, missing out on operational holders and a large number of female farmers.

4.4.3.3. Implementation lens

The programme requires identification and verification of farmers through a digital database, however there have been gaps observed in the accurate documentation of land, which have led to gaps in the database as well. Other challenges faced by female farmers are the varied definition of farmers at the state level and gender biases in property rights, leading to exclusion in many instances. Accurate beneficiary data and adherence to programme guidelines at the state level continues to be a problem.¹²⁴

4.4.3.4. Recommendations

- Generate gender disaggregated land records not only for ownership holding but also operational holdings.
- Create uniform definition of farmers across states to ease barriers for women entering formal records.
- Revise entry-point from ownership holdings to operational holdings to better recognise the role of female farmers and support them.
- Improve coordination between state and centre to accurately identify and verify eligible beneficiaries.

4.5. Programmes Addressing Skilling

Reach: As per latest data there were 43.14% women beneficiaries under PMKVY 2.0 and PMKVY 3.0 and 82.01% women beneficiaries under JSS.¹²⁵ According to the latest data from the NAPS dashboard, only about 25.6% of the apprentices engaged are women.¹²⁶

4.5.1. Skill India Program

The Skill India Program comprises three key components: Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS) and the National Apprenticeship Promotion Scheme (NAPS) which are detailed below. The Skill India Program, launched by the Ministry

of Skill Development and Entrepreneurship (MSDE), aims to provide skill development opportunities to all sections of society across the country through short-term and long-term training programmes.¹²⁷ As of February 2022, approximately 43.14% of the beneficiaries in PMKVY 2.0 and PMKVY 3.0 were women, while JSS reported around 85% of its beneficiaries being women.¹²⁸

- **PMKVY 3.0:** PMKVY was initially introduced in 2015, and PMKVY 3.0 was launched in 2021 under Skill India Mission. The scheme focuses on enhancing the employability of India's youth through providing free short-term skill training.¹²⁹ PMKVY 3.0 is a demand-driven scheme, wherein job roles are identified and mapped based on the specific demands received from the trainees.¹³⁰
- **JSS:** JSS provides annual grants to NGOs to offer skill training to individuals between the ages of 15-45 years with limited literacy.¹³¹ This scheme seeks to offer cost-effective, flexible and accessible skill training opportunities to women, SCs, STs, Other Backward Castes (OBCs), minorities and other disadvantaged groups.¹³²
- **NAPS:** NAPS aims to promote skill development by utilising existing training infrastructure through financial incentives, technology and advocacy for apprenticeship. It provides financial assistance to organisations employing apprentices, wherein the government contributes 25% of the apprentice's stipend, capped at ₹ 1,500 per month, and reimburses basic training expenses up to ₹ 7,500 per apprentice. The training under the programme encompasses fundamental theoretical and practical instruction covering 20-25% of the programme duration, followed by hands-on, on-the-job training.

4.5.1.1. Longwe analysis

- **Welfare: Positive:** Under PMKVY 3.0 there is an intention to focus on women through additional budgeting, but the programme guidelines lack detailed provisions for women. The National Skill Development Corporation (NSDC) has also implemented a gender mainstreaming framework to bring more women into the programme.¹³³

JSS conducts customised vocational training based on socio-economic profiling of the target communities. This holistic and targeted approach has the potential to advance women's welfare needs.¹³⁴

On-the-job training and stipend support under NAPS could help women transition from academia to the workplace, thus improving their welfare. However, the scheme does not have any specific welfare provisions for women. Over the years, out of the total claims, about 25% have been disbursed to female beneficiaries.

- **Access: Neutral:** The MSDE has tailored Skill India Mission programme for women by incorporating initiatives for safe transport options, travel allowances, flexible schedules and childcare support. Despite these measures, a significant number of female candidates left the PMKVY for reasons, including pregnancy, marriage, medical issues, family concerns, distance from training centres and the need to fulfil immediate livelihood demands.¹³⁵

In the case of the JSS programme, between 2020 and 2023, approximately 82% beneficiaries were women. This data demonstrates a strong emphasis on including women in the programme. However, a study highlights the challenges faced by women during vocational training in JSS, including issues related to travel, lack of gender inclusive infrastructure, lack of counselling, balancing coursework with family responsibilities and a perception of training institutes as male-dominated.¹³⁶ These challenges can act as deterrents for women seeking participation.

According to data from the NAPS dashboard, the programme has a significant gender disparity with only 25% apprentices being female. The lack of specific design components to improve women's access to apprenticeships under NAPs can widen the gender gaps in the labour market. This could lead to further widening the gap between men and women accessing other resources.

- **Heightened consciousness: Neutral:** Programmes under the Skill India mission do not have targeted components to address gender norms or mitigate barriers women

face in entering non-traditional livelihoods. By doing so, they perpetuate women's livelihood in traditional sectors such as dressmaking and surface ornamentation.¹³⁷ For instance JSS guidelines lack provisions to encourage NGOs to enhance women's participation in priority sectors identified by MSDE. These sectors such as construction and real estate, transportation and logistics are anticipated to generate significant employment opportunities in the future. Similarly, PMKVY focuses on apparel, beauty, wellness and healthcare, which limits women's access to a range of sectors and better job roles. Their participation is constricted to informal, lower-paid and lower-skilled jobs even within traditional sectors.^{138 139}

PMKVY additionally faces the challenge of low retention rates among women. Apart from auxiliary support like transportation, the programme lacks specific measures to promote awareness within households regarding women's skill development and their active engagement in the workforce.¹⁴⁰

- **Participation: Neutral:** Skill development is a crucial catalyst for enhancing job prospects among women which can empower them to advance their participation in decision making processes. Further, life skills training has the potential to yield positive outcomes in both employment and socio-economic spheres.¹⁴¹ However, the predominant focus of skilling development programmes under the Skill India Program is on imparting technical and vocational education while essential life skills are often overlooked. Furthermore, although the programme incorporates aspects like boarding and lodging specifically for women, it overlooks opportunities to integrate women's perspectives in its design for increased gender inclusivity. Similarly, there is a notable absence of any measures to foster women's participation in decision-making processes during the programme's execution.
- **Control: Neutral:** Women's overall economic empowerment can increase their access to economic resources and productive assets.¹⁴² While 50% of the beneficiaries under PMKVY were women as of March 2022, the low placement rate at 17.8% suggests

that the programme has not effectively facilitated job opportunities for the majority of women beneficiaries.^{143 144} This limitation in job placement opportunities can potentially hinder their ability to assert control over resources within households.¹⁴⁵ Further, while JSS primarily caters to women beneficiaries, there is no evidence to suggest a significant change in gender dynamics, enabling women to assert control over decision-making processes through the programme. Overall, even NAPS lacks evidence to indicate any shift in control over assets due to its low coverage of female apprentices engaged and trained.

4.5.1.2. Inclusion lens

PMKVY has special projects targeting marginalised segments of the populations, such as tribal communities, craftsmen, women and those from remote or hard-to-reach areas. The programme also caters to people with disabilities, comprising approximately 0.35% of the total trained candidates. However, under PMKVY 2.0, only 12.27% and 4.39% of trained candidates belonged to the SC and ST categories, respectively (as of December 2021).¹⁴⁶

JSS gives priority to people from SC/ST communities, OBCs and minorities in both rural and urban areas. Under JSS, 27.49% and 13.65% of trained candidates belong to SC and ST communities, respectively. Despite targeted efforts, a study covering 53 JSSs revealed that a large section of people from marginalised sections, especially in rural areas, remain unaware of the training programmes, hindering their access to employability.

The components of NAPS do not directly advance inclusiveness. As per the apprenticeship dashboard, about 21% of the women engaged as apprentices belonged to the OBC category, 11.5% were SC women and less than 5% belonged to the ST category.¹⁴⁷ To ensure inclusive skill development, there is an urgent need to address the challenges of intersectionalities faced by women.

4.5.1.3. Implementation lens

PMKVY is implementation heavy and has faced some challenges in its implementation including high dropout rates, low placement rates and delays

in fund disbursement from state treasuries.¹⁴⁸ JSS on the other hand requires low state capacity for implementation since the implementation is done by NGOs. An impact evaluation study highlighted some implementation challenges faced by the programme such as limited funding for infrastructure maintenance, understaffing and difficulty in recruiting qualified trainers due to factors such as distance from the training centres and low honorarium.¹⁴⁹ The implementation intensity required for NAPs is also low. While the programme has increased the number of active establishments from 6,755 in 2018-19 to 40,655 in 2023-24, research indicates low uptake, often attributed to compliance burdens and lack of incentives.¹⁵⁰

4.5.1.4. Recommendations

- Revamp the existing curriculum across components under the programme to include life skills and prepare beneficiaries to achieve greater socio-economic outcomes.
- Align skilling and basic training courses with industry requirements, support structural transformations to ensure women's participation in high growth sectors, reduce skill mismatch and improve market linkages with enhanced placement services.
- Adequately incentivise implementation agencies and industry to adopt a gender-sensitive approach by design and encourage women's participation in the programme by addressing challenges such as infrastructure for safety and childcare facilities.
- Regarding gender-disaggregated data, the programme dashboard captures some information but lacks comprehensive insights into women's participation in specific trades which limits the ability to identify the distribution of opportunities for women across industries, address potential barriers and increase the uptake of the programme among young women.¹⁵¹

4.6. Conclusion

Table 4.2 provides an overview of the analysis of the schemes.

Most programmes analysed in this chapter score well on parameters such as welfare, access

Table 4.2. Overview of How Different Schemes Have Fared on the Longwe Framework

Name of the scheme	Welfare	Access	Heightened Conscious-	Participation	Control
MGNREGA					
National Rural Livelihood Mission (NRLM)					
Mahila Kisan Sashaktikaran Pariyojana (MKSP)					
Nai Roshni (Scheme for Leadership Development of Minority Women)					
Palna Scheme or National Crèche Scheme (NCS)					
Pradhan Mantri Ujjwala Yojana (PMUY)					
Jal Jeevan Mission (JJM)					
National Social Assistance Program (NSAP)					
Pradhan Mantri Employment Generation Program (PMEGP)					
Pradhan Mantri Kisan Samman Nidhi					
Skill India Program					

Source: Compiled by Authors

and heightened consciousness, which are the building blocks towards ensuring women's economic empowerment. This indicates that the analysed programmes have been successful in their attempt to improve women's welfare by providing them access to material benefits, networks and skilling/training. These attempts have also led to enhanced consciousness among women regarding their rights and the programme's offerings. However, when it comes to participation and control we see that quite a few programmes are still neutral. These programmes can intentionally include elements that enable increased participation of women in decision-making bodies and improve their control over finances and assets in the long term.

Further, there were some other challenges which were also visible across programmes from our findings. Firstly, there is a limited understanding around social norms and how they impact women, particularly from vulnerable groups.

Secondly, across programmes there is a dearth of gender-disaggregated data and data regarding different groups of women. This prevents us from assessing whether the schemes are reaching the most vulnerable women. Thirdly, while the approach of clubbing different programmatic components into a mission approach helps in administration, these components need to better interact with each other, and have clearer targets. Finally, the analysis saw that several programmes rely on intermediary services, running the risk of intermediation turning into gatekeeping, leading to exclusion of end-users.

As states pick up a leaf from the central government and launch their own schemes towards 'women-led development', there is a need to shift the focus from access and welfare to building the capacity of women to enable them to exercise their agency. They also should design policies that centre the prevailing social norms in the state and build incentives to overcome them.

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Transformative Impact of the National Livelihood Missions on Livelihoods of Women A Learner's Perspective

5

N. Raghunathan, Pooja Trivedi, Ritika Gupta, Shaonli Chakraborty, Siddhi Mankad

The Self-Help Group (SHG) movement represents India's most powerful demonstration of women-led development, creating the world's largest social infrastructure for transformation. Since the early 1990s, the Indian SHG movement has emerged as a dominant 'community based institutional model' that provides basic financial services to its members and helps them progressively reduce social and financial vulnerability, expand livelihood opportunity and achieve socio-economic and political empowerment¹.

With over 10.5 crore women² currently organized into multi-tier institutions, this unique model positions women not just as beneficiaries but as primary agents of change. Through SHGs, women have emerged as architects of economic transformation – innovating financial systems, building enterprises, and integrating with markets. Their role extends beyond economic spheres into governance and policy implementation, where they serve as crucial links between communities and state systems, ensuring effective delivery of public services and programmes. The movement has converted social capital into development currency, with women leading everything from traditional knowledge integration to digital

innovation, from local governance to climate solutions. This vast network of women leaders, professionals, and entrepreneurs demonstrates how putting women at the center of development creates deep, lasting, and scalable impact. The SHG movement thus stands as a testament to India's commitment to women-led development, showing how empowered women's collectives can drive transformation from grassroots to national scale, while advancing both global sustainability goals and national development aspirations.

5.1. Organisation of this Chapter

This chapter is structured into four interconnected parts:

1. The *conceptual frameworks* defining 'impact on women's livelihoods' and explaining the 'transformational' dimensions of such impact. This is followed by a brief contextual backdrop exploring the challenges confronting women's livelihoods in India and the rationale behind our specific conceptualisation of 'women's livelihoods.'

2. *The evolutionary trajectory of initiatives* that led to the design of National Livelihood Missions (NLMs) and a comprehensive overview of these missions—both rural and urban—drawing primarily from mission documentation. This section further analyses the missions' interventions alignment to the 'transformational engagement' framework established in the first part, to substantiate the 'contributions' of these missions to transformative impacts.
3. *The transformational impact* of these missions on women's livelihoods, by synthesising literature from various sources, insights and opinions from stakeholder consultations and the authors' learnings from their extensive three-decade engagement with these missions in different roles.
4. *Emerging opportunities* to address current and prospective challenges to women's livelihoods. This section explores how the foundational achievements and impacts of these missions can be leveraged to advance India's Sustainable Development Goals (SDGs) and realise the vision of a 'Viksit Bharat' (Developed India).

5.2. Introduction – Setting the Context and Framing

In this section, the authors establish two conceptual frameworks that form the core for the analysis in this chapter (a) transformative impact on women's livelihoods; and (b) transformative engagements that have the potential to achieve these deep and lasting changes.

5.2.1. Framing Transformative Impact on Women's Livelihoods

Drawing from programmatic, academic and policy sources, the authors define transformational impact as 'the fundamental, systemic, and sustainable changes that alter the underlying structures, relationships, and

dynamics affecting women's livelihoods. This definition goes beyond incremental improvements to create lasting shifts in five key dimensions: agency and empowerment, socio-economic position, institutional and systemic change, inter-generational impact and scale and sustainability. Transformational impact is characterised by irreversible positive change, addressing root causes rather than symptoms, creating multiplier effects, challenging existing norms and power structures and enabling women to become agents of change themselves.

In the context of women's livelihoods, such transformation requires sustainably achieving three interconnected outcomes: increasing access to livelihood opportunities, assets and income; enhancing women's control over and benefits from economic activities; and strengthening their decision-making power. This approach transcends basic capacity building and resource access to address underlying structural and systemic conditions, thereby ensuring impacts that are both irreversible and scalable.

The significance of this framework becomes evident when examining India's context. Amartya Sen's revelation of 100 million 'missing women' in Asia in the 1990s³ highlighted a deeper crisis—millions more denied education, employment and political participation due to gender. Duflo underscores how gender and socio-cultural norms manifest in labour markets through lower employment rates, wage discrimination and higher poverty risks for women⁴.

The relationship between empowerment and development is bi-directional. While economic growth creates opportunities, true development requires active promotion of gender equality. In poorer countries, resource constraints often force trade-offs that perpetuate gender inequalities, creating a cycle where poverty and inequality reinforce each other. India's post-1991 experience illustrates this complexity—despite economic growth and increased women's workforce participation, persistent socio-cultural barriers have limited progress. Breaking this cycle demands interventions that combine economic growth with equitable access to opportunities.

5.2.2. Defining Transformative Engagements

To analyse the NLM approach and achievements, the authors first define what qualifies as a transformative intervention. Drawing primarily from the World Bank's approach for transformative engagement, the authors present the following framework to analyse the intervention's characteristics.

The authors define transformative engagements as interventions that support deep, systemic and sustainable change with potential for large-scale impact on complex development challenges.

These engagements are characterised by (a) mechanisms that address multiple binding constraints; (b) approaches that enable scaling and replication of effective practices; (c) focus on behavioural change and institutional transformation; and (d) long-term perspective with intervention scale proportional to the challenge.

The success of these interventions depends on their comprehensive approach to addressing issues, ability to adapt to local context, capabilities and social norms, stakeholder-led

rigorous diagnosis and planning, and meaningful engagement and empowerment of primary stakeholders in implementation.

The transformative nature of an intervention is thus determined both by its comprehensiveness and by how it engages and empowers stakeholders throughout implementation.

5.3. Overview of National Livelihood Missions

5.3.1. History and Genesis of NLMs

The history of NLMs traces back to the SHG movement in early 80s in India, and has evolved through four distinct phases, shaped by various stakeholders, learning from ground experiences and scaling up innovations. Table 5.1 summarises these to provide an overview of the evolution.

The evolution of the NLMs has been a journey marked by continuous learning and adaptation, drawing insights from ground-level experiences and innovative practices.

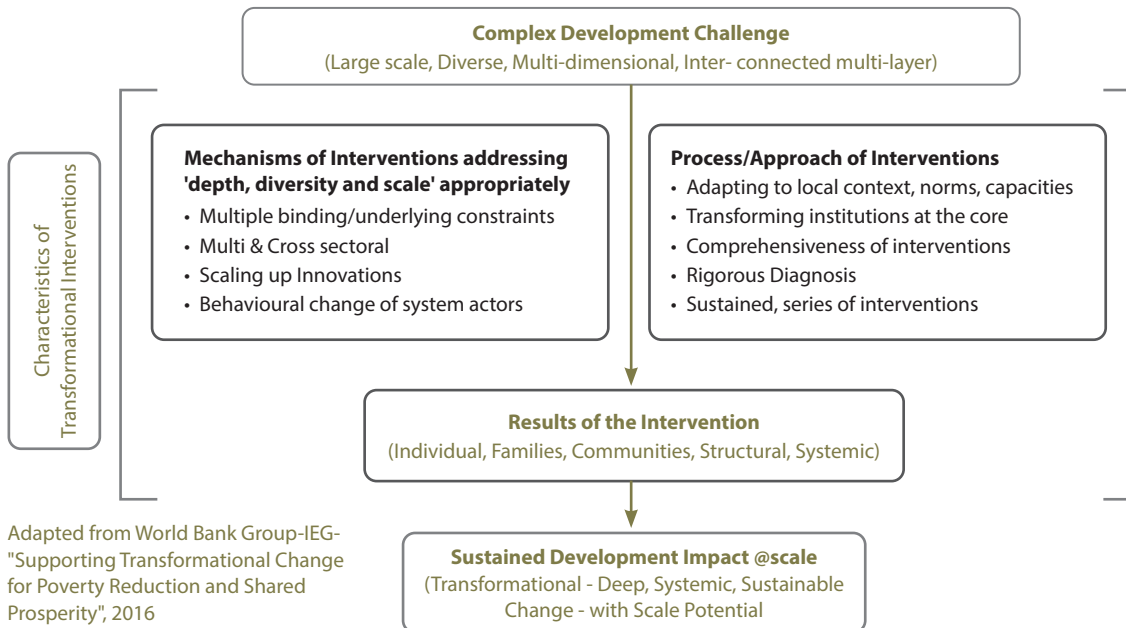


Figure 5.1. Mechanisms and Approaches of Transformational Engagements

Source: Adapted from World BANK group-IEG- 'Supporting Transformational Change for Poverty Reduction and Shared Prosperity', 2016.

Table 5.1. History of NLMs

1970s	EARLY PHASE	Led by many NGOs such as MYRADA, PRADAN, SEWA	Focusing on credit management groups, rural livelihoods, work with informal work force and pilot by NABARD for bank linkages for credit
1980s	BANK LINKAGE PHASE	Predominant leads NABARD, NGOs, RBI and state initiatives with World Bank support	SHG-Bank linkage programme at scale, RBI guidelines for SHG credit, NGOs scaling, State Government and World Bank projects getting initiated
1990s	GOVT. PROGRAMME EVOLUTION	Early programmes-IRDP, DWCRA Transitional - SGSY, SJSRY	Direct credit and subsidies Integrating various self employment programmes
2000s	LIVELIHOOD MISSIONS	State Government Innovations- Kudumbashree, SERP, TNWDC- supported by IFAD, UNICEF, World Bank	Moving from individual focussed to group focussed, scaling SHG, bank linkages and income generation support, building and testing models
2011 onwards		National Rural Livelihood Mission - scaling up leveraging lessons from State Innovations and experiences; largely supported by World Bank	Initiated 2011 Focus on institutional platforms Bank linkages and Community Investment funds Multiple livelihoods CRP-led scaling up Sustained professional support structures at
		National Urban Livelihood Mission - Evolution from SJSRY	Initiated 2013 Focus on addressing urban poverty through comprehensive approach Specific vulnerable group support Sustained professional support structures at various levels

Source: Catalyst Management Services & APMAS. (May 2015). Retrieved from http://www.ipekpp.com/admin/upload_files/Report_4_44_Final_2007019431.pdf and Fernandez, A. P., (2006). History and spread of the self-help affinity group movement in India: The role played by IFAD. International Fund for Agricultural Development (IFAD). Retrieved from https://myrada.org/wp-content/uploads/pdf/history3_sag_ifad.pdf

A significant shift has been the transition from individual-centric approaches to group-based models, recognising the power of collective action. The importance of strong institutional platforms has also been underscored, facilitating coordination and sustainability. Moreover, the need for a comprehensive yet layered approach to livelihood support has emerged, leveraging the knowledge and skills of community resource persons to scale up interventions nationally. Institutional federations have been instrumental in achieving scale and integrating with markets, while convergence with other government initiatives has optimised resource utilisation. Sustained professional support structures at various levels have been essential to ensure the long-term impact of these missions.

5.3.2. Brief Profile of the Livelihood Missions

National Rural Livelihood Mission (NRLM) and National Urban Livelihood Mission (NULM), both renamed under the Deendayal Antyodaya Yojana, stand as India's flagship programmes for poverty reduction in rural and urban areas respectively. These missions represent a paradigm shift in addressing poverty, moving from a top-down approach to a demand-driven, community-led model.

Both NRLM and NULM focus on the poorest and most vulnerable, prioritizing the formation of robust community institutions, particularly women's SHGs and their federations. These institutions serve as the backbone for

social mobilization, financial intermediation, and livelihood support, including skill development, enterprise promotion, and market linkages. NULM, in addition, addresses specific needs like infrastructure and housing for specific groups such as urban street vendors and homeless populations in NULM's case.

The missions' numbers showcase remarkable nationwide scale. NRLM has covered 7091 blocks across 742 districts across all States and Union Territories (UTs) under the intensive strategy. Over 9.5 Crore women have been mobilized into 87.39 lakh SHGs. Cumulatively, about ₹ 33,497.62 Crore has been provided as community investment support under the Mission and nearly ₹ 6.96 lakh Crore of bank credit has been accessed by the SHGs since 2013-14. The NPA at 1.88% is a result of the efforts undertaken at various levels of the Mission⁵.

NULM has extends its coverage to all the 4,041 statutory cities and towns across 35 states and UTs, thereby covering most of India's urban population. Through its outreach efforts, it has formed over 9,55,377 SHGs, created 38,12,981 livelihoods and trained 15,39,225 across India⁶.

The impact of these missions extends beyond numbers. They have catalysed transformative changes in women's economic participation, social capital and institutional capacity. The programmes have facilitated substantial bank linkages, with NRLM alone enabling cumulative credit exceeding ₹ 4 trillion.

As these missions continue to evolve, they are incorporating digital technologies, enhancing market integration and addressing emerging challenges while maintaining their core focus on community empowerment and sustainable livelihoods. Their success highlights the effectiveness of community-driven approaches in poverty alleviation and sets a foundation for inclusive growth in both rural and urban India.

5.3.3. NLMs through the Lens of Transformative Intervention

Flowing from the conceptual frameworks and details of the NLMs, the authors have tried to see the missions through the lens of transformative engagements. The following

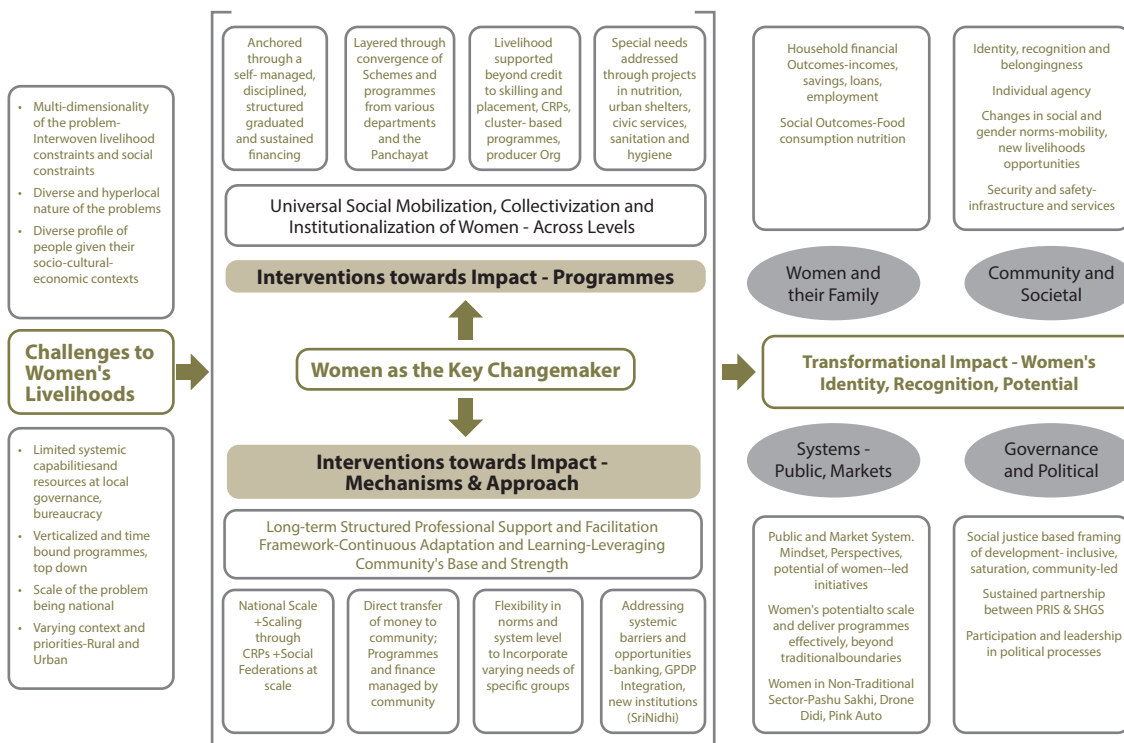


Figure 5.2. National Livelihood Missions through a Transformative Engagement Lens

Source: Compiled by Author

figure brings together three things: (a) the nature and scale of the development challenge; (b) the type of programmatic interventions and the approach to implementation that is considered transformative; and (c) key areas and types of transformative changes that the NLMs have contributed to.

5.4. Transformational Impact of NLM on Women's Livelihoods

Feminist theories highlight that access to economic opportunities for women is a complex interplay of multiple social, gender and cultural norms. In India, traditional gender roles often confine women to domestic spheres, limiting their participation in the formal economy. This becomes further complex with the influence of caste, class, religion and geography. The livelihoods missions-NRLM and NULM are now two-decades old, and their approaches, practices, processes and programmes, imbibed in the principle of self-help, is helping women address these barriers.

Visualising women as change makers, the missions are causing social, gender and cultural disruptions across households, communities and institutions, giving rise to an enabling ecosystem for women's economic empowerment across India. This section delves into the transformational impact of the missions, both intended and unintended. The authors examine how their universal social mobilisation led to a sustained shift in positioning of women and their institutions for themselves, their families and the local community, and public and private system players. While reporting the positive changes, this section refrains from sharing the challenges, which are examined in the subsequent section, as they are linked to recommendations on way forward.

The assessment of mission's transformative outcomes and impact draws primarily from mission documentation, official reports and select case studies available on government portals, expert engagements and the author's own knowledge and experience through over three decades of work in rural livelihoods. Unlike

NRLM, which has been subject to multiple rigorous impact evaluations, comprehensive impact studies of NULM using robust evaluation methodologies are limited. Consequently, the available evidence on NULM's impact is relatively modest in both depth and scope compared to the extensive impact documentation of NRLM, limiting its representation in this section.

5.4.1. Women and their Families

The NLMs have significantly impacted the lives of rural and urban women and their families. By mobilising the poorest communities into SHGs, the programmes have catalysed improvements in household finances, employment, savings and nutrition. This section explores how NRLM and NULM have elevated the economic status and well-being of participating women and their households.

5.4.1.1. Household financial outcomes elevated

In NRLM, the members mobilised into the SHGs belong to the Poorest of the Poor (PoP) communities identified by a systematic Participatory Identification of the Poor (PIP) process. Their families have a history of dependence on exploitative local moneylenders who charge high interest rates, entrap households in debt cycles and subject them to harassment, altogether creating barriers for improvement of their financial situation.

A positive impact on programme participation in NRLM has been on income – increase of individual income and diversification of income from different sources, such as salary, casual labor, and agricultural activities. In 2020, an impact evaluation conducted by a team of researchers from 3ie and Vrutti in nine of India's poorest states an additional 2.5 years of membership in SHGs increases total household income by 19 percent, and gains in savings of 28 percent.⁷ Additionally, they found that being federated into a VO has a strong positive effect on the number and value of productive assets owned by a participating household.⁸

The programme's design encourages households to engage in alternative livelihoods

that foster stronger connections with markets, which has resulted in shifts in household income from casual jobs to more skill-proficient employment opportunities.

In the complex landscape of urban poverty, where vulnerabilities are magnified by rapid urbanisation, dense settlements and informal living conditions, NULM adopts a comprehensive approach to poverty alleviation. The mission strategically addresses urban-specific challenges through multiple interventions: creating pathways to employment through skill development aligned with urban market demands and supporting urban micro-enterprises.

For urban women living in economic or gender-based vulnerability contexts, NULM has shown new pathways to self-reliance through micro-enterprises and employment opportunities. Its Self Employment Programme (SEP), provides financial assistance to individuals/groups for setting up gainful self-employment ventures/ micro-enterprises. It supports SHGs of urban poor to access easy credit from bank and avail interest subsidy on SHG loans, focuses on technology, marketing and other livelihoods support services.⁹ Till July 2024 NULM has created 38,12,981 livelihoods. Under SEP 15,39,225 candidates have been skill trained, 8,62,152 skilled candidates placed, and 9,57,990 individual/group enterprises set up.¹⁰

5.4.1.2. Employment intensified

NRLM initially sparked a surge in livelihood opportunities for members. Over time, instead of continuously expanding into new ventures, programme households began to focus their efforts more intensely on fewer livelihood activities.

This transition from diversification to intensification marks a significant change in how these rural families approach their economic strategies. While the number of income sources decreased over time, the earnings from each activity grew substantially. SHG participants began to see higher returns from their chosen livelihoods, suggesting a move towards specialisation and efficiency.

This trend highlights a natural evolution in economic behaviour. As families gain more stability and success in certain areas, they tend to concentrate their efforts where they see the most

potential. The NRLM seems to have facilitated this process, enabling women's households to not just survive, but to thrive by maximising their returns from carefully chosen livelihood activities. This shift towards intensification may well represent a more sustainable and profitable long-term strategy for rural economic development.

5.4.1.3. Savings enhanced, loans accessed

SHG membership provided three key advantages. It inculcated the habit of savings among members, facilitated access to collateral-free institutional loans at affordable rates and enabled members to conduct financial transactions with dignity.

The NRLM impact evaluation found that households where the programme was first implemented in 2011-12 saved approximately ₹ 17,000 more than households phased in 2.5 years later. This translates into a monthly average of ₹ 570 over 2.5 years. Programme exposure also significantly reduced reliance on high-cost informal loans, whose average interest rate was 4 percent per month. Of all households with outstanding debt, 32 percent fewer programme households reported taking out high-cost loans.¹¹

Having experienced a break-away from the cycle of high-interest borrowing, SHG members are now able to secure larger, more significant loans, potentially for more impactful investments or expenses. Adding to these benefits, NRLM households enjoy the advantage of lower interest rates on their borrowings.

Similarly, NULM focus on social enterprise addresses financial inclusion through formal banking channels. Till July 2024 8,11,253 loans have been disbursed to SHGs under the NULM Bank linkage Programme. Case studies share experiences of participants getting access to institutional loans to kick start or expand small businesses.¹²

As the programmes continues to evolve and improve their implementation, there's potential for even greater benefits. SHG members may find themselves facing reduced transaction costs when accessing credit, further streamlining their financial processes. These changes paint a picture of growing financial empowerment and stability for rural and urban households participating

in the livelihood missions, offering them new pathways to economic growth and resilience.

5.4.1.4. Food consumption, nutrition improved

NRLM has shown a gradual but positive impact on the food consumption patterns of women's households, with steady improvements in their ability to access and afford food. A programme evaluation of NRLM's long-term impacts on rural households found that in 2016, NRLM households had a monthly per capita food consumption that was ₹ 119.70 lower than non-programme households. By 2021, the programme households still fell behind their non-NRLM counterparts, but the gap in food consumption had diminished over the five-year period to ₹ 65.50. Consequently, in the long run, the programme has had a positive impact on NRLM households, as the difference in per capita monthly food consumption reduced by ₹ 54.20. Nutritionally, the programme households have had positive effects on daily calorie consumption compared protein and calcium intake.¹³

NRLM has also led to meaningful improvements in food diversity, lower incidents of hunger on account of lack of resources and improved food security. Such indicators mark positive changes to the health of women and children¹⁴.

5.4.2 Community and Society

Beyond its economic impacts, the NLMs have fostered a more inclusive, community-led approach to development, challenging long-standing social norms and power dynamics.

This section explores how the missions have reshaped individual identities, enhanced personal agency, and challenged deep-rooted gender and social norms. By fostering a sense of belonging beyond traditional familial ties and empowering women as economic contributors and community leaders, the missions have initiated a paradigm shift in rural social dynamics.

5.4.2.1. Identity, recognition and sense of belongingness built

One of the profound social impacts of the NRLM framework has been its ability to provide women

with a sense of identity and belongingness that extends far beyond their traditional familial ties.

A simple process of an SHG meeting breaks multiple social and gender norms (see Box 5.1). Holding meetings outside each member's house and sitting in a circle signifies everyone is equal. In a social context where women are traditionally identified through their relationships, the practice being called by their names represents a significant shift in recognition of their individual identity. Further, they identify themselves as members of the national umbrella-NRLM, a human network of millions of women, instilling a confidence to further explore their capabilities and potential.

Box 5.1. Breaking barriers from the start

SHG meetings are held on a rotational basis outside the houses of different members. As the members arrive, they greet each other, sit in a circle and start the meeting with a prayer. Then they introduce themselves, usually with only the first name. During their introduction, they also mention the name of their SHG, VO or Cluster Level Federation (CLF), depending on where the meeting is happening.

This simple process builds and reinforces their sense of identity, recognition and belongingness.

The identity of women was strengthened as households recognised women's critical contribution to household finances and associated outcomes related to children's education, purchase livestock, seeds, fertilisers, medical emergencies etc.

5.4.2.2. Individual agency enhanced

Prior to NRLM, many women in rural India were relegated to passive, subordinate roles within their households, with limited autonomy in decisions affecting their lives and livelihoods. However, the programme's emphasis on building women's skills, knowledge and confidence has catalysed a significant change. The perception that only the men can be the bread earners for the family is gradually changing, giving women

the confidence that they are also contributors in families' economic growth.

With access to credit and new skill sets, NRLM is enabling women to build fresh identities as enablers and advisors in the livelihoods space, for instance as *mahila kisan* (see Box 5.2). Women are also known to be more diligent in following sustainable agricultural practices and healthy food habits when equipped with the needed skills.

Box 5.2. The birth and growth of Mahila Kisans (women farmers)

NRLM has a coverage of 3.10 million *mahila kisans* across the country, who are following agro ecological practices and 2.18 million with Agri Nutri Gardens. The approach of universal social mobilisation has helped NRLM expand its farm livelihood interventions to 116,284 villages. The identity of *mahila kisan* got further strengthened when 576,455 *mahila kisans* were linked with markets by mobilisation into Farmer Producer Organizations (FPOs).

5.4.2.3. Women's leadership flourished

Women's transformation extends beyond the domestic sphere, as NRLM has empowered them to become active leaders and agents of change in their communities. They actively attend gram sabhas, act against social evils like domestic violence, child marriages etc., monitor aanganwadis, Mid-day Meal (MDM) programmes in schools, to mention a few.

NRLM has also enabled women to become catalysts of change for their peers and communities. Cluster Resource Persons (CRPs) or *sakhis* are community members responsible for training and supporting SHGs, monitoring progress, promoting social inclusion, facilitating linkages with government programmes and markets, mobilizing communities, and documenting achievements. They play a vital role in empowering SHG members, promoting sustainable livelihoods, and driving poverty reduction at the grassroots level. A 2021 NRLM press release reports that around 3.5 lakhs

Community Resource Persons (CRPs) have been developed for providing capacity building and technical support to community institutions.¹⁶

Meanwhile, NULM has transformed women's agency far beyond income generation to enhance their decision-making capabilities and boost their self-confidence. It has facilitated the journeys of urban entrepreneurs from street vendors to small business owners and home-based workers to service entrepreneurs. This transition of informal workers into recognised business entities with associated formalisation through documentation, licenses and social security has protected livelihoods while enabling growth.

Such financial improvements have had a deeper impact on abandoned women, or those in abusive relationships enabling them to lead their lives independently, with dignity.

Overall, across India's villages, cities and towns, both individuals and groups have reaped substantial benefits through the missions' self-help group movements, though there remains potential for scaling and refining this approach.

5.4.2.4. Social and gender norms challenged

NRLM has been instrumental in gradually chipping away at many social and gender norms that were barriers to women's empowerment. An Independent Assessment of Design, Strategies, and Impacts of NRLM¹⁷ reported a positive change at the household found that programme participants and functionaries perceived positive impacts across personal assets (personality development, self-esteem, motivation, confidence etc.) social assets (reduced social evils, increased social cohesion, etc.), financial assets (financial stability, access to micro-finance etc.), and human assets (women empowerment, better sanitation and health, better education, better standards of living). These changes are challenging long-held social and gender norms and creating an environment that fosters women's livelihoods.

Breaking mobility barriers: Self-esteem, confidence builds as women go outside their homes to attend SHG meetings. The SHG office bearers travel beyond their hamlet to attend the VO and CLF meetings. The CRPs move even farther making the villages, blocks, districts, at times, even states boundaryless. Many women

who may not have even seen the neighbouring village and had almost never travelled without male escorts, now began touring alone, changing multiple modes of transport to travel kilometres away from their home.

Building social cohesion: NLMs are fostering a culture of collectivisation among women, empowering them to come together, support each other, and amplify their voices. These women-led groups are challenging social norms by creating spaces for collaboration, peer learning, and collective decision-making, fostering a spirit of collective strength. Women who were once limited to the sidelines in the household and community, now confidently engage with local authorities, negotiate with service providers, and advocate for their rights and entitlements.

Opening opportunities in non-traditional livelihoods: Another significant impact of NRLM has been shifting gender roles. CRPs are taking on the roles traditionally held by men, especially in fields like animal husbandry and agriculture.

The NULM's innovative initiatives are also breaking traditional barriers and creating new opportunities for women in non-conventional sectors. A prime example is the Rahi Scheme in Assam, which introduced the 'Pink Auto' initiative—a women-driven transportation service designed to ensure safe mobility for female passengers. This programme has created a dual impact by empowering both individual women drivers and their SHGs.

This Pink Auto initiative has done more than create employment opportunities; it has challenged deep-rooted gender stereotypes by encouraging women to enter traditionally male-dominated professions like driving. This shift has led to significant improvements in both the social and economic status of participating women. The impact extends to crucial gender-sensitive indicators, including women's mobility, resource control and decision-making autonomy.

Supporting women's economic participation: In addition to expanding livelihoods opportunities for women, NULM, recognizing unique urban vulnerabilities, such as residential vulnerability, specifically focuses on shelter for the homeless in cities

which are essential for safety and security of women. Apart from such direct impact with the community and with system, there are inter-ministerial efforts leading to deeper and more comprehensive impact. For example, Ministry of Women and Child Development (MoWCD) supported creches are functional for 8 hours in some locations. They enable and encourage women to participate in paid work, addressing important gender barrier to women's economic participation.

While cracking many glass ceilings, such changes in gender norms have largely been unidirectional. Women continue to hold household and child rearing responsibilities. Their engagements with their SHGs, federations and livelihoods have to accommodate these responsibilities, placing a larger burden on their time and energy. Over time the family has started stepping up to take care of the household responsibilities, but this change has been slow.

5.4.3 Public and Market Systems

The NLMs have catalyzed significant transformations in public and market systems, empowering rural women to become leaders and change-makers in their communities. This section explores how NRLM has cultivated a cadre of skilled leaders in CRPs, and how both missions have enhanced women's capacities in traditional and non-traditional sectors and leveraged technology and the SHG networks to scale development programmes effectively. These changes have not only reshaped rural and urban economies but have also redefined women's roles and positioning in public spheres, demonstrating the far-reaching impact of the missions on development.

5.4.3.1. Pathways to leadership – rural transformation driven

The improvement in women's capacities in the market was a direct benefit of NRLM.

The community mobilisation and capacity building process at the ground level, handled by CRPs or *sakhis* has instilled agency in women. CRPs are SHG members who themselves have experienced change in their lives have evolved

as leaders to bring other women out of poverty. CRPs undergo training by professionals and experts on aspects like financial inclusion, agriculture, nutrition and more. Knowledge of a variety of subjects further enhances their social mobilisation skills. They emerge as role models and leaders, with their identities transcending way beyond their households, from village to gram panchayat, block, district and in some cases, to state.

To illustrate, many women were playing an active role in agriculture or were compelled to do so with migration of the male members of the household. Yet they had limited access to technical information like seeds and varieties or good agricultural practices.

NRLM has built a cadre of *krishi sakhis* (agriculture advisors), who have gained in-depth technical expertise through intensive training programmes led by subject matter experts. They are learning about seeds and varieties and interacting with research universities to access improved varieties. Hand holding by *krishi sakhis* help the women farmers address their capacity gap and have better economic outcomes from the farms and in the markets.

5.4.3.2. Capacity in non-traditional, new sectors and modern technology built

With NRLM, women's capacity shift has not been limited to agriculture alone but has also penetrated the dairy sector and technology too. CRPs, known locally as *pashu sakhis* (animal husbandry advisors) are providing knowledge and services on animal husbandry.

CRPs are now also handling tablets and even drones, the latter being referred to as drone *didis*.

CRPs role as local practitioners uniquely positions them to adapt these technical concepts to the specific needs and conditions of their communities, thereby enhancing the relevance and scalability of their work. 14.93 million CRPs embody NRLM's commitment to empowering rural women, making critical knowledge and skills accessible within the community and facilitating sustainable livelihoods through a bottom-up approach. Their capacity to contextualise training for local challenges has proven essential in advancing rural development and fostering self-reliant communities.

In the urban space, the NULM Pink Auto initiative mentioned earlier is a prime example of shattering traditional occupations. But critical to entrepreneurial growth are NULM's urban service innovation. Through capacity support urban women are leveraging digital platforms to expand their economic footprint. Bank accounts linked to digital payments, online marketplaces and service delivery apps have transformed traditional businesses. Women-run enterprises now offer tech-enabled solutions from e-commerce to urban services.

NULM's skill development initiatives have also created new career pathways for urban women—from service sector professionals to independent entrepreneurs. The mission's certification programmes have given women formal credentials, enabling entry into organised sectors like healthcare, retail, hospitality and digital services.

5.4.3.3. Potential to deliver and scale programmes enhanced

NRLM has emerged as powerful platforms that bridge the gap between institutional initiatives and grassroots implementation. Government agencies, private organisations and non-profit institutions now recognise these missions as vital channels to scale their programmes effectively. While women's participation was once viewed merely as a token gesture, it has evolved into an essential strategy for achieving last-mile development. The federation of SHGs into VOs and CLFs has significantly expanded opportunities for women, creating a robust three-tier structure that amplifies their collective voice and agency.

SHGs, for instance, serve as a platform for multiple inter-departmental schemes. MoRD lists out more than 30 cross-sectoral schemes from various departments to be implemented in convergence with NRLM. They range from social safety net programmes like Mid-day Meal (MDM), Integrated Child Development Scheme (ICDS), etc. to housing, health, social security, forests, etc. Mahatma Gandhi Rural Employment Guarantee Act (MNREGA) involves planning of works with gram sabhas. SHGs play the role of social auditors and are also engaged as worksite supervisors

(mates). NRLM has developed a framework for partnership with CSOs and NGOs. SHGs and federations also play a catalytic role by supporting Panchayati Raj Institutions (PRIs) in development, follow up and monitoring of Gram Panchayat Development Plan (GPDP) and inclusion of Village Poverty Reduction Plan (VPRP) in GPDP.

If we once again focus on how this changes the household and social dynamics, access to schemes and programmes were earlier in the name of the head of the family, *mukhiya*, who is mostly the male member. Now the female members in the family are enabling that access. This strengthens the importance of SHGs and federations for the local community.

Box 5.3. Leading from the front

There have been instances where the SHGs and their federations move beyond being just a platform and lead the change. During the Covid-19 pandemic, NRLM SHGs came together to help the society by manufacturing and supplying the essential commodities. They produced 168.93 million masks, 529,741 protective equipment and 513,059 litres of sanitiser. Additionally, 122,682 community kitchens were operationalised by SHGs, providing crucial support during the crisis.

An example of collaborating for scale from the urban space is the collaboration between street vendor associations and the urban municipality corporations for the composting and waste management in Marlerkotla district in Punjab. While the street vendor SHG, through compost production, earns additional income; the municipality is able to scale its programmes efficiently; and the increase in demand for organic compost fosters community resilience through sustainable practices.

5.4.3.4. Urban markets claimed

NULM has enabled women to move from peripheral economic roles to become visible market players. Through SHG federations and City Livelihood Centers, women have gained

institutional strength to access formal markets, credit and business infrastructure. These platforms have enabled bulk procurement, brand building and service contracts with municipal bodies and corporate customers, opening new markets. Women have become legitimate stakeholders in the urban economy.

The Jai Kishan SHG in Gariaband, Chhattisgarh, exemplifies NULM's impact on women's economic empowerment. Formed in 2017, this group of 11 former manual laborers transformed into successful entrepreneurs, running a catering business that serves various government departments and local events. Their resilience shone during Covid-19 as they provided meals to the local hospital. Establishing their restaurant within the Gariaband Municipality marked their evolution from peripheral economic actors to visible market players, demonstrating the power of collective action and government support in fostering women-led economic initiatives.

5.4.3.5. Women valued as economic enablers

A significant impact of the NLMs has been recognition and value of women's engagement in public and market spheres, in non-traditional spaces. The missions' mechanisms and approaches have altered traditional perceptions, like that of farmers and farm advisors being only men being replaced by the NRLM *mahila kisan*, *krishi sakhis*, *pashu sakhis*, etc. Similarly, in urban areas women enterprises like that of auto drivers are driving in these new perceptions.

5.4.4. Governance and Political Systems

The NLMs have catalysed a shift in the social and political landscapes, particularly in rural areas. This section explores how these missions have framed social justice-based development, sustained partnerships between local institutions and women's groups, and augmented women's participation in leadership and political processes, ultimately reshaping the governance landscape.

5.4.4.1. Social justice based development framed

At its core, NRLM has fostered a more inclusive, community-led approach to development. By prioritising the poorest geographies, emphasizing participatory identification of the poor and creating platforms for collective action, NRLM has empowered women to address critical social justice issues such as child marriage and domestic violence. It has also brought destitute non-members, who may otherwise face challenges to come together in SHGs. Social Action Committees (SACs) within VOs and CLFs promote inclusion by identifying and enrolling households that have been left outside the purview of SHGs and providing them with support and representation at socio-political forums.

In this process, the equation between the communities and government officials is also getting altered. Now that the women are aware, they demand and negotiate for their rights. This being the voice of the collective, public officials are also bound to listen to their requirements.

NULM recognises urban poverty as multidimensional, broadly diving into three categories (a) residential vulnerability (access to land, shelter, basic services, etc.); (b) social vulnerability (deprivations related to factors like gender, age and social stratification, lack of social protection, inadequate voice and participation in governance structures, etc.); and (c) occupational vulnerability (precarious livelihoods, dependence on informal sector for employment and earnings, lack of job security, poor working conditions, etc.). The interrelationship of these vulnerabilities and differential impact of these vulnerabilities on different categories of poor is addressed with women, children, and the aged, SCs, STs, minorities and differently abled persons given attention on a priority basis.

5.4.4.2. Partnerships between PRIs and SHGs sustained

NRLM has facilitated sustained partnerships between PRIs and SHGs, bridging the gap between women and local governance structures. As SHG members increasingly participate in

Gram Sabha meetings and some even contesting local elections, women's issues have come to the forefront of local decision-making processes. This growing collaboration has led to more gender-responsive policies and programmes at the grassroots level, marking a significant shift in rural governance dynamics.

5.4.4.3. Women's participation in leadership and political processes augmented

Perhaps most transformative has been NRLM's impact on women's political participation and leadership. The programme's focus on financial independence and capacity building has created a cadre of confident, informed women leaders in rural areas. These women, emerging as CRPs and local political candidates, are actively shaping the development agenda in their communities. As they gain a stronger political voice, rural women are not just participating in the democratic process but are increasingly influencing it, paving the way for more equitable and inclusive rural development.

5.5. Conclusion

The NLMs have led to transformative empowerment of women by fostering inclusive, community-led development approaches, addressing multidimensional vulnerabilities and creating platforms for collective action. The formation of SHGs and their federations has created a robust framework for women as changemakers in the personal, social, market and public spheres. Moreover, the focus on financial independence and capacity building is making positive changes in social and gender norms, and creating a cadre of confident, informed women leaders who are actively shaping development agendas in their communities.

While these impacts are commendable and far-reaching, it's important to recognise the limitations of both the programme interventions and their mechanisms and approaches towards holistic transformations. Challenges persist, such as deeply ingrained social norms, uneven implementation across regions, questions about the long-term sustainability and quality of these changes in the context of scale, and many more.

The next section on future pathways delves into these challenges and gives suggestions to address them, ensuring that the progress made thus far can be sustained and expanded upon in the years to come.

5.6. Way Forward – Pathways to Prosperity and Resilience at Scale

The convergence of global SDG and India's vision of *Viksit Bharat 2047* finds its most powerful expression in the NLMs, which have created the world's largest and most vibrant social infrastructure for development. This extraordinary foundation—connecting over 80 million women through SHGs and their federations—represents an unparalleled platform for accelerating women-led inclusive growth. The missions have transformed this vast social network into a dynamic ecosystem that rapidly channels innovations, financial services and market opportunities to the furthest corners of rural and urban India. This vibrant institutional base serves as both a foundation and catalyst, enabling swift deployment of development solutions while ensuring their deep-rooted impact across communities. As India charts its course toward developed nation status, this extensive social infrastructure stands as a testament to the country's ability to imagine and implement development solutions at an unprecedented scale and speed.

The transformative achievements of these missions stem from their dynamic approach: constantly identifying opportunities, strategically embedding and layering interventions, careful sequencing of programmes and skillful integration of various components. Central to this success has been the missions' unwavering focus on enabling and empowering women, leveraging their collective strength to catalyse deep and lasting changes across communities.

However, given the diversity, depth and scale of challenges these missions address, several areas need strengthening despite significant progress. As one stakeholder aptly observed, while the missions have achieved remarkable heights, they appear to be 'hovering in the same

orbit'. The next phase demands a transformative push to reach a higher orbit of impact, building on the robust social and institutional infrastructure already created. This advancement requires innovative strategies for deeper impact, leveraging the foundation while addressing persistent challenges.

This section lays out potential ways forward in two segments (a) programmatic, areas and approaches that NLMs can potentially leverage to achieve higher levels of impact; and (b) institutional areas and approaches that NLMs need to address and find appropriate strategies to ensure good governance, effective future programmes and inclusive development.

5.6.1. Programmatic Ways Forward

a) Beyond livelihood financing to growth-oriented entrepreneurship and business leadership

The NLMs stand at a pivotal transition: evolving from basic livelihood financing to comprehensive business development. While SHG-bank linkages and federation structures have built a foundation of financial access and livelihood support, the next phase must transform women's initiatives into dynamic enterprises. This evolution requires more than credit access – it calls for building market-ready businesses backed by a robust Small and Medium Enterprises (SME) ecosystem.

The immediate challenge lies in identifying and nurturing entrepreneurs from within the missions' existing base, providing them with targeted business services and institutional support for sustainable growth. The missions are already working to develop scalable solutions through several key pathways: enterprise acceleration, market integration, business innovation, professional development and agile business support systems.

These pathways encompass critical elements including access to growth capital and investment readiness, digital commerce integration and supply chain optimisation. They also focus on product innovation, business model advancement, market intelligence and enhanced business

management capabilities. Innovative financing mechanisms and professional mentorship form the backbone of this transformation.

New frontiers are emerging in green entrepreneurship, carbon and biodiversity credits, and social stock exchange retail financing. Traceability-linked market partnerships offer additional opportunities for growth and scale. Building on the missions' legacy of providing long-term professional support, these initiatives require sustainable business alliances and appropriate institutional architecture to ensure lasting impact.

b) Strengthening democracy through women's collectives: SHG-panchayat partnership

The convergence between women's collectives and local governance institutions represents a powerful opportunity for deepening democracy and improving inclusive service delivery. Building on the existing foundation where SHG members have emerged as elected representatives, the next phase demands systematic integration of these two pillars of local development. Initiatives and examples of these are available in few states and strengthening and scaling these while innovating ideas are critical.

Few pathways towards this enhanced synergy could be in the areas of (i) institutional integration by ensuring formal role of SHG federations in Local Self-governance (LSG) bodies, joint planning and implementation mechanisms, etc. (ii) service delivery partnerships for social audits, community-managed public services, etc. (iii) strengthening development planning- GPD and VPRP; and (iv) building leadership pipeline for governance from these women's groups and federations, and building knowledge sharing platforms.

c) Balancing political agency and mission integrity: The SHG-politics interface

The growing political participation of women's SHGs represents a critical intersection of opportunity and challenge. While this engagement strengthens grassroots democracy and amplifies women's voices, it also risks undermining the social cohesion and non-partisan foundation of

SHG platforms. The significant presence of women as a unified force at state and national levels, while powerful, could be vulnerable to political exploitation.

The core challenge lies in preserving the institutional infrastructure's fundamental purpose: driving inclusive economic growth and reducing inequality, while supporting women's political empowerment. This requires strategic interventions to maintain a delicate balance between advancing women's political agency and protecting the mission's integrity.

To safeguard mission integrity, clear boundaries must be established between SHG and political activities, supported by guidelines that maintain the non-partisan character of these institutions. Protection mechanisms for federation autonomy and effective conflict-resolution frameworks are essential. Equally important is strengthening members' democratic agency through rights awareness, civic education and the ability to make independent political decisions without partisan pressure. The focus on common economic goals and reinforcing social bonds among members as equals remains crucial for preserving cohesion. At the institutional level, safeguards must include transparent decision-making processes, effective grievance redressal mechanisms, federation-level oversight and clear operational guidelines.

d) The optimisation dilemma: Leveraging women's agency without over-burdening

A fundamental tension that exists is that while women's collectives have proven remarkably effective in addressing development challenges, there's a risk of disproportionately burdening them with solving systemic issues beyond their sphere. The success of women's agency shouldn't create an unfair expectation that they must solve all community problems. This requires careful boundary-setting in institutional roles and fair distribution of community responsibilities, while acknowledging systemic constraints. Clear delineation of roles among local self-governance bodies, bureaucracy, and market systems must align with broader local area needs. Each initiative across the programme

cycle must be designed and monitored with careful consideration of both the critical role of women and their institutions, as well as the responsibilities of other stakeholders.

5.6.2. Institutional Ways Forward

a) **Learning across, leading forward: Bridging state variations for national excellence**

States across India show significant variations in their achievements, with some demonstrating advanced capabilities in resource leverage, innovation and impact acceleration, while others lagging behind. The key challenge lies in fostering cross-learning and strategic coherence to ensure equitable benefits at the national level.

To bridge these gaps, strengthening cross-state learning processes through evidence-based practices and peer learning networks is crucial. Digital learning platforms with AI-assisted, curated content can accelerate this knowledge transfer. States can benefit from tailored action plans and optimised resource sharing through inter-state partnerships and thematic collaborations. Mission-level acceleration support structures can be enhanced by leveraging technology, innovation and successful practices from high-performing states.

b) **From concentration to distribution: Protecting the democratic essence of community institutions**

The emergence of 'elite behaviour' within community institutions poses a significant risk to the fundamental principle of inclusive development. What begins as natural leadership can evolve into power concentration, potentially creating new hierarchies within structures designed to break them down. Recognising and addressing this challenge is crucial to realising the full potential of community-led development.

To preserve democratic values, institutions must implement robust safeguards: transparent decision-making mechanisms, leadership rotation policies, equitable benefit-sharing protocols and effective grievance redressal systems. These measures should

be reinforced through regular social audits, institutional health checks and cross-federation monitoring. Equally important is cultivating leadership that emphasises collective responsibility and inclusive participation, fostering a culture where shared values drive institutional behaviour.

c) **Bridging affinity and enterprise: Reimagining community institutions for business growth**

The transition from affinity-based mutual support to growth-oriented entrepreneurship requires careful institutional redesign. The challenge lies in preserving social cohesion while creating effective frameworks for business risk and returns.

This evolution demands a comprehensive institutional architecture that integrates hybrid organisational models, business service platforms and risk management frameworks. Critical to this transformation is developing enterprise financing mechanisms that incorporate investment protocols, risk-sharing arrangements, and growth capital access. The delicate balance between community values and commercial interests must be maintained through equitable profit-sharing frameworks and clear business relationship protocols.

Success requires building a robust business growth ecosystem with targeted development services, market intelligence, quality assurance and innovation platforms. These must be complemented by sophisticated risk-return management frameworks that include investment protocols, loss mitigation strategies and clear pathways for both growth and exit.

d) **Data as strategic capital: Converting mission intelligence into market advantage**

The NLMs possess unparalleled hyperlocal data at a national scale—a potential goldmine beyond mere reporting and accountability. With appropriate security and sharing mechanisms, this rich data ecosystem can transform community institutions from data generators into market innovators.

Ground-level business intelligence offers strategic opportunities in understanding

market dynamics, customer behaviours, supply chain optimisation and enterprise success predictors. This data foundation enables financial innovation through customised insurance products, risk assessment tools and credit scoring models. Furthermore, the platform can strengthen community resilience through vulnerability prediction models, climate impact assessments and early warning systems.

To convert this data into strategic value, robust frameworks are essential: partnership structures, protection of communities' intellectual property rights, benefit-sharing protocols and governance mechanisms. The potential for impact is immense, provided these foundational elements are thoughtfully designed and implemented.

These eight interconnected recommendations chart an ambitious transformation of NLMs from their foundational achievements to next-

orbit impact. The framework balances multiple transitions: from basic credit to market leadership, from political participation to institutional integrity, from state variations to national excellence, and from data collection to market intelligence. Central to this evolution is the careful optimisation of women's agency, the protection of democratic essence in community institutions and the reimagining of traditional structures for new-age enterprise growth. This comprehensive approach ensures that while the missions scale new heights, they remain firmly anchored in their core principle of women-led, community-owned development. As India advances towards its dual commitments of SDG 2030 and Viksit Bharat 2047, these strategic pathways transform women's collectives into powerful drivers of change, accelerating the nation's journey towards sustainable development and inclusive prosperity through the world's largest social infrastructure for development.

Notes

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Agriculture, Climate Change and Gender

6

Manjula M

Agriculture, through its direct impact on food and livelihood security and its multiplier effect on other sectors has a huge impact on the overall performance of the Indian economy. The sector suffers from the consequences of the adverse impact of climate change and is also a key contributor to climate change. The impact of climate change on agriculture is expected to intensify over time and push millions of people into hunger and poverty.

In India, women account for two-third of the workforce in agriculture. Persistent gender inequality in agriculture disproportionately disposes women farmers to the adverse impact of climate change. Women farmers face structural, institutional and social barriers in realising their full potential as economic agents contributing to the sector. Agricultural reforms that incorporate gender justice at all scales and levels is a prerequisite to bridge the gender gap in agriculture and improve the quality of participation of women in agriculture.

This chapter focuses on the intersection of gender with climate change and agriculture and captures efforts at gender mainstreaming

in climate-resilient agriculture in India. Critical evaluation of the gender mainstreaming efforts reveal that climate-resilient agricultural systems will remain a rhetoric in the absence of gender-transformative approach in agriculture. Ensuring gender justice is key to climate justice in agriculture.

6.1. Climate Change and Agriculture

Agriculture, with its direct and indirect link to various sustainable development goals, is significant to achieving Agenda 2030. Sustainable agriculture and food systems is identified as one among the six key entry points, where collaborative action among stakeholders can accelerate progress towards the Sustainable Development Goals (SDGs) (GSDR, 2019). However, going by the latest Global Hunger Index (GHI) score of 18.3, achieving SDG goal 2 of 'zero hunger' by 2030 appears impossible. The report further states that if the progress remains at the pace observed since 2016, low hunger at the global level may not be realised till

2160. India ranks 105 out of 127 countries and falls under the serious hunger category (WHH and IFHV, 2024).

Climate change is one among the key causal factor driving this crisis. Climate scientists predict global temperatures to rise at least 2.5° Celsius above pre-industrial level, exceeding international targets with catastrophic consequences (Carrington, 2024). Climate change is predicted to push an additional 80 million people at risk of hunger in Sub-Saharan Africa, South Asia and Central America (IPCC, 2022). The sixth assessment report of the United Nations Framework Convention on Climate Change (UNFCCC) had with medium, high and very high confidence attributed the adverse impact of climate change on agriculture and crop production in regions across the globe (IPCC, 2022). The report also predicts perceptible impacts on agriculture-allied systems like livestock and fisheries.

Climate disasters have resulted in an estimated USD 108.5 billion in crop loss and livestock production in low and middle-income countries (UNHCHR, 2024). The impact is expected to intensify over time in varying degrees across the regions and countries. Shortage in food supply due to climate induced productivity decline in agriculture could result in high food prices and increased price volatility. This would further push millions of low-income people into hunger. The small holder producers in developing countries, who are dependent on agriculture, will be pushed to greater degrees of vulnerability through direct effect on food availability and indirect effect through income and livelihood loss.

In India, 69% of the population lives in rural areas and 55% of the total workforce is engaged in agriculture (Census, 2011). Indian agriculture is also sensitive to climate change and variability (Jayaraman and Murari, 2014). Climate change has differential impacts across regions and crops. The impact of changes in temperature and precipitation on paddy and wheat are well established (Kumar and Sidana, 2019). A loss of 10 to 40% in crop production has been predicted for India by 2100 (Chaturvedi, 2015). This translates to an economic loss estimated in the range of USD 113-367 billion in

2100, accounting to about 0.26–0.84% of the Gross Domestic Product (GDP). The economic loss accounts for reduction in yield of main cereal crops like rice, wheat and maize, attributable to climate variability and uncertainty.

This has consequences for the food and livelihood security of millions of people across the world. At 17.95% gross value added, at current prices (MoSPI, 2024), and 54.6% of the total workforce (Census, 2011), agriculture continues to play a vital role in India's economy. The country has the second largest arable land and is the second largest producer of agricultural produce, globally. Large sections of the socially and economically vulnerable populations, depend on agriculture sector for their livelihood. Women constitute 37% of the total workforce in agriculture. 86.8% of the total holdings are small and marginal with less than two hectares of land. They account for 46.9% of the area under cultivation. Also, the proportion of female operational holders has increased through the years. The difference in farm and non-farm income is very high. From a structural transformation perspective, the country is said to be on a 'Lewis Trap Path', with several states following on a 'Farmer Excluding Path' (Patel et al., 2022).

The high confidence prediction of climate change impact on crop production in the sixth assessment report, should be viewed in the context of the significance of crop sector in ensuring food and livelihood security, for the socially and economically vulnerable farmers in the country. On an average, crop production is taken up on 84% of land owned by agricultural households in the country. The proportion of agricultural households engaged in crop production ranges from about 73% in *rabi* (winter) to 93% during *kharif* (monsoon) seasons. Crop cultivation is the second major source of income for agricultural households, across different size classes. The net receipt from crop production is in the range of Rs. 657 for a marginal farmer to Rs. 37, 639 for a large farmer (MoSPI, 2021).

However, the share of the crop production in the agricultural sector in India has been shrinking, with 18 out of 29 states reporting annual growth rates ranging from -3.6% to

less than 3% (Chand, 2021). Additionally, the real value of income from crop cultivation declined by about 5% during 2012-13 and 2018-19. The decline in income from crop cultivation is detrimental for the sustenance of livelihoods of people dependent on agriculture, as crop cultivation accounts for majority share of agricultural household income in India.

Though the impacts of climate change on agriculture are well recognised, the sector is also a major contributor to climate change. Agriculture and the larger food systems together accounts for 26% of the total greenhouse gas emissions globally. Crop production, livestock and fisheries, land use change for food and livestock and agricultural supply chain account for 27%, 31%, 24% and 18% of the total emission from agriculture and food systems, respectively (Crippa et al., 2021). The agriculture sector in India accounts for 13.44% of the country's total greenhouse gas emission. The total emission increased by 3.2% from 2016 to 2019, to reach 421 metric tons of CO₂ equivalent (MoEFCC, 2023).

Crop production practices, account for 46% of the total emission from agriculture, and of this, 19% is attributable to fertiliser application. Expenditure on fertiliser ranges from 14 to 22% of the total expenditure, with the highest share reported by the marginal and small farmers. Plant protection chemicals account for 8% of the crop production expenditure. Efforts at reducing the quantity of synthetic fertilisers and plant protection chemicals would not only reduce emissions from agriculture, but also improve farm profits of the marginal and small farmers.

Sustenance of this sector will depend on the sector's ability to both adapt to and mitigate climate change. The Paris Agreement on climate change emphasised the need for limiting temperature increase to 1.50° Celsius above pre-industrial levels. All sectors of the economy including agriculture need to devise ways to reduce greenhouse gas emissions. However, practices and approaches to adapt to and mitigate climate change should be inclusive of the large sections of vulnerable population depending on agriculture for meeting their food and livelihood needs.

6.2. Gender, Climate Change and Agriculture

Women play a crucial role in agriculture, and they account for 43% of the total labour in agriculture. This in turn represents 25% of the total female employment globally (World Bank, 2022). The share of agriculture to total female employment ranges from 2% in high income countries to 63% in low-income countries. Climate change disproportionately affects men and women. Female-headed households are projected to experience 34% more income loss than men with a global temperature increase of one degree Celsius. Extreme weather events like floods and heat waves will widen the gender gap in poverty and food security (FAO, 2024). The gender gap in food security is as high as 19% for most countries and this situation is worse for rural women and for those engaged in informal employment (Broussard, 2019).

The intersection of gender, agricultural and climate change can be understood by examining the interaction of climate signals with the vulnerability context-the socio-economic, biophysical, ecological and institutional arrangements-and the consequent influence on the ability to adapt of individual actors (Behrman *et al.*, 2014). Gender plays a significant role in determining the adaptive capacity of the actors, through innate differences in the initial vulnerability context. Gender roles, relations and inequities mediates the impact of climate change in agriculture and also determines the ability to adapt and cope (Figure 6.1). The global gender gap at 68.5% reveals persistent gendered differences in economic and political participation and general empowerment (WEF, 2024). The GHI report reveals that 'economic participation and opportunity' is the second largest gap to be bridged, next to 'political participation' subindex. About 24% of the 146 countries report gender parity scores below the global weighted average.

India with a GHI score of 64.1% ranks 129 among the 146 countries on the overall gender-gap index. The country with a score of 39.8% is alarmingly among the countries reporting lowest scores on the 'economic participation

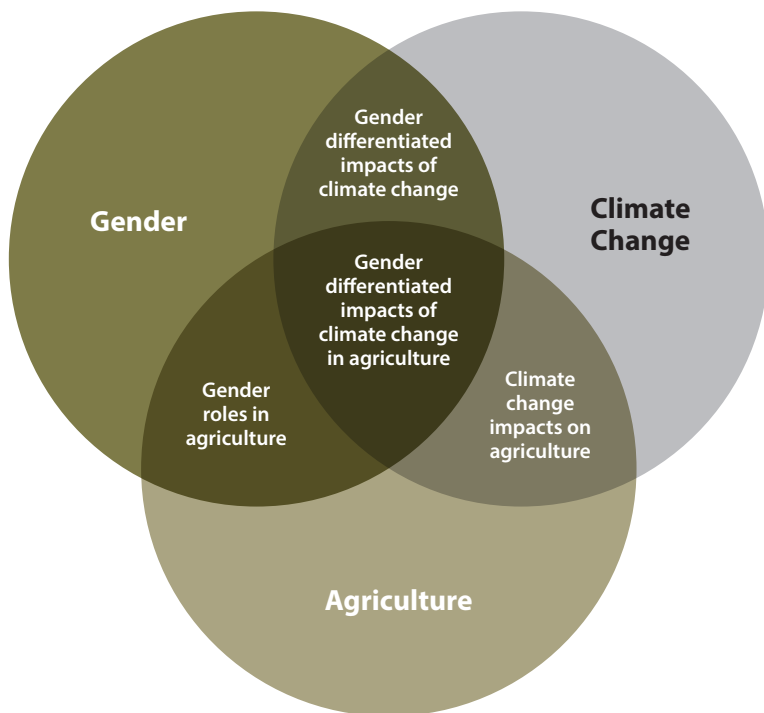


Figure 6.1. Gender-Agriculture-Climate Change Intersection

Source: Adapted from Akyala *et al.*, 2023 and Pandyal *et al.*, 2019

and opportunity' sub index. The country reports 52.1% parity in wage equality for similar work, 45.9% for Labour Force Participation Rate (LFPR) and 28.6% in estimated earned income. The report also reveals the casual nature of women's labour force participation, almost 46% of employed women are employed part-time. 92.1% of total women workers are part of the informal labour force. This gains significance as women in India are largely employed in the agriculture, a sector where 97% of the employment is informal in nature (Srija and Shirke, 2014). The report further estimates that activities like 'crop and animal production, hunting and related services' accounts for 99.97% rural female informal employment.

Agricultural policies which fail to recognise and respond to gendered power relations, perpetuates discriminatory gender norms, leading to unequal gender roles and relations, which in turn, mediates access and rights over productive resources and entitlements (Njuki *et al.*, 2021). Gendered norms create differential vulnerability dispositions/context. Women's ability to respond and adapt to climate change

impacts in agriculture is highly correlated with the social and culturally mediated gender gap in agriculture. Empirical studies, shows that yield on plots managed by women is lower than that of men by at least 20-30%. The link between gender equality and agricultural productivity is explained using Social Institutions and Gender Inequality (SIGI) index. The SIGI index measures the social and legal norms that has an influence on women's economic empowerment (Branisa *et al.*, 2009). A study on cereal yield and gender inequality using the SIGI index reports higher cereal yield in countries with the lowest gender inequality. The results corroborate that closing the gender yield gap-through bridging the gendered resource gap and the gendered vulnerability gap-can increase agricultural outputs by 2.5%-4%, reduce undernourished population by 11%-17%, improve women's intra-household decision-making power and create intergenerational benefits in terms of healthier, better educated children (FAO, 2011).

6.3. Women in Indian Agriculture: Role and Status

In India, 64.4% of the women workers in usual status are employed in agriculture, with this figure for rural female workforce standing at 76.9% (GoI, 2024). The proportion of women in agriculture varies across the states (Figure 6.2) Their presence also varies across cropping systems. They account for 47% in tea and cotton cultivation, 45% in oil seeds and 39% in vegetable production. Women also play an active role in livestock, fisheries and poultry sectors. Backyard poultry, which accounts for 20% of the chicken industry, is predominantly a women's enterprise. Fisherwomen account for 30% of the active fishers. Women contribute 60 to 80% of the nation's food production and make significant contributions to the nation's GDP (Mishra and Maurya, 2023).

Despite the huge presence of women in agriculture, gender-based discrimination limits rural women's capacity to realise their full potential as economic agents. Women lack recognition as farmers and their contribution is mostly in the

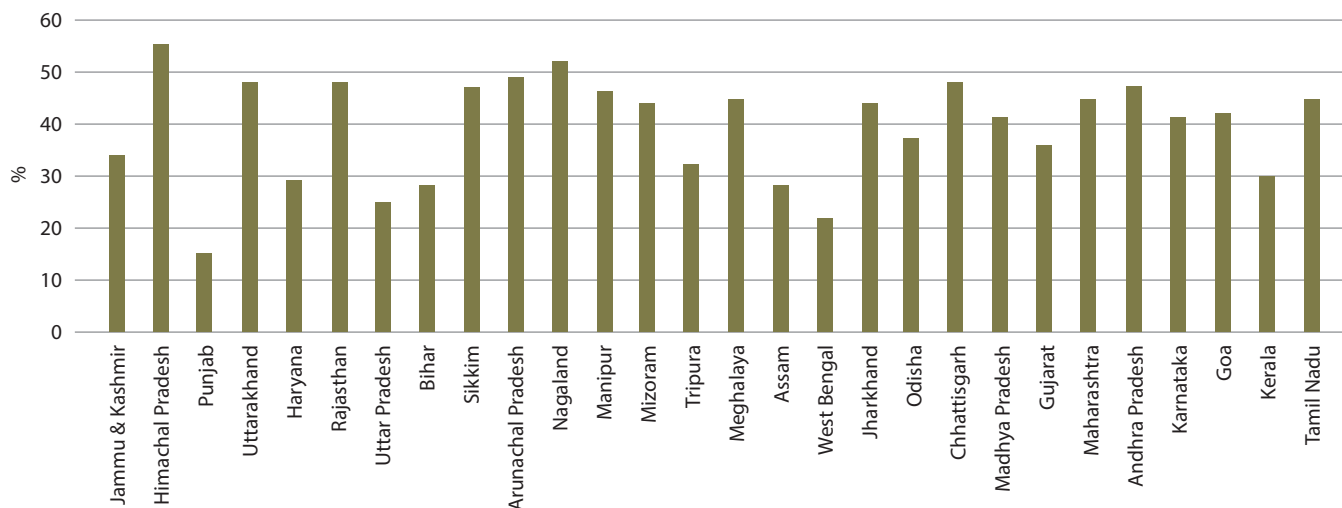


Figure 6.2. Proportion of Women Workers in Agriculture
 Source: Census, 2011

nature of unpaid family labour. 80.6% of women workforce in agriculture are self-employed, with about 50.5% of them reporting as helpers in household enterprises (GoI, 2024). The gendered yield gap in agriculture, attributable to the gender gap in access to productive resources, averages around 20%–30%.

Social and gender norms limit opportunities available for women and have economic and

social costs. Women account for just about 14% of the operational holding, and the size of their operational holdings are much smaller than men. Women farmers make up 15.6% of the total enrolment under Pradhan Mantri Fasal Bima Yojana (PMFBY) and 25.1% of the total beneficiaries under Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Yojana (PIB, 2021a) (Figure 6.3). Women work twice as much

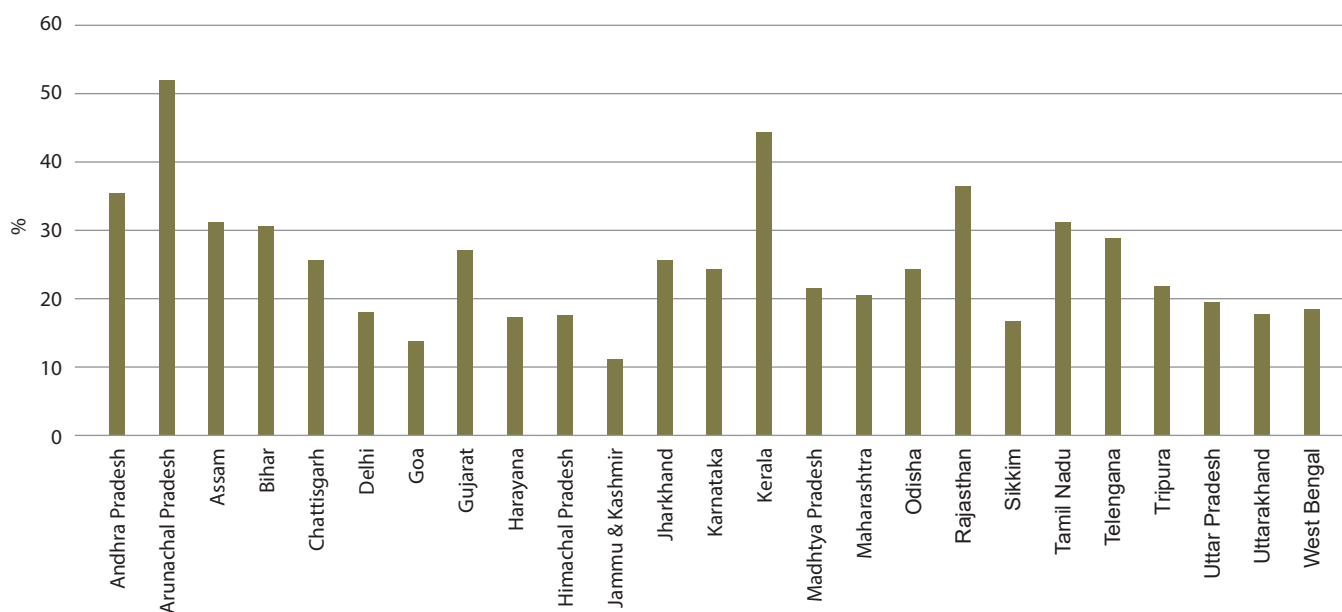


Figure 6.3. Percentage of Female Beneficiaries: PM-KISAN
 Source: PIB (2021a), *Women Farmers in the Country*

as men in agriculture but are paid almost 22% less than their male counterparts. Just about 10% of women farmers have access to credit and 5% of women farmers have been issued kisan credit card (Seethalakshmi, 2017). Women farmers have lesser probability of using tools, technologies, new variety of seeds and external fertilisers than their male counterparts.

They are less likely to acquire new knowledge and skills related to agriculture and less likely to be serviced by extension agents (FAO, 2011). Gender relations at the household level dictate that unpaid household chores and care work are primarily women's responsibility. Heavy burden of unpaid care work and the related time poverty among rural women are cited reason for their low level of participation in technical training and awareness programmes. There is limited or no training programmes that educate women in weather and climate information, which influences their coping capacities against climate change impacts. The Krishi Vigyan Kendras (KVKs) with their emphasis on home sciences, did not focus on the productive capabilities of women farmers (Dudi, 2020) They also face challenges in accessing digital extension content, given the gender digital gap in mobile ownership, internet access and Information and Communication Technology (ICT) skills. They also face constraints in accessing market-based formal risk reduction mechanisms in agriculture as is evident in the low enrolment rates in crop insurance schemes.

Outmigration, especially men's outmigration has led to expanding the role of women in agriculture, resulting in a phenomenon described as 'feminisation of agriculture'. However, the nature of feminisation-labour or managerial-determines the quality of women's expanded role in agriculture. Socio-cultural and gender norms shape the effect that feminisation in agriculture has on women's position in agriculture (Patnaik et al., 2018). In labour feminisation, women's workload in agriculture increases, while having no ownership rights over agricultural resources and with limited or no decision-making powers in farming. They also lack agency to mobilise external resources, or access farming entitlements. Women-headed farm households reportedly have fewer labour available for farm work (Bhandari and Reddy, 2015).

In India, similar pattern of labour hiring challenges were reported in rice-producing villages of eastern Uttar Pradesh, where the low remittance did not allow the women to engage hired labour and the women took on the additional burden of work (Paris et al., 2005). Household structure, nuclear or extended, was also observed to be another mediating effect on women's position in the event of male outmigration (Desai and Banerji, 2008). Increasing workload in terms of household work and outside work was reported more from migrant households, resulting in women from these households tending to spend less time on agriculture and shifting towards less intensive farming (Bhandari and Reddy, 2015). This is further corroborated by evidence from Madhya Pradesh that show increased workload on women and the subsequent abandoning of agriculture by women who were left behind by male outmigrants (Hardikar, 2004).

There is clear gender division of labour in agriculture. Women's farm work involves drudgery, heavy manual labour and long working hours. For instance, when a women farmer removes the maize grain from the cob 'she uses her finger tips on an average of 522 times, fingernails for 144 times and palms by 55 times' for every kilogram of maize grain (Sreelatha and Naomi Antony, 2012). Given the low value for women's labour/work in rural areas, market for farm machinery in women's work is limited or nil. Women farmers needs receive less attention in the design and development of agricultural machineries (Carr and Hartl, 2010). Subsequently, the level of mechanisation in women's agricultural tasks is lesser when compared to the level of farm machinery solutions in men's tasks. Ironically, women tend to be crowded-out of the agricultural labour force, with men taking over women's work in the face of technological interventions (Takheshmi, 2023)

Women's work is considered as low-skilled or unskilled and is often in the form of unpaid family labour, or low-paid wage work. This has implications for wage rates for women and men in agriculture. Female workers continue to earn less than their male counterparts. The all-India average wage rate covering 20 states showed that females earn 22 % lower than men (GoI,

2017). Further, the gender division of labour relegates women to unpaid food production, while men engage in cash crop production and wage employment. The lack of coping options for women, exposes crops and enterprises, which are differentially men- and women-specific, to the negative impact of climate change (Sellers, 2016).

6.4. Bridging the Gender-Gap: For Climate Change Adaptation in Agriculture

This section captures efforts towards bridging the gender gap in agriculture to address issues of climate change and agriculture. Gender is a social construct, determined by cultures, learned, and hence changeable over time. Gender relations signify social relations of power that dictate the differential roles and responsibilities expected of men and women in society. Gender justice is recognised as key to achieving climate justice and comprises the interconnected dimensions of (a) recognition, (b) redistribution and (c) representation (Fraser, 2009) as shown in Table 6.1.

Recognitional justice requires transformation of gender discriminatory norms that dictates gender roles and capabilities. Redistribution justice entails provisioning of access and use of productive resources, entitlements, technology and knowledge. These relates to aspects governed by the economic participation sub index in the global gender gap index. It also

needs creation of an enabling environment for women to make use of opportunities to improve their livelihoods. Representational justice includes women's presence and active participation in decision-making bodies, ranging from the local to the national. This relates to aspects of 'political participation sub index' in the global gender gap index.

6.5. Gender Mainstreaming in Agriculture: A Snapshot

Given the role and position of women in agriculture sector in India, gender equality in the context of impact of climate change on agriculture can be achieved only through facilitating gender justice within the sector. The state civil society and markets as key agents in the development process, have played a significant role in facilitating gender justice in the agricultural sectors. The states facilities gender justice by engendering agricultural policy and programme formulation, design and implementation. The civil society design and implement interventions and programmes that are gender transformative. The social sector contributes successful pilots at a local scale, which then can be scaled up by the state at the national level. The market facilitates gender justice by engendering agricultural value chains. This section provides a snapshot of some efforts aimed at overcoming the structural and social obstacles towards ensuring gender justice in agriculture.

Table 6.1. Dimensions of Gender Justice

Recognition of:	Redistribution of:	Representation of:
<ul style="list-style-type: none"> • multiple and intersecting discriminatory norms, values, perceptions and differences • different people's varied needs, vulnerabilities, and opportunities • women's environmental knowledge and values 	<ul style="list-style-type: none"> • public resources, especially social protection measures, in an equitable way • land, employment opportunities, inputs and technologies • access to credit, extension services and other resources • access to education, skills and knowledge service 	<ul style="list-style-type: none"> • women and other marginalised groups in politics and decision-making at all levels • communities affected by climate change and food insecurity in relevant policymaking • women's interests in accountability mechanisms for policies on gender equality, climate resilience, and food and nutrition security

Source: Prasad, Kanitkar, and Dutta (2023: 279)

6.5.1. Engendering Agricultural Policies

'Towards Equality' the landmark report of the Government Committee to Study Status of Women in India is the first concerted attempt from a policy perspective at understanding the differential vulnerability dimensions of women (GoI, 1974). The report recognised the need for equal employment opportunities for rural women in informal sectors like agriculture and participation in local governance. Increasingly there were attempts at capturing women's economic contribution, as part of the census exercise, where a new employment category-marginal workers-was created. The *Shramsakthi* report too emphasised the need to capture women's contribution in the informal economy (Bhatt *et al.*, 1988).

Post-independent India witnessed several approaches in mainstreaming gender in development. It ranges from a welfare approach to recognising the central role of women's participation and empowerment. Policy approaches also witnessed a paradigm shift from attempts at integrating 'women in development' to mainstreaming gender as a social and analytical construct at all levels of development policy, organisations and actions. Consequently, policies and programmes saw a marked shift from meeting 'practical gender needs' to addressing 'strategic gender needs'. Strategic gender needs seek to improve women's position as active agents in the development process and as equal participants in the economic process.

Women in agriculture found a place for the first time in the five-year plans as part of the 'Farmers Training and Education Programme' launched by the Ministry of Agriculture (renamed now as Ministry of Agriculture and Farmers Welfare). The programme aimed to establish 150 farmer training centres to extend awareness, knowledge and skills to women farmers (GoI, 1971). 'Women in agriculture' programmes were run by state governments of Karnataka, Tamil Nadu, Odisha, Madhya Pradesh and Andhra Pradesh with external donor agencies like Danish International Development Agency (DANIDA) and the Royal Netherlands Embassy. The strategy, in subsequent five-year plans, were to

mobilise women into 'Self-help' Groups (SHGs) which would become vehicles facilitating access to technical and extension services and building leadership skills as extension workers (Ahmed, 2004).

Call for 'mainstreaming the human and gender dimensions in all farm policies and programmes' was stated as a major policy goal for the first time in the National Policy on Farmers in 2007 (GoI, 2007). The Department of Agriculture, Cooperation and Farmers Welfare, under the Ministry, operationalised gender mainstreaming by building capacities, providing access to productive resources, finance, technology and enabling decision-making power of women. The specific strategies followed were (a) earmarking 30% funds for women, and (b) adopting a pro-women approach in beneficiary-oriented components in major programmes and schemes (GoI, 2007). The policy stipulates that states and other implementing agencies adhere to the strategies. This is applicable to State Extension Programmes for Extension Reforms, National Food Security Mission, National Mission on Oilseed and Oil Palm, National Mission on Sustainable Agriculture, Sub-Mission for Seed and Planting Material, Sub-Mission on Agricultural Mechanisation and Mission for Integrated Development of Horticulture (PIB, 2021b).

The government set up the National Gender Resource Centre (NGRC) in agriculture, which acts as a focal point for gender mainstreaming agricultural policies and programmes, undertaking training and capacity building for state agencies engaged in agricultural extension and training. NGRCA acts as a fulcrum for forging effective functional linkages with relevant line departments, agencies and institutions for women empowerment. The government, as a recognition of women farmers, has declared 15 October as Mahila Kisan Divas. The Central Institute for Women in Agriculture (CIWA) is mandated to research on gender issues in agriculture and allied activities. The centre coordinates and carries out research on gender and agriculture through its All India Coordinated Research Projects (AICRP) centres spread across 12 States in the country and the Good Agricultural Practice GAP-India Hub (WAF, 2014).

6.5.2. Engendering Agricultural Extension and Input Services

Various divisions of the Department of Agriculture and Farmers Welfare are engaged in gender mainstreaming efforts. The State Extension Programmes for Extension Reforms implemented through the Agricultural Technology Management Agency (ATMA) promoted decentralised farmer-driven and farmer-accountable extension systems through an institutional arrangement for technology transfer. ATMA mandates women farmers representation in the decision-making bodies at the block and district level, earmarking of 30% funds for women, women representation in the farmer advisory committees, women as 'farmer friends' engaging in last mile delivery of extension services and as members of farm women food security groups. Since inception of the scheme in 2005-06 till 2021, women farmers account for 25% of the total farmers who have participated in extension activities like training and exposure visits (GoI, 2022).

Women agri-entrepreneurs are entitled to 44% subsidy-8% point higher than the regular subsidy-under the scheme on establishment of agri-clinics and agri-business centres. Benefits of Micro Units Development and Refinance Agency (MUDRA) loan scheme also has been inducted under the entrepreneurship development schemes in agriculture. The Sub-Mission on Agricultural Mechanisation (SMAM), in addition to the mandatory 30% fund allocation for women, has an additional 10% more assistance for women beneficiary to procure agricultural machinery and equipment. This has resulted in many men registering small parcels of land in the name of women in the household to avail the additional subsidy. This though being tokenistic had helped challenge social norms restricting land ownership by women farmers (Field interactions).

Designing women friendly tools and machineries and organising special training sessions for women on agricultural technology use are also strategies adopted for gender mainstreaming in the agriculture mechanisation space. Introduction of women-friendly machineries like millet

pedal thresher, fork weeder is to cite some initiatives (Devkota *et al.*, 2016). In Odisha, government checks on gender sensitivity of millet-based tools and technologies for providing state subsidies for machineries in millet cultivation (Rao *et al.*, 2022). In addition, promotion of 'custom hiring centres' which are farm machinery service centres managed and run by women's collectives has increased women's access to drudgery reducing agricultural tools and implements in India (GoI, 2019). Many of these provisions in the government policies and programmes, indirectly helps circumvent the major limitation in the process of recognising women as farmers-which is not having land title deeds in their names.

An unintended consequence of push in agricultural mechanisation is the displacement of female labour. A one percentage point increase in mechanisation decreases female labour used per hectare by 0.7% (Afridi *et al.*, 2021). The results are consistent after controlling for all the confounding variables like demography and economic characteristics of a region, pre-existing labour force participation of women, region-specific employment trends and state-specific time fixed effects. Women's labour use in agriculture declined by 22% in response to 32 percentage point increase in mechanisation during 1999-2011. The decline was mostly reported in weeding.

The M.S. Swaminathan Research Foundation, a research and development organisation, has taken efforts to make weather and climate information dissemination gender-inclusive and gender-sensitive, using social networks that are most inclusive of women in the villages. This supports women farmers in the region to access and use weather based agro advisories to equip them to adopt to weather and climate variability (Rengalakshmi *et al.*, 2018).

6.5.3. Facilitating Women's Access to Land

There are also instances where land has been leased for cultivation by women's collectives with state support, even in states where leasing of agricultural land is legally prohibited (*land leasing by Kudumbasree in the state of Kerala*,

India) has enabled participation of even landless women agricultural labourers in the agricultural value chain in these states. These collectives have enabled women farmer to access credit, crop-based subsidies and extension services. It also helps them to adopt climate-resilient crops (Agarwal, 2019). This model initiated by Kerala state, is being replicated across India, through the National Rural Livelihoods Missions (NRLMs).

Further, many gender-progressive development organisations have mobilised rural women (small and marginal farmers, landless and destitute) to collectively lease land (usually through their SHGs, *singams* or *mandals*), with or without joint cultivation and management as a prerequisite. These include the Deccan Development Society the Gorakhpur Environmental Action Group (GEAG) and Society for Promoting People's Participation in Ecosystem Management (SOPPECOM) in Pune. In both these cases, land has been leased from large farmers in the village for a fixed period, with landless women collectively investing in resources using Low External Input Sustainable Agriculture (LESIA) techniques towards sustainable agriculture promoted by the Non-governmental Organisations (NGOs).

The national policy on Farmer Producer Organisation (FPO) and the Mahila Kisan Sashakthi Karan Pariyojana (MKSP) are all policies that provide scope for developing gendered agricultural value chains in India. Engendering agricultural value chains is expected to strengthen and improve women's participation across the value chain. Interventions aimed at horizontal integration of gender concerns across the value chain is expected to strengthen women's role and bargaining position in roles they already play across the agricultural value chain. Capacity building on modern practices and technology, building entrepreneurial capabilities and business skill, is expected to improve the quality of participation of women farmers at the higher end of the agricultural value chain.

6.5.4. Gendering Agri-Value Chains

MKSP, a sub-component of Deendayal Antyodaya Yojana (DAY), which is focussed

on women's empowerment makes systematic investments to strengthen women's participation in agriculture-based livelihoods. There are 181 women producer enterprises promoted under the DDY-NRLM programme. Further, 100 women owned FPOs are registered under the scheme on 'Formation and Promotion of 10,000 FPO's'. The National Bank for Agriculture and Rural Development (NABARD) has promoted 178 exclusive women FPOs, with 0.74 lakh shareholder women members (PIB, 2021b). Promotion of appropriate governance structures and institutions like women producer's collectives that engages in end-to-end support for women farmers have found to be effective in improving women's access to inputs, extension and credit. Being part of collectives helps build scale in marketing and processing, improve bargaining position, and strengthen quality of participation across the value chain.

In 2024, government of India, launched the 10,000 FPOs central sector scheme, with an emphasis on increasing women's participation in FPOs. The clause 4.4 of the operational guideline of the scheme provide special focus to include small, marginal and women farmers/women SHGs, SC/ST farmers and other economically weaker categories, etc., as members to make FPOs more effective and inclusive (PIB, 2024). As of July 2024, 810 FPOs have been registered as 100% women members FPOs under this scheme. Further, 35% of the 19,82,835 farmers registered as FPO members are women farmers.

India had formulated the National Action Plan for Climate Change (NAPCC) in 2008 (GoI, 2008). The NAPCC outlines the countries strategies for adaptation and mitigation to climate change. The NAPCC has eight National Missions, with the National Mission on Sustainable Agriculture (NMSA) being one of the eight missions. Productivity enhancement through conservation and augmentation of natural resources is the major focus of NMSA. It advocates progressively shifting to environment-friendly technologies, adoption of location-specific integrated farming systems, soil health management, promotion of rain-fed technologies and efficient water management. NMSA, Strategic Knowledge on Climate Change (SKCC) and the National Agricultural

Innovations Project (NIAP) prioritises issues of climate change in agriculture. NMSA and SKCC together aims to achieve a 4% growth in the sector, while NIAP emphasises on climate change funding for agriculture.

6.5.5. Public Private Partnership for Gender Mainstreaming in Agriculture

The Directorate of Research on Women in Agriculture (DRWA) undertook a study on Public Private Partnership (PPP) in agriculture, for the period 2009 to 2013, reveals that women farmers could have the advantage of improved productivity and increased production of farm

enterprises in addition to acquiring improved social recognition and group dynamics. Field studies have shown several of these PPP models contributes to gender mainstreaming in agriculture, food security, poverty reduction and economic growth. However, over emphasis on standardisation with respect to quality, grading and timely supply is making some farmers to go back to their traditional system of marketing (Ponnusamy *et al.*, 2014).

The study also identified the strength and weakness of five PPP models of gender mainstreaming in agriculture in Assam. The cumulative results with ranking are provided in Table 6.3. The expansion of alphabets in the table on gendered impacts is provided in Table 6.4.

Table 6.2. The PPP Models Selected for the Study across 22 States of India

Name of the Centre	Operational Area	No. of PPP models collected
Directorate of Research on Women in Agriculture (DRWA), Bhubaneswar	Odisha, Bihar, Madhya Pradesh, Jharkhand and Chattisgarh	24
Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore	Tamil Nadu, Andhra Pradesh and Puducherry	32
Kerala Agricultural University, Thrissur, Kerala	Kerala, Karnataka and Goa	17
Maharana Pratap University of Agriculture and Technology, Udaipur	Rajasthan, Gujarat and Maharashtra	4
CCS Haryana Agriculture University, Hissar	Haryana, Punjab, Himachal Pradesh, Uttar Pradesh and Jammu and Kashmir	5

Source: Ponnusamy *et al.* (2014)

Table 6.3. Gendered Impacts of PPP Models—Results from Assam

Ranking	PPP Models									
	Model 1		Model 2		Model 3		Model 4		Model 5	
	Females	Males	Females	Males	Females	Males	Females	Males	Females	Males
I	F	L	H	N	N	N	J	E	M	I
II	J	E	M	C	G	H	C	M	G	A
III	H	G	A	J	H	J	A	D	I	L
IV	M	H	L	I	L	M	I	B	H	M
V	E	I	K	D	J	E	N	N	A	J
VI	A	B	J	K	E	I	G	H	N	B
VII	G	M	B	E	A	L	E	K	D	G
VIII	C	D	E	B	I	B	L	J	L	N
IX	B	A	D	J	C	K	B	L	J	E

Ranking	PPP Models									
	Model 1		Model 2		Model 3		Model 4		Model 5	
	Females	Males	Females	Males	Females	Males	Females	Males	Females	Males
X	K	J	G	L	K	A	M	G	C	H
XI	L	K	F	G	D	C	F	F	B	F
XII	D	C	C	A	F	F	D	C	E	K
XIII	N	F	I	H	M	D	H	I	F	D
XIV	I	N	N	F	B	G	K	K	K	C

Source: Ponnusamy *et al.*, (2014)

Table 6.4. Indicators that Alphabets Represent

A. Decrease in drudgery among farm-women	I. Change in attitude and perception among farmwomen
B. Increase in employment opportunity among farmwomen	J. Development of decision-making power of farmwomen
C. Reducing health hazard among farm-women	K. Increase in the access and control of resources among farm families
D. Increase in yield of crops	L. Help to farmwomen for social reorganisation
E. Gain in knowledge (new technology)	M. Development of communication skill among farmwomen
F. Decrease in workload among farm-women	N. Development of leadership quality among farmwomen
G. Enhance food security among farm families	
H. Increase in skill capacity of farm-women	

Source: Ponnusamy *et al* (2014)

6.5.6. Gender in Climate Action Plans

The NAPCC, while recognising the gendered impact of climate change, reportedly fails to bring in the gender dimensions in its adaptation measures (Kapoor, 2011). Critical examination of the NMSA also reveals the gender insensitivity of the implementation of the mission. Women farmers accounted for 16.4% of the beneficiaries, of the Rainfed Area Development (RAD) programme within NMSA (MoAFW, 2020).

Closer look at the NAPCC, reveals that it considers women as a homogeneous block without adequately accounting for intersectional vulnerabilities. A critical examination of state climate action plans reveal that 43% of the SAPCC's acknowledge gender, but operationalise it inadequately. Large majority of states view women as victims of climate change and use indicators of increased work burden to speak of climate change impacts on women. The states of Kerala, Tripura and Uttarakhand

acknowledge the importance of women's knowledge and roles in society as key in climate change adaptation. However, surprisingly the states of Bihar, Gujarat, Chattisgarh and Uttarakhand, recognise women as powerful change agents capable of shaping and driving ground level adaptation to the impact of climate change (Singh *et al.*, 2021).

The Climate and Development Knowledge Network (CDKN) identified opportunities and outlined roadmaps for gender mainstreaming of climate change action plans for the state of Madhya Pradesh, Uttarakhand, Uttar Pradesh and West Bengal. The state of Odisha shows good performance in terms of engendering agricultural schemes with spending on gender-specific schemes in agriculture accounting for 8.14% of the state GDP (ODoF, 2019). The state also effectively incorporated gender concerns in the SAPCC, involving women farmers in climate-resilient farming systems and climate change adaptation programmes being some of the key strategies.

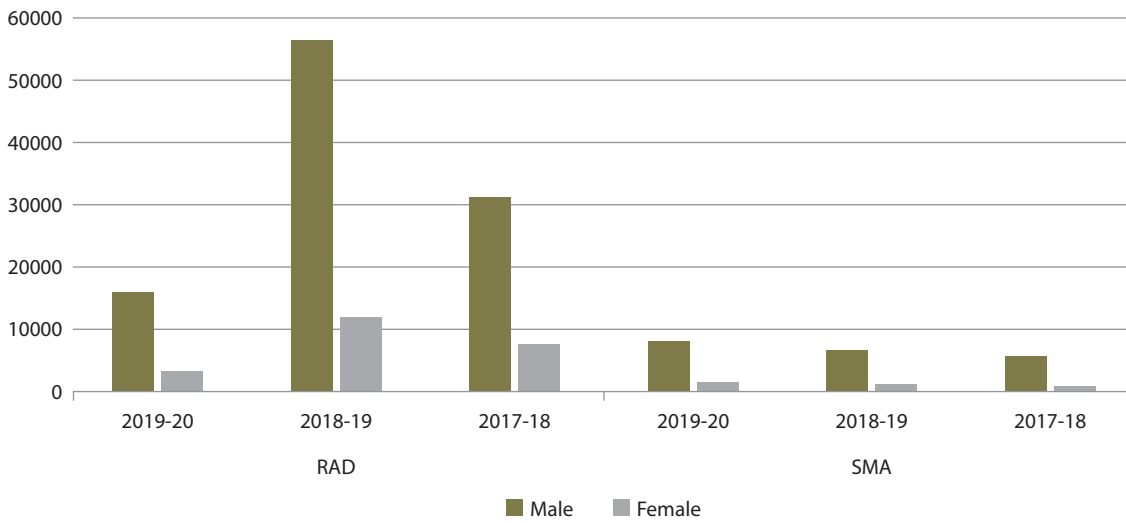


Figure 6.4. Beneficiaries under Rainfed Area Development & Sub-mission on Agroforestry
 Source: NMSA

The Kerala state SAPCC recognises the need for collecting gender disaggregated data on vulnerabilities, gender budgeting and women’s financial inclusion. Gujarat state SAPCC emphasises integration of gender concerns into climate change adaptation planning. The

action plan highlights the link between gender inequality and climate change vulnerability and conducts vulnerability assessment from a gender perspective. Figure 6.5. depicts ways in which states have incorporated gender in the climate change action plan.

How gender is included (or not) in India's Climate Change adaptation policy

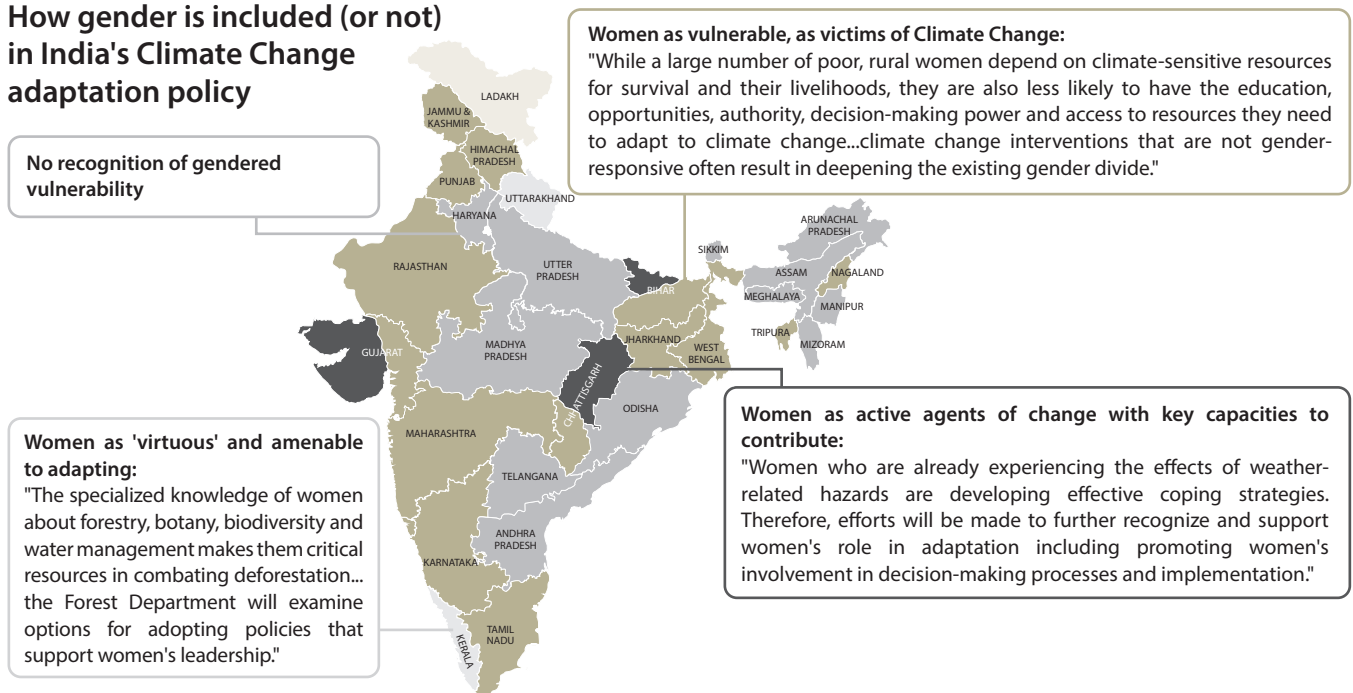


Figure 6.5. How States have Factored in Gender in Climate Adaptation Policies

Source: Adapted from Shivani Dave in Singh (2023): <https://questionofcities.org/how-is-india-mainstreaming-gender-in-climate-change-adaptation/>

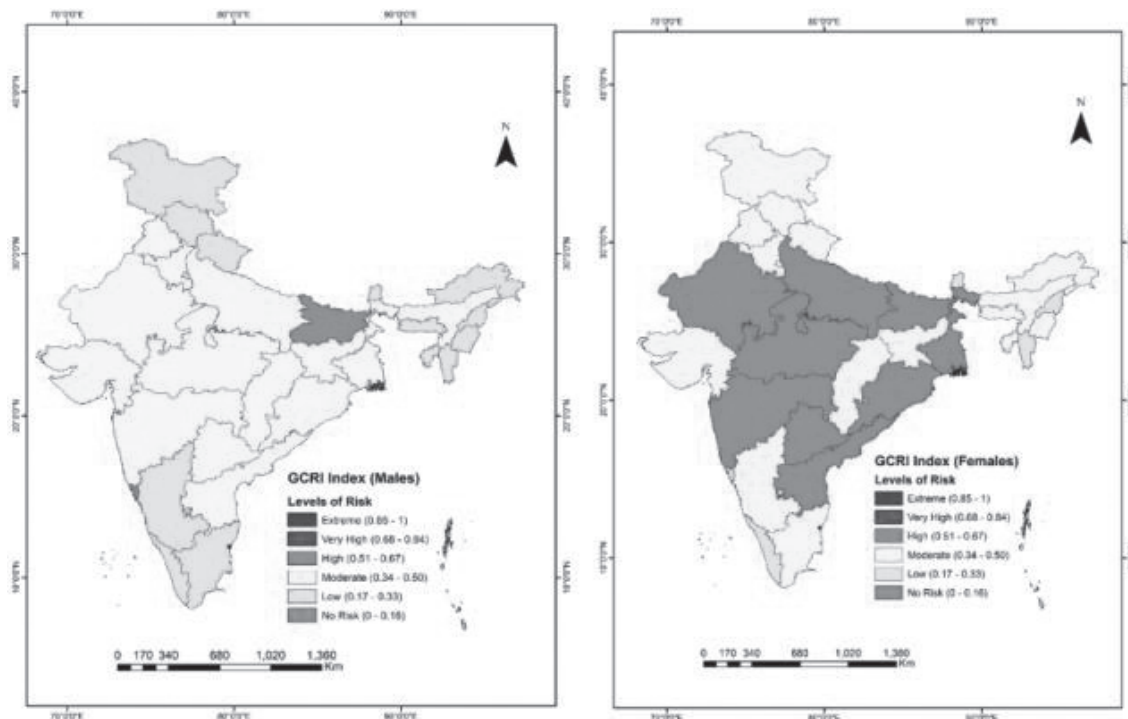


Figure 6.6. Gender-based Climate Risk Index: Indian States
Source: MoEFCC (2023)

The focus on gender-related climate adaptation in the agricultural sector should be made stronger. This given that most of the states in India are at high risk of climate change and this has a gendered difference. A study done across Indian states, applying the Gender-based Climate Risk Index (GCRI), reveals large gender-based differences among states at risk of climate change. The GCRI values for females ranged from 0.25 in Goa indicating low risk to 0.62 in Bihar indicating high risk. States like West Bengal, Maharashtra, Odisha, Rajasthan, Andhra Pradesh, Madhya Pradesh, Uttar Pradesh and Bihar, with high proportion of women workers in agriculture, scored high on the GCRI index for females. These states performed very poorly on the adaptive capacity of women to climate change.

Gender mainstreaming of the national and state climate action plans would help build women farmers' capacity to adapt to climate change. Given the multidimensional nature of the nexus between climate change and gender inequity, there is a need to integrate gender consciously into climate action plans. A pathway for gender-

inclusive climate action has been proposed by Shaik (2022) and the thematic representation is presented in Figure 6.5. This ranges from efforts at strengthening governance and policy designs, empowering women and build their agency to mainstreaming gender in philanthropic funding. Even post Paris Climate Agreement, less than 2% of philanthropic funding was directed to climate mitigation and much lesser focussed on climate resilience and adaptation (ICC, 2021). India will require about Rs. 800 lakh crore to achieve its net zero emission targets

Women's' participation in stakeholder consultation need to be strengthened. Robust monitoring and evaluation mechanisms to track gender in climate change actions also need to be put in place. In addition, collecting gender-disaggregated data across agricultural programmes, schemes and interventions will be useful to convey the effectiveness of the gender mainstreaming efforts on women farmers empowerment. Existing survey-based index like the Women's Empowerment in Agriculture Index (WEAI) measure gender parity and empowerment in agriculture. The WEAI is used

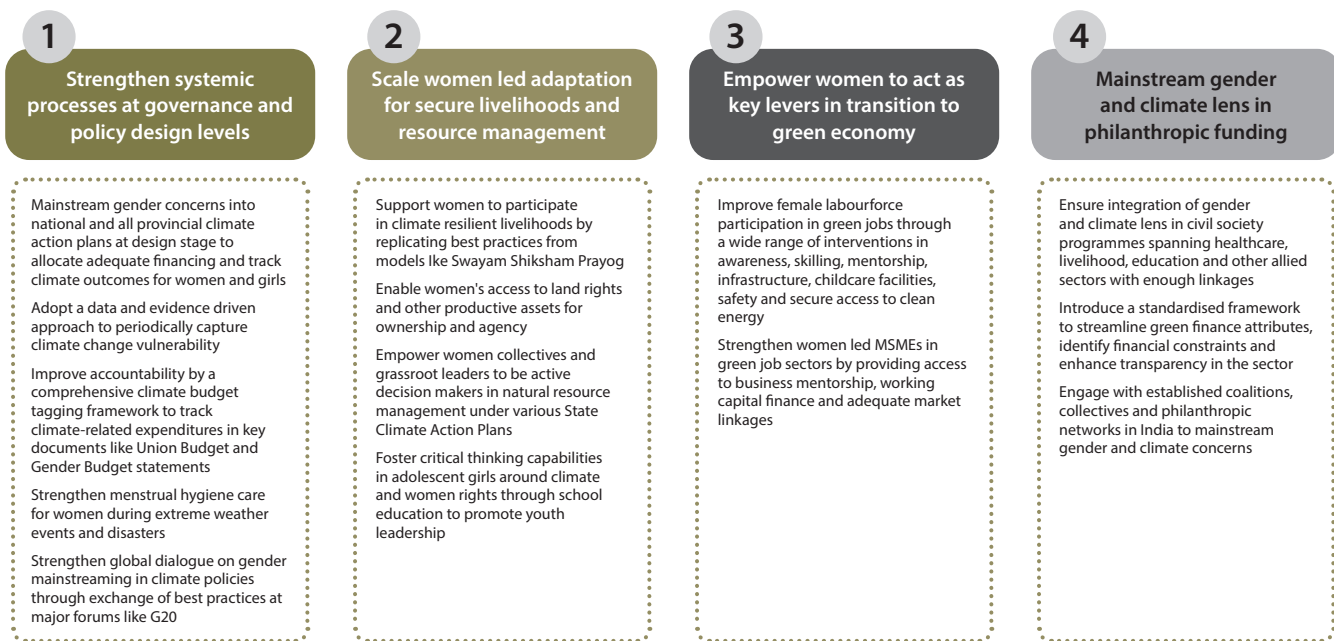


Figure 6.7. Pathways for Gender-inclusive Climate Action

Source: Shaikh, (2022)

by several countries to track progress, and the insights is used to course correct and improve strategies to ensure gender inclusion and women empowerment in agriculture (Garbero and Perge, 2017).

6.6. Conclusion

Changing weather patterns, climate variability and change are increasing the vulnerability of the population dependent on agriculture for their livelihood. Women make up a substantive share of this population in India and hence gender justice is central to ensuring climate justice in agriculture in India. Persistent gender-inequality in agriculture disproportionately disposes women farmers to the adverse impact of climate change. Women farmers face structural, institutional and social barriers in realising their full potential as economic agents contributing to the sector.

Agricultural reforms that incorporate gender justice at all scales and levels are required to help bridge the gender-gap in agriculture and improve the quality of participation of women in agriculture. Critical evaluation of the existing

efforts at gender mainstreaming in agriculture in India, reveal effective gender transformative systemic and social change in the sector would require mainstreaming efforts to extend beyond the formal structural and institutional space to the informal gender-restrictive social and cultural space. Climate-resilient agricultural systems will remain a rhetoric in the absence of gender-transformative approaches in agriculture.

To be impactful, gender mainstreaming should address structural inequalities, such as those pertaining to rights to land and inheritance, access to financial assets and market-based adaptation/coping strategies, and active participation at all levels of decision-making. Engaging women in Climate Smart Agriculture (CSA) without a critical analysis of their vulnerability context, the risks they face and the differential adaptive capacity will only augment the existing gender disparities and reinforce women's subordinate positions. Building evidence through research on gendered outcomes from inclusive CSA will provide a fillip to strengthening the policy framework for gender mainstreaming in CSA.

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Investing in Care Economy for a Dignified Livelihood

Identifying Levers, Closing Gaps

7

Sona Mitra'

Data and evidence from across the globe show the pervasive inequalities in the nature of unpaid and care work performed by women. A World Bank study conducted in 2021 estimated that women's unpaid contributions to healthcare equate to 2.35% of global Gross Domestic Product (GDP), or about USD 1.488 trillion. If the net value of 'care' is widened beyond just health, this number rises to a whopping 9% of global GDP. Across the world on an average, women spend about two to ten times more time on unpaid care work than men. In the Low- and Middle-income Countries (LMICs) women spend almost 5 times more in performing care and household chores as compared to men. In South Asia, led by India, women spend up to 9 times more on such activities as compared to their male counterparts. In India, over 80% women participated in 'unpaid domestic services for household members', spending, on an average, 299 minutes a day compared to 26% men spending, on an average, 97 minutes a day (TUS, 2019). On the other hand, in the African countries, women spend around 263 minutes per day on such activities compared to 78 minutes

spent by men (ILO, 2018). Clearly there already exists a case for investing in care economy as a major step towards achieving gender equality.

In the policy discourse, care work of women usually includes activities performed towards caring for children, sick, disabled and elderly as well as household duties such as collecting water, firewood for fuel, performing daily household chores, animal husbandry and caring for poultry, and engaging in community services. While these are common elements of care work performed by women across most geographies of the world, the nature and the scope of it varies across regions based on several factors such as the states' role in providing enabling care infrastructure for women and basic amenities to women and girls, cultural norms and practices of the local geographies, social demographics of the region, socio-economic status of women and the overall size and growth potential of the local economies. More than half of this work is performed using unpaid labour of women from across the world.

Thus, it is indisputable that large-scale investments in the care economy across geographies (including into care policies, care

work and social protection) is a necessity and could potentially create around 300 million new jobs.² On the other hand, the cost of not investing in care is substantial, not only for women and girls, but also for the economy. Research has shown that lack of investment in care can lead to the United States (US) alone facing a projected annual loss of USD 290 billion by 2030.³ The question is what are the avenues and targets of investments, who would be the ones driving these investments and what could be the ways of creating strong and sustainable care ecosystems. The chapter attempts to answer a few of these questions.

The chapter is organised into three sections.

Section 7.1 briefly describes what is comprehended as 'machineries of the care economy'. Some of the common aspects of investing in care identifies strengthening the care ecosystem or its machineries to build strong care infrastructures.

Section 7.2 is on the role of the state as an important machinery or player assessing the existing policies on care and how it enables women's livelihoods.

Section 7.3 is the actionable section on how could these machineries be optimally utilised for creating care provisions for the economy as well as act as a lever for generating employment. The section highlights some of the good practices and care models that could be scaled for strengthening the care service delivery ecosystem.

7.1. How Do We Unpack the Machineries of a Care Economy?

Care as a sector needs to be approached from a life course lens where an individual is born as a care-receiver and slowly and gradually transforms into a caregiver and during the course of a large part of the individual's life, they are both receivers and givers of care. The authors begin by unpacking the care economy to highlight how it would lead to a productive economic growth and welfare for women in specific and all others in general, and also to understand the concept in a very simple economic frame of demand and

supply of care in an individual's life. Care is thus imagined as a provision of support, assistance and attention to all persons, which may not be just a basic human need, but remains an essential component for human development, well-being and survival.

There is thus a clear interaction of supply and demand for care throughout a person's life. Yet no economy across the world has looked at care from such lenses of production, consumption, distribution and redistribution. This albeit narrows the definition and conceptual understanding of care but it also transforms care as a global good that everyone in a society and economy benefits from. Care is also a right, which means everyone in need of care has a right to receive that care. A care economy is therefore one that provides all its citizens accessible and affordable quality care services.

Razavi (2011) delves into its intricacies of a care economy and sheds light on the roles of institutions in delivering such services. She however illustrates the components that constitute the care economy by disaggregating them into four distinct categories-families or households, the state, the market and non-profit organisations-and calls them the 'care diamond' responsible for contributing to the care economy. Each of these entities contribute to the care economy in distinct yet interconnected ways, through both paid and unpaid channels, and collectively forms a complex web of relations that sustain the well-being of individuals and communities.

The 'Generation Equality Action Coalition on Economic Justice and Rights' joint commitment in the 'care manifesto' developed last year, clearly articulates a few asks from the government. Among those there is a clear ask to create a 'care budget' by committing to spending 10% of government budget and directing investments into targeted care components and committing to contribute to the global target of creating 80 million decent care jobs.⁴

The care components, namely childcare, elderly care, care for the sick and disabled, community care, household care, and maintenance work requires action from multiple stakeholders across four dimensions-infrastructure, services, social protection and

safety nets, and employment-related care.⁵ Legal systems and laws, public policies and public and private investments can shape the entire care ecosystem in an economy within which the role of the state markedly differs from that of non-profits, families or markets. While families have a compulsion to provide care or be the unpaid caregivers and markets driven by profit motive deliver paid care services accessible only to a select section of the population, governments, on the other hand, has the capacity to play the powerful role of being an anchor and facilitator of building and strengthening the care ecosystem within the economy by bringing these actors together and using effective means towards transforming it.

For instance, governments have the primary role to fund quality care infrastructure, generate decent care jobs, invest in care-related social protection and put in place labour market structures that support women entrepreneurs, employees and carers alike. Non-profits bear the responsibility for funding and prioritising care, social services and social protection through their development engagements and can give policy advice that accelerates progress. The private sector needs to complement action through care provision, addressing gender discrimination across value chains and by providing equal opportunities at work, including by closing the gender pay gap and putting in place parental leave, flexible working and other family-friendly work policies.⁶

Clearly four policy categories emerge when the authors unpack the care economy and attempt to identify investment avenues. The next section briefly discusses the role played in those four policy categories by the Indian state and highlights the gaps deficits.⁷

7.2. Care Policies - Approaches and Deficits

A wide range of policy notes and documents suggest four clear policy categories or areas which become important for identifying the approach towards care policies in an economy and also helps to identify the gaps and deficits. As mentioned in the previous section,

infrastructure, social protection, support services and employment related care support forms the main frame of devising a comprehensive care policy framework that includes supporting and enabling both paid and unpaid components of care work. These maybe grouped as follows:

- **Care infrastructure:** Infrastructure provisions for universal education, regular and continuous supply of water and sanitation facilities, access to clean energy, safe and sustainable transport, nutrition and food services, centre-based support for childcare, elderly care and healthcare infrastructure for persons who are sick or living with a disability and pregnant women.
- **Care-related social protection:** These include direct benefit transfers or cash transfers schemes for both consumption and production purposes, cash-for-care support vouchers, tax benefits and non-contributory pension schemes, employment guarantee for working mothers and mothers of young children, wage protection for pregnant and lactating mothers, universal health coverage for women informal sector workers, accident insurance and pensions.
- **Care services:** These include services provided for childcare, older person care and care provisions for persons with a disability or illness through the state or the market.
- **Employment-related care:** These would include leave policies-especially employer-funded or contributory social protection schemes, such as maternity and parental leave benefits, family-friendly working arrangements such as childcare facilities at workplace, nursing breaks at work, flexibility of working hours, policies for returning after career breaks, availability of sabbaticals, severance pay, and other maternity entitlements.

If we map the welfare programmes of the Government of India across these four categories, it is evident that there exists a number of such programmes or schemes across categories. This is shown in the matrix below by the name of the programmes implemented mostly by the Union Ministries. The matrix does not include the state-run initiatives, which would make the list much longer.

Table 7.1. Government Programmes across Categories of Care and Care Sectors

	Infrastructure	Social protection	Services	Employment related
Health		National Health Mission (NHM)		
	Madhyamik Shiksha Kendra (MSK)	Pradhan Mantri Matru Vandana Yojana (PMMVY), Ayushman Bharat, Janani Suraksha Yojana (JSY), Janani Shishu Suraksha Karyakaram (JSSK), Beti Bachao Beti Padhao (BBBP)	Prime Minister's Overarching Scheme for Holistic Nourishment (POSHAN), Reproductive and Child Health (RCH), Rashtriya Kishor Swasthya Karyakram (RKSK)	
Education	National Education Policy (NEP), Early Childhood Care and Education (ECCE)		NEP, ECCE	
Housing	Pradhan Mantri Awas Yojana (PMAY)			
Water and sanitation	Swachh Bharat Mission (SBM), Jal Jeevan Mission (JJM), Atal Mission for Rejuvenation and Urban Transformation (AMRUT)			
Energy	Solar Saheli		Ujjwala	Grameen shakti
Childcare	Anganwadi Centers (AWC), PALNA		Integrated Child Development Services (ICDS), Mid-day Meal (MDM)	
Elderlycare	Integrated Programme for Older Persons (IPOP) care homes	Old age and widow pensions	Atal Vayo Abhyuday Yojana (AVAY)	AVAY
Other care				Maternity leave, paternity leave, daycare/creches at workplace

Source: Compiled by the author

The matrix above clearly shows that gaps and deficits exist across all four categories for most sectors, however it is more pronounced around the category of social protection for all sectors, infrastructure for direct care sectors and services for basic amenities such as housing, water, and sanitation which constitute indirect care sectors. If we examine these existing programmes across the parameters of quality, accessibility, affordability, universality and intention to prioritise care, the shortfalls across the programmes arise in the first four parameters for almost all programmes. This is elaborated with select examples especially for the informal direct care sectors.^{8, 9} Given the limited scope of the chapter as well as adhering to the word limit, the focus is on these particular sectors and not so much on healthcare and education sectors.

Within childcare, a direct care sector, government as indicated by Table 7.1 above, plays a major role in providing childcare facilities through its ICDS programme using the AWCs. The main function of the centres are to provide nutritional support, early educational development and health awareness among mothers and communities. The programme runs on the shoulders of a cadre of honorary workers and helpers, who are paid monthly honorariums for their services. The Anganwadi services are for children in the age group 0-6 and often evidence has shown that the centres suffer from lack of proper infrastructures, inadequate resources and lack of access to basic amenities, nutritional needs and educational materials.¹⁰

The Institute for What Works to Advance Gender Equality (IWGAGE) studies with

Self Employed Women's Association (SEWA) and mobile creches highlight unmet needs of working mothers in challenging environments and geographies, where there remains a dearth of infrastructural support and well as service support for childcares. These deficits or unmet needs are then supplemented by private non-profit organisations stepping either in partnerships or independently to plug the gaps.¹¹

Elderly care is another sector of direct care activities which falls short not only in the category of infrastructure and services but also a dearth of social protection measures for the elderly. The government programmes for the older population comprises of old age pensions, limited infrastructural facilities in the form of old age care homes/shelters and senior citizen health care policies as part of the NHM. There also exist almost little or no evidence of how large the gaps are to create a sustainable elderly care ecosystem that provides a range of infrastructural support, social protection measures and health and daily care services. The sector falls short in all categories highlighting the urgent need for augmenting the ecosystem.

On the indirect care sectors like housing, water and sanitation, energy and so on, there is investment by government on infrastructure creation through the programmes mentioned in the matrix above. Having access to such amenities reduces women's time poverty significantly (Neetha, 2023; Afridi, 2023). However, it is yet to be a universal system of providing access to these amenities and there is a need to create service support networks for extending these facilities as well.

Closing the above gaps are also the actionable areas which need immediate attention. It clearly shows that expansion of care activities for fulfilling the demands on care infrastructure and services is an urgent need. This is also the point where there exist opportunities for expanding and creating opportunities for employment and entrepreneurship of women. The following section discusses the mechanisms of building a care economy and society by elaborating on the what, where and how to invest to close the gaps/deficits in the care ecosystem.

7.3.Unlocking Investments for Filling the Gaps in Care Ecosystems to Build Sustainable Livelihoods

Interventions to include expansion of care services and infrastructure to close the deficits is not only about expansion of resources but also has the potential for creating a large care workforce. This section elaborates the needs to close the gaps and highlights the avenues that need direct investment into building a sustainable care ecosystem. The components of investments could be expanding care, social service and infrastructure; focusing on direct and indirect care across the broad spectrum of caring needs from disability care, to elderly care and childcare; provisioning for decent housing, regular supply of water and electricity, access to clean energy, strengthening communities for mobilising care services and so on. However, all of this is possible once the following are in place.

7.3.1. Expanding Care Infrastructural Provisions

Infrastructure for providing care services across components of direct care such as childcare centres, eldercare homes, daycare for persons with disability and older population are part of creating caring ecosystems. While childcare in India operates through the AWCs, as mentioned in the previous section, the other care facilities are almost non-existent across public systems and are made available to middle and higher income population groups by private operators thriving on robust revenue models. Even childcare provisioning by the government is not universal and uses both non-profits and revenue/profit models for extending services to specific cohorts of the population.

The delivery of such services is contingent upon the type of infrastructure that is available. Allocating resources and redirecting investments towards building early childcare and development centres, elderly-care shelter homes, assisted living

community centres for the disabled and the elderly population needs resources and comprise of an intrinsic part of investing in care infrastructure. Unlocking private investments in this segment of infrastructure building has immense potential for transforming the care economy.

Further, as evidence clearly suggests that reducing women's time poverty and facilitating their roles in indirect care is achievable by provisioning better access to basic amenities. Decent housing, regular water supply, functional toilets with water, regular supply of electricity, access to clean fuel, and even access to internet and mobile services play an important role in reducing women's indirect care workload. However, all of these are accessible by lower income population groups through sustained investments in these amenities by the government.

So clearly while the government has a huge role to play in terms of securing and investing in infrastructure, its role is also to ensure certain incentivised as well as regulatory structures are in place for developing private models of infrastructure provisions. There could be cooperative models, Public-private Partnership (PPPs) and even revenue generating models of

such infrastructure provision. Boxes 7.1 and 7.2 below provide examples of how cooperative and non-profit models have been filling up the care gaps and deficits.

7.3.2. Expanding Care Workforce and Care Enterprises

Infrastructure alone cannot improve the ecosystem and fill the gaps. Service delivery mechanisms play an equally important role. Much of the effective delivery mechanisms rests on the cadre of care workers, given the relational nature of the services. The contributions of women care workers across the world has been recognised, yet the amount of neglect they face in policy inclusion for a better working conditions as well as the formal recognition as a worker is yet to be achieved for these women in many parts of the world. In India, this workforce, which numbers officially at 3.5 million predominantly comprises women and plays a critical role in health, childcare and elder care in the country (Frontline Index Report, 2023). This is an undercounting and a large number of women care workers provide

Box 7.1. SEWA - Sangini Cooperative Model of Extending Care Services and Creating Care Jobs

SEWA Sangini Child Care Workers' Cooperative (SCCWC) was developed as a response to SEWA workers' requests for quality childcare provision. SCCWC child care centres are owned jointly by the care providers and the mothers of the children. These centres cater to the childcare needs of women informal workers offering full-time care for 350 children up to six years of age, operating from 9 a.m. to 5 p.m. on weekdays. Parents are charged a nominal fee, which eases financial pressures and covers only one-third of the total expenses per child. The remaining costs are met through community contributions, donor grants and government subsidies.

SCCWCs play a larger role in the community in addition to providing child care. Child care workers are selected from the community and receive training before taking up their responsibilities. This model therefore empowers the women of the community in two ways—firstly by reducing the unpaid childcare responsibilities of the women that gives them the time to access employment opportunities, secondly by training and building a skilled cohort of care workers and thus equipping the women to access paid forms of care work.

The centres also serve as a public service access point for vaccinations, primary healthcare, and nutritional advice for parents. Cooperative members also mobilise the community to demand improvements to the public ICDS and offers training to ICDS child care workers. The cooperative is a pivotal part of the social fabric of these dense urban communities and opens avenues for engaging with the local and national governments.

Box 7.2. Koosina Mane Scheme - Government of Karnataka's Initiative to Promote Care Livelihoods within Mahatma Gandhi Rural Employment Guarantee Act (MGNREGA)

Karnataka's Koosina Mane scheme has the mandate to support working mothers through childcare infrastructure. It is run by the Department of Panchayati Raj primarily intended for children of women who are employed under MGNREGA. The scheme aims to provide healthcare, nutrition and safety for children. Resources are drawn from the budgets of local bodies such as gram panchayats. Crèche facilities are proposed across 31 districts of Karnataka to support working mothers. Under this project, creches will be established in 4000 gram panchayats, operating eight hours daily. Mobile Creches is partnering with the state government to provide technical support as well as oversee training of the creche workers. The creche workers are recruited from the cohort of National Rural Employment Guarantee Act (NREGA) workers on a rolling basis i.e., at any given time, 10 women are being trained to be creche workers to be employed for 100 days as per NREGA norms. They are given skill training to become creche workers thus expanding the scope of work performed by these women and allowing them to find different livelihood opportunities.

these essential services under informal set ups where they remain uncouned and invisible as care workers. This is especially the case of women domestic workers, childcare assistance (nannies), and trained and untrained home-health carers.

There is a clear case for investing to strengthen the capacities of these workers, ensure decent working conditions, professionalise the cadres through sustained training, capacity building as well as professionalising the space with clear strategies of occupational growth and mobility laid out for the workers, adding dignity and value to the services being provided by the carers and investing in mechanisms to ensure their collective voices as workers are heard at the right

spaces and platforms. A strategic push to such professionalisation and formalisation of the occupations by expanding the sector again has the potential to unlock greater investments and improve economic growth and distribution by boosting labour market participation of women. The SEWA *Sangini* model highlighted in Box 7.1 is an example of how training, capacity building and monitoring can help sustain a cadre of care workers for children and also extend dignity towards the services that they provide.

Kidogo, the much celebrated care-preneurship model in Kenya also works on similar principles. Box 7.3 provides the details of such a working models. The advantages of having such models

Box 7.3. Kidogo Kenya—International Success Story of Care-preneurship

Kidogo enhances access to quality, affordable early childhood care and education in East Africa's low-income communities. Through an innovative social franchising model, Kidogo identifies, trains and supports female entrepreneurs-called Mamapreneurs-to establish or expand childcare micro-businesses. Kidogo's network of Mamapreneurs provide quality childcare and early childhood services in their local communities for an affordable fee-each daycare is profitable and self-sustaining.

By joining the Kidogo Network, mamapreneurs gain access to comprehensive training and mentorship in early childhood care and education, entrepreneurship, health and nutrition, all aimed at enhancing the quality of services they provide to young children. They also receive a starter kit with essential resources for their centres. The Kidogo model thus builds the capacity of facility owners to enhance self-employment opportunities.

within a regulatory structure is that it not only fills up the infrastructural and service delivery gaps, but it also unlocks immense employment generating potential of the economy, extends a social security coverage for workers and tick marks all categories of care dimensions given in the matrix above.

Even in the elderly care space, similar models of social enterprises could be created. There are several examples of such enterprises operating across India catering to the demands of older care in the middle and upper income households,

Box 7.4. HelpAge India-Non-profit Model of Extending Elderly Care and Professionalizing Care Workers

HelpAge India is a non-profit organisation dedicated to supporting disadvantaged elderly citizens across the country. The organisation works to enhance their well-being. Operating in 26 states, HelpAge India offers vital medical services, poverty alleviation programmes and income-generating initiatives in both urban and rural areas.

HelpAge India's network of 13 Active Ageing Centres provides a vital platform for senior citizens across the country, promoting active ageing and offering opportunities for meaningful engagement. These centres address one of the most pressing challenges faced by the elderly - social isolation. This is negotiated by onboarding care workers at their centres to create a vibrant and inclusive environment and promote interaction of the seniors, participation in activities and also help in learning new skills. For the older population, it curbs loneliness and supports their purpose of life and for the care workers it gives them a purpose for extending and providing the tough elder care services.

The focus extends beyond social or recreational activities to include supporting seniors in adapting to digital literacy programmes bridge the technology gap, ensuring that the senior citizens stay connected with their families and communities and also opening up new opportunities for communication and learning.

HelpAge initiative goes beyond traditional elderly care models, that cares for the ageing population but also in the process, it creates a livelihood setup for women care workers within their networks who not only provide trained healthcare services but also aides in companionship, mental health support and also act as digital guides for elderly. The HelpAge model certainly brings a different and a sustained model of care enterprises for the elderly.

however, certain models of good practices across the world has provided examples of government partnering with communities for extending elderly care in the form of social integration initiatives to combat loneliness, volunteer programmes, engaging the youth, communitised daily chores such as meal preparations, delivery, washing, cleaning and so on.

7.3.3. Investing to Upskill and Professionalise Care Occupations

Upskilling and professionalising the care space needs resources not only for extending vocational training but it requires a strategic mechanism for setting up institutes of care work where cadres are trained to provide quality services for direct care services. While there are formal training institutions for nurses, paramedics, even for home-care workers, however, to transform the care economy there is a need for direct investments in setting up training programmes, specialised institutes and so on. The programmes need to be envisioned not only as unlocking employment opportunities or creating social enterprise opportunities for the economy, these need to be a systematic intervention in the care space keeping in mind long-term economic consequences. Such professionalisation of the space also leads to better remunerative and more dignified working opportunities for the cadres.

7.3.4. Partnering with Industry to Enable Employment Related Care Policies for Women

An essential component of care policies have to include maternity entitlements, leave policies, flexible work and work from anywhere policies for enabling women workers balance their professional requirements with their care needs. The Government of India has done relatively well in enacting women-friendly policies at work, especially on account of maternity leaves. However, implementation of most policies face constraints. For example, it becomes difficult for small enterprises to often implement maternity

leaves for 26 weeks given their limited capacities of bearing such costs. Implementation of such forward-looking care policies for enabling women's workers' care needs industry support and cooperation as well as imagination to create models wherein industry partner with government to increase the success of the women-friendly policies. While the state has to actively oversee the implementation of these policies, wherever there are financial components to implementation, there needs to be innovative models of cost sharing between government and industry to ensure women workers are enabled and facilitated in utilising the benefits of the policies their care roles and responsibilities in order to remain in the workforce. Thus again, to make maternity leaves a success and not a barrier to women's entry into the job market in all segments, there could be models wherein women workers and employers could co-pay for maternal leave using financial instruments out of their monthly salaries while in employment, and access monthly payouts during their leave. This could work for gender agnostic leaves such as parental leave policies as well.¹²

7.3.5. Strengthening Social Protection Architecture for Care Provisions

The matrix in section 7.2 clearly shows the gaps when it comes to social protection measures for the care workers, who are mostly informal and also the elderly. The international deliberations on care, such as the G20 Bali Care Economy Dialogue, have provided comprehensive recommendations to governments on this point. The New Delhi Leaders' Declaration in the following India Presidency of the G20 in 2023, calls upon the G20 countries to 'promote investment in the availability and accessibility of social protection, and to affordable care infrastructure to address the unequal distribution in paid and unpaid care and domestic work

and to promote the continued participation of women in education and employment',¹³ In the current Brazilian Presidency of the G20, the series of T20 policy briefs clearly articulate the gap and the needs to protect the care workers by extending social security coverage, pensions, accident insurance and so on. It clearly articulates the needs to advance 'fair labour policies that guarantee decent wages, working conditions, and social protections for care and domestic workers, including community and grassroot care workers'.¹⁴

7.3.6. Developing a Comprehensive Care Policy Document for the Next 10 Years

Finally, the intention to prioritise care may be reflected in developing a comprehensive care policy framework for the economy. The government's vision documents as well as consecutive economic surveys in the recent past have mentioned care work and its importance for women in the economy. However, the current approach is more of plugging the loopholes rather than creating a holistic pathway for achieving and fulfilling the objectives of a care economy. There needs to be a guiding document by the government for the next decade clearly laying out the vision, objectives, goals and mechanisms for strengthening the care economy, identifying its pillars and stakeholders and committing to initiate a transformative change for women's empowerment by focusing on closing the glaring care gaps and unlocking multiple sustainable livelihood opportunities and dignified employment creation for women in the economy. Transforming care work into an economic segment that has immense potential of sustained livelihoods, care-entrepreneurship and employment generation would require such sustained and long-term interventions.

Notes

- ¹ Acknowledging Sruthi Kutty for her assistance in creating the boxed examples of innovative care service models
- ² De Henau, J. 2022. 'Costs and Benefits of Investing in Transformative Care Policy Packages: A Macrosimulation Study in 82 Countries.'" *ILO Working Paper 55*. ILO. Retrieved from: https://www.ilo.org/global/publications/working-papers/WCMS_839252/lang-en/index.htm.
- ³ Baller, S. and Hakspiel, J. 10 October 2023. 'Building a care economy: 4 leaders on why investing today will create a virtuous cycle of prosperity', World Economic Forum. Retrieved from: <https://www.weforum.org/agenda/2023/10/experts-examine-how-developing-better-care-systems-can-close-gender-gaps/>.
- ⁴ Generation Equality Action Coalition on Economic Justice and Rights. 2022. *The Care Manifesto*. Retrieved from: <https://insights.careinternational.org.uk/publications/the-care-manifesto-a-joint-call-for-action-by-the-economic-justice-and-rights-action-coalition-civil-society-organisations-and-youth-group-leads>.
- ⁵ United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). (2022). *How to Invest in the Care Economy: A Primer*. Retrieved from: <file:///C:/Users/Sona%20Mitra/Downloads/ESCAP-2024-RP-H%20...%20Economy-Primer-report.pdf.pdf>.
- ⁶ <https://andeglobal.org/wp-content/uploads/2024/08/Building-caring-economies-web.pdf>
- ⁷ In this chapter, the focus remains limited to the policy gaps and not so much on the laws and legal support.
- ⁸ The concepts of *direct* and *indirect* care work highlight the different ways women contribute to care and household activities, both visibly and invisibly. Direct care comprises of childcare, elderly or disabled care and healthcare assistance. Indirect care comprises of household chores, managing family needs and community and voluntary work.
- ⁹ Formal and informal sectors of care are distinguished based on the extent of formal structures and activities present across sectors. So while healthcare and education is a fair mix of formal and informal activities across private and public sectors, the activities across other care sectors namely childcare, elderly care, other associated care work are majorly informal.
- ¹⁰ These deficits are pointed out in the action points of a report 'Evaluation of ICDS Scheme of India' by NITI Aayog published in 2020 and available at <https://www.niti.gov.in/sites/default/files/2023-03/Evaluation%20of%20ICDS%20Scheme%20of%20India.pdf>.
- ¹¹ <https://iwwage.org/wp-content/uploads/2024/09/Financing-Quality-Chilcare-Facilities-in-India-by-IWWAGE-and-Mobile-Creches.pdf>
- ¹² <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>
- ¹³ Ministry of External Affairs. 2023. 'G20 New Delhi Leaders' Declaration'. New Delhi: Government of India. Retrieved from: <https://www.mea.gov.in/Images/CPV/G20-New-Delhi-Leaders-Declaration.pdf>.
- ¹⁴ https://www.t20brasil.org/media/documentos/arquivos/TF01_ST06__Pathways_To_Compreh66e876904812d.pdf

Reimagining Philanthropy A Gender-Transformative Approach to Women's Economic Empowerment

8

Neera Nundy, Ami Misra, Prachi Pal and Rupsha Mitra'

India has made strides in economic growth, yet gender inequality looms large, particularly in women's participation in the economy. Women's Economic Empowerment (WEE) is essential for achieving gender parity and sustainable growth. However, systemic barriers, rooted in social norms, restrict access to education, leadership and decision-making roles, exacerbating the gap between men's and women's economic involvement. India ranks 129 out of 146 countries in the Global Gender Gap Report 2024, reflecting significant gender disparities across key areas like economic participation, educational attainment, health and political empowerment. Progress on Sustainable Development Goal (SDG) 5: gender equality shows gaps, particularly in WEE. With a gender equality score below 50 in the SDG India Index, challenges remain in women's access to economic opportunities and labour market participation (Rao, 2023). Women's labour force participation remains alarmingly low despite the country's broader economic growth, improvements in education, falling fertility rates and better infrastructure access.

8.1. Unpacking the Theoretical Approach: The Gender Continuum Framework

To drive meaningful change in gender equity, it is essential to integrate gender considerations thoughtfully into programme design and interventions. This approach helps map outcomes more effectively and aligns interventions intentionally with gender equity goals. To support this, the Gender Integration Continuum Framework² offers a practical tool, providing reflective and diagnostic methods that enable organisations to evaluate their effectiveness in promoting gender equity and addressing harmful gender norms across sectors. This framework not only helps assess programme impact on gender equity but also encourages stakeholders to consider their own power and privilege within these dynamics.

To effectively transform the status quo of gender equity, the framework provides a base

to reflect on intersectionality,³ by cultivating a process that is inward looking. This approach encourages an intentional process in programme creation, ensuring that gender considerations are seamlessly integrated into their work. By doing so, organisations can enhance their efforts to avoid inadvertently reinforcing existing inequities and instead focus on empowering all genders. This is particularly vital for marginalised groups, such as women and non-binary individuals, to ensure that initiatives foster inclusivity and equity. The framework includes three core approaches:

Table 8.1. The Gender Integration Continuum Framework

Gender-Neutral	Gender-Responsive	Gender-Transformative
Programmes are designed to improve development outcomes without specific regard to gender needs	Programmes that sensitively address the specific needs of women and girls	Programmes that challenge and shift societal gender roles, norms and power dynamics

While gender-neutral initiatives do not account for gender disparities, gender-responsive programmes recognise and address gender-specific needs. Only gender-transformative programmes challenge and reshape the underlying gender norms, roles and power relations that drive inequality. Therefore, for sustainable change, organisations must prioritise gender-responsive approaches while advancing towards gender transformative work.

8.2. Reimagining Philanthropy: Need for an Intersectional, Holistic Approach

Philanthropy has the potential to play a critical role in advancing WEE by supporting organisations and initiatives to become gender responsive and eventually move towards becoming gender transformative. Through flexible, long-term capital, philanthropy can go beyond short-term goals to create systemic, lasting change. To

achieve this, philanthropy must avoid checklist approaches and embed a gender lens in decision-making, to break intergenerational cycles of inequality and foster progress across diverse identities and communities.

To reshape societal structures effectively, philanthropy must address the underlying causes of inequality rather than simply mitigating symptoms. In India, access to power and privilege is often influenced by intersecting factors like caste, class and gender, which compound socio-economic challenges and reinforce disparities. For example, female literacy rates are 15% lower than male rates (Johny, 2023) and gender-based violence has increased by 26.3% from 2016 to 2022 (Pandey, 2023). Marginalised groups, such as women from Scheduled Castes (SC) and Scheduled Tribes (ST), frequently face intensified discrimination compared to their more privileged peers.

Achieving meaningful progress in gender equity and WEE requires a holistic strategy that integrates both gender-responsive and gender-transformative approaches. This dual focus enables philanthropy to address urgent needs while also laying the groundwork for deeper, systemic change. The Gender Integration Continuum Framework offers a valuable guide for assessing and strengthening philanthropic impact.

8.2.1. Mapping Indian Philanthropic Landscape – Preliminary Insights

Less than 1% of philanthropic resources are specifically allocated to advancing gender equity, despite over 60% of the funding going to education and health sectors. While these sectors are critical, more systemic approaches are needed to address the root causes of gender inequality rather than merely alleviating its symptoms (Bain & Company and Dasra, 2024).

Indian philanthropy is diverse, with various determinants shaping distinct cohorts across the philanthropic landscape. These donor cohorts differ not only in investment size but also in operational styles, each bringing different levels of influence, resources, support, and opportunities for nonprofits. By analysing philanthropy through these cohorts, Dasra gained valuable insights

Table 8.2. What does the Gender Integration Continuum Framework mean for Philanthropy?

Continuum	Scope	Examples
Gender-Neutral	<ul style="list-style-type: none"> Inadvertently unequal outcomes that perpetuates gender inequality Ignoring gender norms, roles and relations by treating everyone the same 	<ul style="list-style-type: none"> Focusing on providing casual work on an ad-hoc basis to women and girls Short-term programmes focused on the number of students in schools, rather than looking at learning outcomes and challenges faced by girls/women
Gender-Responsive	<ul style="list-style-type: none"> Sensitive in considering gender norms, roles and relations, although often no remedial action is developed for root causes Intentionally targets and benefits a specific group of women and girls, (or other stakeholders) to achieve certain policy or programme goals or meet practical gender-based needs 	<ul style="list-style-type: none"> Running an education programme for children of migrant labourers where girls are welcome to join the classes Providing creche facilities at worksite for women from marginalized communities Providing WSH facilities for women to enable them with better working environment
Gender-Transformative	<ul style="list-style-type: none"> Considers gender norms, roles and relations Addresses the root causes of gender-based health inequities Includes ways to transform harmful gender norms, roles and relations The objective is often to promote gender equality and fosters progressive changes in power relationships between women and men 	<ul style="list-style-type: none"> Empowering women to take on roles beyond gender stereotypes, by enabling them to be solar engineers, drivers, etc. Developing girls' leadership in the community to ensure they have more agency over decisions linked to their lives (education, delayed age of marriage, etc.)

into their giving behaviours. Dasra analysed 14 organisations across four funder archetypes- Corporate Social Responsibility (CSR), Family Foundations, Ultra-High Net Worth Individuals (UHNIs)/High Net Worth Individuals (HNIs), and International Agencies - and mapped them against the Gender Continuum Framework based on their focus areas. Table 8.3 presents a detailed mapping and rationale for each archetype, while Figure 8.1 visually depicts this alignment along the continuum from gender-neutral to transformative.

Within UHNIs/HNIs cohort, a notable shift is emerging with Inter-Gen and Now-Gen⁴ philanthropists, who are increasingly showing interest in gender equity, climate action and ecosystem strengthening (Bain & Company and Dasra, 2024). This newer generation of givers is moving beyond traditional sectors, offering an opportunity for philanthropy to adopt more gender-transformative approaches that challenge societal norms and foster long-term systemic change.

Table 8.3. Mapping of Philanthropic Approaches to Gender Equity and Rationale Across Archetypes

Cohorts	Key Focus Areas	Mapping to Continuum	Rationale for Mapping
CSR	Education and skill development, health and sanitation, and WEE	Primarily gender-responsive, with some programmes still leaning toward gender-neutral approaches	CSR efforts are typically focused on measurable, year-over-year community impact. Many CSR initiatives prioritise practical, gender-responsive programmes, particularly in education and healthcare, though some efforts remain general and gender-neutral.
Family Foundations	Women's education and vocational training, maternal and reproductive health, leadership and capacity building, research, and advocacy	Primarily gender-responsive with emerging transformative efforts	Family foundations often focus on long-term, strategic investments, providing grants, technical support, and capacity-building initiatives aimed at advancing gender equity. While their work is largely gender-responsive, some foundations are increasingly incorporating transformative efforts, particularly in leadership development and advocacy for structural change.

Cohorts	Key Focus Areas	Mapping to Continuum	Rationale for Mapping
UHNI and HNIs	Grassroot initiatives and community level interventions, scholarships and education programmes, mental health and well-being, support for survivors of gender-based violence (GBV)	Gender-responsive with transformative aspirations in select areas	UHNI and HNI philanthropists generally prioritise high-impact, innovative initiatives, often influenced by personal values and interests. While many efforts are gender-responsive, there is a growing trend among some funders to support transformative initiatives, particularly in areas like mental health and support for survivors of GBV, aiming to address deeper systemic issues.
International Agencies	Policy advocacy and systemic change, health and nutrition, Legal rights and gender justice, research, and data collection	Gender-responsive with notable focus on transformative initiatives	International agencies emphasise systemic change through policy advocacy, combining gender-responsive programmes with transformative initiatives in gender justice and structural reform, aiming for long-term impact on gender equality.

Source: Dasra analysis based on mapping the work of 14 stakeholders across the cohorts using public sources
 Note: This mapping is based on a non-exhaustive list of stakeholders and is meant to be indicative.

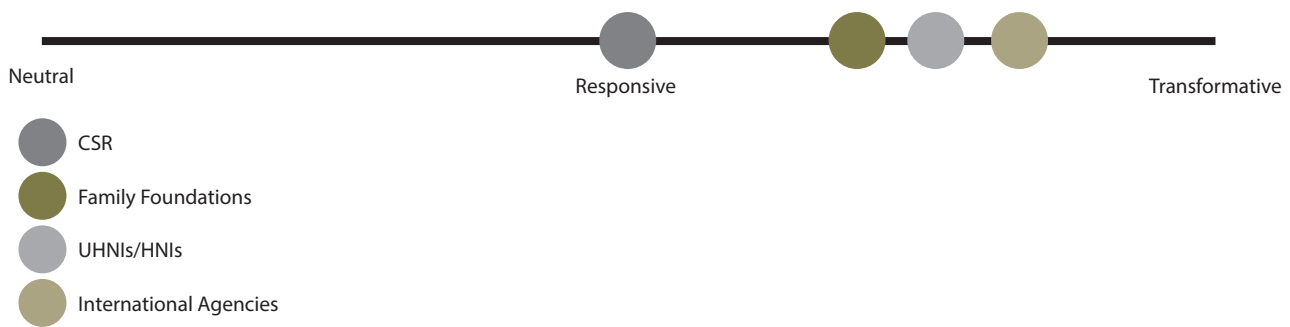


Figure 8.1. Visual Representation of Philanthropic Archetypes along the Gender Continuum Framework
 Note: This mapping is based on a non-exhaustive list of stakeholders.

8.2.2. Mapping Indian NGO Landscape – Preliminary Insights

In addition to analysing philanthropic capital allocation, Dasra conducted a sector scan of 100 non-profits actively engaged in women’s and gender-focused initiatives. This analysis provided valuable insights into where non-profit organisations are directing their efforts, revealing a notable gap between philanthropic funding priorities and the core focus areas of gender-focused organisations. While philanthropy often concentrates on foundational sectors like health and education, non-profit organisations address a broader range of needs, with a strong focus on transformative areas that directly tackle systemic gender inequality, such as GBV, agency and leadership. Aligning philanthropic investments with these grassroots priorities

could more effectively address the root causes of gender inequality and drive long-term, systemic change.

The scan indicates that 46% of organisations focus exclusively on women, 44% work with both women and girls and 10% concentrate on girls. Key areas of focus include agency and leadership (25%) and livelihoods (21%)-both of which embody gender-transformative approaches that empower women through systemic change. These grassroots organisations are actively working to enable women to assert their rights, engage in decision-making and challenge traditional gender norms, fostering long-term economic autonomy and reshaping societal structures.

In comparison, education (9%) and health (13%)-two of the most heavily funded areas by philanthropy are foundational but often remain gender-neutral in their design. Without a gender-intentional design, these initiatives can overlook gender-specific needs. While essential

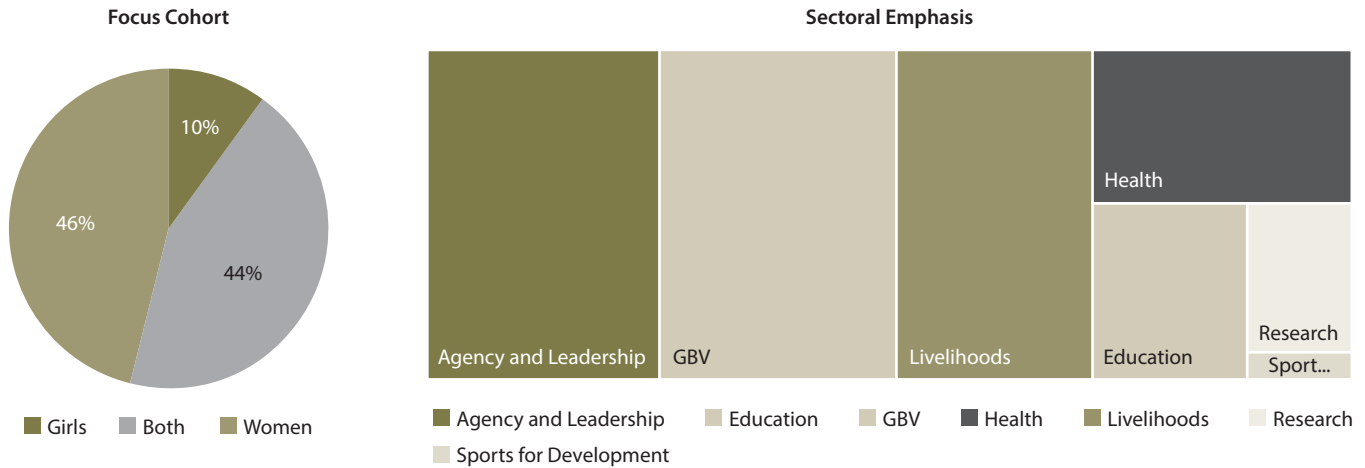


Figure 8.2. Findings from Sector Scan of 100 NGOs Working in the Gender Space

Source: Dasra Analysis, August–October 2024

Note: This mapping is indicative and non-exhaustive. It is based on publicly available information, collected through secondary research on 100 non-profit organisations working in the gender space.

for providing baseline opportunities, they do not inherently address the systemic roots of gender inequality. Instead, they build foundational skills and support women's access to economic opportunities, rather than directly challenging gender-based constraints.

Meanwhile, GBV prevention (25%) and research (5%) are crucial gender-responsive efforts that address needs in safety, legal support, and evidence-based interventions. Similarly, research provides critical data that can guide policy and inform more targeted interventions, ensuring that gender-responsive strategies are rooted in a deep understanding of the complex challenges women face.

Realigning resources to support these grassroots priorities presents a critical opportunity for philanthropy to accelerate progress in WEE. By blending transformative and foundational investments, philanthropy can create multi-dimensional impact that drives long-term systemic change. At its core, philanthropy's unique strength lies in its ability to not only meet immediate needs but also dismantle systemic barriers through collaborative efforts. By engaging diverse stakeholders—governments, grassroots organisations, local communities and the private sector—philanthropy can pool resources, knowledge and networks to amplify its impact and foster sustainable change.

8.3. Untapped Opportunities: Strategic Investments to Accelerate WEE

Building on our analysis of philanthropic funding and the Non Governmental Organisation (NGO) landscape, key programme areas that can be prioritised by philanthropic actors include agency and leadership, livelihood generation, GBV prevention and research and advocacy. By integrating these underutilised spaces into long-term WEE strategies, philanthropic actors can catalyse transformative change. The following paragraphs outline potential pathways to design and integrate this.

Investment Case 1: Agency and Leadership

- **The problem:** Women and girls often lack the resources and opportunities to feel represented, take decisions, and assume leadership roles.
- **The solution and impact:** By investing in leadership training, capacity building and promoting gender-responsive policies, philanthropy can empower women and girls to assume decision-making roles and foster gender-responsive governance in the public and private sectors. This can create a ripple effect for WEE by expanding

exposure, mentorship and networking opportunities, thereby cultivating leadership and resilience, while challenging traditional norms. Amidst such a context, women and girls can find a thriving environment to harness their potential in WEE where they drive entrepreneurship, feel confident in their professional lives and contribute to the resilience of their communities.

Investment Case 2: Livelihoods

- **The problem:** Women's economic participation remains low and informal, they face barriers in accessing finance, skills training and markets.
- **The solution and impact:** Philanthropy can support livelihood generation by creating opportunities to support the formalisation of women's work in the economy, broaden access to financial support for women entrepreneurs and align skill-building programmes with market demands. Strategic investment in this field correlates directly to WEE. Results of livelihood generation by philanthropy can lead to improved incomes, diversified economic choices and access to resources. Economic empowerment for women can boost both their financial independence and resilience within households and communities, and for the long-term in the economy.

Investment Case 3: GBV Prevention and Support

- **The problem:** Gender-based violence limits women's ability to participate fully in economic and social life.
- **The solution and impact:** Investing in GBV presents critical opportunities for philanthropic intervention that can challenge gender norms. Developing comprehensive GBV prevention strategies, increasing support for survivors in rural and marginalised communities, and addressing the rise in online harassment are important areas for philanthropic attention. By strengthening legal frameworks, broadening survivor services and supporting community-based prevention programmes philanthropy can help create safer environments, enabling women to engage fully in economic and social life.

Investment Case 4: Research and Advocacy

- **The problem:** Limited data and research hinder the development of effective women's empowerment programmes.
- **The solution and impact:** Undertaking research on gender equity can drive deeper insights for designing more effective WEE initiatives. The need for gender-disaggregated data and analysis, analysis on intersectional issues, and robust impact evaluation of programmes and policies are pivotal areas for development. Prioritising data-driven research can equip stakeholders to design interventions and policies that tackle the unique challenges facing women and marginalised groups. This can help lay the foundation for impactful, evidence-based programmes that generate lasting WEE.

Two case studies illustrating successful examples of WEE initiatives in India have been described below. Both these case studies provide valuable insights for philanthropy.

8.3.1. Caselet (1) Udyam Stree, by EdelGive Foundation - Advancing Women Entrepreneurship across India

EdelGive Foundation's Udyam Stree empowers women lacking family or financial support to start their own enterprises. Beyond fostering economic independence, it aims to help women overcome societal and economic challenges, positioning them as nation-builders and changemakers, aiming to potentially creating 150-170 million jobs by 2030.⁵ Udyam Stree emphasises livelihoods by fostering agency and leadership, challenging restrictive gender norms through a collaborative approach to empowerment.

Strategic approach to WEE

1. **Network linkages:** Building a collective action platform that shifts the narrative around women's entrepreneurship, emphasising its importance in economic growth and social impact. Udyam Stree facilitates a network of support by engaging corporates, funders, influencers and experts.

Events and dialogues organised under Udyam Stree provide stakeholders with a forum for formal commitment to women's entrepreneurial empowerment.

2. **Evidence generation:** Knowledge building by consolidating and socialising information and supporting informed decision-making and advocacy that can influence policy and practice. EdelGive has invested in building a repository of research and data on women's entrepreneurship in India, aiming to strengthen the evidence base.
3. **Changing the narrative:** The platform focuses on raising awareness and equipping entrepreneurs with knowledge of existing schemes and entitlements. This is particularly valuable for women seeking to navigate financial and policy landscapes.

Our takeaways

This initiative is designed to actively guide women entrepreneurs toward accessing government schemes and resources, empowering them to effectively utilise existing support systems for enhancing their livelihoods. By connecting women to these resources, the approach ensures that pre-existing support reaches women at the grassroots level, equipping them with the tools needed to build stable businesses and secure sustainable incomes. This helps women navigate available opportunities, fostering greater economic resilience and agency within their communities. Additionally, the #PyaarToSmallVyapaar campaign, supported by influencers and social media, fosters public support for women-led small businesses, creating a culture of collaboration among consumers and philanthropists. By nurturing this sustainable ecosystem, the initiative strengthens the visibility and resilience of women-led enterprises, positioning them as key contributors to India's economic future.

Learnings for philanthropy

- **Investment areas covered:**
 - Agency and leadership
 - Livelihood generation
 - Research and advocacy

India stands at a critical juncture, with a rapidly growing startup ecosystem and a population

that is nearly 50% women, yet among the lowest rates of women entrepreneurs globally (Press Information Bureau, 2024). Despite ranking as the world's third-largest startup ecosystem, only 14% of entrepreneurs in India are women, and their contribution to the nation's Gross Domestic Product (GDP) lags at 18%, a stark contrast to the global average of 37% (CNBC-TV18, 2023). This gap is not a result of a lack of ambition or capability but is driven by deeply ingrained structural and social barriers. Unyielding gender stereotypes, restricted access to finance and a lack of family or community support prevents countless women from realising their entrepreneurial potential. Initiatives like this build the agency and leadership of women. The pandemic only deepened these challenges, impacting women-led businesses across sectors. Research from Bain & Company, Google and AWE Foundation reveals that 73% of women entrepreneurs were adversely impacted by Covid-19, with nearly 20% experiencing a complete collapse in revenue (Bain & Company, 2021). While businesses have begun to recover, most have not returned to pre-pandemic levels, highlighting the urgent need for targeted support. Without a focused effort to rebuild these businesses, the gap between male and female entrepreneurship will only widen, leaving potential economic contributors under-resourced and overlooked. With philanthropic investment towards building women's agency and leadership, India can cultivate a more diverse, resilient and prosperous economy, ensuring that women's contributions are recognised as essential drivers of growth and transformation.

8.3.2. Caselet (2) Industree Foundation - Building Resilient Livelihoods for Women Entrepreneurs

Industree Foundation addresses India's deep-rooted issues of poverty, inequality and vulnerability by empowering rural and peri-urban women micro-entrepreneurs. By fostering sustainable livelihoods, Industree enables women to gain greater agency over their economic and social futures. This approach focuses on building

regenerative economic systems, particularly through sustainable natural fibre and regenerative agricultural value chains like banana, bamboo and non-timber forest produce. Women are upskilled in green business practices and connected with markets for their natural, biodegradable products, contributing to a sustainable, eco-friendly ecosystem. With a vision to reach three million women by 2030, Industree aims to channel USD 1 billion in innovative finance through partnerships across civil society, government and business sectors, keeping equity, climate and gender at the core of its model.^{6a}

Strategic approach to WEE

1. **Environmental stewardship:** Industree Foundation emphasises women's participation in local, national and global economies through regenerative agriculture, agro-forestry value chains and circular economy.
2. **Focus on equity:** Industree Foundation employs a collaborative approach with a strong emphasis on co-creation, which results in tangible improvements in the socio-economic status of its producers. Its dedication to equity and sustainable livelihoods has led to remarkable strides in achieving development outcomes for communities, alleviating them from an inter-generational poverty cycle. Their approach focuses on empowering producers with agency and ownership, enabling access to rights and opportunities and ensuring decent income.
3. **Gender integration:** Its initiatives focus on enhancing workforce participation for women by building their skills and organising them into producer collectives. It focuses on socio-cultural aspects surrounding women's lives through comprehensive training and gender sensitisation. It has developed sensitisation curriculums on gender-based violence intending to address the issue. On rolling out sessions on these curriculums, women producers have been able to understand the crux of the social issue and recognise the forms of GBV. Additionally, through skill development programmes, financial literacy and entrepreneurship training, women have become key contributors to local economies.

Key takeaways

Industree Foundation is at the forefront of tackling the root causes of poverty, disparity and vulnerability in India by empowering rural and peri-urban women micro-entrepreneurs. The organisation leverages the country's rich cultural legacy of sustainable and regenerative production to integrate creative communities into mainstream value chains. Industree's Self-help Group (SHG) model connects women micro-entrepreneurs into producer-owned enterprises, helping them integrate into global supply chains and ensuring sustained, consistent incomes. With a clear focus on equity, climate and gender, the foundation has already positively impacted over 5,00,000 lives, securing market access of more than USD 58 million.^{6b} Through these efforts, Industree improves women's social gains by strengthening their voices within families and communities, enhancing healthcare access and improving educational outcomes for their children, positioning them as agents of societal change.

Learnings for philanthropy

- **Investment areas covered**
 - Agency and leadership
 - Livelihood generation
 - Prevention of GBV

Women, particularly those in rural and peri-urban areas, face significant barriers to financial independence, limited employment opportunities and low visibility in mainstream economic activities. Despite their integral roles within households and communities, societal norms and structural inequalities often restrict their access to resources, capital and market connections, making it difficult to engage in sustainable, income-generating work. Such initiatives play a transformative role by equipping women with critical skills, connecting them to eco-friendly, sustainable value chains and forming producer-owned enterprises with consistent market demand. Supporting women in becoming self-reliant entrepreneurs not only strengthens their economic stability but also enhances their social agency and decision-making power within the household and their communities. This empowerment has a ripple effect, contributing to

stronger communities, fostering resilience, and improving outcomes in healthcare and education for the next generation. In a broader context, these initiatives are vital for advancing India's goals of gender equality, economic inclusivity, and climate resilience, positioning women as central actors in sustainable development.

8.4. Conclusion: A Call to Action for Philanthropy

If women in India entered the workforce at the same rate as men, GDP could increase by 27%, or around USD 770 billion (Lagarde and Ostry, 2018). Yet, this potential remains untapped due

to women's concentration in low-paid, informal work and unpaid care roles. To advance WEE, it is clear that transformative and foundational strategies are essential for meaningful change.

Philanthropy, with its agility and flexible capital, is uniquely positioned to make strategic investments in gender equity for creating long-term change. It can foster a resilient ecosystem by reimagining women and girls' roles in society. This involves challenging restrictive social norms and promoting inclusivity through intersectional approaches. By piloting and scaling innovative solutions, philanthropy can inspire governments and the private sector to adopt these models for scale and replication, ultimately creating a more equitable future for all.

Notes

¹ Dasra

² The gender continuum is adapted from the World Health Organization's Gender Assessment Tool (World Health Organization, 2010). Certain concepts in the framework have been inspired by International Planned Parenthood Federation (IPPF) - United States Agency for International Development (USAID) tool (International Planned Parenthood Federation, 2019) and the design of this approach borrows from Boston Consultancy Group's Public Impact Fundamentals (Centre for Public Impact, n.d.).

³ The concept of intersectionality, coined by Kimberlé Crenshaw in 1986, provides a vital lens for understanding how overlapping systems of identity and oppression—such as race, gender and class—shape individual experiences. It demonstrates that violence, inequality and conflict are not isolated but interconnected through broader societal power structures. As today's 'polycrisis' (economic instability, climate change, and social inequality) intensifies, adopting an intersectional approach is essential for understanding how institutions and systems interact with diverse identities, enabling more effective solutions to combat entrenched oppression and inequality. Intersectionality addresses the complexities of identities, stemming from gender, caste, class, religion and more. These identities shape access to power and privilege,

influencing societal challenges. By acknowledging these layers, intersectional approaches enable tailored solutions that promote community resilience and empowerment, fostering equality and addressing deeply-rooted inequalities across diverse groups. An intersectional approach is crucial for WEE, addressing complexities related to gender, conflict, migration, and patriarchal norms. For example, women and girls in conflict zones or resource-scarce areas face distinct challenges that require context-sensitive solutions. Decision-making processes should center on intersectional identities and unequal power structures, allowing marginalised voices to shape their futures. Programmes aimed at uplifting women from different communities must be designed with their specific needs in mind to ensure meaningful participation and effective empowerment.

⁴ Dasra defines the different archetypes of cohorts in the Indian philanthropy ecosystem in the following manner: Ultra-High Net Worth Individuals, or UHNIs are those whose net worth is equal to or more than ₹ 1,000 crore and High-Net Worth Individuals, or HNIs or those whose net worth is equal to ₹ 200-1,000 crore. Within these larger cohorts, there are sub-sets of philanthropists, categorised based on origin of wealth. According to which, Inter-Generational, or Inter-Gen philanthropists are those who are current generation

of philanthropists, belonging to traditional family philanthropies, and Now-Gen philanthropists are first generation wealth creates, typically C-Suite executives and salaried professionals who have started their philanthropy journey.

⁵ EdelGive Foundation's Udyam Stree Initiative states that the growth in the number and size of women-owned businesses could generate 150 to 170 million new jobs by 2030, highlighting the importance of women's entrepreneurship in addressing unemployment and driving economic development in India. This goal is part of their broader mission to empower women entrepreneurs and enhance their contributions to the economy. You can find this information on their official page dedicated to the Udyam Stree initiative: <https://www.edelgive.org/udyamstree/>.

^{6a,b} Industree Foundation states its commitment to raising and channeling USD 1 billion of innovative finance to nurture an ecosystem that supports vulnerable women, focusing on equity, climate and gender as core elements of their activities. This objective is part of their broader mission to empower women through self-owned collective enterprises and sustainable practices. To know more about the Industree Foundation's work: <https://www.industree.co.in/>. The foundation highlights its impact on over 500,000 lives and the cumulative market access of USD 58 million. This information is presented in the context of their mission to empower vulnerable women through collective enterprises focused on sustainability and market integration. To understand more about their mission and vision, please refer to: <https://www.industree.co.in/aboutus>.

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The Business Case for Gender-Responsive Public and Private Procurement in India

9

Aarti Mohan, Palagati Lekhya Reddy, Saumya Omer, Dr. Yamini Atmavilas'

In Tilonia, a remote village in Rajasthan, Ramola Didi, a former construction worker, teaches a computer how to speak Marwari. Earning USD 5 an hour, Ramola may be unaware she's part of a movement that includes over 30,000 others offering their services in dignified work and ethical data usage with positive financial and technological implications. Since its launch in late 2021, over 30,000 people from rural India have completed more than three million tasks with the social enterprise Karya, cumulatively earning USD 800,000, significantly more than what traditional rural wage work or self-employment typically offers. These women's translation services are being bought by companies such as Microsoft, Google, and Ola, as well as research institutions like the Indian Institute of Technology (IIT), Bombay for their Artificial Intelligence (AI) efforts. By investing in digital work opportunities for marginalised women's groups, companies are procuring services from these individual women, where their purchasing decisions lead to dignified work and increased. In this case, Karya's model exemplifies social procurement that prioritises

rural women's economic empowerment and inclusivity in AI—a progressive approach where businesses benefit from high-quality data services while empowering women in India's rural heartlands.

Women's Labour Force Participation (LFP) is critical in enabling India's economy to grow to USD 7 trillion by 2030. A significant portion of this LFP, especially in rural areas, is most likely to emerge from Women-owned Enterprises (WOEs), Self-help Groups (SHG) based enterprises and own-account women workers. Three out of four women who work in rural areas outside agriculture are a part of proprietary enterprises, according to analysis from Periodic Labour Force Survey (PLFS) 2022-23.² 20% of all enterprises in India are owned by women. Doubling the number of women-led enterprises by 2030 can potentially transform employment in India by creating 150-170 million jobs.³

However, women's enterprises tend to be small, with over 80% of entrepreneurs being nano or micro in size, with turnovers less than ₹1 crore per annum. The impediments to business growth for women enterprises are gendered-

access to relevant financial products and services, information asymmetry, information and access to markets, infrastructure and logistics, networking spaces and more. The largest gap however is in market access. Women’s integration into formal markets remains significantly limited, particularly in rural and semi-urban areas, where infrastructure challenges and restricted access to market networks further isolate women entrepreneurs.

BOX 9.1. Procurement Market Stats

Globally, the procurement market is worth trillions of dollars and involves both large and small organizations, governments and private sector procurement chains for goods and services. The total value of public procurement globally is estimated to be USD 9.5 trillion per year; however, the International Trade Centre notes that Women-owned Businesses (WOBs) receive only 1% of public procurement spending. The involvement of women enterprises in private sector value chains is limited as well. Estimates from ADB and WEConnect suggest that less than 1% of private sector procurement goes to women-owned businesses.⁴

Public procurement: India is one of the few countries with an explicit policy of assuring 3% of total demand from central government ministries, an e-marketplace, and a system for public procurement from women’s businesses. In the Financial Year (FY) 2023-24, procurement from the Scheduled Caste (SC) and Scheduled Tribe (ST) communities and women entrepreneurs stood at ₹ 1,406 crore with 0.67% share and ₹ 2,609 crore with 1.24% share in the overall minimum procurement share of 25% from Micro, Small and Medium Enterprises (MSMEs). Encouragingly, about one-fifth of central ministries had exceeded the assured procurement quota of 3% from women entrepreneurs. The quantum represents a small share of the available market value, and there is a huge potential to both accelerate and expand women’s, especially poor women’s, access to that value. In the last few years, government programmes have focused on opening up market access for MSMEs through (a) flagship programmes recognising entrepreneurs and providing platforms and exhibition opportunities for artisans (PM-Vishwakarma and One District One Product (ODOP)), (b) infrastructure, capacity building and finance (PM-Svanidhi, capacity building through National Rural Livelihoods Mission (NRLM) and National Urban Livelihoods Mission (NULM) and (c) proving digital platforms (e.g., Open Network for Digital Commerce).

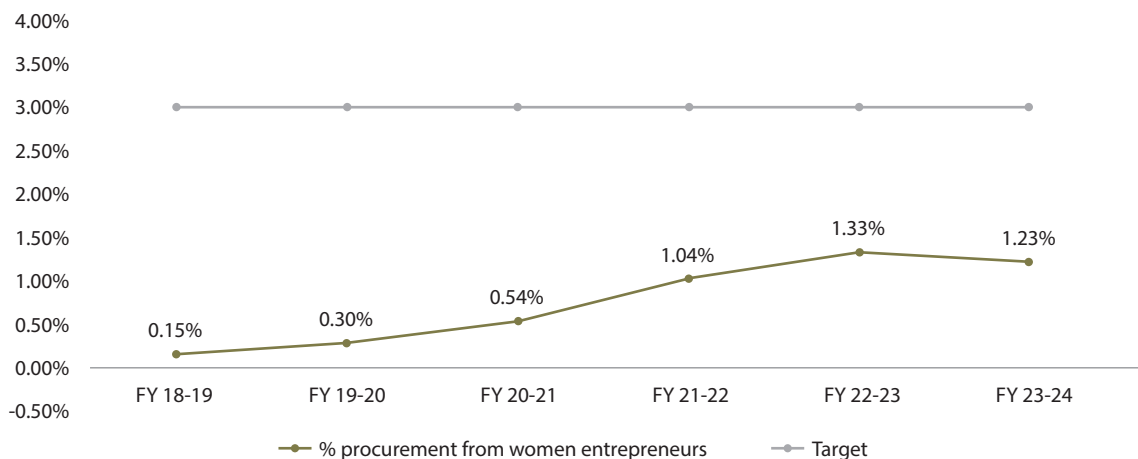


Figure 9.1. The Increase in Procurement from Women Entrepreneurs has been Incremental over the Years and well below the Target of 3%

Source: Ministry of Micro, Small and Medium Enterprises (MoMSME), SAMBANDH monitoring portal

Private procurement: The Women's Empowerment Principles (WEPs) from the United Nations (UN) Women offer guidance for businesses on promoting gender equality in various contexts, including the workplace and the marketplace. By early 2024, over 9000 businesses globally had committed to the WEPs, signalling strong support for gender equality initiatives.⁵ Further, the European Union's (EU's) Gender Equality Strategy for 2020–25⁶ underscores the significance of Socially Responsible Public Procurement (SRPP) as a means to address discrimination and foster gender equality within public tenders. Gender-responsive Procurement (GRP) is integrated into a broader framework that encompasses gender budgeting, ensuring that gender considerations are embedded in all levels of EU government spending. This EU policy framework has a significant influence over corporate procurement across EU companies.

In India, while there are no policy mandates explicitly noting gender-responsive private procurement mandates, the Business Responsibility and Sustainability Reporting (BRSR), which is mandatory for the top 1000 listed companies, absorbs voluntary disclosures on (a) preferential procurement policies for vulnerable or marginalised groups under leadership principle 8, and (b) scope-3 emissions which includes social indicators on women/men worker distribution, fair wages, etc.⁷

Multiple factors contribute to the small share of women in larger business value chains, including discoverability, small sizes and hence limited capacity to deliver required volumes, and the capabilities and infrastructure required to meet quality standards of delivery. There is increasing evidence from multiple private sector supply chains in India however around increased productivity, enhanced customer response and sustainability targets being met through procurement from women.

Integrating women enterprises and women-produced goods and services with the supply chains of businesses through GRP is hence becoming a significant lever for reaching business sustainability targets and inclusive development goals, therefore, turning out to be an important contributor to realising India's economic growth targets. GRP enhances supply chain resilience,

encourages innovation, and drives economic growth besides aligning with the UN SDG 5. Companies with a higher adoption rate of supplier diversity programmes generate 133% greater returns on the cost of their procurement operations than companies with only an average rate of adopting supplier diversity programmes.⁸ By diversifying their supplier bases through engaging with and procuring from WOBs and gender-responsive enterprises, corporates tap into a wider group of suppliers and gain advantages such as increased exposure to a large consumer group represented by women as well as increased innovation, resilience, and productivity in supply chains. More importantly, GRP initiatives have the potential to bridge market linkage gaps by providing formal procurement opportunities for women-led businesses.

Both public and private sectors have a role in advancing GRP. In the private sector, corporates can implement GRP by prioritising women-owned businesses within their entire supply chain from manufacturing to distribution and end-of-life, which fosters inclusivity and innovation. Many leading companies are already realising productivity and sustainability benefits from sourcing through gender-inclusive practices, creating ripple effects that enhance community well-being and economic resilience. Public-sector intervention, on the other hand, could involve policy frameworks, incentives and capacity-building programmes to encourage GRP across industries. By setting specific procurement targets or offering incentives to companies with gender-inclusive practices, governments can foster an environment that integrates women-led businesses into value chains at scale.

The interplay between private and public procurement initiatives creates a reinforcing loop that magnifies their individual impacts. Private sector success stories and best practices provide valuable models and evidence that inform and inspire public procurement policies. For instance, the capacity-building programmes and digital platform integrations pioneered by corporates can be adapted and scaled within public procurement systems to address similar barriers faced by WOBs. Conversely, public sector mandates and large-scale procurement

targets create a stable demand environment that encourages private enterprises to adopt and innovate GRP practices, fostering a culture of gender inclusivity across the entire market. There is a need to look beyond mere compliance and instead focus on building and shaping a sustainable, competitive market for WOBs.

9.1. What is GRP?

According to organisations such as UN Women, the International Finance Corporation (IFC) and the International Labour Organization (ILO), GRP involves making purchasing decisions that intentionally address gender disparities by incorporating WOBs and Gender-responsive Enterprises (GREs) into supply chains. This approach not only seeks quality goods and services but also integrates international standards that ensure equitable and supportive working conditions for women at all levels of procurement. GRP requires organisations to assess how their procurement practices impact both men’s and women’s needs, designing contracts that actively reduce inequalities.

On the supply side, GRP in India is framed by the combined realities of (a) majority of women enterprises being informal and family-run, (b) a thriving foundation for collective enterprises through NRLM that has mobilised more than 10.04 crore women into over 90.76 lakh SHGs,⁹ and (c) lack of any organised databases or platforms of credible women enterprises. These pose substantial considerations for procurement mechanisms in companies that traditionally look for formally registered enterprises with 51% ownership by women, a credible business track record and an ability to meet the procurement standards and volumes required by the business.

9.2. GRP in the Public Sector

Public GRP is a tool address often deployed to address gender gaps in access to markets by linking suppliers to assured market opportunities. Public and private-sector organisations can benefit from the increased diversity and innovation that women bring to the supply chains. Public

procurement taps into the government's role as an enabler and a purchaser of goods and services. Making them gender responsive can be a critical lever to unlock value for women’s businesses and translate into a stronger WEE ecosystem.

BOX 9.2. Key Statistics

- Out of the total goods/services (469) reserved for exclusive purchase from MSMEs, only 15% have a fair representation of WOE.
- While WOE are highly concentrated in the manufacturing sector, a significant number of tenders released by MoMSMEs are in the services category.
- Only a few tenders released by central ministries have goods/services requirements that have a good concentration of WOE.

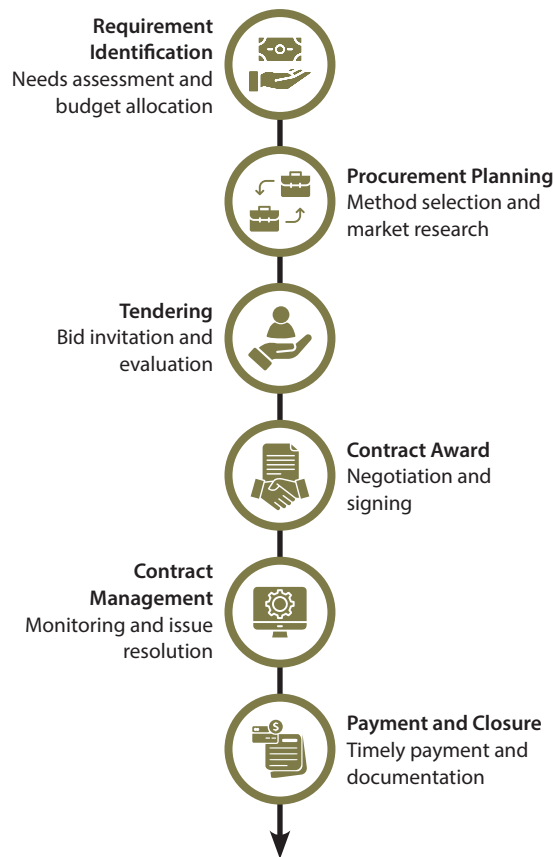


Figure 9.2. Public Procurement Process in India
Source: Compiled by Authors

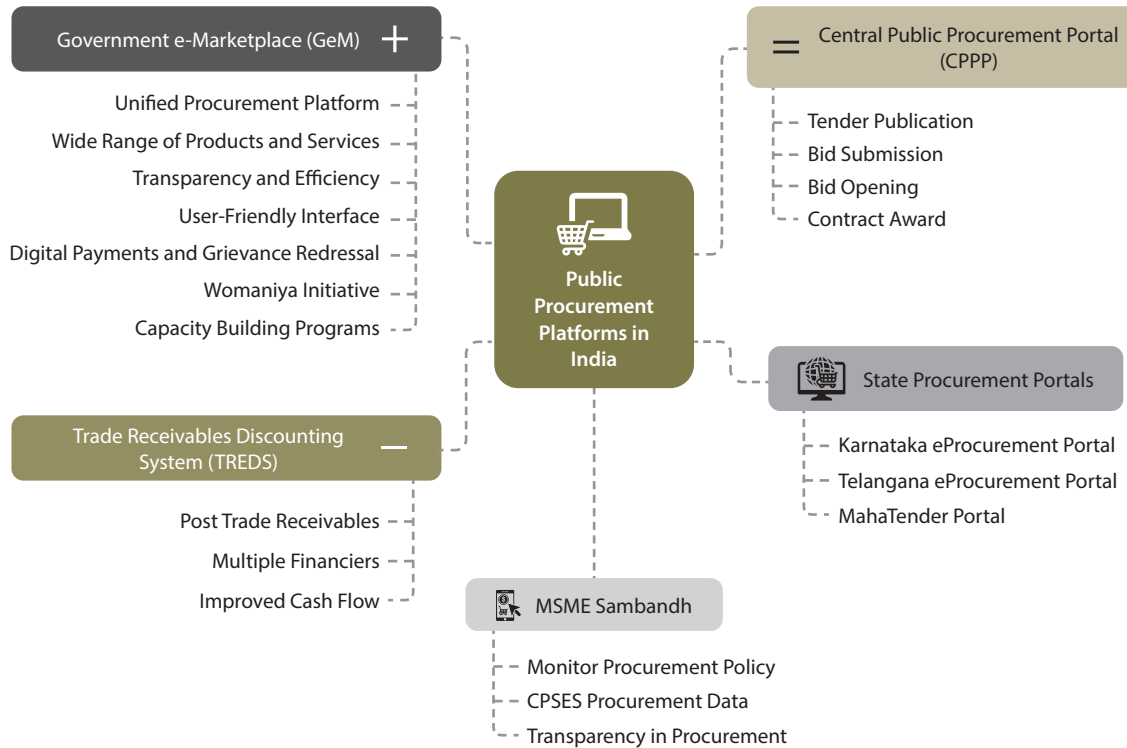


Figure 9.3. Public Procurement Platforms in India - An Overview

Source: Compiled by Authors

9.2.1. State-level Public Procurement

State-level public procurement in India exhibits significant variation across different states, reflecting regional administrative practices and priorities. Each state has developed its procurement policies, systems and platforms to cater to its unique needs.

BOX 9.3. Some Key Insights

- States like Maharashtra, Uttar Pradesh and West Bengal are exemplars with higher percentage of tenders and higher percentage of bids coming from these states
- States like Bihar, Andhra Pradesh, Gujarat, Karnataka and Telangana have a good proportion of bids coming in but they don't publish any tenders in the GeM portal
- Delhi is the second highest state in terms of number of bids even though the value of tenders by them is very low

9.2.2 Some Key Examples

The Karnataka eProcurement Portal is a comprehensive platform designed to facilitate electronic procurement processes for State Departments and Public Sector Undertakings (PSUs). It supports tender publication, bid submission, bid opening and contract management, including features for e-auctions and reverse bidding to enhance competitiveness. Governed by the Karnataka Transparency in Public Procurements Act, the portal aims to ensure transparency and fairness in procurement activities.

Telangana's eProcurement Portal provides a unified platform for all state-level procurement activities. It includes modules for tendering, vendor registration, bid evaluation and contract management, supporting digital signatures and electronic payments. The portal operates under the Telangana Public Procurement Act, emphasising transparency, efficiency and accountability.

Maharashtra's MahaTender Portal facilitates the procurement processes for State Departments

and PSUs. It offers functionalities for tender publication, bid submission, online bid opening and contract award. The portal supports various procurement methods, including open tenders, limited tenders and single-source procurements, adhering to the Maharashtra State Government's procurement policies which focus on promoting competition and ensuring value for money.

While we have outlined the barriers that prevent women from accessing procurement opportunities, multiple demand-side barriers exist on the public procurement side:

- **Policy and procurement practices:** Without clear mandates supporting WOE, existing practices often favour larger enterprises. Stringent financial and performance criteria also disadvantage smaller WOE, making high-value tenders inaccessible.
- **Gender bias and discrimination:** Gender bias can lead to fewer contracts awarded to WOE, especially in sectors like defence, where WOE face scepticism about capacity and reliability.
- **Awareness and advocacy:** A lack of emphasis on gender-responsive procurement policies results in limited advocacy for WOE within government institutions.
- **Monitoring and evaluation:** Limited tracking of WOE participation in procurement leads to gaps in understanding and addressing barriers, impacting accountability and improvement efforts.

9.3. GRP in the Private Sector

9.3.1 Why Businesses Pay Attention to GRP?

As businesses navigate sourcing risks, regulatory compliances, shifting consumer expectations and societal imperatives, gender inclusion is slowly becoming a component of corporate strategies, where harnessing women's contribution to achieving business sustainability becomes the predominant aim. The following business goals lend themselves to exploring gender-responsive procurement:

- **Achieving compliance norms:** Global supply chains are increasingly subject to stringent social responsibility standards, notably driven by regulations such as the EU's due diligence requirements. These regulations mandate businesses to secure their supply chains from human rights violations. A notable example is the EU's Non-Financial Reporting Directive, which requires large companies to disclose their strategies for combating human rights concerns.¹⁰ According to the World Economic Forum (WEF), organisations with diverse supply chains are 26% more likely to meet compliance requirements, demonstrating that a focus on gender inclusivity enhances overall compliance.¹¹
- **Catering to shifting customer preferences:** Consumer behaviour globally particularly among millennials and younger ages, is shifting toward brands that demonstrate sustainability, prioritising people and the planet.¹² Several large companies are pivoting their sustainability approaches to enhance trust which in turn enhances business outcomes. Mondelez International's Cocoa Life programme¹³ for example, is committed to empowering women cocoa farmers, with a focus on enhancing their livelihoods and promoting sustainable farming practices. By the end of 2023, approximately 85% of the cocoa volume used in Mondelez International's chocolate brands was sourced through Cocoa Life.¹⁴
- **Realising supply chain sustainability:** Procurement strategies prioritising WOE not only enhance supply chain resilience but also contribute to sustainability goals. Coca-Cola's initiatives to support women entrepreneurs in their supply chains have led to a 7% decline in absolute greenhouse gas emissions since 2015 (among other contributors). This reduction is part of their commitment to achieve a 25% science-based reduction target by 2030.¹⁵ Research indicates that investing in agri-procurement by engaging women agri-workers, women Farmer Producer Organisations (FPOs) and women farmers through financing, reskilling and access to

land and insurance could lead to significant reductions in agriculture emissions. Estimates indicate that up to 1 Gigaton of CO₂ can be saved per year by reducing the equity of access for women in agriculture.¹⁶

- **Positive social impact:** The impact of investing in women entrepreneurs extends beyond individual families to communities at large. Women are statistically more likely to reinvest their earnings into their families' health and education. Women entrepreneurs are more likely to hire more women in their enterprises, as well as play substantial roles as change agents in their communities. A UN Women report indicates that women invest 90% of their income back into their families, compared to 35% for men.¹⁷

For businesses, both large listed companies and small and medium enterprises, to embark on GRP, partnerships with the philanthropic ecosystem become vital. Philanthropy can play a catalytic role in transforming the landscape for women entrepreneurs, particularly those in rural and underserved communities, by addressing systemic barriers in access to finance, capacity-building, market linkages and risk management. Beyond merely providing funding, philanthropic capital is essential in de-risking investments, fostering innovation and strengthening the support ecosystem to enable women entrepreneurs to thrive in competitive markets. Further, Corporate Social Responsibility (CSR) initiatives in India are increasingly recognising the importance of catalytic capital to drive sustainable livelihoods, particularly for women. The authors see philanthropy being able to play five major roles.

- **Strengthening the support ecosystem that can get WOBs ready for procurement:** This includes capacity building, mentorship, infrastructure building, support for certification and other prerequisites for corporate supply, incubation and aggregation support to build stable and growing businesses alongside procurement volumes at the required quality. The RPG Foundation, for example, offers essential training, resources and mentorship to help women entrepreneurs build sustainable micro-businesses. In 2018,

RPG's initiatives reached over 38,000 women across urban India, empowering them to run businesses in traditional sectors like natural dyeing and home-based cooking.¹⁸

- **Addressing the access-to-capital gap for entrepreneurs:** Philanthropy is instrumental in overcoming the financing barriers that women entrepreneurs face. Through strategic investments and innovative financing models, philanthropic initiatives can unlock private capital and provide financial support through grants where traditional mechanisms fall short. 360 One Foundation, for example, invests in co-designed financing solutions to bridge the critical access-to-capital gap, allowing WOBs to scale and become more competitive.¹⁹
- **Risk-sharing partnerships:** Philanthropy can serve as a risk-sharing partner for Small and Medium Enterprises (SMEs) and corporates to undertake supplier diversification efforts. Risk-sharing is also a necessary instrument for women and marginalised entrepreneurs to invest upfront in certification, infrastructure, inventory and other elements, without having complete visibility to their products and services being bought by the market. Philanthropic organisations can provide financial products such as first-loss capital, credit guarantees, etc. that help lower the perceived risks for corporates and financial institutions in lending or in providing products such as insurance to women. For example, when WOBs in the renewable energy sector face capital constraints, philanthropists can offer grants or concessional financing to cover some of the upfront risks, thereby attracting private-sector investment. These interventions enable enterprises to build infrastructure, such as machinery or production facilities that are required to meet larger-scale demand.
- **Enabling digital inclusion for WOBs:** One of the most critical challenges for women entrepreneurs is connecting to formal markets and buyers, especially in rural areas. Philanthropic initiatives can address this gap by investing in digital literacy programmes, e-commerce platforms and technology

solutions tailored for women-led businesses. For instance, the Bill & Melinda Gates Foundation partnered with the Grameen Foundation to scale effective Business Correspondant (BC) models across India, aiming to impact 445,000 BC agents, including 55,000 women entrepreneurs, and 2.5 million customers. In partnership with 8-9 BC Network Managers (BCNMs) such as Spice Money, Airtel Payments Bank and Roinet, the programme tested out innovative digital financial solutions to enhance the viability and effectiveness of the BC channel.²⁰

- **Enabling discovery:** Philanthropy can significantly contribute to the discovery and due diligence of women-led enterprises by public goods and creating mechanisms that help connect these businesses with larger corporate supply chains. One notable example is the SAP People+Planet First platform, which provides a verified network for social enterprises to gain access to global markets. The platform not only identifies these enterprises but also ensures they meet high standards of due diligence, enabling them to enter corporate supply chains.²¹

9.3.2 The Seller Side: Women Entrepreneur Segments that can Supply within GRP

Women, Micro, Small and Medium Enterprises (WMSMEs) in India vary in size from own-account workers and micro enterprises (over 90% of total women enterprises) to large startups. Applying the lens of socio-economic backwardness, there are three types of women enterprises that can potentially supply a larger corporate value chain:

- Individual WMSEs run by women from socio-economically underserved communities or geographies offering products/trade/services,
- Collective enterprise structures (e.g., women-FPOs and women artisan collectives) of women producers
- Own-account workers and nano-entrepreneurs that can be engaged in gig work and services (e.g., beauty parlour entrepreneur)
- Women producers that can be aggregated

through various market structures (e.g., waste recyclers, women farmers, etc.)

As per the Udyam Registration Portal (URP) of the MoMSME, WMSMEs constitute 20.5% of the total number of MSMEs registered on the portal since its inception in 2020. These WMSMEs' contribution to the employment generated by the total Udyam registered units is 18.73%. The contribution of the WMSMEs to the total turnover of Udyam-registered MSMEs is 10.22%, signifying the smaller revenue shares from a larger volume of enterprises. As per the data on the Udyam Assist Platform (UAP) which registers Informal Micro Enterprises (IMEs), the contribution of women-owned IMEs to the total number of IMEs (since the inception of the UAP on 11 January 2023) is 70.49%, and their contribution to employment is 70.84%, highlighting the overwhelming share of informal enterprises run by women.²²

The density of WOBs varies significantly across India. 50% of WMSMEs are from five states; Maharashtra, Tamil Nadu, Uttar Pradesh, Karnataka and Gujarat. Despite Maharashtra having the highest percentage of WMSMEs at 18%, Tamil Nadu stands out for its higher contribution to employment providing 15% of the total employment generated by WMSMEs in India compared to Maharashtra's 12%. Conversely, states like Bihar report lower participation rates despite a higher density of women collectives, highlighting potential areas for development. Targeted efforts to enhance entrepreneurial ecosystems in these states could spur greater participation from women.²³

Given that the presence of WMSEs is above healthy averages across product and service categories even in these five states, the main challenges faced by the ecosystem looking to integrate women enterprises in supply chains remain.

- Discoverability of credible enterprises
- Guarantee of product/service delivery
- Gaps in logistics, processing and warehousing that impede access to products from WMSEs
- Lack of certifications or other proxies for quality of products/services
- Lack of a digital footprint for the WMSE

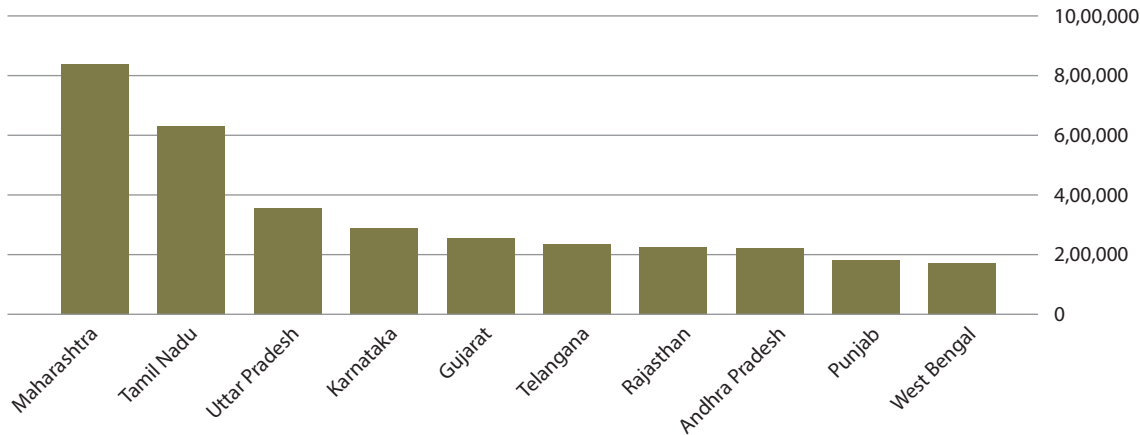


Figure 9.4. Top 10 States having the Highest Number of MSMEs Owned by Women²⁴

9.3.3 Social Procurement in Action: Engaging Women Enterprises across the Value Chain²⁵

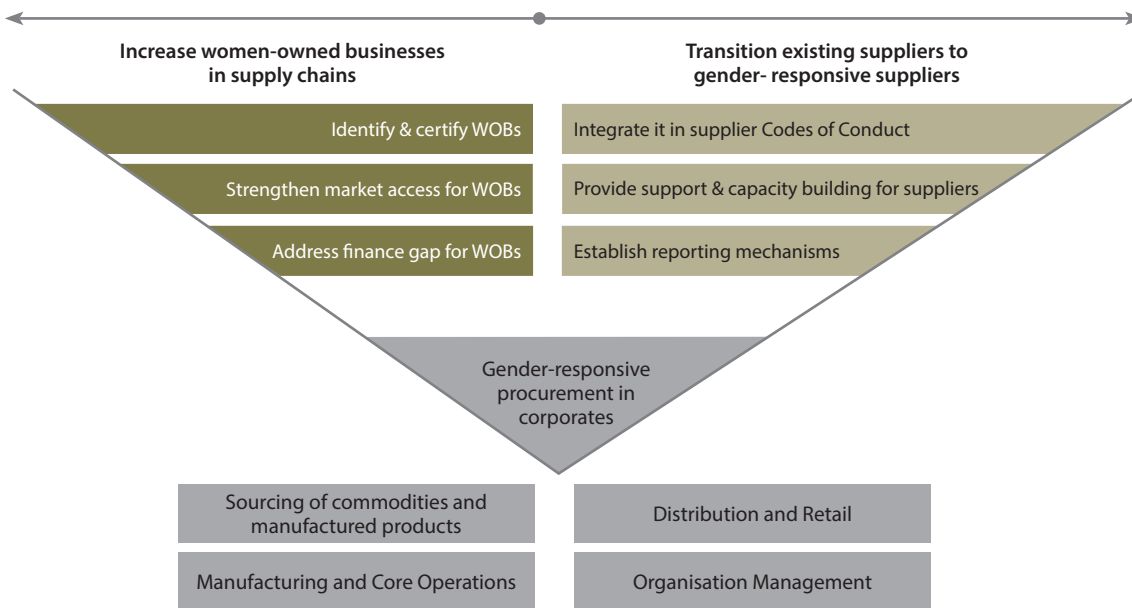


Figure 9.5. Framework of GRP in the Private Sector

a. **Increase WOBs in supply chains:** Increasing the participation of WOBs in corporate supply chains is a crucial strategy for promoting gender equality and fostering economic growth. When companies include WOBs as suppliers, they contribute to greater financial stability, diversity and innovation across their supply chains. However, WEPs face unique challenges, such as limited access to financing, networks and capacity-building resources.

- **Identifying and certifying WOBs:** Finding credible WOBs to become potential suppliers is a key challenge for companies aiming to meet social procurement goals. There have been efforts to provide mechanisms for identifying, certifying, engaging with, and facilitating WOBs' inclusion in supply chains. For example, the social enterprise Femeconomy in Australia, which ceased

its operations in 2023, encouraged gender equality through consumer and business education, as well as by certifying WOBs. Certification required companies to either have at least 30% women on their board or be 50% female-owned. In 2020, Femeconomy released a toolkit called Creating Gender Equality through Procurement, designed to guide companies in establishing gender-responsive procurement practices. Additionally, Femeconomy collaborated with the Australian Department of Foreign Affairs on Creating Gender Equality Through Trading Opportunities initiative, to support efforts to integrate WOBs into supply chains across the Australia–ASEAN region.²⁶

- **Strengthening market access and linkages for WOBs:** Strengthening market linkages for WOBs is essential to connect them to the procurement arms of corporates. By creating and expanding access to markets, women entrepreneurs can diversify revenue streams, establish sustainable customer bases and access valuable business networks. There are emerging initiatives connecting women entrepreneurs with larger companies, investors and mentors, enabling them to scale their operations and access new business opportunities.

For example, the UN Women Industry Disruptor Programme has been instrumental in supporting WOBs in the garment sector in India. In 2020, it brought together over 40 women-led ventures to collaborate with industry leaders such as Bonprix, H&M and Tchibo. After receiving 300 applications, 80 women entrepreneurs participated in a six-week training programme, with 22 selected to attend an intensive five-day boot camp. This exposure led to significant connections, including WOBs integrating into H&M's supply chain and venture capital funding for two companies. In 2021, the programme expanded to include sectors like fashion, lifestyle and homeware. It partnered with

major organisations such as Amazon and WinPe to enhance opportunities in e-commerce and finance for women entrepreneurs. Notably, one of the programme's outcomes was the creation of Authentica, a digital platform designed to match women entrepreneurs with larger brands like H&M India, providing them with valuable business development opportunities.²⁷

- **Addressing finance gaps for WOBs:** Access to finance remains one of the primary barriers faced by women entrepreneurs. Traditional financial institutions often overlook WOBs, especially in emerging markets, due to perceived higher risks or limited collateral. To bridge this gap, innovative financial products and inclusive lending strategies are essential. There have been several initiatives focusing on unlocking financing for women entrepreneurs through tools such as gender bonds, equity funding and credit guarantees.

In 2019, Krungsri Bank in Thailand introduced a pioneering financial product aimed at empowering women entrepreneurs. The bank launched a 'gender bond', which expands credit access for women-led SMEs. With support from the Women Entrepreneurs Opportunity Facility, the bond raised USD 220 million, with investors including IFC and the German Development Investment Corporation. This financial tool was designed to help women entrepreneurs, who play a crucial role in Thailand's economy, access the funding needed to expand their businesses and contribute to sustainable economic development in the region. Krungsri Bank became the first financial institution in Asia and the Pacific to offer such a bond to foreign investors, setting a new standard for inclusive financing in the region.²⁸

- b. **Transitioning existing suppliers to gender-responsive suppliers:** To promote GRP, the private sector can begin by working directly with their suppliers to integrate gender equality within their value chains.

While purchasing from WOBs is a critical part of GRP, it is also important to concurrently enhance the gender responsiveness of existing suppliers, particularly for smaller businesses and governments where gender legislation may be underdeveloped. Currently, there are tools to assess the gender responsiveness of companies in general, but there is a gap in resources specifically designed to evaluate how gender equality is embedded within a company's procurement processes, strategies, and codes.

- **Integrating it into the supplier code of conduct:** Integrating GRP into the existing supplier code of conduct is a crucial step for businesses aiming to create more inclusive and sustainable supply chains. By embedding GRP principles into supplier agreements, companies can ensure their entire value chain upholds standards for quality, gender equality, fairness and diversity. This encourages suppliers to not only meet environmental and labour standards but also to prioritise women's inclusion in their workforce and supply chains.

An example of this approach can be seen in Singapore-based Banyan Tree Group, an international hospitality brand. The company, which has a major presence across Asia, has integrated gender equality into its supplier code of conduct. The group's supplier code requires all partners to commit to human rights, a non-discriminatory workforce and fair treatment of employees, including promoting diversity and eliminating harassment. In 2020, Banyan Tree set a target for 100% of its suppliers to comply with this code by 2025, supporting non-compliant suppliers with corrective actions. Suppliers that do not conform will initially be supported with a corrective action plan and the contracts of those unable to complete the plan will be terminated.²⁹

- **Building capacity of suppliers:** Suppliers, especially MSMEs, often require support in adopting gender equality initiatives, enhancing their systems and

policies and meeting the requirements of corporate procurement. Providing training and resources to suppliers on gender-sensitive practices can be a powerful tool for transformation.

An example is the HER Project, which works with global brands and their suppliers to implement workplace interventions that promote gender equality, health and financial inclusion. The programme includes tailored workplace training for women employees, providing guidance to brands and their suppliers on improving workplace systems and connecting women to vital services like healthcare and banking. These initiatives not only help build the capacity of suppliers but also enhance the overall inclusivity and sustainability of supply chains.

- **Establishing monitoring and reporting mechanisms:** Several initiatives aim to ensure that businesses are held accountable for their gender-responsive actions within their supply chains, particularly for women workers in regions like Asia and the Pacific. Large buyers based in Europe can be held accountable for their actions in their Asian and Pacific supply chains through a membership organisation that requires continual monitoring of supply chains, including of issues such as violence and harassment of women workers. Initiatives such as the Gender Data and Impact Framework and the WEOs Transparency and Accountability Framework assist buyers in guiding their suppliers towards gender-sensitive practices, monitoring their suppliers' commitment to gender equality and ensuring that workplace conditions adhere to ethical standards.

The Fair Wear Foundation, a network of European clothing and outdoor brands, works towards ending violence and harassment in the supply chains of countries like Bangladesh and India. It's Violence and Harassment Prevention Programme includes training for workers and management on workplace harassment

prevention and supports factories in creating effective harassment committees. The Foundation also scores its corporate members on their procurement practices, examining whether their pricing supports legal wages, how they handle excessive overtime, and their payment timelines, with these scores being publicly accessible. This transparency fosters accountability and encourages better practices among suppliers.³⁰

c. Gender-responsive procurement by corporates occurs in three ways: From a supply chain perspective, corporations can integrate WOBs throughout their supply chains to meet Environmental, Social, and Governance (ESG) goals, or help transition existing suppliers into gender-responsive suppliers. However, due to the absence of mandatory reporting standards, evidence of GRP remains limited across Indian supply chains. Conversations with corporates across various sectors reveal that certain industries, such as banking and Information Technology and Information Technology-Enabled Services (IT/ITES), offer opportunities for diversified functional spending. On the other hand, sectors like Agriculture, Fast-Moving Consumer Goods (FMCG), and Hospitality present potential for diversified sourcing and manufacturing.

- Direct and indirect spends of corporates: Sourcing of raw materials -> Manufacturing and core operations -> Distribution and retail
- Functional spends of corporates: Organisation management

1. Sourcing of raw materials and commodities

Women naturally form a substantial part of the workforce in value chains such as agriculture and dairy, textiles and waste, many of them engaged in farming or waste picking without control over productive resources such as land as well as training and tools that can equip them to produce better. The authors see evidence of corporates integrating women labourers and cultivators to achieve goals in circularity and responsible sourcing.

Nestle: ‘The Milk District Model’ present now in over 30 countries, initiated by Nestlé,³ has engaged women farmers in China, India, Indonesia and Pakistan. Nestlé India leverages the strength of women collectives in adopting good dairying practices in dairy farms and regularly conducts special programmes to train and scale their enterprises. The model provides sustainable livelihoods to 100,000 dairy farmers, including 70,400 women dairy farmers. The model consists of a three-pronged approach in India:

- Setting up 1,408 milk collection districts across three states
- Boosting the income of 70,400 women farmers by assuring fair prices, including regular monthly income and easier access to the market.
- Building their technical know-how through training on good cattle feeding practices, breeding practices and mechanisation of farms.

2. Procurement in core products and operations

Ensuring procurement in core products and operations of corporates requires a longer-term commitment and investment from a corporate, typically 2-3 years, before corporates can see contributions to their business. While the impact of integrating WMSEs in operations sustains for a longer term, this is lesser seen due to the complex pathways involved.

- **Mahindra Holidays and Resorts:** Mahindra Holidays and Resorts focuses on diversifying the supplier base by supporting local suppliers, WOBs and cooperative societies locally around its 140+ holiday locations. A significant portion of Mahindra Holidays' procurement, approximately 90%, is already sourced from local suppliers, thereby minimising transportation needs, except for certain items like fuel and cooking gas. To ensure these initiatives are effective, Mahindra Holidays places a strong emphasis on setting measurable targets and tracking progress over time. This involves conducting detailed audits of suppliers and establishing specific goals to increase the percentage of procurement from diverse suppliers.

By setting and monitoring these targets, Mahindra Holidays aims to continually improve its supplier diversity efforts and contribute to a more sustainable and inclusive business model.

- **ITC:** More than 1.5 million farmers benefit from ITC MARS, a cutting-edge digital platform aimed at improving agricultural practices. Climate-smart agriculture is promoted through initiatives such as Zero Tillage, Direct Seeding of Rice, and Organic Farming, all focused on resource conservation and environmental sustainability. ITC solves the aggregation and processing challenges that small suppliers face by building robust FPOs, Agri-business Centres (ABCs) and Custom Hire Centres (CHCs). These institutions enable collective action among farmers by offering bulk purchase options, equipment access and seed services. Notably, ABCs managed by women aggregate women agricultural entrepreneurs, while CHCs provide essential equipment rental services. Supporting programmes such as micro-irrigation, organic inputs, farm mechanisation and agro-forestry further bolsters sustainable farming practices. ITC's supplier diversity initiatives also play a key role, focusing on procurement from women and marginalised communities and offering them technical support and business development resources. This approach helps women farmers, WMSMEs and rural entrepreneurs to thrive and compete globally. The company also prioritises sourcing from underrepresented groups, including socially- and economically disadvantaged individuals, small farmers and historically underutilised business zones.
- **Tata Steel:** Tata Steel has set a target to reach 25% gender diversity in its workforce by 2025, up from the current 20%. As part of this effort, Tata Steel launched its 'Women @Mines' initiative in 2019, pioneering efforts to integrate women into traditionally male-dominated mining roles. This initiative trained and hired women to operate Heavy

Earth-moving Machinery (HEMM), a role previously deemed unsuitable for women. Since then, Tata Steel has brought on 100 women operators, while expanding the scope to allow women to work in night shifts and even underground mining roles, made possible by recent policy reforms. To further drive this transformation, Tata Steel introduced 'Tejaswini 2.0', a specialised training programme aimed at upskilling women for HEMM operations.

3. Organisation management of corporates

From catering to security management, and stationery to gifting, the avenues for corporates to diversify procurement within organisation management are significant.

- **Hong Kong and Shanghai Banking Corporation (HSBC):** While HSBC's procurement strategy emphasises sustainable procurement, prioritising environmental mandates, the bank also integrates social development, particularly in labour and service procurement. For example, HSBC employs women as security guards and facility managers in its offices. Further, HSBC prioritises inclusion and resilience in its operations and services. A significant portion of HSBC's last-mile transactions, around 40%, are enabled through internet banking, hence promoting financial inclusion among underserved communities for banking. Internally, HSBC promotes inclusion at all levels, with women holding 65% of the financial inclusion portfolio and five women serving in business roles on the board.

9.4. Way Forward

The medium-to-high density of women enterprises spread across regions, an increasing focus among corporates on ESG through BRSR reporting and global supply chain mandates, and the steady growth of development financing under the CSR Act, serve as significant tailwinds for India to leverage its indigenous potential for GRP. Even if the evidence is only emerging, there is enough data to show the strong connection between GRP, women's economic empowerment and business sustainability outcomes.

BOX 9.4. Recommendations for Private Sector Ecosystem

The authors have 5 recommendations to move the needle on GRP in the private sector ecosystem

For businesses and philanthropy

1. A concerted effort to discover and onboard WMSEs on a digital platform that can further be integrated into the procurement technologies of corporates. DPIs such as ONDC can enable this process at a population scale
2. Development of methods to credential WMSEs through frameworks that can be further co-created with procurement leadership and teams in corporates
3. Supply-side strengthening at an ecosystem level through capacity building, aggregation and logistics support initiatives. We further recommend that this be done for 2-3 identified emerging/growth industry sectors where WOBs can play a role
4. Market-building innovations to bring together interested corporates to co-demonstrate procurement from small suppliers
5. Measurement and evidence-building to show the connections between GRP and business and empowerment outcomes

For policy

However, to enhance private-sector alignment at scale with Gender-responsive Procurement (GRP) principles, India could consider implementing a framework of gender-focused guidelines similar to the EU's Gender Equality Strategy. Recommendations could include establishing benchmarks for integrating women-owned businesses within corporate supply chains, providing incentives for companies that prioritise gender equality, and promoting GRP through government-endorsed Public-private Partnerships (PPPs). A roadmap might start with voluntary compliance for companies, gradually introducing regulatory support and financial incentives for those actively engaging in socially responsible procurement. The current BRSR guidelines can be expanded slightly to include provisions for companies to report their responsible sourcing and gender initiatives. The CSR Act could further elaborate on the existing gender equality and women's empowerment categories to include integration in business value chains.

BOX 9.5. Recommendations for Public Sector Ecosystem

Recommendations to move the needle on GRP in the public sector ecosystem

1. Enhance the discoverability of women sellers

- **Showcase Women-Led Enterprises:** Introduce certifications, special catalogues, and seasonal campaigns, both online and offline, especially during peak periods like festivals and government fairs, to boost visibility and sales of products by WOE's.
- **User-Centricity and Targeted Search:** Create buyer-focused catalogues categorised by event type, boosting the discoverability of women's products for specific needs.

2. Improve the visibility of gender initiatives

- **Centralize Gender Initiatives:** Make links to WOMANIYA, SARAS, DIVYANJAN, and GREEN GOLD easily accessible on GeM's homepage. Featuring them during high-volume periods would increase engagement and support for women-led initiatives.
- **Algorithmic Matching and Search Filters:** Integrate tags and filters to help buyers find relevant WOBs, enhancing matching capabilities and optimising procurement opportunities for women entrepreneurs.

3. Incentivize ministries and departments to source from WOBs

- **Champion Departments:** Recognize departments that exceed their procurement targets from WOBs with Gender, Diversity, and Inclusion (GEDI) badges, such as Platinum, Gold, or Silver, based on social procurement performance.
- **Expand Metrics:** Add feedback and satisfaction metrics to evaluate seller experience, especially for women-led businesses.

4. Simplify and accelerate processes for inclusive procurement

- **Expedited Approvals:** Create a fast-track process for contracts that meet WOB procurement goals, minimising delays.
- **Direct Buyer-Supplier Engagement:** Conduct quarterly campaigns to spotlight successful procurement practices, using case studies and video testimonials to build awareness and interest in GRP.

5. Reduce entry barriers

- **Flexible Tender Structuring:** Split larger contracts into smaller lots so that WOBs, especially micro and small businesses, can bid on manageable sections.
- **Enable Joint Bidding:** Allow joint bidding to support women entrepreneurs in partnering with established firms, building their capacity for future bids.
- **Feedback Mechanism:** For unsuccessful bids, provide feedback to help WOBs understand and improve their bid strategies.

Recommendations to Expand Rural Reach

1. Partner with State Rural Livelihood Missions (SRLMs)

- In states where SRLMs have successfully partnered with Government Departments for WOB procurement, document and share best practices to create model Standard Operating Procedures (SOPs).

2. Outreach and Training

- Collaborate with the National Informatics Centre (NIC) and state e-procurement programmes to train rural women entrepreneurs using accessible channels like WhatsApp, community sessions, and public platforms.

3. Define WOB Standards in Bid Documentation

- Clearly define what constitutes a ‘women-owned’ or ‘women-managed’ business and make these categories eligible for preferential bidding in sectors where WOBs are underrepresented.

4. Udyam, GeM, and Sambandh Integration

Integrating Udyam, GeM, and MSME Sambandh has the potential to streamline the registration and reporting processes for MSMEs while enhancing transparency and efficiency in government procurement. This integration would allow MSMEs to register once on Udyam, automatically updating their data on GeM and MSME Sambandh, eliminating redundant registrations and data entry.

- **Streamlined MSME Registration and Compliance:** A single registration on Udyam will sync data across GeM and MSME Sambandh, minimising duplicate reporting and providing MSMEs with smoother access to tender opportunities and reserved procurement quotas.
- **Enhanced Transparency and Real-Time Tracking:** Automated data synchronisation allows for real-time monitoring of procurement quotas, including the 25% from MSMEs and 3% for women-owned businesses. This ensures transparency and centralised compliance tracking for government buyers and PSUs.
- **Simplified Reporting and Monitoring for Government Buyers:** A unified dashboard will display procurement performance data, reducing manual reporting efforts and enabling departments to efficiently monitor and achieve mandated MSME procurement targets.

Notes

- ¹ The section on private procurement has been authored by Aarti Mohan and Palagati Lekhya Reddy, and the section on public procurement has been authored by Saumya Omer and Dr. Yamini Atmavilas
- ² <https://ceda.ashoka.edu.in/decoding-womens-labour-force-participation-in-2021-22-what-the-periodic-labour-force-survey-shows/>
- ³ <https://www.bain.com/insights/powering-the-economy-with-her-women-entrepreneurship-in-india/>
- ⁴ <https://www.adb.org/sites/default/files/publication/840111/gender-responsive-procurement-asia-pacific.pdf>
- ⁵ [https://www.unwomen.org/en/about-us/procurement/gender-responsive-procurement#:~:text=Gender%2Dresponsive%20procurement%20\(GRP\),that%20goes%20beyond%20cost%20management.](https://www.unwomen.org/en/about-us/procurement/gender-responsive-procurement#:~:text=Gender%2Dresponsive%20procurement%20(GRP),that%20goes%20beyond%20cost%20management.)
- ⁶ https://eige.europa.eu/gender-mainstreaming/tools-methods/gender-responsive-public-procurement?language_content_entity=en
- ⁷ https://www.sebi.gov.in/sebi_data/commndocs/may-2021/Business%20responsibility%20and%20sustainability%20reporting%20by%20listed%20entitiesAnnexure1_p.PDF
- ⁸ <https://www.adb.org/sites/default/files/publication/840111/gender-responsive-procurement-asia-pacific.pdf>
- ⁹ <https://rural.gov.in/en/press-release/day-nrlm-has-mobilised-more-1004-crore-women-over-9076-lakh-self-help-groups-shri>
- ¹⁰ [https://www.europarl.europa.eu/RegData/etudes/BRIE/2021/654213/EPRS_BRI\(2021\)654213_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2021/654213/EPRS_BRI(2021)654213_EN.pdf)
- ¹¹ <https://www.weforum.org/agenda/2021/07/how-to-achieve-supplier-diversity-experts-explain-68df4f727b/>
- ¹² <https://hbr.org/2023/09/research-consumers-sustainability-demands-are-rising>
- ¹³ <https://www.cocoalife.org/>
- ¹⁴ <https://www.cocoalife.org/progress/mdlz-2023-snacking-made-right-report/#:~:text=By%20the%20end%20of%202023,wassourced%20through%20Cocoa%20Life.&text=Working%20with%20Satelligence%20to%20understand,in%20West%20Africa%20since%202018.>
- ¹⁵ <https://www.coca-colacompany.com/content/dam/company/us/en/reports/coca-cola-business-sustainability-report-2022.pdf>
- ¹⁶ <https://www.bcg.com/publications/2021/climate-action-impact-on-gender-equality>
- ¹⁷ <https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf>
- ¹⁸ <https://rpgf.org/women/#>
- ¹⁹ <https://www.iiflwealth.com/content/wealth/CSR/IIFLWAM-CSR-report-FY-2021-22.pdf>
- ²⁰ <https://grameenfoundation.org/partners/programs/current-programs>
- ²¹ <https://peopleandplanetfirst.org/get-verified/>
- ²² <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574>
- ²³ <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574>
- ²⁴ <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574>
- ²⁵ Combination of frameworks produced during research work on social procurement by SAP and Sattva and frameworks from <https://www.adb.org/sites/default/files/publication/840111/gender-responsive-procurement-asia-pacific.pdf>
- ²⁶ <https://femeconomy.wixsite.com/femeconomy>
- ²⁷ <https://www.adb.org/publications/gender-responsive-procurement-asia-pacific>
- ²⁸ <https://www.adb.org/publications/gender-responsive-procurement-asia-pacific>
- ²⁹ <https://herproject.org/>
- ³⁰ <https://www.fairwear.org/>

Measuring Women's Employment Challenges and the Way Forward

10

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10.1. Introduction

Over the past few decades, women's workforce participation in India has remained stubbornly low despite declining fertility, increasing levels of female educational attainment and a growing economy. There are several reasons cited for this persistence including supply side constraints like social norms, care burden, restrictions on women's mobility, as well as demand-side issues including lack of good jobs outside of agriculture and gender-based discrimination in labour (Lahoti and Swaminathan, 2016; Klasen and Pieters, 2015; Deshpande and Singh, 2024). Besides the supply and demand side constraints, the inadequate and improper measurement of women's economic activities have more recently been identified as an important reason for low estimates of women's workforce participation.

The measurement of women's work is challenging, particularly in economies characterised by a large informal economy, seasonal (agricultural) employment and gender-based norms around whether women should be engaged in paid work as well as what constitutes 'suitable' work for women. Informal

activities throw up measurement challenges due to a number of reasons and to the extent that informal enterprises themselves are likely to be not captured during standard labour force surveys. Employment within these units is likely to be rendered invisible. A lot of informal work, particularly by women, is often carried out within the confines of the home and can remain unacknowledged by women themselves or by the households. Informal work that is seasonal or intermittently performed like agricultural employment is also likely to not be captured by standard labour force surveys since the period about which employment is being sought may not align with the period during which these activities were undertaken. Part-time work or employment that happens alongside care and the work of social reproduction also tends to be invisibilised (Malhi, 2024).

Typically, debates around the measurement of women's work can be categorised into; conceptual and operational. The conceptual discussion revolves around the accepted definition of what constitutes employment, official definitions of employment have sought to include only those activities that resulted in an

output (goods or services) that were transacted in the market. Therefore, subsistence activities and domestic work have not typically been included in the definition of employment. While there has been some back and forth on the inclusion of subsistence activities, domestic work and social reproduction activities have consistently not been included in the definition of employment. The larger objective guiding these discussions on what constitutes employment has been the larger mandate of aligning employment statistics with national income accounts. Therefore, under this objective, only those activities that are counted in national income would constitute employment. Consequently, a number of women's activities, particularly in subsistence production would not be recognised as employment.

Without going into too much detail on the evolution of these debates (for these discussions, see Beneria, 1992; Boserup, 1970; Hirway, 2020), the more recent official definition as proposed by the 19th International Conference of Labour Statistician (ICLS) made substantial headway in resolving some of these contradictions and oversights in the measurement of work. The most important contribution was the distinction made between work and employment. The ICLS definition identifies major forms of work, of which employment is one. Work, under this approach, is defined as 'any activity performed by persons of any sex and age to produce goods or to provide services for use by others or for own use'. And, the forms of work identified therein are own use production work, employment, unpaid trainee, volunteer work and other work activities. Employment here is defined as 'any activities to produce goods and services for pay or profit or for exchange/barter'. Therefore, what this framework offers is a clear distinction between work and employment, whereby not all forms of work are regarded as employment; rather, employment is a particular form of work. Such a conceptualisation, when complemented by appropriate changes in labour surveys, allows one to construct measures of employment, as well measures of augmented employment, i.e., employment if one were to consider subsistence production of goods and/or services. Therefore, by and large, the ICLS framework has provided some clarity on the conceptualisation of

employment and what constitutes employment, although some discontent remains on the non-inclusion of domestic work and subsistence work within the core employment definition.

While the notion of employment (and therefore unemployment) has received considerable attention, another conceptual notion that has more recently been considered is underemployment. Many workers across the world work fewer than desired hours and earn less income or use occupational skills inexhaustibly. The 16th ICLS adopted a resolution on underemployment and inadequate employment whereby the former are employed but at an underutilised productive capacity. Hence, it is not desirable to measure unemployment in order to capture most labour market deficiencies (Greenwood, 1999). This is particularly significant from the perspective of developing countries where unemployment, conceptualised as total lack of work, may be low, but avenues for gainful employment may even be lower. This results in a large proportion of the workforce being suboptimally employed. Definitionally, there are three measures of underemployment; insufficient hours worked (visible), underutilised skills and lower income earned from economic activity (invisible). Due to easier quantifiability, time-related underemployment or insufficient hours in employment is the most popular measure of measuring underemployment. A recent report by the Ministry of Statistics and Programme Implementation (MoSPI) highlights that India's underemployment score is 62.28 (Samaddar, 2024). This means that conditional on working for fewer hours, less wages and in skill-occupational mismatches, India's underemployment score is on the higher end.

While there is international consensus on visible underemployment i.e., time-related underemployment, there is no consensus on income and skill component or invisible aspects of underemployment. Underemployment, or time-related underemployment is defined as:

- a. persons in employment working fewer than threshold/full-time hours of employment
- b. persons in employment whose hours of work were below the full employment threshold and were willing to work additional hours, and
- c. persons in employment whose hours of work

were below the full employment threshold, were willing and sought to work additional hours. (Mehran *et al.*, 2008; Greenwood, 1999).

Therefore, a worker will be considered underemployed if they work less than the threshold hours and is willing and available to work more. Definitionally, individuals' willingness and availability to work for additional hours need not mean that they must also seek work within the reference week to be categorised underemployed. The criterion of working fewer than threshold hours in the reference week for time underemployed individuals excludes those who are willing and available to work for additional hours in the reference week but are employed for *sufficient* hours. The threshold is considered to be synonymous with full employment hours from a policy perspective. There is no international consensus on what the threshold should be but different countries have their national legislation in place. For the purposes of the analysis, the authors fix this threshold to be at 48 hours per week (Article 13 of Hours of Work Convention, 1930, ILO). It is of interest to not only identify time-related underemployment among the employed sub-population but also note the kind of work individuals working more (less) than threshold hours are engaged in. The authors explore both of these aspects in the discussion in this chapter.

In developing countries like India, unemployment is often not an option. This results in people being employed in odd jobs, even if it means working fewer hours in a week at reduced wages. The high representation of 'self-employed' in the employment statistics of India may be necessity driven and a sign of labour market distress as workers facing a slack in economic activity typically undertake these alternative employment arrangements on low, irregular income (Kumar *et al.*, 2024). According to Periodic Labour Force Survey (PLFS) 2022-23, the proportion of individuals engaged in self-employment is 57.3%. About 40% of individuals who work less than the 48 hours per week threshold are engaged in self-employment (rural sector) and regular salaried work (urban sector). This shows that even as employment estimates are rising year on year, quality of employment and work precarity remain an outstanding issue.

Aside from the conceptualisation, the

other major debate has been on operational aspects. The authors can broadly classify these operational dimensions into challenges with respect to who is being asked as well as how it is being asked. Individual's reporting on behalf of others on various aspects is a standard feature of many surveys since personal interviews of each member can be time consuming and costly. When individuals report on behalf of others (proxy), there may be significant differences in estimates. Proxy responses may differ from self-reported statuses if respondents have inadequate information on the activities of others due to either information sharing or from the very nature of activity (see Ambler, 2021 for a full review on the types of information asymmetry and measurement error in reporting work). Proxy responses may also differ if respondents are averse to reporting certain kinds of activities either for legal reasons or because they contradict larger social norms, e.g., child labour or women's employment.

While the literature on the association between respondent identity and labour statistics is abundant in the developed country context (Blair *et al.*, 2004), similar literature in developing countries is scarce (Bardasi *et al.*, 2011, Killic *et al.*, 2022, Kapur *et al.*, 2021, Janzen, 2018). The existing literature examining the impact of proxy respondents have broadly focused around three areas-child labour statistics, women's autonomy and employment statistics. Examining the extent of child labour in Ethiopia, Galdo *et al.* (2021) find that that when the head of the household reported about girls, their work was likely to be under-reported relative to the child's own (self) reporting. This differential impact for girls relative to boys widened when the household head was male. No differences in self and proxy reports were found for boys. Dillon (2012) used a randomised survey experiment in Tanzania and found proxy reporting had no impact on the collection of child labour statistics. In the domain of autonomy, decision-making and asset ownership, Killic (2021) leverages two national surveys of Malawi to assess the importance of respondent selection on household members' ownership and rights to agricultural land. The results revealed that interviewing only a knowledgeable household member leads

to a higher share of men claiming exclusive economic ownership while a lower share of women claimed joint economic ownership. Ambler (2021) examines differences in husbands and wives reported asset ownership and participation in decision-making in Bangladesh. They propose a framework for understanding reporting differences, categorising spousal disagreements into random measurement error, asymmetric measurement error and asymmetric information error. The authors find that spousal disagreements in asset ownership are substantial and systematic especially with regard to women's ownership with disagreement being higher for assets that are easier to hide.

With respect to the framing of questions including the level of detail and reference period used, extensive studies have been conducted in different contexts. Bardasi et al (2011) compare labour statistics obtained using two different questionnaire formats in Tanzania: a short module and a longer, detailed module. The short module asks a single question about work; 'Did you do any type of work in the last 7 days?' - while the detailed module includes a series of screening questions categorising economic activities into three groups. Their findings show that both women and men report higher employment rates when using the short module compared to the detailed one. However, once domestic work is reclassified as 'no work', the reported employment rate for women in the short module drops by about five percentage points compared to the detailed module. Benes (2018) highlights the importance of follow-up questions, particularly for capturing the work of unpaid family helpers who would otherwise be categorised as unemployed.

Research has shown that a 'list of activities' approach generally yields higher estimates of women's employment compared to the 'keyword' approach, which involves questions using familiar terms like 'main activity', 'secondary activity', or 'pay or profit'. The list-based method is more effective in capturing part-time and home-based work among women (Anker, 1983; Langsten, 2008). A recent study by Deshmukh et al. (2020), focusing on the Indian context, supports these findings. The study, conducted in selected districts of Delhi's National Capital Region,

shows that using primary and secondary activity questions (similar to the 'keyword' approach) leads to a higher proportion of women being classified as homemakers. In contrast, follow-up questions about household income sources and contributors to income result in significantly higher estimates of women's employment participation, with a substantial portion of this increase attributed to women's involvement in livestock care.

The purpose of this chapter is two-fold. First, it identifies the major operational challenges around the measurement of women's work and demonstrates this using evidence from a primary survey. Second, from a conceptual perspective, the chapter introduces readers to an alternative measure of employment or labour utilisation, i.e., under-employment. This measure, alongside standard measures of employment provides a more comprehensive reflection of the health of the labour market.

10.2. Data

The data for this study comes from two sources. The measure of underemployment is operationalised on the official labour surveys, the PLFS conducted annually since 2017. The PLFS in India also captures individual's willingness and ability to work additional hours in a week over and above their current employment hours. For each of the seven days of the week, along with the weekly employment status, individuals are asked about their availability to work for additional hours for each of the stated weekly activities. According to PLFS 2021-22, the proportion of individuals who are time-related underemployed is only 1.2% (Samaddar, 2024). However, there are limitations in interpreting the underemployment figures because of two reasons. First, willingness and availability to work additional hours is not backed by work 'seeking' behaviour. Therefore, the statistic itself may invite vague self-reporting of how much work an individual thinks they can undertake based on cognitive and normative conditioning. Second, self-proxy differences in reporting of this variable, similar to the discussion on employment mis-measurement discussed above. For instance, Anjum (2024) exploits the novel

labour market design in India Working Survey (IWS) to show that irrespective of gender, proxy reporting leads to significant under-reporting of time-related underemployment. Additionally, she shows that women are significantly more likely to be underemployed than men which may be a result of household responsibilities that prevent women's work participation. Given the cognitive and normative limitations in identifying time-related underemployment, the authors adopt a weekly threshold of hours (48 hours per week) worked by men and women and observe the changes in this distribution over time and across activities for individuals working above and below this threshold.

The data for understanding the role of respondent identity and question framing comes from the India Working Survey. The IWS is a two-state survey conducted in Karnataka and Rajasthan between January and March 2020. The survey sought to understand the role of social identities in labour market outcomes including the measurement of employment. Approximately 3,646 households and 5,951 individuals (3,371 women and 2,580 men) across the two states were interviewed. Since the survey was prematurely terminated as a result of the pandemic, the data is not representative, and our analytic sample consists only of rural areas.

Two survey experiments, namely the self-proxy experiment and the framing experiment, were conducted as part of the IWS. The self-proxy experiment examines the variation in responses when questions are directed either to the subject directly (self) or to a proxy informant. In many developing countries, including India, household surveys collect information on the entire household from a single household member - usually the head or the individual who is available at the time of enumeration.

IWS followed an alternative strategy where two respondents from each household were interviewed. In every household, one adult man and one adult woman were randomly selected as respondents. The respondents were matched with same sex enumerators and to the extent possible, the interviews were conducted privately and simultaneously. The authors conducted the self-proxy experiment if the selected respondents were a couple. Each respondent

was asked questions about their own and their spouse's labour market participation. The framing of the questions asking about their own and the spouse's labour market participation was exactly the same. Specifically, a detailed weekly module with six binary questions to ascertain labour market participation was administered to determine their and their spouse's employment status. If they or their spouse were employed, then details on the type of activity and hours worked were also collected. Among the 5,951 respondents in the IWS, 3,750 (63%) were spousal pairs. However, due to non-participation by one or both respondents and data recording issues, the final sample for spousal pairs consists of 2,674 observations, including 1,337 husbands and 1,337 wives.

The framing experiment explores how question detail and reference period influence reported labour market participation. For this purpose, three distinct labour modules were developed: a short weekly module, a short daily module and a detailed weekly module. The short weekly and daily modules are modeled after those used in official labour market surveys in India. In the short weekly module, respondents were asked a single question; 'In the last week, what activities did you engage in, even if only for an hour?' Respondents could list multiple activities, but no predefined list was provided by the enumerators. In the short daily module, the question was similar, but the reference period was limited to the previous day. Respondents were asked the same question for each of the seven preceding days, resulting in a total of seven questions. Employment status for the week was determined based on these responses. If the respondent worked for even one hour or on any one day, they were considered employed according to the weekly status.

The detailed weekly module differs from the shorter versions in two key ways. First, each type of employment activity was addressed with a specific question. These activities included self-employment, unpaid assistance on family farms or businesses, wage or salaried employment, paid apprenticeships or internships and small-scale production for sale. Five separate questions were asked, with respondents indicating 'yes' or 'no' for each activity. Second, the detailed module

included a follow-up question designed to identify any income-generating activities the respondent may have forgotten to report. The questions in the detailed module follow the International Labour Organization's (ILO) guidelines for measuring key labour market indicators (Benes, 2018) and are similar to those used in the World Bank's Living Standards Measurement Study (LSMS) surveys. A complete list of the questions from each module is provided in Table 10.1 for all three modules, if a respondent reported engaging in an activity, additional information was collected about hours worked industry/sector of employment, and income.

The short modules (weekly and daily) were administered exclusively in Karnataka and involved

randomly selected households, identified through a household listing exercise. Each household was randomly assigned either the weekly or daily module. As with the main survey, an adult man and an adult woman were selected from each household to serve as respondents, and both completed the same module. However, unlike the detailed weekly module, respondents were asked only about their own activities, even if they were part of a spousal pair. The survey instrument for these experiments also collected information on household demographics and asset ownership, but did not include questions on discrimination, life history, or time spent on household production. A total of 299 individuals responded to the weekly module, while 300 individuals responded to the daily module.

Table 10.1. Employment Related Questions for the Detailed Weekly, Single Weekly and Single Daily Modules

Detailed Weekly (Main Survey Questions)	
Employment category	Employment questions
Self employment	Last week, did you do any kind of business, farming or other self-employed activity to generate income, even if only for one hour?
Unpaid family helper	Last week, did you assist without pay in a business/farm/livestock of a household or family member even if only for one hour?
Wage work (casual/salaried)	Last week, did you work for a wage, salary, commission or any payment in kind, including doing paid domestic work, even if only for one hour?
Apprentice/Intern	In the last week, did you work for pay as an apprentice, intern or trainee even if only for one hour?
Small Scale Production	Last week, did you engage in small scale production of goods or services at home that were exchanged for cash or kind even if only for one hour?
Single weekly question	
Self employment/Unpaid family helper/Wage work (casual/salaried)/Apprentice/Intern/Small Scale Production [employment categories not announced by enumerators]	In the last week, what were the activities you were doing, even if only for an hour?
Single daily questions	
Self employment/Unpaid family helper/Wage work (casual/salaried)/Apprentice/Intern/Small Scale Production [employment categories not announced by enumerators]	In the last week, what were the activities you were doing on the 7th/6th/5th/4th/3rd/2nd/1st day of the week, even if only for an hour? [asked for each day of the 7 days of a week]

Source: India Working Survey, 2020

10.3. Findings

10.3.1. Who is Asked?

The comparison of self-reported and proxy-reported labour market outcomes is based on several key indicators: Labour Force Participation Rates (LFPR), Workforce Participation Rates (WPR), Unemployment Rates (UR) and average working hours (Table 10.2).

For women, there are notable discrepancies between self-reported and proxy-reported labour market statistics, with proxy reports generally showing lower values. For example, while 70% of women report themselves as being part of the labour force, only 64% are reported as such by their husbands, resulting in a 5.7 percentage point gap. A similar pattern emerges in the workforce participation rate, though the difference is not statistically significant. Additionally, while not significant, women tend to report higher unemployment rates compared to proxy reports by their husbands.

When it comes to average working hours, which consider all individuals regardless of employment status, women's self-reports show significantly higher average hours than proxy reports. However, when the analysis focuses only on those women identified as employed,

there is no statistically significant difference between self and proxy reports. This suggests that the discrepancies between self-reports and proxy-reports for women are primarily driven by differences in identifying employment status (the extensive margin), rather than the number of hours worked (the intensive margin).

In contrast, for men, no significant differences are found between self-reported and proxy-reported labour market outcomes. Proxy reports actually indicate slightly higher labour force and workforce participation rates for men, but these differences are not statistically significant.

10.3.2. Framing of Questions

Table 10.3 displays the reported employment outcomes for both women and men, broken down by the three experimental arms. In the *single weekly* arm, an individual is classified as part of the workforce if they answer 'yes' to the single employment question. In the *detailed weekly* arm, individuals are considered part of the workforce if they respond affirmatively to any of the multiple questions related to various employment activities. Finally, in the *single daily* arm, an individual is included in the workforce if they report being employed for at least one hour on any day during the past week.

Table 10.2. Comparing Employment Estimates from Self and Proxy Reports

	Women			Men		
	Self	Proxy	Difference	Self	Proxy	Difference
WFP (%)	69.5	63.8	5.7***	79.7	81.5	-1.8
LFP (%)	63.2	57.9	5.4***	76.9	78.7	-1.8
UR (%)	9	6	3	3.5	2.8	0.7
Hours (unconditional)	20.2	17.7	2.5***	32.3	32.7	-0.4
Hours (conditional)	32.5	31.2	1.3	42.4	41.9	0.5

Source: India Working Survey, 2020

Table 10.3. Comparing Estimates of Employment from Survey Experiments

Women	Single weekly (1)	Detailed weekly (2)	Single daily (3)	Difference (1-2) (4)	Difference (1-3) (5)
LFP	48.3	63.2	57.3	-15***	-9.0
WFP	48.3	58.2	55.7	-9.9***	-7.4
UR	1.15	7.9	5.21	-5.0***	0

Women	Single weekly (1)	Detailed weekly (2)	Single daily (3)	Difference (1-2) (4)	Difference (1-3) (5)
Hours (unconditional)	4.8	3.4	3.3	1.4	-1.1
Hours (conditional)	9.9	5.9	5.9	4.0***	0
Men					
LFP	78.2	73.8	83.5	4.3	-5.2
WFP	78.2	71.8	82.6	6.4*	-4.4
UR	0	2.7	4.7	-2.0***	0
Hours (unconditional)	8.4	5	5.8	3.4***	2.1***
Hours (conditional)	10.8	7	7.2	3.8***	0.1

Asking multiple questions about employment activities significantly increases the reported labour force and workforce participation rates for women. When women are asked multiple questions about their weekly employment activities, their LFPR rises to 63%, compared to just 48% when a single weekly question is posed. For men, however, asking multiple questions results in a slight decrease in workforce participation, from 78% to 74%. Additionally, the average hours worked are higher when only a single weekly question is asked, rather than multiple questions, for both women and men.

A shorter reference period—using daily rather than weekly questions—also boosts the reported labour force and workforce participation rates for both genders. These differences, however, are not statistically significant, likely due to the small sample sizes in these experimental arms. For women, labour force participation increases by 9 percentage points, while for men it increases by 5 percentage points when asked one question about each of the previous seven days, as opposed to one question about the past week.

10.3.3. Underemployment

While operationally, there are challenges in measuring women's employment, even once implemented, standard measures of employment (LFPR, WPR, UR) provides only a partial understanding of employment status. In particular, in the context of a labour surplus economy with low levels of income, there is likely to be work-sharing arrangements and employment below marginal productivity levels

(Lewis, 1954). In the context, an understanding of labour utilisation through a measure focusing on hours of employment provides a useful supplement to substantiating the implications of employment.

Since 2017, there has been a steady decline in the number of hours worked by both men and women. While urban men worked for 58 hours per week in 2017, they were working 51 hours per week in 2022. For women, on the other hand, the average hours worked per week fell from 47 to 41 hours during the same period. Therefore, although there was an overall decline in aggregate hours worked by both men and women, women were already working fewer than threshold hours of 48 hours per week even before the further fall in aggregate employed hours in a week.

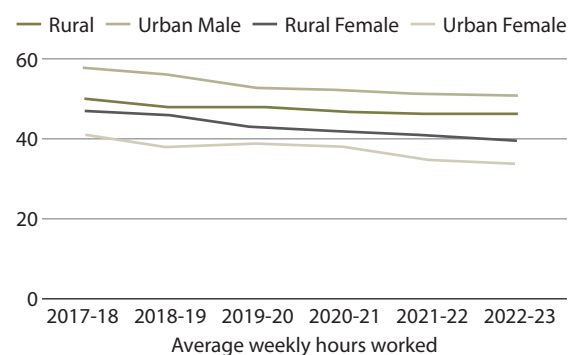


Figure 10.1. Individual Aggregate Weekly Hours of Employment, by Sector, by Gender, 15 Years and Above, 2017-18 to 2022-23

Source: Author's calculation, PLFS 2017-18 to 2022-23

This shows the declining hours spent in economically active work for women. Placing this in the context of the increasing rate of women's

employment that is observed during this period, this observation becomes particularly pertinent. Therefore, although more and more women have entered the workforce over the last few years, they are working fewer hours. In the next section, we see the implications of this underemployment for earnings and across employment types.

An increase in WPR may be driven by more individuals working fewer hours rather than them being fully employed. This is a typical characteristic of the Indian labour market where individuals take up odd-jobs, fulfilling the employment criterion but failing to be adequately employed.

Table 10.4 shows the proportion of men and women in rural and urban areas who worked less than 48 hours per week in their weekly status. We notice that within the employed subsample, the proportion of both men and women went up from 42% to 67% in rural areas and 21% to 57% in urban areas between 2017 and 2022.

At the same time, in terms of levels, the share of women working less than the threshold hours is almost double that of men in both periods. This shows that while there has been an increase in insufficient hours employed, proportionally, more employed women are working insufficient hours. It is interesting to note that the WPR for the weekly status increased from 44.8% (men

+ women) in 2017-18 to 54.2% in 2022-23 in the rural sector and 42.4% to 46% in the urban sector. Thus, even while the WPR rose from 2017 to 2023, the proportion of individuals who are working less than adequate weekly hours increased dramatically. This shows that improvement in workforce participation may not be commensurate with adequate hours of employment. Once we zoom into the weekly activity distribution for which individuals report fewer than threshold hours of work, the sectoral economic distress becomes clearer.

Table 10.5 shows some important findings towards the nature of inadequate employment in the Indian economy. Among rural men, the proportion of men working less than threshold hours for regular salaried employment increased from 3.5% in 2017 to almost 13% in 2022. The corresponding figures for urban male increased dramatically from 14% in 2017 to about 54% in 2022. Similarly, the proportion of urban women engaged in regular salaried employment and working less than 48 hours per week increased from 32% in 2017 to 53% in 2022. However, there is a substantial reduction in the proportion of individuals engaged in casual wage/public works working less than 48 hours per week for the period 2017-18 to 2022-23. This fall in proportion is steeper for rural women and urban men.

Table 10.4. Proportion of Employed Individuals Working Below Weekly Threshold Hours, 15 Years and Above

	RURAL			URBAN		
	Men	Women	Overall	Men	Women	Overall
2017-18	35.8	65.6	42.4	15.6	44	21.3
2022-23	59.4	84.3	67	50.8	79.3	57.4

Source: Author's calculation, PLFS 2017-18 to 2022-23

Table 10.5. Activity Distribution of Employed Individuals Working Below Weekly Threshold, by Sector, By Gender, 15 Years and Above

	RURAL			URBAN		
	Male	Female	Overall	Male	Female	Overall
2017-18						
Self employment	47	23.6	39	34.7	35.7	35.1
Unpaid family helper	11.7	38.8	21	6.8	15.9	10.6
Regular salaried	3.5	6.3	4.4	14	32	21.4
Casual wage work	37.9	31.3	35.6	44.5	16.4	33
Total	100	100	100	100	100	100

	RURAL			URBAN		
	Male	Female	Overall	Male	Female	Overall
2022-23						
Self employment	44	32.7	39.7	24.3	26.9	25.2
Unpaid family helper	11.3	39.2	22.1	4.1	12.1	6.7
Regular salaried	12.9	9.1	11.5	53.7	52.9	53.4
Casual wage work	31.8	19	26.8	17.9	8.2	14.8
Total	100	100	100	100	100	100

Source: Author's calculation, PLFS 2017-18, 2022-23

In the case of self-employment, for the urban sector, the overall proportion of individuals in self-employment working less than threshold hours is lower in 2022-23 than 2017-18. Therefore, there is an increase in the average hours worked by individuals in self-employment and casual wage/public works. This means that in the event of inadequate absorption in the regular salaried category, individuals may be concentrating and spending more working hours in self-employment and casual wage/public works. Therefore, not only has there been a decrease in women's work participation in regular salaried/regular wage work (Raman, 2024) but it is followed by fewer than threshold hours spent between 2017-18

and 2022-23. While the proportion of women engaged in self-employment has increased on an aggregate between 2017-18 and 2022-23, the proportion of rural women working less than threshold hours in self-employment increased from 24% to 33%. This may indicate demand slack in the economy which leads to insufficient employment of rural women. In urban areas, the proportion of urban women working less than threshold hours in self-employment decreased from 36% to 27%.

On the flip side, when the authors identify the activity distribution for the proportion of individuals who work more than 48 hours per week, they notice additional distress in the unpaid helper category.

Table 10.6. Activity Distribution of Employed Individuals Working Beyond Weekly Threshold, by Sector, by Gender, 15 Years and Above

	RURAL			URBAN		
	Male	Female	Overall	Male	Female	Overall
2017-18						
Self-employment	49.8	18	45.6	35.6	14.8	32.6
Unpaid family helper	7.6	26.7	10.2	3.6	5.4	3.89
Regular salaried	20.6	23.8	21	52.5	72.9	55.37
Casual wage work	21.9	31.5	23.2	8.3	6.9	8.13
Total	100	100	100	100	100	100
2022-23						
Self-employment	55.4	28.1	51.4	45.7	27.3	43.7
Unpaid family helper	8	36.7	12.2	4.8	11.5	5.6
Regular salaried	17.3	11.8	16.5	41.6	55.4	43.2
Casual wage work	19.4	23.4	20	7.9	5.8	7.6
Total	100	100	100	100	100	100

Source: Author's calculation, PLFS 2017-18 to 2022-23

The proportion of both men and women in the rural and urban sectors who are working for more than threshold hours increased for self-employment and unpaid family helper. As expected, the increase in proportion of individuals working more than 48 hours per week as unpaid family helpers is substantial for rural and urban women. Not only has there been an increase in the WPR among women in self-employment and unpaid family helper between 2017-18 and 2022-23, it is accompanied by them spending more than 48 hours per week in these activities. Both self-employment and unpaid helpers signal more economic distress than gainful employment in the Indian context inducing work precarity. Therefore, not only are more and more women joining the workforce as self-employers or unpaid family helpers, but they are also working for more than weekly threshold hours in the absence of adequate wage employment. The economic distress is also signaled in the fact that individuals opt for self-employment even when earnings from the same are less than that of regular salaried/wage employment (Kumar *et al.*, 2024). Therefore, participation in self-employment may be

necessity driven rather than a result of an economic boom.

At an overall level, if one were to plot the relationship between hours worked and weekly wages, one expects an upward trend i.e., as aggregate weekly hours spent on employment increases, so do long wages. Figure 10.2 shows the relationship between hours worked and log wages.

However, once we slice by threshold hours, we notice that for weekly employment beyond 48 hours, the upward trend plateaus to almost a horizontal line. Figure 10.3 shows the relationship between aggregate weekly hours worked beyond the threshold and log of wages. It is clear from the figure that increasing weekly hours of employment beyond 48 hours is not associated with significantly higher wages.

Once we slice this relationship by gender, the horizontal trends between hours worked and wages beyond the threshold hours continues, although the intercept is lower for women indicating the overall lower earnings of women. Therefore, working beyond the threshold may not necessarily translate into more than adequate employment if wages do not go up

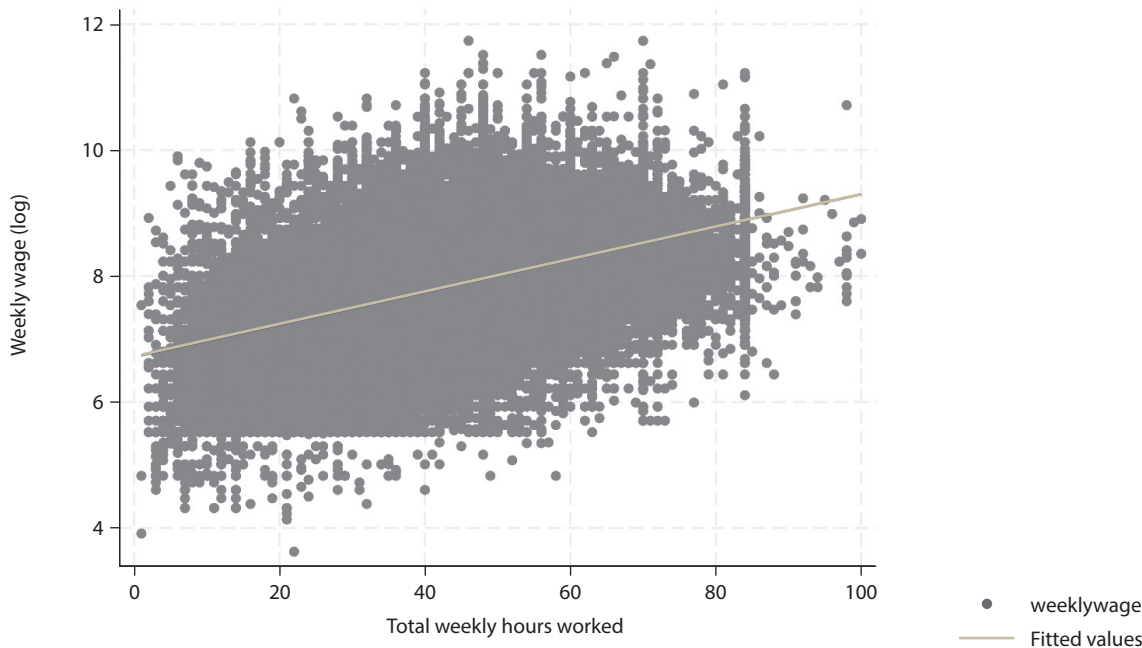


Figure 10.2. Relationship between Total Hours of Weekly Employment and Log Wages for the Employed Population, 15 Years and Above, 2022-23

Source: Author's calculation, PLFS 2022-23

commensurately. Finally, if we analyse activity wise wage trends, the authors note that working beyond the threshold predicts a marginal increase in wages for self-employment and casual wage/public works but a decrease in wages for regular salaried/wage work.

It is clear that rural women are the most distressed when it comes to underemployment

reflected in increased representation in self-employment and unpaid work. If we look at the average hours worked by rural women in different activities, there is a steep drop in aggregate weekly hours worked by women between 2017-18 and 2022-23. Rural women spent 50 hours per week on regular salaried/wage employment in 2017-18 and only 43 hours per week on the same

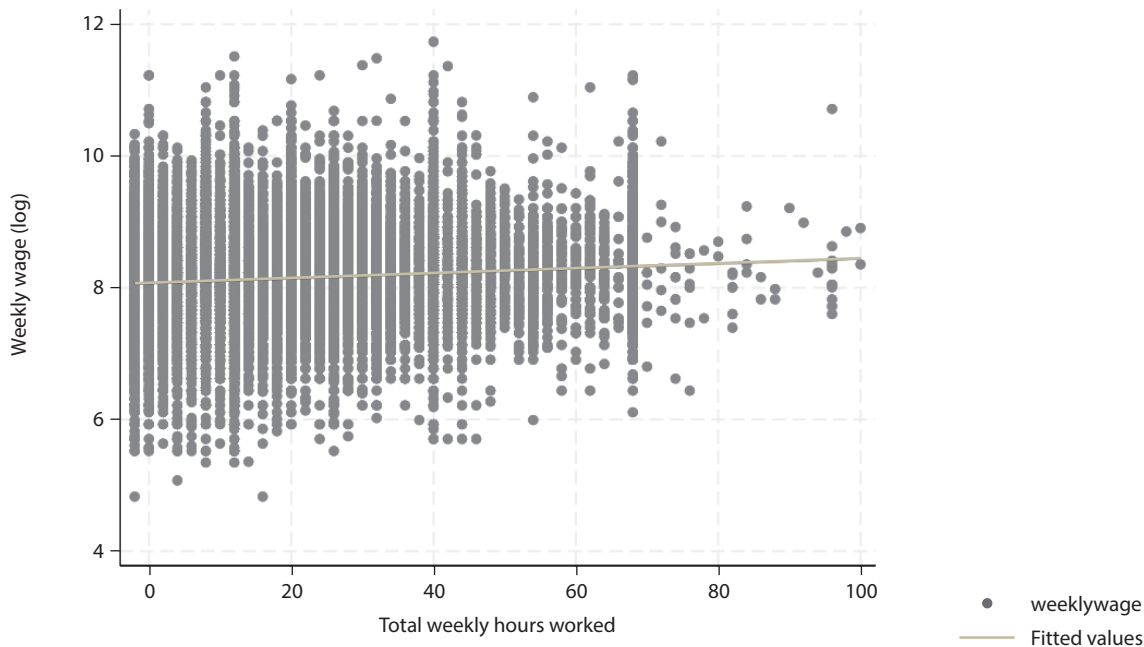


Figure 10.3. Relationship between Total Weekly Hours Worked and Log Wages for Employed Population Working Above the Weekly Threshold, 15 Years and Above, 2022-23

Source: Author’s calculation, PLFS 2022-23

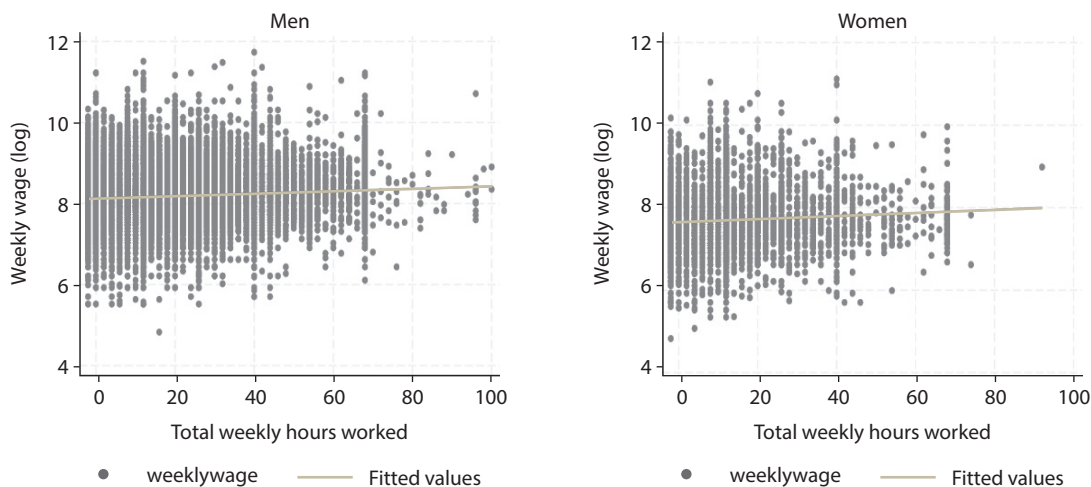


Figure 10.4. Gender-wise Break-up of Relationship between Total Weekly Hours and Log Wages for Employed Individuals Working Above the Threshold, 15 Years and Above, 2022-23

Source: Author’s calculation, PLFS 2022-23

in 2022-23. Rural women spend about 32-35 hours per week on self-employment, unpaid work and casual wage/public works in 2022-23, significantly less than the weekly hours spent on

each of these activities in 2017-18. Figure 10.6 shows the falling trends in employment hours for rural women.

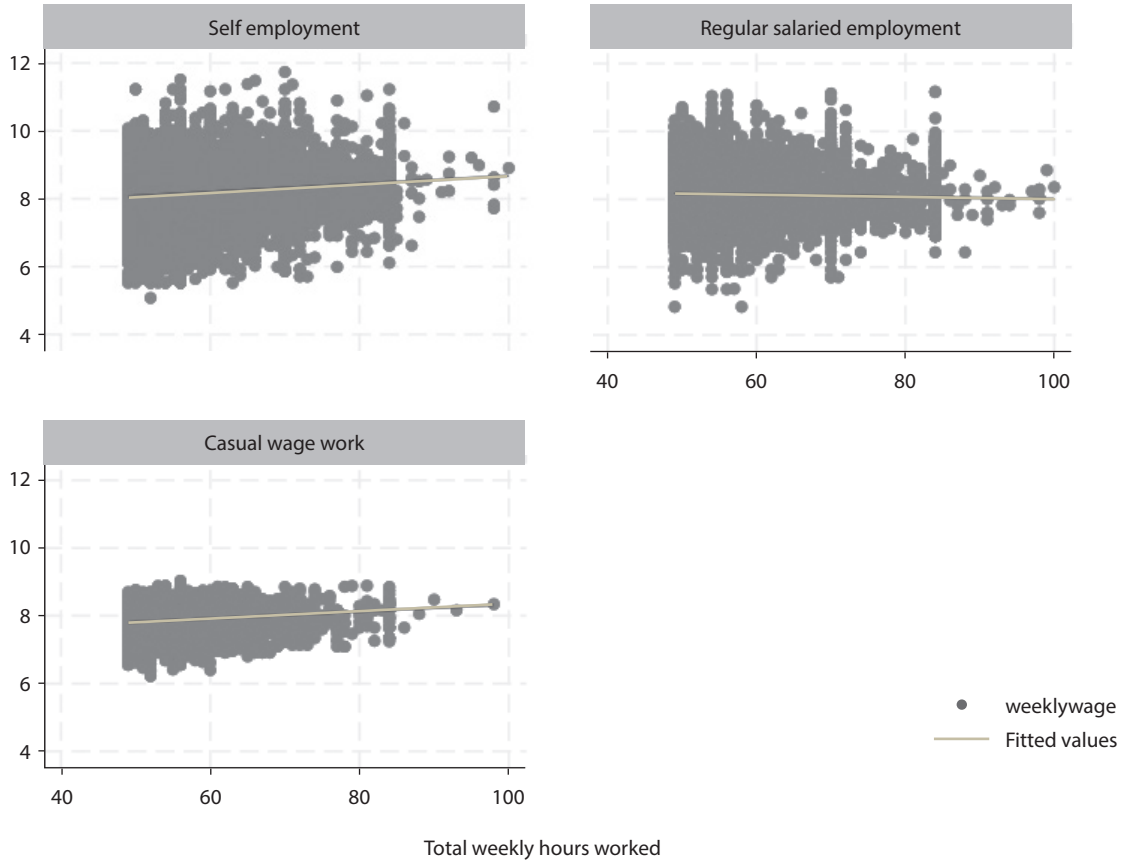


Figure 10.5. Relationship between Total Weekly Hours Worked and Log Wages for Employed Population Working Above the Weekly Threshold, by Activity Distribution, 15 Years and Above, 2022-23

Source: Author's calculation, PLFS 2022-23

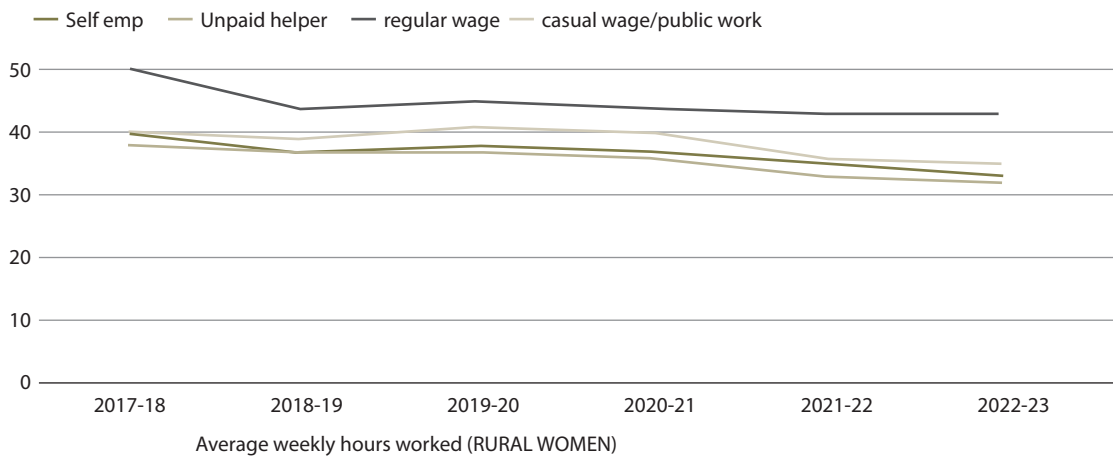


Figure 10.6. Average Weekly Hours Worked by Rural Women in All Activities, 15 Years and Above, 2017-18 to 2022-23

Source: Author's calculation, PLFS 2022-23

10.4. Conclusion

Women's employment is notoriously difficult to measure, with both conceptual and operational challenges. Although conceptually, there has been some progress in de-blurring the boundaries of work and employment (Beneria, 1999), operationally, many challenges remain. Coupled with social norms that influence both women's own perception of their work as well as the reporting by others of women's work, these challenges are exacerbated.

In this chapter, the authors identified two of the operational challenges—respondent identity and question framing and their implications on the measurement of women's employment. While speaking to women directly to overcome the former challenge is often difficult to implement, the findings from this exercise reiterate the fact that estimates of women employment may tend to be under-reported. With respect to the latter, our exercise points towards how simple tweaks in survey instruments - the addition of two or three probing questions rather than a simple overarching question on employment, can significantly improve the measurement of women's employment.

Having identified some of the operational challenges, the authors then looked at the scope of an alternative measure of labour utilisation. Under-employment provides a further insight into the nature of women's employment that standard measures like WPR and LFPR overlook. Further, placed, in the context of the recent increase in women's employment, this measure highlights how this increase may indeed not be a simple entry of more women into the workforce, but rather the sharing of work across new entrants and the already existing female workforce. Therefore, the discussion on increasing WPR is incomplete without analysing the changes in average hours spent in employment

for each activity. It is also worthwhile to compare the proportion of individuals who work below the threshold of full employment for changes in WPR. There is a huge surge in the proportion of employed individuals who are working less than full employment threshold and this proportion is higher for employed women. Subsequently, there is a significant proportional increase among employed women (rural and urban) working as self-employers and unpaid helpers beyond the full employment hours between 2017-18 and 2022-23. This sounds alarm bells for rising employment figures in the event of necessity driven work precarity and women's concentration in low quality jobs combined with lack of gainful employment opportunity. This is reflected in the fact that most of the self-employed workers are individuals who are their own account workers and do not hire any workers. Rural women are more vulnerable to this form of employment due to low educational levels, social constraints and inaccessibility to gainful employment (Kumar et al., 2024). This results in limited earning potential and financial insecurity for these women. The authors wind up the discussion on lack of quality employment represented in fewer than full employment hours worked by looking at the wages data. The authors find that working beyond full employment hours does not predict higher wages. Interestingly, for regular salaried/wage employment, increase in hours worked beyond full employment hours predicts marginally lower wages. This is suggestive of the nature of highly unproductive jobs in the economy where increasing weekly hours worked do not translate into commensurate wages. Therefore, it is important to adopt a multidimensional approach to interpreting the employment figures to make sense of sectoral productivity and hours employed below and above the full employment levels.

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About the Editor

Dr Yamini Atmavilas

Yamini Atmavilas, Director, Gender Equity of Dasra, is a gender equality expert focused on advancing women's leadership and empowerment through policy and social change. She has deep experience in research, advocacy, and program design aimed at addressing systemic gender disparities, particularly in leadership and economic opportunities for women in lower- and middle-income countries. She has been at the forefront of several groundbreaking initiatives, including leveraging innovative financing models such as impact bonds and blended finance to fund scalable solutions. Yamini has also been a key player in amplifying the voices of women and girls, spearheading gender-focused programs that have influenced national policy conversations. In previous roles, Yamini was with the Bill & Melinda Gates Foundation for almost 9 years leading government engagement and program implementation in areas of women's economic empowerment, livelihoods, health systems and data and evidence informed policy cross pollinating lessons to Africa. She has also been a founding leader of Udaiti Foundation in The Convergence Foundation portfolio. Yamini has also led the Gender Studies Area at the Administrative Staff College, Hyderabad providing policy research & advisory & capacity on health, education and gender policies, gender budgeting and gender statistics across South Asia. She has a PhD from Emory University, and is widely published on gender, employment, health, education, and economic development, and lives in Bangalore.

About the Authors

Aarti Mohan

Aarti is a co-founder and Partner at Sattva. She heads the Gender Practice and key Government & Multi-lateral partnered Initiatives at Sattva, working with diverse ecosystems across business and development to deliver impact on the ground. Aarti has over 16 years of experience spanning impact advisory, research, intervention design, programme and ecosystem building in partnership with global and regional philanthropy, multi-laterals, impact funds and policy ecosystems at the federal and state levels. She works closely with corporations and the philanthropic ecosystem in establishing and demonstrating initiatives in inclusive supply chains and responsible sourcing.

Ami Misra

Ami Misra is an Associate Director at Dasra, and anchors the research and insights team. Her research practice is focussed on the philanthropy ecosystem, gender equity, and development. She has authored and led key flagship reports by Dasra. Her worldview is rooted in feminism, compassion, and an intuitive optimism. She graduated from the Tata Institute of Social Sciences, with a specialization in gender studies, and has an executive degree in social policy from ETH Zurich. Prior to Dasra, she has worked as a researcher and evaluator, with governmental and multilateral agencies, as well as think tanks.

Aparajita Bharti

Aparajita is the Founding Partner of The Quantum Hub (TQH Consulting), a leading public policy research and communications firm and Young Leaders for Active Citizenship (YLAC). Aparajita started her career in public policy as a Legislative Assistant to a Member of Parliament and has worked with Snapdeal, Tony Blair Foundation and UN Women. She holds a Master of Public Policy (MPP) degree from Oxford University and a Business degree from Sukhdev College of Business Studies at Delhi University. Aparajita's work spans policy issues including gender, tech policy and the structure of Indian democratic institutions.

Gaurav Chiplunkar

Gaurav Chiplunkar is an Assistant Professor at the Darden Business School, University of Virginia. His research studies the challenges faced by women and youth in the labor market, the role of digital technologies and policy reforms in addressing these challenges, and their impact on aggregate productivity and economic growth. Gaurav holds degrees from Delhi University, LSE, Cambridge, and a Ph.D. from Yale. He is affiliated with J-PAL, IZA, and Yale Inclusion Economics.

Hema Swaminathan

Hema Swaminathan is a Senior Economist at Economic Research and Development Impact, Asian Development Bank, Manila and a Professor, Centre for Public Policy, Indian Institute of Management Bangalore. Her research straddles a broad range of issues, including, gendered inequality in income and wealth distributions, drivers of women's labor force participation, heat and gender, and strengthening gender statistics across domains. She was co-PI on the Gender Asset Gap project, a unique project that pioneered individual-level asset and wealth data collection and contributed to global guidelines for collecting such data.

Katherine Hay

Katherine Hay is a globally recognized thought leader and strategist in equity-focused policy research. Currently serving as the Co-Executive Director of the Center on Gender Equity and Health at the University of California San Diego, Katherine leads research partnerships focused on advancing gender equity, health, and dignity. Previously, Katherine held leadership positions at the Bill & Melinda Gates Foundation, including Deputy Director of Gender Equality. She also spent over a decade at the International Development Research Centre (IDRC) based in New Delhi India, where she led global health evaluations and work on women's collectives. Katherine was named one of the 100 Most Influential People in Gender Policy by Apolitical, and has authored numerous peer-reviewed publications on gender equality, social and gender norms, & health.

Lekhya Reddy

Lekhya is an Engagement Manager at Sattva, specialising in leveraging data and research-driven insights to drive ecosystem-wide impact and enable scalable, innovative solutions. With more than 6 years of experience, she has led diverse engagements across sectors such as education, healthcare, skill development, livelihoods, gender, forced labour, and child rights. She also leads the Capital for Impact (CFI) Practice Area at Sattva Knowledge Institute of Sattva Consulting, wherein she aims to leverage organisations' decade-long experience of working with diverse stakeholders who channel different types of capital, including mainstream market capital, towards addressing key developmental areas in India. Lekhya is a BITS Pilani MBA graduate.

Dr. Manjula M

Dr. Manjula is faculty at the Azim Premji University, where she teaches courses in the broad domains of sustainability and livelihoods. She works on ecological, social, and economic concerns of rural livelihoods, and at the intersections of agriculture with gender, climate change, and sustainability. She has long years of experience in designing and implementing livelihood programmes for resource poor rural women, and in programme management and organisational skills in the development sector. She continues to engage with the development sector through her research and practice, as well as through teaching and capacity building engagements in various certificate programmes for social sector professionals.

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N. Raghunathan

N. Raghunathan is a social entrepreneur and development enabler committed to sustainable livelihoods and women's empowerment through community-driven solutions. Inspired by Dr. Verghese Kurien, he advocates for people-professional partnerships and federated community structures. A champion of evidence-based development, Raghu excels in participatory methodologies and evaluations, driving impactful and scalable initiatives. Raghu is an Ashoka Senior Fellow and he has been honored with the Indian Council for Agriculture Research National Award for his research on the traditional dairy sector. Raghu's work embodies a blend of innovative strategies and deep community engagement for lasting social change.

Neera Nundy

Neera Nundy is the Co-founder and Partner at Dasra, a strategic philanthropic organization that started in 1999. Neera leads ecosystem-building initiatives and facilitates key partnerships with global leaders like Harvard University, Stanford University, and USAID to accelerate social impact. Her overarching goal is to enable social entrepreneurs and funders with the support they need to achieve big goals in areas such as gender, urban resilience, and sanitation through systems change and collaborative philanthropy. She holds an MBA from Harvard Business School and is a Board Member of The Hunger Project, LGT Venture Philanthropy, American School of Bombay, and Aangan Trust.

Nishat Anjum

Nishat Anjum is a doctoral student at the Centre for Economic Studies and Planning at Jawaharlal Nehru University and a former Research Associate of the Centre for Sustainable Employment at Azim Premji University.

Pinelopi K. Goldberg

Pinelopi (Penny) Koujianou Goldberg is the Elihu Professor of Economics at Yale University and former Chief Economist of the World Bank (2018–2020). She is a member of the National Academy of Sciences and the American Academy of Arts and Sciences, and a recipient of Guggenheim and Sloan Fellowships. Goldberg has served as President of the Econometric Society, Vice-President of the American Economic Association, and was Editor-in-Chief of the *American Economic Review*. An applied microeconomist, her research explores trade policies, inequality, and industrial policy, with recent work on U.S. protectionism and discrimination against women in developing countries. She is affiliated with CEPR, NBER, IFS, CESifo, and BREAD.

Pooja Trivedi

Pooja is a seasoned professional with 12+ years of experience in the social sector, specializing in climate-smart agriculture, agroecology, nutrition, and women empowerment. Pooja's career spans grassroots implementation to high-level strategy. She started her professional journey working with Self Help Groups in Uttar Pradesh with RGMVP where she designed and implemented agricultural interventions with the aim of women's economic empowerment. Pooja spent 5 years in this role where she learnt the principles of socially inclusive program design and execution. She has been associated with various national-international agencies like ICRISAT, TechnoServe and KHPT where she layered her grassroots learning with public policy work across several Indian states like Uttar Pradesh, Bihar, Odisha, Tripura and Meghalaya. She leads the 'Collaboratives and Partnerships' work in the Catalyst Group, particularly anchoring the multi-stakeholder engagement - Common Ground.

An agriculture graduate and MBA (Agribusiness) gold medallist, Pooja has co-authored research papers on policy evaluation, agricultural sciences, and nutrition. Her work has been published in peer-reviewed journals like 'Global Food Security' and presented at international conferences.

Prachi Pal

Prachi Pal is a researcher and drives thought leadership on philanthropy mainstreaming in India. At Dasra, she has co-authored and developed a diverse range of knowledge assets and media publications, including research reports, articles, podcasts, and magazines, contributing to a nuanced understanding of India's philanthropic landscape. She holds a Master's degree in Development Studies from the Institute of Development Studies, UK, and a Bachelor's degree in Economics (Honours) from Lady Shri Ram College for Women, Delhi University. Prachi specializes in participatory action research, examining the intersection of power and participation for social change to drive impactful strategies.

Rahul Lahoti

Rahul Lahoti is a development economist at UNU WIDER. His research interests are at the cross section of gender, poverty measurement, inequality, social stratification and labour markets. He has worked previously as a Post-doctoral research fellow at ETH, Zurich and as an Assistant Professor at Azim Premji University. He obtained a PhD in Economics from the University of Goettingen, Germany.

Ritika Gupta

Ritika Gupta has 13 years of experience in macroeconomic analysis and impact assessments. Her work focuses on studying gender, female labour force, women's empowerment, livelihoods (sustainable agriculture, entrepreneurship, circular economy), and NRLM led institutions through quantitative and qualitative methods. A financial management post-graduate and computer science graduate, she is passionate about leveraging evidence, data, and technology to advance gender equity and sustainable development.

Rosa Abraham

Rosa Abraham is Assistant Professor at Azim Premji University where she is a part of the Economics group. Her research focuses on issues relating to India's labour market including informal work and women's employment. Her recent research examined the impact of major life events including marriage and childbirth on women's employment outcomes, and the challenges in capturing women's employment. At the Centre for Sustainable Employment, a research centre at the University, she is involved in the Centre's flagship publication - the State of Working India reports.

Rupsha Mitra

Rupsha Mitra is a researcher and evaluation specialist with expertise in climate-responsive development, inclusive healthcare policy, and livelihoods, with a strong focus on gender and vulnerable communities. As a core member of Dasra's Research and Insights team, she has contributed to flagship reports, including the India Philanthropy Report 2024. She holds a Master's in Public Policy from O.P. Jindal Global University and a Bachelor's in Economics (Honours) from Kirori Mal college, Delhi University. Rupsha is passionate about driving communication and public engagement on equitable development, leveraging data-driven insights to advance impactful solutions in the philanthropy and development sectors.

Saumya Omer

With over 10 years of experience in the private and social impact space, Saumya's work sits on the ever-evolving cross section of innovation, program design & implementation, and policy and partnerships across diverse domains. She has previously led projects for the Delhi Government and NITI Aayog on initiatives supporting women entrepreneurs and creating enabling ecosystems for growth. As the co-founder of Tales & Treasures, a social enterprise supporting women-led rural businesses, she worked on the empowerment of micro-entrepreneurs through market access and capacity building. Currently consulting for leading nonprofits, Saumya specializes in program design, policy advocacy, and partnerships to design innovative solutions for scaling women's small and medium enterprises.

Shaonli Chakraborty

Shaonli Chakraborty is a development professional with more than 20 years of experience designing and executing programs, promoting positive transformative practices, strengthening systems, shaping evidence-based programs, and influencing policies on a range of development areas related to people and planet. Her areas of experience and expertise lie in the practice areas of business and human rights, gender equality, women's economic empowerment, workforce well-being and associated topics, environmental education and public health. She has a proven track record of project management, scaling innovative models of interventions, piloting innovative programs with experience in research, monitoring & evaluation, design thinking, working with diverse groups of people, teams, and sectoral players such as corporates, brands, foundations, local governments, civil societies and educational institutions.

Siddhi Mankad

Siddhi Mankad is a development specialist with over 25 years of experience in social development across India. Her experience spans diverse domains, including livelihoods, disaster risk reduction, health and financial inclusion. She excels in development communication, knowledge management and qualitative research and is actively engaged in a pan-India collaborative to enhance the resilience of vulnerable communities. Siddhi's multifaceted experience provides deep insights into gender empowerment and community systems. She has developed various stakeholder-oriented and analytic communication products including articles, policy papers, case study compendiums and films.

Sohinee Thakurta

Sohinee has over seven years of experience working in the policy and development sector. She started her career with the Teach For India Fellowship, post which she worked as a development consultant with organisations such as India Health Fund, Children's Investment Fund Foundation and NITI Aayog. She has worked with government bodies, nonprofits and multilateral agencies to conceptualise and deliver projects across health, gender, and education within urban and rural communities. At TQH, Sohinee works on social policy research and advocacy projects, with a strong gender focus. She holds a Bachelor's degree in Statistics from Calcutta University.

Sona Mitra

Sona Mitra is the Director- Policy and Research at IWWAGE, an initiative of LEAD at Krea University. She has been working in the area of women, labour and development for close to two decades. She has extensively examined the reasons and solutions to address the low work participation rates of women in India, especially engaging with the care economy. She publishes regularly and is also technical adviser to several government committees and multilateral organisations working for improving women's economic empowerment.

Vedavati Patvardhan

Vedavati Patwardhan is a Research Scientist (Consultant) at the Center on Gender Equity and Health at the University of California, San Diego. She holds a Ph.D. in Public Policy & Management from the University of Washington, Seattle, an MA in Global Studies from the University of California, Santa Barbara, and a BA in Economics from Fergusson College, Pune. Dr. Patwardhan is an interdisciplinary and quantitative researcher, with a research focus on women's economic empowerment, gender differences in health, and the evaluation of public policies such as cash transfers.

The State of India's Livelihoods (SOIL) Report is an annual publication addressing the contemporary issues in the livelihoods sector. It is the only document that aggregates the experiences and challenges of the livelihoods sector, analyses case studies, and reports on the progress of both government and privately run programmes.

For the last 16 years, ACCESS has continued to publish the SOIL Report, with an aim to collate the emerging trends in the livelihoods sector. The mainstay proposition of this Report is to provide rich information to policy makers and practitioners and other stakeholders committed to the cause of furthering livelihoods of the marginalised.

This year's special edition is focused on *Women's Economic Empowerment (WEE)*, a pivotal driver of inclusive and equitable growth. From addressing the gendered impacts of climate change in agriculture to unlocking the potential of women entrepreneurs, the report explores transformative themes such as gender norms, unpaid care work, and innovations in skilling, and market access. Featuring in-depth analyses, policy frameworks, and forward-looking solutions such as gender responsive procurement and reimagining philanthropy for a gender responsive approach, it highlights the critical intersection of gender and livelihoods. The report also ventures into uncharted territories like measuring women's economic empowerment.

As India champions *women-led development* on global platforms like the G20, this report underscores the urgency of bridging gender gaps in economic participation. It provides a roadmap for empowering women not just as beneficiaries, but as architects of national growth.

Editor

Dr Yamini Atmavilas

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