

A Framework for Women Led Development - India's Initiative for Global Transformation



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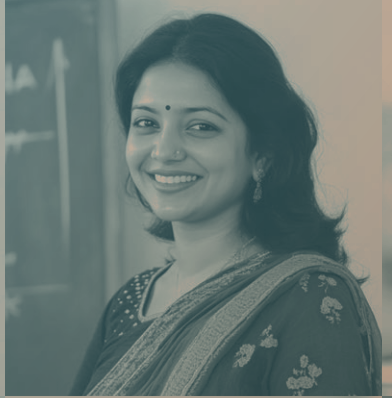
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Abstract

Since the 2023 G20 presidency, India's outlook on gender equality has been evolving, its focus has shifted from women's development to a more dynamic model of women-led development. To understand the process of women-led development through women's employment and leadership, this report emphasizes on the contribution of women in informal employment, unpaid care work, and women's leadership at grassroot and corporate levels. Studying from the existing frameworks in the literature, we present a comprehensive framework on women-led development, which emphasizes the process of women's participation and retention in the workforce, entrepreneurship development, and participation in the leadership. The report emphasizes on the importance of these factors for development in multiple spheres including economic, social, and community, and organizations development. The report highlights that employment opportunities and entrepreneurial opportunities are two key pathways of women-led development, which are further strengthen by women's leadership. The report aligns with India's broader vision of a 'Viksit Bharat' by 2047, aiming to position women as pivotal drivers of economic, social, and political progress.

Introduction

India's G20 presidency in 2023 presented a paradigm shift: **focus from women's development to women-led development, which influenced the concept of "Nari Shakti" (women's power)**. This shift came about after a series of discussions in the past and the establishment of a Working Group on Empowerment of Women. The working group was unanimously approved by member countries during India's G20 Presidency in September 2023 as part of the New Delhi Leaders' Declaration. Under the Brazilian G20 Presidency, the Working Group met for the first time on January 17–18, 2024. Working groups were established to support countries in promoting women's rights, tackling gender inequality in various contexts, and advancing women's empowerment worldwide as part of the G20 leadership's commitment.

Women's economic empowerment is not only a social imperative but also a critical strategy for ensuring sustained economic growth, especially in South Asia. Despite women's critical role in the economy, their contribution is often unrecognized due to various social, cultural, and institutional factors. IMF estimates that boosting female labor force participation by 5.8% may boost GDP in emerging economies by 8% after the pandemic, these numbers suggest that women are critical for economic development and growth.

5.8% increase in female labor force participation could boost GDP by 8% in emerging economies.

According to a McKinsey (2015) report, India's GDP could increase by almost \$2.9 trillion (about 60% more than business as usual) by 2025 if it closes the gender gap completely. In a more practical scenario, India could contribute 16%

more to its GDP than it would if the gender gap were closed at the pace of the best performing nation in South Asia, these numbers show the economic case for closing the gender gap. Over the years the countries have made significant development in the field of health and education, however other areas such as women's employment and decision making need more work to be done (ADBI, 2023). This highlights the need to empower women economically and closing the gender gap are crucial preconditions for improving the global economy and gaining economic benefits. Evident advancements in fields like health and education demonstrate that development is achievable, but persistent inequalities in other areas like decision-making and economic participation suggest that more work remains (ADBI, 2023).

Our framework emphasizes that women-led development can be achieved through two pathways; first by increasing women's access to employment opportunities, and second by promoting enterprise development. Employment and entrepreneurial opportunities offer women with financial independence, skill enhancement, and help women gain access to formal employment. Entrepreneurship opportunities provide additional help in livelihood generation and drive local economic growth. These opportunities enhance women's decision-making abilities, confidence and social mobility. And as women gain more control over their economic resources, it leads to strengthening of their leadership potential. Supporting both these pathways is not only essential for individual empowerment but also to drive inclusive and sustainable economic development which is driven by women's leadership at all levels.

To achieve gender equality, it is essential to make investment in women's education, health, leadership development, additionally integrating women in all areas of development is crucial. The aim of G20 presidency aligns with these priorities, hence to accelerate progress on achieving the SDG 5 goals, during its G20 presidency, India

redefined the 'gender-sensitive lens' by shifting the focus from 'women's development' to 'women-led development,' driven by the strength and dynamism of Nari Shakti (women's power). The following objectives were set during the G20 Women-Led Development Agenda; '(i) Education, a game-changing pathway to Women's Empowerment; (ii) women's entrepreneurship, a win-win for equity and economy; (iii) creating a partnership for promoting women's leadership at all levels including at the grassroots; and (iv) women and girls as change-makers in climate action with digital skilling underpinning the aforementioned priorities' (G20, 2023).

The vision of women-led development is an integrated part of India's 'Viksit Bharat' by 2047 mission. Viksit Bharat mission has four pillars of development; Yuva (Youth), Garib (Poor), Mahilayen (Women), and Annadata (Farmers), which highlights the integrated approach to development. It aims to integrate women into economic development rather than treating them as passive beneficiaries. This approach aims to eliminate barriers against women which limit their participation across various sectors of the economy. Women constitute about 50 percent of the world's population, and the approach of women-led development recognizes this importance and focuses on eliminating barriers women face which hinder their development (PIB, 2024).

Leadership development is an essential element of women-led development. Building leadership skills at every stage of life cycle of women is essential to ensure that women become capable leaders in the future. Therefore, fostering leadership skills through education and mentorship programs is essential to cultivate skills such as critical thinking, problem-solving, and communication. Leadership development should begin in school by giving young girls opportunities to take on leadership roles within their schools and communities.

Women's development is essential for the growth and development of the nation, but systemic barriers such as socio-cultural barriers still persist. One of the key barriers to progress is the lack of comprehensive frameworks that identifies intervention points and addresses policy gaps. Progress has been made in the various stages of women's lifecycle, however, gaps in economic participation and leadership hinder transformative change. Our cyclical framework addresses these challenges by suggesting that investments in resources (e.g. education, welfare, and justice, etc.) in each lifecycle stages of women are essential. These investments are necessary for women to advance in their personal and professional life. In the next stages, a combination of intrinsic (i.e. personal motivation, resilience, etc.) and extrinsic factors (i.e. household support and community backing, fostering leadership etc.) contribute to women's economic participation and leadership development. As a result, outcomes can be seen at various levels including individual, household, community, and organization. This system creates a feedback loop, which contributes to the long-term development and progress where women act as the agents of systematic transformation.

The report is structured in the following way; following the introduction, the second section highlights the importance of women's contributions, framing their economic participation and leadership within the specific socio-economic context of India. The third section introduces a framework based on the input-output model which explains the thread between women's leadership and economic empowerment. The fourth section maps policies through lifecycle approach at different stages of women's lifecycle, identifying gaps and critical intervention points. The final section presents actionable recommendations and concludes the report.

Contextualizing Women's Empowerment, Economic Participation and Leadership



Throughout history women have been facing various social, cultural, and economic obstacles. According to the UN Women (2024), one in every ten women lives in extreme poverty, and if this trend continues, worldwide about 8% of women will still be subsisting on \$2.15 a day. ILO (2020–22) suggests that, worldwide about 73.5 percent of women in wage employment lack access to social protection. The World Bank, (2021) data shows that worldwide, 78 percent of men and 74 percent of women are in wage employment, and there still exists a gap between men and women in accessing financial services. Additionally, in terms of digital divide ITU (2022), suggests that 259 million fewer women than males have access to the internet, with 37% of women worldwide not utilizing it. These barriers hinder women's participation in all aspects of development.

One in ten women globally lives in extreme poverty, with projections indicating that 8% of women will still subsist on less than \$2.15 a day by 2030, if the current trend continues.

As of 2024, the global population stands at 8.2 billion, with India accounting for over 1.4 billion people (World Bank, 2024). In 2015, 31% of Indian women participated in the market economy (McKinsey, 2015), and in 2022–2023, 37% of women aged 15 and older were employed, while this number increased to 41.7% in 2024 (PLFS, 2022–23). India's significant role in the global economy is highlighted by its GDP, which made up approximately 7.93% of the global total in 2023 (Statista, 2025). These numbers

underscore the urgent need of addressing women's social, economic, and financial barriers for national and global development. Structural barriers such as gender pay gaps, double burden of work, gender digital divide (McKinsey, 2015), inequality in representation of women at leadership positions continue to be the hindrances women face in achieving gender equality (McKinsey, 2015). Solely focusing on achieving equal participation of women in the labor force is not sufficient to achieve the objective of true equality. Hence, addressing these issues requires a multidimensional approach which focuses on tackling the barriers in various dimensions to ensure holistic and sustainable pathways to equality.

Addressing systemic barriers such as unpaid care work and cultural norms requires context-specific strategies to ensure holistic pathways to gender equality.

Women empowerment is defined as the 'mechanism through which women learn the capacity to make strategic decisions and achieve authority and control over their life' (European Institute of Gender Equality). According to a study conducted in South India by Coley et al. (2021), women who felt more supported by their husbands and families were more successful in their pursuits, indicating that empowerment and family support are frequently strongly related. This highlights that the empowerment is not a one-size-fits-all concept, it varies significantly across different contexts when cultural, social, and familial dynamics are considered. And it is essential to address the context specific barriers women face in the society.

Women's contribution in the Informal Economy and Unpaid Household Care Work

1.



In India, women's contribution to the economy is not limited to formal employment. Women contribute significantly to informal economy and unpaid care work. According to the Periodic Labour Force Survey, women made up 37% of the working-age population in 2022-23, reflecting a 4.2% increase compared to 2021-22. This figure rose further to 41.7% in 2023-2024, indicating continued progress in women's labour force participation. But much of women's work is limited to the informal sector, particularly agriculture. In India about 45.5% of the population is engaged in agriculture out of which about 62.9% of the workers are women (PIB, 2023). Women in agriculture are involved in all stages, and usually perform laborious activities such as cultivating crops, tending to livestock, and managing household farms; however their contribution is not counted for as a productive economic activity. Additionally in Urban areas, many women hold jobs as house helps, caregivers, street vendors and hawkers. These contributions are not reflected in the official statistics but are crucial for the functioning of the economy.

2.



About 10.04 crore women through more than 90.76 lakh self-help groups (SHGs) have been mobilized through The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) which promote economic empowerment and supports collective action (PIB, 2024). Additionally under Micro, Small, and Medium Enterprises (MSMEs) women account for about 13.31% of the workforce (MSMEs, 2025). In 2022-23, women accounted for approximately 57.43% of the MGNREGS workforce, reflecting an increase from 54.60% in 2019. (PIB, 2023). Realizing women's contribution to the economy requires acknowledging their contribution to both the formal and informal economy.

Women's Leadership Roles at Grassroot Levels

According to Michener et al. (1990), leadership is 'a combination of attitudes and actions that help people move in the same direction, collaborate to achieve common objectives, and adapt to changing circumstances.' (McKinsey, 2024) and is intrinsically linked to women's empowerment.

In 2022, women made up about 14% of Rajya Sabha MPs rising to 16% in 2024. In 2023, female representation in state legislatures stood at about 13.9% (ECI). These figures highlight the lower participation of women in the parliaments. However, women's participation in Panchayat Raj Institutions presents a different narrative. According to the Ministry of Panchayati Raj (2024) about 46.94% of panchayat raj representatives are women, which showcases a significant shift towards women's participation in leadership through the local governance system. This development signals the need to redefine leadership in India, one that acknowledges the role of women in local decision-making at grassroot levels.

At the village level, the participation of women in Panchayati Raj institutions is crucial for shaping the daily lives of rural communities. Empowering women in these local bodies highlights the importance of grassroots leadership, which acts as setting the stage for greater gender equality in higher political realms. A comprehensive definition of leadership by Astin and Leland (1991) which emphasized the value of leadership via group action and empowerment, characterizing 'empowerment as a process that treats power as an expandable resource that is produced and shared through interaction by leaders and followers alike.'

¹The National Family Health Survey (2019-21) highlights significant gender disparities in literacy, sex ratio, and health indicators in India. Male literacy stands at 84.7%, notably higher than the 73.0% literacy rate for females, reflecting persistent educational inequalities. While the overall sex ratio in the population is relatively balanced at 1,020 females per 1,000 males, the sex ratio at birth is considerably lower at 929 females per 1,000 males, pointing to gender biases at birth. In terms of health, women aged 15-49 face concerning challenges, with 18.7% being underweight, 21.2% stunted, and a staggering 53% suffering from anemia.

Need for Contextualizing Women Empowerment and Women Leadership

To understand the development of a community entirely, it is essential to contextualize the definition of development based on the characteristics of the community. Women empowerment is not limited to individual progress but is also associated with societal shift towards equity and inclusion. It is essential to redefine leadership and definition of work based on the context in which it is studied, in order to create a system that is collaborative, sustainable, and adaptive. As seen in the above section, women are major contributors to India's informal sector economy, unpaid care work and leadership at grassroots level, however women's contributions are overlooked. Hence, it is essential that women's contribution to various sectors of the economy is recognized, and appropriate interventions are planned to improve women's performance wherever required. Additionally, it is essential to understand that women are not mere contributors to the economic development, rather their agency and involvement in the decision making is essential for social and economic development.



Women's empowerment is not just individual progress but a societal shift toward equity and inclusion.

Women's Empowerment and Leadership Framework



Background

Building on the insights from 14 frameworks from the literature, including the LongWe framework, and the Domains of Leadership and Gender framework, our cyclical approach to women development combines key elements from all the frameworks to create a holistic, dynamic model. The LongWe framework explains the various stages of women development and the need of addressing women's basic needs and empowering them through progressive stages of welfare, access, consciousness, participation, and control. The Domains of Leadership and Gender Framework signifies the interplay between the societal, organizational, interpersonal, and individual factors that shape women's leadership potential.

Our framework emphasizes on the cyclical approach where initial inputs such as education, healthcare, skill development, security, etc. lay the foundation for women's advancement, which are the basic requirements for women development. In our framework we recognize that women's leadership is not solely dependent on the individual capabilities, but it is also largely

defined by societal attitudes, organizational structures, and interpersonal relationships. Addressing the external barriers can help women thrive in leadership positions and improve their participation in various levels of the economy such as household, community, and organizational and thrive in leadership positions. The integration of these frameworks ensures that our approach is comprehensive, which addresses the challenges at the personal, household as well as societal level that women face at every stage of their lifecycle. A brief description of the LongWe framework and Domains of Leadership and Gender Framework is presented below.

The LongWe Framework

The LongWe framework outlines a progressive model of women empowerment through five stages namely, Welfare, Access, Heightened Consciousness, Participation, and Control. It starts with 'Welfare' where women's basic needs such as food, income, healthcare, etc. are fulfilled. In the second stages, through policy and legal reforms it is ensured that women have equitable access to resources, i.e. the stage of 'Access'. The third stage 'Heightened Consciousness' signifies that women gain awareness of gender inequalities, they recognize that societal roles can change, fostering a belief in equality. This is followed by 'Participation' in which women are active participants in the decision-making process across multiple spheres. The final stage signifies where women have complete control over their resources and have complete decision-making power, it is referred to as 'Control'. (Candia M. et al.,1999) (Figure 1).

The Domains of Leadership and Gender Framework signifies the interplay between the societal, organizational, interpersonal, and individual factors that shape women's leadership potential.

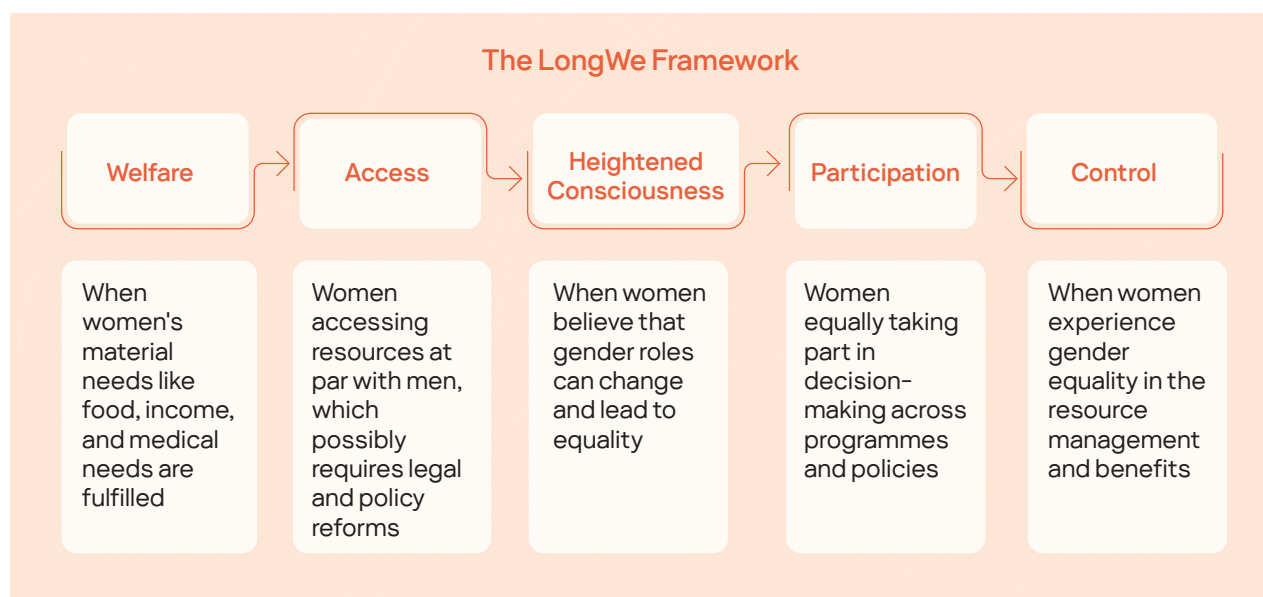


Figure 1 – The LongWe Framework

Source – Candida March, Ines Smyth, and Mitrayee Mukhopadhyay, A guide to Gender-Analysis Frameworks. Oxfam.

Domains of Leadership and Gender Framework

The 'Domains of Leadership and Gender framework' acts as a holistic model of leadership which examines the interconnectedness between the societal, interpersonal, organizational, and individual domains. (figure 2)

It binds societal, organizational, and interpersonal domains as centered around the individual domain. The framework acknowledges the simultaneous coexistence and interaction of all the domains, as presented by the two ways arrows.

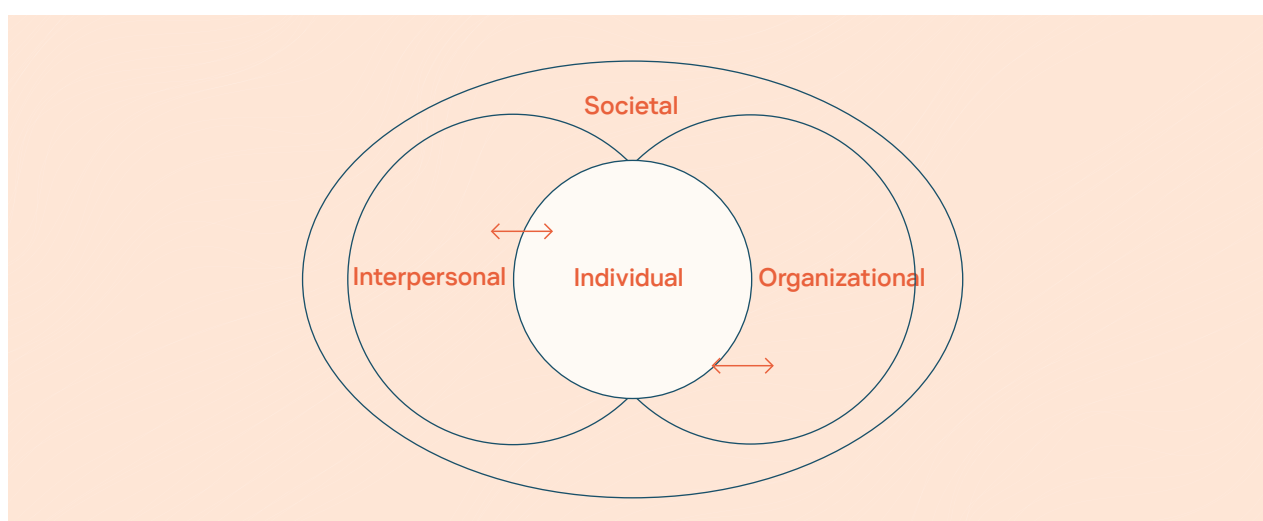


Figure 2 – Domains of Leadership and Gender Framework

Source – DeFrank-Cole and Tan (2022)

Societal domain

‘Societal’ domain encompasses the other three domains of ‘Interpersonal’, ‘organizational’, and ‘Individual’. It signifies that societal values influence interpersonal interactions, individual perceptions, and organizational norms, specifically related to gender roles and leadership. These values significantly affect how women are perceived as leaders in the societies, communities and organizations. Historically, societal contexts have significantly shaped laws, policies, and attitudes towards women’s leadership. In the recent decades, the perception towards women leaders has improved significantly, and women are perceived as equal leaders to men; however, these changes have not translated into better leadership opportunities for women. Various barriers such as gender norms, social hierarchies, etc. continue to hamper women’s leadership positions (DeFrank-Cole and Tan (2022)).

Organizational domain

Organizations can be viewed broadly, which includes corporations, community groups, students’ clubs etc. which has its own set of structures, rules and practices. However, traditionally leadership in organizations have focused on workplaces. Historically male dominance in these places has shaped these systems through its patriarchal ideas by maintaining male leadership, reinforcing masculine performance standards like competition and domination. Although bias against women has decreased significantly over the years, women still face second-generation gender bias. This bias unconsciously influences decision-making with managers often considering men for leadership positions. Hence to promote equality at organizational level it is essential to foster policies which promote diversity, equity, and inclusion for all genders (DeFrank-Cole and Tan (2022)).

Interpersonal domain

Interpersonal relations which include those with family, coworkers, mentors, and peers which can support as well as hinder women in their journey of leadership. Women’s responsibilities outside of work such as household responsibilities, children and elderly care work etc. can act as barriers to women’s progress towards leadership positions. For Instance, by sharing household work more equitably with partners, women can have more time to focus on their careers. Additionally, lack of support and networking opportunities at the organizational level can create hindrance for women to progress in their careers. Hence providing leadership mentoring and networking opportunities is essential to support women in their careers (DeFrank-Cole and Tan (2022)).

Individual domain

The principal focus of the research on women and development is individual women, and woman’s personal beliefs and internal factors can either hinder or promote women’s leadership potential. External factors such as society, culture, institutions, etc. play a key role in shaping their perception about their own ability to take up a leadership position. Due to combination of these factors women may undervalue their potential. Hence developing a system where women can develop strong leadership identity is essential (DeFrank-Cole and Tan (2022)).

Our Approach to the Women Leadership and Women-led Development Framework



Our framework follows a cyclical approach to women-led development, which ensures continued improvement and feedback loop. The framework begins with inputs, which includes education, health, safety, supportive policies etc. which are essential for women for improvement in any areas of work. The access to these inputs while addressing the barriers leads to the next stages in which with the support of both intrinsic factors (personal qualities like resilience and confidence) and extrinsic factors (external systems like infrastructure development, family support, etc.) women can participate in the workforce and establish their own businesses and enterprises; and as the next stages of growth, women participate in the leadership positions, enabling them to participate in governance and decision-making processes. As a result of this system, the outputs can be seen at multiple levels such as individual, household, community, and organization, which creates a feedback loop where women's growth and development supports others and the cycle continues. Throughout the process, the barriers faced by women persist at various levels in some form or another which needs to be addressed. (Refer figure 3).

In the framework, the policies act as inputs at the various stages of the life cycle. (Table 3, see appendix). For instance, educational initiatives such as Beti Bachao, Beti Padhao and Kanya Shiksha Pravesh Utsav, activate enablers by providing education. Sukanya Samruddhi Yojana and POSHAN Abhiyaan contributes to nutritional security and financial security. In the later stages of development, women need support for their employment or entrepreneurship opportunities which can be achieved through initiatives such as Skill India Mission, Pradhan Mantri Kaushal Vikas Yojana, and Stand-Up India. Participation in the Self-help Groups can promote leadership skills and women's financial autonomy. These inputs serve as the foundation for the continuous cycle of empowerment where each stage supports the further stages of development.

It is essential that women have access to these inputs from childhood to make progress in the next life stages. Once women have access to these inputs, depending on the interest, and supportive external situations, women can take up employment opportunities or decide to invest in entrepreneurship. Having access to employment or entrepreneurship is essential to gain financial security, decision making autonomy, etc. In the next stages, as women grow in their field, it can provide opportunities for taking up leadership positions at various stages of development. In the next phases, development outcomes at various levels including, individual, household, community and organization can be seen.

Social barriers (cultural norms, mobility constraints, etc.), economic barriers (wage gap, lack of credit access, etc.), and other barriers (stereotypes about women's leadership roles etc.) are faced by women throughout all the stages of development, hence it is essential to address and eliminate the obstacles women face at various stages of their personal and professional development. The cyclical nature of the framework ensures that the outcomes generated will go back to the system and benefit the system in terms of inputs.

Our framework provides a holistic and cyclical approach to addressing the multidimensional challenges that women face at various stages of their lifecycle. The framework creates pathways for women to overcome barriers, participate in the economy, and develop leadership skills. And the outcomes at multiple levels feed back into the system which helps drive policy reforms, shift societal norms, and generate new opportunities for women.

How does the Framework Work?

The framework considers a lifecycle approach and begins with the intervention of inputs (such as health, education, skills, knowledge, etc.), which helps in overcoming barriers at various stages of development.

Intrinsic and Extrinsic Factors

Both the intrinsic and extrinsic factors work together, which adds to an individual's personal and professional success. Intrinsic factors are internal motivations or qualities that drive behavior from within, such as personal interests, values, passion, or the desire for self-improvement. For example, a person studies because they genuinely enjoy learning. Extrinsic factors are external influences like family support, social encouragement, financial assistance, and societal expectations that shape an individual's motivation and development.

Participation in Employment and Entrepreneurship

Participation in employment and/or entrepreneurship opportunities is essential for women's personal development and financial independence. But this can be only achieved if they have access to the necessary inputs since childhood, and favorable supportive conditions.

Leadership Development

Job opportunities play a vital role in advancing one's career and stepping into leadership roles. Taking up leadership positions can help women further advance in their careers and contribute to the governance and decisions-making which can have broader policy implications for women's development. Additionally, women leaders can become role models for others in their personal and professional life.

Multi-level Outcomes

The outcomes of this framework can be seen at multiple levels including individual, household, community and organization. And it reflects improvement in various aspects of a women's life such as financial independence, informed decision-making, leadership skills development, and overall societal development driven by women.

Addressing Barriers

Women encounter obstacles in many facets of their growth, including leadership, entrepreneurship, education, access to nutritious food, and skill acquisition for employment. To address these challenges, it is essential to implement inclusive policies, financial support, workplace reforms, and cultural shifts promoting shared unpaid carework responsibilities. It is essential to identify and mitigate barriers that prevent women from reaching their potential.

Cyclical Framework

The framework is cyclical, ensuring that the outputs feed back into the system. Empowered women inspire and become role models and mentors for others, creating a cyclical approach that sustains progress and scales impact.

²The Appendix section provides a list of indicators which can be used to understand women's progress in various domains and a comprehensive list of schemes available for women in India.

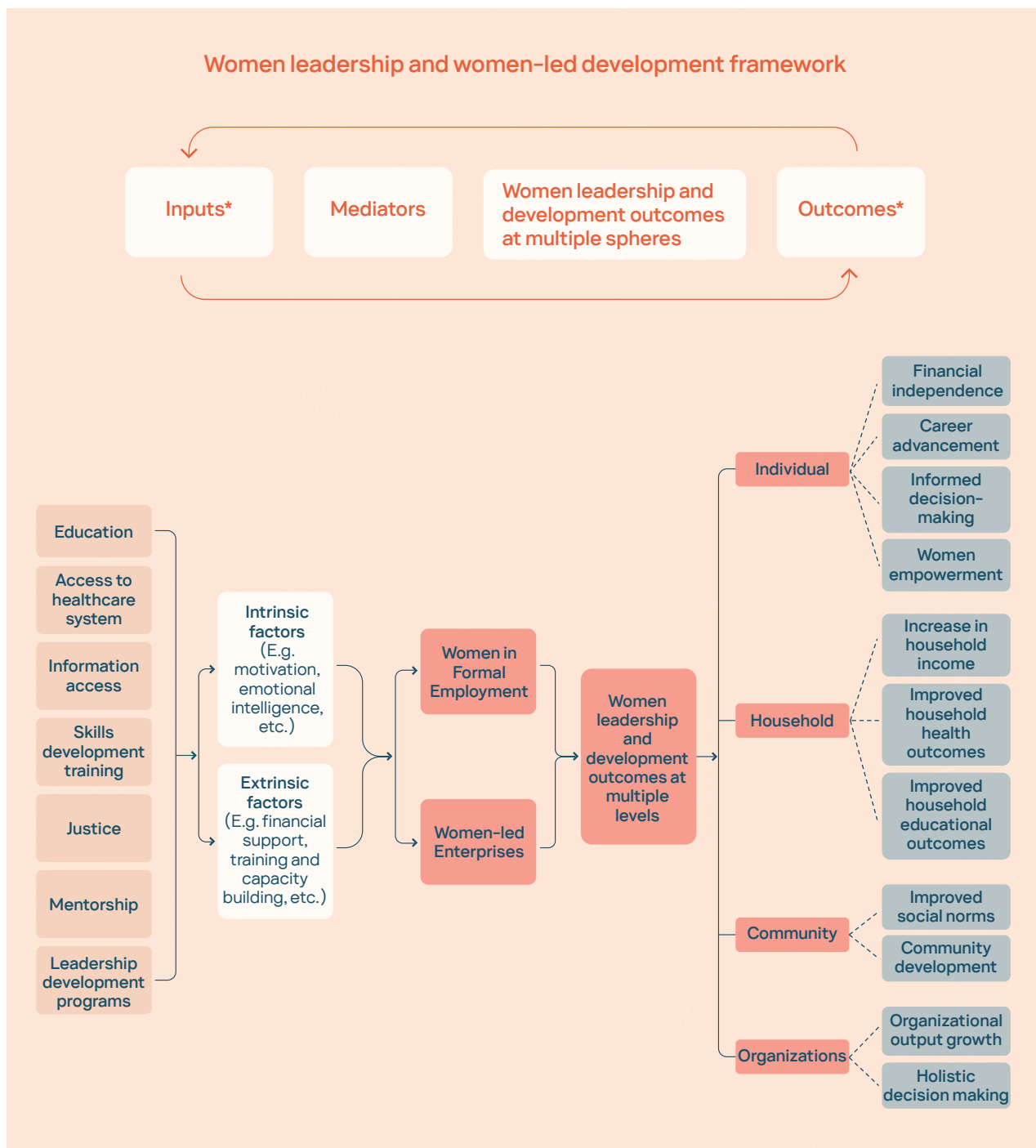


Figure 3 – Women leadership and women-led development framework

Government Schemes for Women: Progress and Gaps



India has introduced a range of schemes aimed at supporting women at different life stages to promote their overall development across the life cycle. 'Early childhood' schemes focus on protecting children from gender discrimination, improving school enrollment, health, and improving nutrition access. In the next stage, which is 'Adolescence', the schemes mainly focus on reducing school dropout rates, safety, and skill building. In the 'Adulthood' years the schemes mainly focus on higher education, vocational training, employment, entrepreneurship, workplace safety and financial independence. Next in the 'Elderly' phase, the schemes focus on social security, healthcare and financial security.

Despite the existence of the schemes for women at various stages, there are several gaps in their effectiveness and implementation, particularly related to women's employment, entrepreneurship, and leadership development. Schemes in various domains fail to address the constraints which impact these outcomes due to barriers including accessibility issues, implementation inefficiency, socio-cultural barriers. Addressing these barriers through targeted policy interventions is essential to improve women's participation in the economy and improving leadership opportunities.

Table 1 – Women's Lifecycle Stages, Schemes, and Limitations

LIFECYCLE STAGE	FOCUS OF GOVERNMENT SCHEMES	LIMITATIONS OF THE SCHEMES
Childhood (0 to 6 years)	<ul style="list-style-type: none"> Protection from gender discrimination Nutrition Health Early Education 	<ul style="list-style-type: none"> Gender bias is not actively addressed Limited infrastructure development Limited focus on early development and early cognitive development etc.
Adolescence (6-18 years)	<ul style="list-style-type: none"> Incentives to reduce school dropout rates Higher education Safety Skill-building 	<ul style="list-style-type: none"> Inadequate focus on STEM education Poor implementation of menstrual hygiene programs Transport and hostel facilities remain insufficient for students Limited uniformity and continuity of scholarship schemes etc.
Adulthood (18 to 50 years)	<ul style="list-style-type: none"> Higher education Vocational training Employment support Entrepreneurship support Financial Independence 	<ul style="list-style-type: none"> Skill training programs do not translate into employment Limited of gender sensitive vocational training programs Entrepreneurship schemes face financial barriers Limited support for career re-entry after maternity break Informal sector workers are excluded from the social benefits Gender pay gaps Entrepreneurship programs have limited marketing support, networking opportunities, and limited capacity building programs etc.
Elderly (50 and above years)	<ul style="list-style-type: none"> Social security Financial security Health 	<ul style="list-style-type: none"> Pension coverage is inadequate for informal workers Elderly women face healthcare neglect No second-career opportunities Limited of elderly care infrastructure Widows and single elderly women face economic vulnerability, etc.

One of the important barriers women face in accessing the schemes is the lack of information. Many women remain unaware of their eligibility for benefits under various schemes. It is essential to promote awareness programs and make people informed about the benefits they can avail. Additionally, to make women aware about the obstacles one might face in their life stages due to the patriarchal societal systems, and preparing women to fight against it can be an essential aspect of the capacity building programs designed for women.

These constraints also limit women's participation in the workforce and fails to fully recognize their economic contribution, limits their avenues as entrepreneurs, which further limits their leadership potential. The gaps created between men and women since childhood in terms of provision of education, access to STEM education, provision of nutritious foods, access to diverse career opportunities, access to information and credit, financial literacy, skill development etc. restricts their employability. Social barriers limit women from pursuing entrepreneurship as it limits women's access to credit, mentorship programs, and markets. Additionally, traditional values and biases restrict women from taking up decision-making roles in governance and business. Table 1, explains how government schemes in India address different stages of a woman's life cycle, and outlines the existing gaps in the schemes.



Raising awareness among women about the barriers they may face due to patriarchal systems, and equipping them to overcome these barriers should be a core component of the capacity-building programs.

Pathways to _____ **Women's Empowerment:** Employment, Entrepreneurship, and Leadership



A key strategy for attaining gender equality and promoting socio economic growth is the empowerment of women. And empowerment of women can be achieved through two pathways. First, by providing employment opportunities to women, and second by encouraging and supporting entrepreneurship avenues for women. Both these paths give women autonomy, financial freedom, decision-making power, and support economic development. And a common element which is essential to become successful in these domains is to have leadership abilities. The leadership qualities can be cultivated in a woman's life since childhood, and later in their life these qualities can help women successfully negotiate in their personal and professional worlds and break through structural and societal impediments.

Businesses run by women foster innovation, generate employment, and strengthen the economy. However, women face various barriers at many stages of entrepreneurship development such as lack of access to networks, lack of funding etc. In India, different gender-based disparities are observed in the entrepreneurship domains. The Indian service sector constitutes a higher concentration of female entrepreneurs in terms of female employees.

Employment and entrepreneurship opportunities can promote financial independence, give decision making authority to women, social security, and also improve confidence and lead to personal development.

40 percent of manufacturing businesses in the informal sector are owned by women. However, just 9 percent of service enterprises are owned by women (Shetty N., 2018). Promoting women's entrepreneurship in addition to employment is essential for long-term empowerment. As of 2024, women-owned MSMEs account for 20.5% of registered MSMEs in India but generate only 18.73% of employment (PIB, 2024).

Employment and Entrepreneurship are one of the key ways to empower women (Adeyinka B. and Friday E., 2003). Employment and entrepreneurship opportunities can promote financial independence, give decision making authority to women, social security, and also improve confidence and lead to personal development. Women's economic participation also promotes economic growth by raising the economy's productivity which results in growth. However, women face various obstacles to participate in the labor force and start their own business due to various social and economic barriers such as workplace discrimination, wage inequities, difficulty juggling work and personal obligations, restricted access to professional networks and mentorship, lack of access to credit etc. (Verick S., 2014, Khan S., 2022; Wadhwa S. and Retnakaran, D., 2020). Hence targeted interventions such as skill development programs, mentorship programs, etc. are needed which can act as a means to women's progression in the employment and entrepreneurship roles. According to Basole, women entrepreneurs in India are concentrated in a small number of generally less productive industries. Additionally, women are more likely to work in the service and retail industries, this may also be a result of cultural conventions, which prohibit women from working in some fields. Hence, targeted assistance is crucial to close the gender gap. And leadership development is crucial for women in all aspects of life.

Global Case Studies: _____

Lessons on Enhancing Women's Economic Participation



Worldwide, many countries have been successful in reducing gender discrimination through various policy initiatives, learning from these case studies can help India addressing barriers against women in diverse social and cultural contexts. These case studies can help understand the best practices, and innovative solutions that can be adopted to the Indian contexts with some adjustments which are needed given India's unique socio, cultural, and economic background.

For instance, Iceland's equal pay legislation can inspire stronger labor laws in India. India can learn from Tanzania's rural infrastructure programs which can be used to improve infrastructure access to women in the rural areas. Ontario's expanded leave policy is a great example of initiating work-life balance and job security policies for women. Integrating these insights into policy-making can foster systematic changes and inclusive growth.

Table 2 – Lessons from Global Case Studies

<div><div>Iceland</div><div><ul style="list-style-type: none">■ Iceland has a female labor force participation rate of 70.1% (2023).■ Iceland has made it illegal to pay women less than men.■ Iceland has made it a criminal offence for employers not to take action on unequal pay. They've effectively made it like a health and safety violation.</div><div>Source – (Government of Iceland, 2022)</div></div>	<div><div>Ontario</div><div><ul style="list-style-type: none">• Ontario has a total female labor force participation of 61.2% (2022)• Offers equal pay for equal work, including but not limited to casual, part-time, temporary, and seasonal workers.• Fairer scheduling rules- a minimum of 3 weeks' vacation after five years with the same employer.• Up to 10 individual days of leave and up to 15 weeks of leave, without the fear of losing their job when a worker or their child has experienced or is threatened with domestic or sexual violence.• Expanded personal emergency leave in all workplaces.• Unpaid leave to take care of a critically ill family member.</div><div>Source – FAO Ontario, 2023</div></div>
<div><div>Tanzania</div><div><ul style="list-style-type: none">• Tanzania has a total female labor force participation rate of 77.1% (2023).• Tanzania has established a Rural Roads Agency's Road Network, which aims to make it easier for women to access markets and modes of transportation.• The Public Procurement Act of 2011 allocated 30% of all services acquired for women and youth, directly supporting women's economic activity.• Under the Zanzibar Economic Empowerment Fund (ZEEF), support is given to lower economic groups, for instance women-run vegetable and fruit projects might receive funding for projects such as marketing training, etc.</div></div>	<div><div>Burkina Faso</div><div><p>Mobile creches for women in public works programs (World Bank, 2023).</p></div></div>

Congo

Apprenticeship and functional literacy training program for out-of-school adolescent youth (World Bank, 2023).

Ethiopia

Easing access to credit by reducing the need for collateral (World Bank, 2023).

Women and online learning in Emerging Markets

A study revealed that 34% of women learners reported achieving tangible outcomes such as securing a job, starting a business, or enhancing job or business performance through online learning, compared to 40% of men. (World Bank, 2023).



Recommendations

Short Term



Integrating Cognitive Development Programs and Gender-Sensitive Education in Childhood

Early childhood years are essential for a child's overall cognitive development, and during these years it is essential that children have access to nutritional food and quality educational facilities. We recommend that, during these years, the government should particularly invest in ensuring that every child gets access to the nutritional food required for a child's brain and physical development, and it should be ensured that the children have access to age-appropriate learning methods. Additionally, to prevent gender biases, parents, teachers, and society must foster an environment that promotes equality. We recommend that organizing workshops for parents and teachers on gender equitable behavior would help foster an inclusive environment for children.



Re-Skilling, Leadership Training, and Maternity Benefit Support for Women Re-Entering the Workforce

Many women face challenges such as skill obsolescence, limited career growth, and job insecurity due to maternity breaks. It is essential to support women returning to work after career breaks or maternity breaks; to do so the government should introduce skill development programs tailored to industry needs. We recommend that strong rules should be in place which provide strong employment assurance, structured return to work policies, and flexible work arrangements for women re-entering the workforce after childbirth.



Capacity-Building Programs for Holistic Women's Empowerment

A key reason women often miss out on government benefits is the lack of access to information. Women's access to various government schemes and benefits is restricted due to various reasons including low literacy levels, mobility barriers. Hence, we recommend that the government should run programs in rural and semi-rural areas, which should focus on digital and financial literacy, including practical training on form filling, banking procedures, and government scheme applications, ensuring women can independently manage their finances and access welfare benefits. Additionally, targeted initiatives such as vocational training, mentorship programs, and campaigns on healthcare, gender equality, and workplace rights are essential. It is also essential that people from marginalized groups from all backgrounds are included in these programs.



Enhancing Existing Leadership and Cultivating Future Women Leaders

In the short run, it is essential that women who have the leadership potential, take up active participation in the leadership roles. Also, women who are already in the leadership positions should be supported in their leadership journey to step forward to contribute to governance and organizational decision-making. It is essential to provide targeted capacity building, mentorship programs, networking opportunities to connect with other leaders and help them to navigate the challenges they face and learn from other peers' experience.



Providing Career Counseling, Customized Skill Development and Paid On-the-Job Training Programs

For the children in adolescent years and early adulthood years, the government should provide career counseling facilities at the school and university levels, as this would help students to make informed decisions about their education, skills, and career paths. Counselling can also promote skill development among students and early career professionals as it can help identify the relevant gaps and improve employability. Additionally, we recommend that to further enhance career readiness, customized skill development programs and on the job training programs tailored to industry needs can help individuals acquire job-specific competencies.

Long Term



Rigorous Evaluation of Barriers Across the Lifecycle of Women

An important aspect of the policy design for women is to rigorously study and evaluate the barriers faced by them at various stages of life cycle. The obstacles women face at different stages of life are different, it also changes from state to state and region to region. Hence, a thorough, data-driven evaluation of the various policies is essential to understand its impact and, additionally, this exercise can provide insights regarding the efficiency of the existing policies.



Building Leadership in Women from an Early Age

For long-term progress, leadership development skills must begin at an early age for all girls. Introduction of specific leadership development programs and policies since early educational years is essential. These programs should provide leadership training and raise awareness about women's rights and the socio-cultural and economic barriers they may face. Raising awareness among women about these obstacles helps them recognize potential challenges and equips them to address them. Girls should be given training in areas such as financial management, public speaking, negotiation skills etc. Therefore, combining awareness programs with practical skills as a leadership education strategy is an effective approach to skill building.



Rationalization of Schemes: Enhancing Efficiency and Impact

India has implemented numerous schemes to address critical issues like gender equality, women's safety, economic empowerment, and health. But in many cases, there are overlapping initiatives launched to address similar problems, which can lead to inefficiency, duplication of efforts, and confusion among beneficiaries. For example, out of the five core objectives of the Poshan Abhiyan (2018) the two important objectives include, 'Reduce the prevalence of anemia among young Children (6-59 months)' and 'Reduce the prevalence of anemia among Women and Adolescent Girls in the age group of 15-49 years', which has overlapping objectives with the National

Iron Plus Initiative scheme (2013) (POSHAN, NIPI). Both these schemes, with their additional objectives, aim to combat a common problem i.e. anemia prevalence for children, adolescent girls, and women. Duplicacy in the schemes' objectives make it difficult to identify their effectiveness and limitations to attain its objectives. To address these issues, it is essential that the schemes are designed with unique objectives and those objectives are completed. With this approach the schemes can be implemented effectively to ensure efficiency and better outcomes.



Strengthening Monitoring, Evaluation, and effective implementation for Policy Impact

To successfully achieve the determined outcomes of a policy it is essential that the objectives of the program are clearly determined, clear timelines are set, and the implementation is adequately planned. The success of a policy is dependent on the successful implementation at the grassroots level, for which proper coordination between various stakeholders such as government agencies, local bodies, civil society organizations, is essential. To ensure the desired outcomes, a robust monitoring and evaluation (M&E) mechanism is necessary. Monitoring ensures that the progress of a policy/scheme/intervention is tracked, the issues identified at each stage are corrected in real time. Evaluation of policies assesses the overall impact of the policies and offers insights for future improvements. If these measures are implemented in the policy implementation, the potential of policies to make a lasting impact can be significantly improved.



Beyond SDGs: Expanding Indicators to capture women-led development

Besides existing indicators on the Sustainable Development Goals (SDGs) additional indicators should be added to assess women-led development to measure SDG 5 goal. While the SDGs monitor overarching gender equality goals, there is a need to incorporate additional indicators that reflect structural barriers and intersectional challenges. Additionally gender wise data disaggregated by caste, class, and region can give a nuanced understanding of the progress. Expanding gender measurement by incorporating more indicators would enable targeted policy interventions, ensuring that the women's contribution to development are accurately recognized and effectively supported.



Conclusion

Under the Viksit Bharat 2047 mission, the transition from women development to women-led development presents a critical shift towards a more inclusive and transformative approach to gender equality. This approach focuses not only on reducing inequalities but also on empowering women to lead. Providing employment, entrepreneurial, and leadership opportunities to women is an essential pathway for empowerment which can drive social, economic, and political progress.

Our framework provides a comprehensive approach to women-led development,

highlighting the importance of essential investment in necessities including education, health, safety, etc. while emphasizing the critical need of eliminating barriers women face towards progress in their personal and professional life, and importance of promoting employment, entrepreneurship opportunities, and leadership skills to girls and women. In order to ensure that women are not just beneficiaries but also active participants in the development process, it is imperative that we treat them as equals to males in the social, economic, and political domains as we work towards Vikasit Bharat in 2047 mission.

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Appendix

Table 3 –List of schemes for women at different stages of their lifecycle

Lifecycle Stages	Inputs	Schemes	Description
Childhood and Adolescence	Education	Beti Bachao Beti Padhao	Promotes gender equality and girl child education; combats gender discrimination.
	Education	Kanya Shiksha Pravesh Utsav	To reintegrate out-of-school teenage girls in India into formal education and/or skilling.
	Education	National Scheme of Incentives to Girls for Secondary Education	To promote the enrollment and retention of girl students in secondary education, particularly those belonging to Scheduled Castes (SC), Scheduled Tribes (ST), and other disadvantaged groups, by providing financial incentives to reduce dropouts and encourage their education.

Lifecycle Stages	Inputs	Schemes	Description
Childhood and Adolescence	Financial Support	Sukanya Samruddhi Yojana	Financial savings scheme for girl children to secure their future education and marriage.
	Nutrition	Scheme for adolescent girls	Teenage girls between the ages of 14 and 18 will get supplemental nutrition in the form of Take-Home Ration (THR) for 300 days a year, which will include 600 calories, 18–20 grams of protein, and micronutrients.
	Nutrition	POSHAN Abhiyaan	Childhood and Adolescence Education Beti Bachao Beti Padhao Promotes gender equality and girl child education; combats gender discrimination.
Worker, Mother, Wife	Skill Development	Skill India Mission	Provides industry-relevant skills and training, fostering entrepreneurship, enhancing employability
	Skill Development	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	An integrated scheme that includes skilling and training, leadership and entrepreneurship, and education.
	Employment	UDAAN Scheme	To enhance the employability of educated youth in Jammu and Kashmir through industry-specific skill development, provide corporate exposure, and create employment opportunities by bridging the gap between the talent pool and the needs of corporate India.
	Maternity Health	Maternity Benefit Act (Amended)	Provides paid maternity leave of 26 weeks to working women.
	Maternity Health	Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)	Ensures free health check-ups for pregnant women.
	Housing and Basic Amenities	Pradhan Mantri Awas Yojana – Gramin (PMAY-G)	Over 72% of houses are owned solely or jointly by women, empowering them financially and socially.
	Housing and Basic Amenities	Pradhan Mantri Ujjwala Yojana (PMUY)	Provides LPG connections to women in rural and underprivileged households, ensuring cleaner cooking fuel and reducing health hazards.
	Public Health	Swachh Bharat Mission (SBM)	Ensures access to sanitation facilities, with significant impact on women's safety and dignity.

Lifecycle Stages	Inputs	Schemes	Description
Worker, Mother, Wife	Housing and Basic Amenities	Jal Jeevan Mission	Provides clean drinking water to rural households, reducing the burden on women for water collection.
	Entrepreneurship and Livelihood Promotion	Stand-Up India	Provides loans for SC/ST women entrepreneurs to set up enterprises.
	Microfinance and Small Enterprise Development	Pradhan Mantri Mudra Yojana (PMMY)	Offers financial support to women for non-corporate, non-farm small/micro enterprises.
Older Women	Employment and Livelihood Security	Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)	To give every rural household with adult members who agree to perform unskilled manual labor at least 100 days of guaranteed paid employment within a fiscal year.
	Childcare and Nutrition	Palna scheme (Previously known as Creches scheme)	All women in the community have access to daycare centers for their children aged six months to six years. Additionally, children aged three to six get pre-school education, growth monitoring, supplemental nutrition, health examinations, and vaccinations.
	Women's Safety	Mission Shakti	Enhances women's safety and provides integrated services like legal aid, counseling, and emergency support through One-Stop Centres (OSCs).
	Elderly Welfare and Social Security	Scheme of Integrated Programme for Senior Citizens (IPSrC)	establishing homes to enhance the standard of living for elderly persons, particularly those who are impoverished, by offering necessities like food, shelter, healthcare, and entertainment, as well as by promoting active and productive aging.
	Senior Citizens' Welfare and Assisted Living	Rashtriya Vayoshri Yojana' (RVY)	A scheme for providing physical Aids and Assisted living devices to Senior Citizens.
	Social Security and Poverty Alleviation	National Social Assistance Programme (NSAP)	Financial assistance ranging from Rs. 200 to Rs. 500 per month is provided to elderly, widowed, and disabled individuals who fall below the poverty line (BPL) and meet the eligibility requirements outlined in the NSAP guidelines. In the event that the breadwinner passes away, the bereaved family receives a lump sum assistance of Rs. 20,000.

Source – Compiled by authors

Table 4 – List of schemes for women in India and a list of key development indicators

Lifecycle Stages	Inputs	Schemes	Description
Adolescence	Education	National Means-cum-Merit Scholarship Scheme (NMMSS)	To reduce dropout rates at the secondary level by providing financial incentives to economically weaker students.
	Education	National Scheme of Incentive to Girls for Secondary Education (NSIGSE)	This centrally sponsored scheme aims to promote the enrollment of girl children in secondary education, particularly those belonging to SC/ST communities. A sum of ₹3,000 is deposited in the name of eligible unmarried girls as a fixed deposit, which they can withdraw along with interest upon reaching 18 years of age and passing the 10th-grade examination.
	Health	Rashtriya Kishor Swasthya Karyakram (RKSK)	Focuses on the health and well-being of adolescents (10–19 years) to address issues like nutrition, reproductive health, and mental health.
	Education	Scheme for Adolescent Girls	Targets out-of-school adolescent girls aged 11–14 years, providing them with supplementary nutrition, health check-ups, and life skills education.
	Health	Kishori Shakti Yojana (KSY)	KSY aims to empower adolescent girls (11–18 years) by improving their nutritional and health status and promoting awareness of health, hygiene, and reproductive health. The scheme provides education on health and family welfare, vocational training, and guidance on accessing public services.
	Health	Scheme for Promotion of Menstrual Hygiene	This scheme focuses on increasing awareness among adolescent girls (10–19 years) about menstrual hygiene, providing subsidized sanitary napkins, and ensuring safe disposal methods.
		Rapid Reporting System for Adolescent Girls	Online monitoring platform designed to track the progress and implementation of schemes targeted at adolescent girls, ensuring transparency and timely interventions. It facilitates real-time data collection and reporting to improve service delivery under various programs.
All stages of lifecycle	Health, Financial Support	Mahatma Jyotirao Phule Jan Arogya Yojana	Offers cashless medical treatment to economically weaker sections for identified critical ailments.
	Health, Financial Support	Biju Swasthya Kalyan Yojana	Offers free healthcare services to economically vulnerable families in empaneled hospitals.
	Health, Financial Support	Mukhyamantri Nishulk Dava Yojana	Provides free essential medicines to all patients in government healthcare institutions, ensuring accessible healthcare.

Lifecycle Stages	Inputs	Schemes	Description
Children	Prohibition of child marriage and dowry offences	Prohibition of Child Marriage Act (PCMA), 2006	To prohibit child marriages and protect children from its adverse effects.
	Prohibition of child marriage and dowry offences	Protection of Children from Sexual Offences (POCSO) Act, 2012	Treats sexual activities with minors, even within a marriage, as statutory rape. Strengthens child protection mechanisms against abuse.
	Abolition of Child Labor	Child Labour (Prohibition and Regulation) Act, 1986	Prohibits employment of children under 14 years, indirectly addressing economic drivers of child marriage.
	Education	Beti Bachao Beti Padhao (BBBP)	Launched in 2015, this scheme aims to address the declining child sex ratio and promote the education and empowerment of the girl child. The initiative focuses on advocacy campaigns to encourage communities to value the girl child and her education, alongside multi-sectoral interventions in selected districts.
	Financial support	Sukanya Samridhi Yojana (SSY)	Part of the BBBP campaign, this small-savings scheme encourages parents to save for the future education and marriage expenses of their girl child. It offers a high-interest rate and tax benefits, with deposits allowed up to a certain limit annually.
	Education	CBSE Udaan	Implemented by the Central Board of Secondary Education (CBSE), Udaan aims to increase the enrollment of girls in prestigious engineering and technical colleges across India. The program provides free online resources, tutorials, and mentoring to girl students of classes XI and XII to prepare for engineering entrance examinations.
	Financial support	Kanyashree Prakalpa (West Bengal)	Launched by the Government of West Bengal, this scheme aims to improve the status and well-being of girls by providing financial assistance to ensure they continue their education and delay marriage.
	Education, Financial Support	Amma Vodi	For providing financial assistance to each mother or recognized guardian in the absence of mother, who is below poverty line household, irrespective of caste, creed, religion and region to enable her to educate her child/children from Class I to XII.
	Nutrition, Health	Ksheera Bhagya Scheme	Provides free milk to school children and anganwadi beneficiaries to improve nutritional status and health.
	Health	Universal Immunization Program (UIP)	UIP is one of the key interventions for protection of children from life threatening conditions by providing vaccination.

Lifecycle Stages	Inputs	Schemes	Description
Children	Nutrition	Integrated Child Development Services (ICDS) Scheme	Provides nutrition, healthcare, and pre-school education to children under 6 years of age and pregnant/lactating mothers. Services are delivered through Anganwadi centers and include supplementary nutrition, immunization, health check-ups, and referral services.
	Nutrition	Poshan Abhiyaan (National Nutrition Mission)	Focuses on eradicating malnutrition and stunting in children under 6 years, along with addressing anemia in children, adolescent girls, and women. Promotes behavioral changes for better nutritional practices through community participation and awareness campaigns.
	Nutrition and Education	Mid-Day Meal Scheme (MDMS)	Provides free meals to children in government and government-aided schools.
	Nutrition	Saksham Anganwadi and Mission Poshan 2.0	The scheme aims to strengthen nutritional content and delivery mechanisms. It focuses on creating a convergent ecosystem to develop practices that nurture health, wellness, and immunity among children and mothers.
	Nutrition	National Deworming Program (NDP)	Targets children aged 1-19 years to combat parasitic worm infections, which can cause malnutrition and stunted growth.
	Education	Samagra Shiksha Abhiyan	To ensure equitable and inclusive quality education for all.
	Education	Kasturba Gandhi Balika Vidyalaya (KGBV)	KGBV aims to provide quality education to girls from disadvantaged communities by setting up residential schools with boarding facilities at the elementary level.
	Education	UDAAN	A Government of India initiative to address the gender gap in engineering and technical education by supporting girl students with free resources, mentoring, and academic guidance to prepare for engineering entrance exams.
	Institutional support	Child Protection Services Scheme	Under the scheme institutional care is provided through Child Care Institutes (CCIs), as a rehabilitative measure.
Children and Adolescence	Education	Right to Education Act (RTE), 2009	To provide free and compulsory education to all children aged 6-14 years.
	Education	Digital Initiatives in Education	Diksha Portal, SWAYAM, E-Pathshala
	Education	Unnat Bharat Abhiyan	To connect higher education institutions with rural India for the development of villages.
	Education	Atal Innovation Mission (AIM)	To promote a culture of innovation and entrepreneurship in schools.

Lifecycle Stages	Inputs	Schemes	Description
Children and Adolescence	Health	Bal Swachhta Abhiyan	"Part of the Swachh Bharat Mission, this initiative emphasizes hygiene, sanitation, and clean drinking water to improve child health."
Children and Mother	Health	National Health Mission (NHM)	provision of a host of free services such as maternal health, child health, adolescent health, family planning, universal immunisation programme, and for major diseases such as Tuberculosis, HIV/ AIDS, vector borne diseases like Malaria, Dengue and Kala Azar, Leprosy etc.
	Health	Rashtriya Bal Swasthya Karyakram (RBSK)	RBSK screens for 4 Ds: defects at birth, diseases, deficiencies, and developmental delays. RBSK provides free treatment and management for diagnosed health conditions, including surgeries at tertiary level hospitals. RBSK provides early intervention services and follow-up care for children diagnosed with health conditions.
Children and Women	Prohibition of child marriage and dowry offences	Dowry Prohibition Act, 1961	Penalizes dowry demands, which often contribute to early marriages.
	Nutrition, Health	Mukhyamantri Suposhan Abhiyan	Targets malnutrition and anemia among children and women by providing nutritious food and healthcare services.
Children, Adolescence	Education, Social Security, Financial Support	Mukhyamantri Kanya Utthan Yojana	Aims to promote the birth and education of girls by providing financial incentives at various stages of their life, from birth to graduation.
	Social Security, Financial Support, Education	Mukhyamantri Rajshree Yojana	Provides financial assistance at various stages of a girl's life, from birth to higher education, to promote the birth and education of girls.
Mother	Health	Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)	Offers free antenatal check-ups for pregnant women on the 9th of every month. Aims to identify high-risk pregnancies and ensure proper maternal and child health.
	Health	Mother's Absolute Affection (MAA)	Promotes breastfeeding practices to ensure optimal nutrition for infants and reduce infant mortality.
	Maternity Health, Financial Support	Kaushalya Matritva Yojana	Provides financial assistance to women delivering their second girl child, promoting the birth of girl children and gender equality.
	Maternity Health, Financial Support	Mathrushree Scheme	Provides financial assistance to pregnant women from BPL families to support nutrition and healthcare needs during pregnancy.

Lifecycle Stages	Inputs	Schemes	Description
Mother	Maternity Health, Financial Support	MAMATA	Provides conditional cash transfers to pregnant and lactating women to improve health and nutrition status.
	Maternity Health, Financial Support	Mata Kaushalya Kalyan Yojana	Provides financial assistance to pregnant women to support health and nutrition during and after pregnancy.
	Maternity Health, Financial Support	Dr. Muthulakshmi Reddy Maternity Benefit Scheme	This scheme aims to provide optimal nutrition for pregnant and lactating women and compensates the wage loss during pregnancy.
	Maternity health	Pradhan Mantri Matru Vandana Yojana (PMMVY)	1) PMMVY is a conditional cash transfer scheme for pregnant and lactating women, implemented by the Ministry of Women and Child Development. It aims to provide partial compensation for wage loss during childbirth and childcare to improve health-seeking behavior among pregnant women and lactating mothers. 2) Eligible women receive ₹5,000 in three installments, subject to fulfilling specific health and nutrition requirements during pregnancy and early motherhood.
	Maternity health	Janani Suraksha Yojana (JSY)	1) A centrally sponsored scheme under the National Health Mission (NHM), JSY aims to reduce maternal and neonatal mortality by promoting institutional deliveries among pregnant women. It primarily targets low-income families. 2) Cash incentives are provided to women for delivering in public or accredited private health facilities, along with antenatal and postnatal care services.
	Maternity health	Dr. Muthulakshmi Reddy Maternity Benefit Scheme (Tamil Nadu)	1) This state-specific scheme supports pregnant women from low-income families in Tamil Nadu to ensure proper nutrition and healthcare during pregnancy. 2) Financial assistance of ₹18,000 is provided in installments for medical checkups, nutrition, and postnatal care.
	Maternity health	Mamata Scheme (Odisha)	1) The Odisha government's Mamata Scheme provides cash incentives to pregnant and lactating women to improve health and nutrition during pregnancy and early childhood. 2) ₹5,000 is provided to eligible beneficiaries in two installments, subject to compliance with health and nutrition guidelines.
	Maternity health	KCR Kit Scheme (Telangana)	1) This Telangana-specific scheme provides a maternity kit and financial incentives to pregnant women delivering in government hospitals. It aims to promote institutional deliveries and improve maternal health. 2) Women receive a kit containing baby essentials and financial assistance of ₹12,000 (₹13,000 for a girl child).
	Maternity health	Matru Shakti Yojana (Haryana)	1) The scheme promotes the health and nutrition of pregnant and lactating women in Haryana. 2) Nutritious food is provided at Anganwadi centers, and financial incentives are given to women for accessing antenatal and postnatal care services.

Lifecycle Stages	Inputs	Schemes	Description
Mother	Maternity Health	Mahila Kisan Sashaktikaran Pariyojana (MKSP)	1) Although not directly a maternity benefit scheme, MKSP supports women farmers, including pregnant and lactating mothers, with skills and livelihood support to ensure sustainable income. 2) Training, nutrition, and healthcare awareness are provided to enhance the well-being of women farmers.
	Maternity Health	Shishu Suraksha Scheme (Assam)	1) This Assam government initiative focuses on improving maternal and child health outcomes by promoting institutional deliveries. 2) Women delivering in public health institutions receive maternity benefits, including financial assistance and postnatal care support.
	Nutrition, Health	YSR Sampoorna Poshana	Provides nutritious food to pregnant and lactating women, and children aged 6 months to 6 years, aiming to reduce malnutrition and anemia.
Old Age	Social Security, Financial Support	Mukhya Mantri Parivar Samridhi Yojana	Offers financial and social security benefits to families with annual income up to ₹1.8 lakh, including life insurance and pension schemes.
Senior Citizen	Financial support	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	Provides a monthly pension to elderly citizens, including women, who are below the poverty line.
	Health	Rashtriya Vayoshri Yojana (RVY)	Provides free physical aids and assistive devices to senior citizens, including elderly women, belonging to BPL families.
	Financial support	Varishtha Pension Bima Yojana (VPBY)	Provides financial security to senior citizens, including women, through a pension plan operated by LIC (Life Insurance Corporation of India).
	Financial support	Pradhan Mantri Vaya Vandana Yojana (PMVVY)	A government-backed pension scheme offering guaranteed returns to senior citizens, including elderly women.
	Food support	Annapurna Scheme	Provides free food grains to senior citizens who are not covered under IGNOAPS.
	Food support	Atal Pension ojana (APY)	Ensures old-age income security for individuals in the unorganized sector, including elderly women.
	Health	National Programme for Health Care of the Elderly (NPHCE)	Focuses on providing affordable and accessible healthcare to senior citizens, especially women.
	Food support	Pension Schemes for Widows	Several state-level pension schemes provide financial assistance specifically to elderly widows.
	Food support	Senior Citizen Savings Scheme (SCSS)	A government-backed savings scheme designed for senior citizens to provide a secure investment option.
	Food support	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY)	Provides health insurance coverage up to ₹5 lakh per family annually for secondary and tertiary care.

Lifecycle Stages	Inputs	Schemes	Description
Student	Education, Financial Support	Bihar Student Credit Card Scheme	Offers educational loans up to ₹4 lakh at nominal interest rates to students pursuing higher education, ensuring financial constraints do not hinder education.
	Education, Financial Support	Jai Bhim Mukhyamantri Pratibha Vikas Yojana	Offers free coaching and financial assistance to students from SC/ST/OBC categories for competitive exams, promoting educational upliftment.
	Education, Financial Support	Kanya Kelavani Nidhi	Encourages girl child education by providing financial incentives to families for enrolling their daughters in school.
Student, Women	Social Security, Financial Support, Education	Mukhyamantri Sukanya Yojana	Provides financial assistance to girls from birth till their marriage, encouraging education and delaying marriage age.
Women	Anti-sexual harassment measures	The Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013	This comprehensive legislation aims to provide protection to women against sexual harassment in the workplace. It applies to all workplaces, including organized, unorganized sectors, government, private entities, NGOs, and the domestic space.
	Anti-sexual harassment measures	Vishaka Guidelines (1997)	The Vishaka Guidelines are a set of directives issued by the Supreme Court of India in 1997 to address and prevent sexual harassment of women at the workplace.
	Anti-sexual harassment measures	Ujjawala Scheme	The Ujjawala Scheme is being implemented as a Centrally Sponsored Scheme for Prevention of trafficking and for Rescue, Rehabilitation, Re-integration and Repatriation of victims of trafficking for commercial sexual exploitation.
		Mahila Shakti Kendra (MSK)	The Mahila Shakti Kendra (MSK) Scheme was approved in November, 2017 as a centrally sponsored scheme to empower rural women through community participation. The aims to facilitate inter-sectoral convergence of schemes and programs meant for women.
	Social Security, Financial Support	Arundhati Gold Scheme	Provides one tola (approximately 11.66 grams) of gold to brides from economically weaker sections to support marriage expenses and prevent child marriage.
	Social Security, Financial Support	Mukhya Mantri Shagun Yojana	Provides financial assistance to BPL families on the marriage of their daughters, aiming to reduce the financial burden and prevent child marriage.
	Poerty eradication, Leadership development	Kudumbashree	Launched in 1998 by the Government of Kerala, Kudumbashree is a poverty eradication and women's empowerment program. It operates through a three-tier community network: Neighborhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS). This structure facilitates women's active participation in local governance and decision-making processes, promoting leadership from the grassroots.

Lifecycle Stages	Inputs	Schemes	Description
Women	Social Security, Financial Support	Mukhyamantri Kanya Vivah/Nikah Yojana	Provides financial assistance for the marriage of girls from economically weaker sections, promoting social security and reducing child marriage.
	Social Security, Employment, Financial Support	Mukhyamantri Jan Kalyan Sambal Yojana	Offers social security benefits, including insurance and financial assistance, to unorganized sector workers and their families.
	Employment	Employment, equal wage	"Replaces the Equal Remuneration Act, Minimum Wages Act, Payment of Wages Act, and Payment of Bonus Act. Ensures "equal pay for equal work" and expands coverage to all employees, irrespective of sector. Simplifies wage regulations and prohibits gender discrimination in wages, recruitment, and conditions of employment."
	Skill development	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	A scheme that provides free short-term skill training and monetary rewards for skill certification.
	Skill development	National Apprenticeship Promotion Scheme (NAPS)	A scheme that promotes apprenticeship training.
	Skill development	Craftsman Training Scheme (CTS)	A scheme that provides training through Industrial Training Institutes (ITIs)
	Skill development	Jan Shikshan Sansthan (JSS)	A scheme that provides skill development training
	Skill development	Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP)	SANKALP aims to strengthen skill development systems, enhance training quality, and promote inclusive skill training opportunities to improve employability and livelihoods in India.
	Skill development	Standard Training Assessment and Reward Scheme (STAR)	A skill development initiative by the Government of India to encourage youth to pursue skill training by providing financial rewards upon successful completion of certified training programs, aimed at enhancing employability.
	Skill development	Employability Enhancement Training Programme (EETP)	A program designed to improve the employability of students by providing industry-relevant training, skill development, and hands-on experience to bridge the gap between academic learning and industry requirements.
	Skill development	National Employability Enhancement Mission (NEEM)	An initiative by AICTE to enhance the employability of students through on-the-job training, skill development, and exposure to real-world work environments in partnership with industries.
	Skill development	AICTE-Startup Policy	A framework by the All India Council for Technical Education (AICTE) to foster innovation and entrepreneurship among students and faculty by providing guidance, resources, and support for developing startups within educational institutions.

Lifecycle Stages	Inputs	Schemes	Description
Women	Skill development	Takshashila National Portal for Trainers and Assessors	An online platform under the Ministry of Skill Development and Entrepreneurship that facilitates the registration, certification, and professional development of trainers and assessors, aiming to improve the quality of skill training in India.
	Skill development	Skill India Digital Hub	A unified digital platform under the Skill India initiative that provides access to skill development programs, e-learning resources, certification opportunities, and employment linkages, aiming to empower India's workforce with industry-relevant skills.
	Skill development	Capacity Building Scheme	An initiative aimed at enhancing the competencies of individuals and institutions through training, workshops, and skill development programs to improve efficiency, productivity, and governance across various sectors.
	Entrepreneurship	Atal Innovation Mission (AIM)	A flagship initiative by the NITI Aayog to foster innovation and entrepreneurship in India by establishing Atal Tinkering Labs, supporting startups, and promoting a culture of creativity and problem-solving among students and young entrepreneurs.
	Entrepreneurship	Startup India Seed Fund Scheme	An initiative by the Government of India to provide financial assistance to early-stage startups for product development, market entry, and scaling up, aiming to support innovation and entrepreneurship across various sectors.
	Entrepreneurship	Startup India Initiative	A government-led program designed to foster innovation, support entrepreneurship, and create a conducive ecosystem for startups in India, providing benefits like tax exemptions, funding opportunities, and simplified regulations to encourage new business ventures.
	Entrepreneurship	Aatmanirbhar Bharat App Innovation Challenge	An initiative launched by the Government of India to encourage the development of indigenous apps, promoting self-reliance in technology and reducing dependency on foreign apps, with a focus on innovation, quality, and relevance to Indian users.
	Entrepreneurship	MUDRA Banks	Institutions established under the Micro Units Development and Refinance Agency (MUDRA) scheme to provide financial support and micro-financing to small businesses and entrepreneurs, particularly in the non-corporate, non-farm sector, enabling them to expand their businesses and generate employment.
	Entrepreneurship	Credit Guarantee Fund Trust for Micro and Small Enterprises	A government scheme that provides collateral-free credit to micro and small enterprises, offering credit guarantees to financial institutions to encourage lending and facilitate the growth of small businesses in India.
	Entrepreneurship	Multiplier Grants Scheme (MGS)	A government initiative that provides financial support to industry-led research and development projects, encouraging collaboration between industry and academic institutions to foster innovation and technological advancements.

Lifecycle Stages	Inputs	Schemes	Description
Women	STEM Career	Women Involvement in Science and Engineering Research (WISER)	The Women Involvement in Science and Engineering Research (WISER) program aims to promote gender equality in science, technology, and engineering fields by supporting women researchers. It facilitates international collaborations, providing women scientists with opportunities to lead research projects and strengthen their scientific careers.
	Employment	Technology Development and Utilization Programme for Women (TDUPW)	The Technology Development and Utilization Programme for Women (TDUPW) promotes the development and dissemination of technologies to empower women and enhance their livelihood opportunities.
	STEM Career	Biotechnology Career Advancement & Re-orientation Programme (BioCARE)	The program supports women scientists in building careers in biotechnology by providing research grants and training opportunities to reorient their expertise.
	Employment	Women Scientist Scheme-C (WOS-C)	The program provides training in intellectual property rights (IPR) to women scientists, enabling them to pursue careers in patent examination and IPR management.
	Entrepreneurship	Women Entrepreneurs Quest (WEQ)	It is a contest that supports and recognizes women entrepreneurs in the technology sector, providing them with mentorship, networking opportunities, and access to funding.
	Safety	One Stop Centre and Universalization of Women Helplines	The One Stop Centre scheme provides integrated support and assistance to women affected by violence, offering services like medical aid, legal help, counseling, and shelter under one roof.
	Institutional support	Swadhar Greh scheme	The Swadhar Greh Scheme is being implemented as a Centrally Sponsored Scheme for women who are victims of difficult circumstances in need of institutional support for rehabilitation so that they could lead their life with dignity.
	Employment support	Working Women Hostel	Working Women Hostel Scheme is implemented by the Government with the objective to provide safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.
	Education, Employment, Financial Support	Mukhyamantri Yuva Swavalamban Yojana	Provides financial assistance for higher education and employment opportunities to economically weaker students, promoting self-reliance.
	Skill Development and Training	Skill Upgradation and Mahila Coir Yojana	Provides training in coir fiber processing and product manufacturing to enhance employment opportunities for rural women.
	Skill Development and Training	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Offers industry-relevant skill training to boost employability among youth, including women.

Lifecycle Stages	Inputs	Schemes	Description
Women	Skill Development and Training	Seekho Aur Kamao	Aims at upgrading skills of minority youth in various modern/traditional skills depending upon their qualification, present economic trends, and market potential, ensuring placements.
	Entrepreneurship Development	Stand-Up India	Facilitates bank loans between ₹10 lakh and ₹1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up greenfield enterprises.
	Entrepreneurship Development	Women Entrepreneurship Platform (WEP)	A NITI Aayog initiative providing an ecosystem for budding and existing women entrepreneurs across India, offering support through various schemes and services.
	Entrepreneurship Development	Trade Related Entrepreneurship Assistance and Development (TREAD)	Provides credit and grant assistance to women for pursuing non-farm activities.
	Financial Support and Subsidies	Mahila Samridhi Yojana	Encourages rural women to save and invest in income-generating activities by providing them with a savings account and a matching grant
	Financial Support and Subsidies	Mudra Yojana for Women	Offers financial support to women entrepreneurs to start small businesses, providing loans up to ₹10 lakh without collateral
	Social Support and Empowerment	Nai Roshni	"A scheme for leadership development among minority women, aiming to empower and instill confidence in them by providing knowledge, tools, and techniques for interacting with government systems, banks, and other institutions.

List of Indicators

Domain	Indicator
Access to Digital & Technological Resources	Percentage of Women Owning a Mobile Phone – proportion of women with personal mobile devices
	Percentage of Women with Internet Access – proportion of women with regular access to the internet
	Gender Digital Divide – gap between men's and women's access to digital technologies
	Availability of Digital Literacy Programs for Women – number of programs promoting women's digital skills
	Percentage of Women Who Regularly Read Newspapers or Magazines – access to traditional print media
	Availability of Women-Centered Media Content – presence of media programming focused on women's issues and rights
	Awareness of Government Schemes & Legal Rights – percentage of women aware of welfare programs and rights
	Percentage of women aged 20–24 who were married or in a union before age 18 (child marriage)
	Percent distribution of currently married women (or men) age 15–49 by person who usually makes decisions about – own health care, large household purchases, etc.

Domain	Indicator
Decision making power	Percentage of Women Who Have a Say in Household Decisions – involvement in major family decisions
	Percentage of Women Who Decide on Their Own Mobility – ability to travel alone or with permission
	Percentage of Women Who Have a Say in Child-Related Decisions – involvement in children's education, health, and upbringing
	Share of women among mobile telephone
Digital divide	Literacy Rate (Female) – percentage of literate women in different age groups
Education	School Completion Rates (Primary, Secondary, Tertiary) – percentage of girls completing each level of education
	Dropout Rates for Girls – percentage of girls leaving school before completion
	STEM Enrollment for Girls – percentage of female students in science, technology, engineering, and mathematics
	Teacher Gender Ratio – proportion of female teachers in primary, secondary, and higher education
	Scholarship & Financial Support Coverage for Girls – percentage of girls receiving financial aid
Employment and Economic Participation	Female Labor Force Participation Rate – percentage of working-age women in the workforce
	Wage Gap Between Men & Women – average income comparison across sector
	Unpaid Care Work Hours – average hours spent by women on unpaid domestic/care work
	Women in Leadership Positions – percentage of women in managerial and political roles
	Access to Credit & Financial Services for Women – percentage of women with bank accounts or access to credit
	Ownership of Land & Assets by Women – percentage of women owning land or property
	Percentage of women-owned businesses (registered under MSME, startups, SHGs)
	Survival rate of women-led enterprises after 3–5 years
	Percentage of women in startup incubators and accelerator programs
	Access to business mentorship and training programs for women
	Share of government contracts awarded to women-led enterprises
	Number of women-run cooperatives and producer organizations
Financial literacy	Percentage of adult women with a formal financial account or personally using a mobile money service in the past 12 months, and female to male
Gender-Responsive Policies & Workplace Inclusivity	Presence of gender-sensitive workplace policies (equal pay, maternity benefits, flexible work options)
	Number of companies with gender diversity policies at leadership levels
	Proportion of working women with access to childcare facilities
Health	Maternal Mortality Rate – the number of deaths per 100,000 live births due to pregnancy or childbirth complications
	Adolescent Birth Rate – the number of births to girls aged 15–19 per 1,000 girls in that age group in a given year
	Antenatal Care Coverage – percentage of pregnant women receiving at least four antenatal visits

Domain	Indicator
Gender-Responsive Policies & Workplace Inclusivity	Skilled Birth Attendance – percentage of births attended by skilled personnel
	Contraceptive Prevalence Rate – percentage of women using modern contraception
	Unmet Need for Family Planning – percentage of women who want to delay/avoid pregnancy but lack access to contraception
	Anemia Prevalence in Women – percentage of women with iron deficiency
	Malnutrition Among Women & Girls – prevalence of stunting, wasting, and underweight
	Obesity & Non-Communicable Disease Prevalence – rates of diabetes, hypertension, etc. among women
	Access to Menstrual Hygiene Products – percentage of women with access to sanitary products and facilities
	Number of female new HIV infections per 1,000 susceptible population (by age and key populations), and ratio of female to male new HIV
Hunger	Prevalence of stunting (low height-for-age) in female children under 5 years of age, and ratio of female to male under-five
Mobility	Percentage of Women with Access to Public Transport – proportion of women who have reliable access to buses, trains, metro, etc.
	Availability of Gender-Sensitive Transport Services – presence of women-only spaces, priority seating, etc.
	Ownership of Personal Transport (Bicycles, Scooters, Cars) – percentage of women owning or using private vehicles
	Time Poverty Due to Mobility Barriers – additional time spent by women due to lack of efficient transport
Political and Civic Participation	Representation in National & Local Government – percentage of women in parliament and local governance
	Voter Turnout Among Women – percentage of female voters in elections
	Women in Policy-Making Positions – number of women in senior government roles
Safety and gender-based violence	Prevalence of Gender-Based Violence – percentage of women experiencing physical, sexual, or emotional violence
	Child Marriage Rate – percentage of girls married before age 18
	Sexual Harassment & Workplace Safety – reported cases and legal protections
	Female Homicide Rate (Femicide) – number of women killed due to gender-based violence
	Prevalence of Harmful Practices (FGM, Honor Killings, etc.) – percentage of women affected by these harmful practices
	Legal Protections Against GBV – availability and enforcement of laws related to domestic violence, sexual harassment, and workplace discrimination
	Perceived Safety of Women in Public Spaces – percentage of women feeling safe in their community
Social Security	Percentage of elderly women receiving pensions (government and private)
	Proportion of senior women engaged in paid or unpaid work
	Percentage of elderly women with access to bank accounts and financial services
	Number of dependents (elderly) per working-age population



CII has been focussed on Women Empowerment since early 2000s. In 2013, with the formation of the CII Indian Women Network, these efforts have taken the form of advocacy, capacity building and ground interventions with Industry and Women

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