

WOMEN AND WORK 2024

PATHWAYS TO ACCELERATING WOMEN-LED DEVELOPMENT



Introduction

The year 2024 marked a critical juncture for women and work in India, as economic shifts, policy initiatives, and technological advancements continue to shape the landscape. Post 2021-22, new challenges and opportunities have emerged, influencing women's workforce participation across sectors.

The past few years have also seen a heightened focus on women's economic empowerment, with ongoing efforts to translate commitments into actionable change. From labour force participation to leadership representation, the conversation around women's work is expanding, reflecting broader shifts in economic and social priorities. Guided by the vision of women-led development articulated during India's 2023 G20 presidency, 2024 saw a continued emphasis on a range of initiatives for accelerating progress on various fronts towards women-led development.

Against this backdrop, this report examines key trends, policy developments, and emerging challenges shaping women's engagement with work in 2024. Drawing on secondary data as well as insights from IWWAGE and LEAD's research, it maps and visualises the current and future landscape of women's work in India, offering a forward-looking perspective on the pathways to greater inclusion and economic agency.



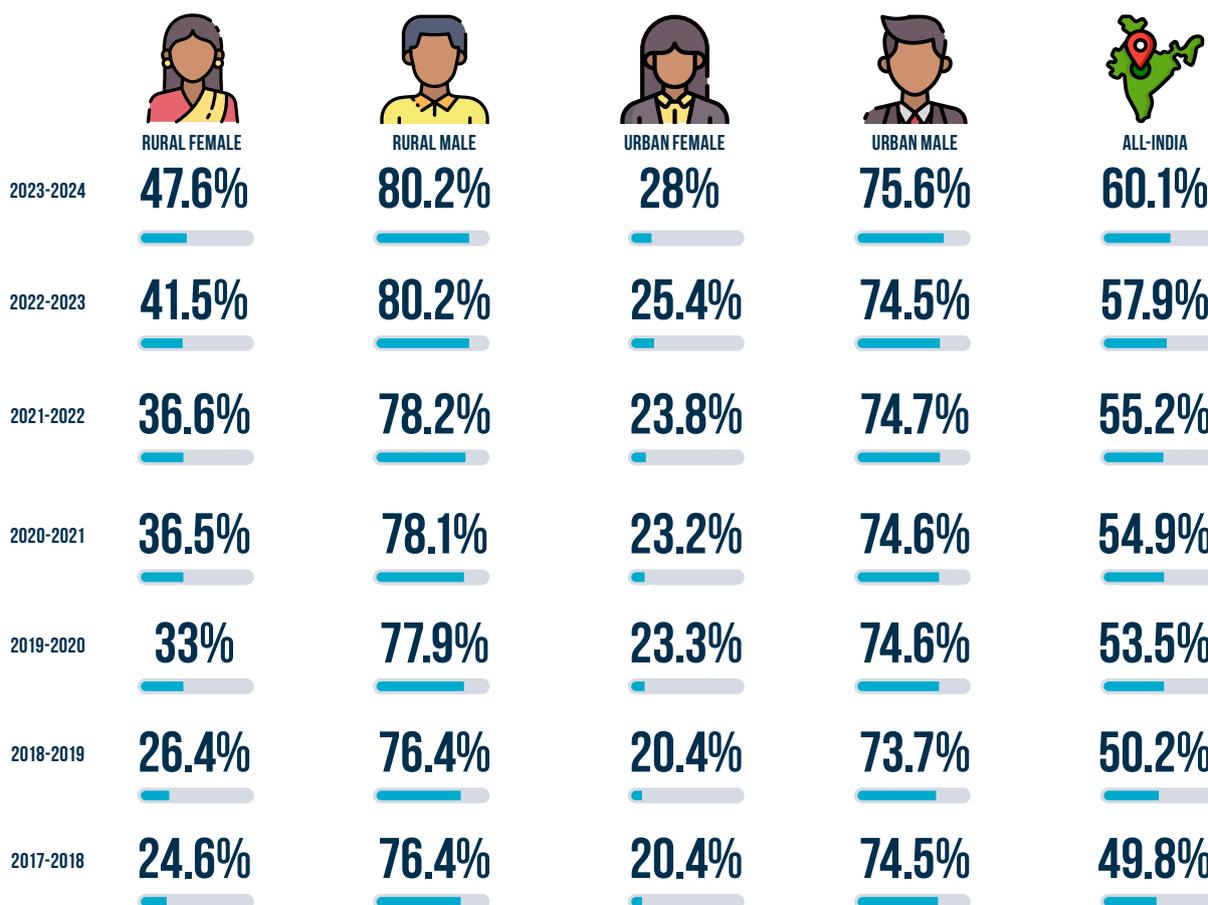
Labour and Employment: Driving Women's Economic Empowerment

Labour force participation

The labour force participation rate (LFPR) provides an estimate of the proportion of persons in the labour force out of the total population, i.e., economically active persons. The annual Periodic Labour Force Survey (PLFS) 2023-24 estimated the

LFPR for all persons aged 15 and above to be 60.1%, higher than 57.9% in 2022-23.¹ The LFPR has been showing an upward trend in recent years following the COVID-19 pandemic. recommendations encompass:

Table 1. LFPR for persons aged 15 and above (usual status)



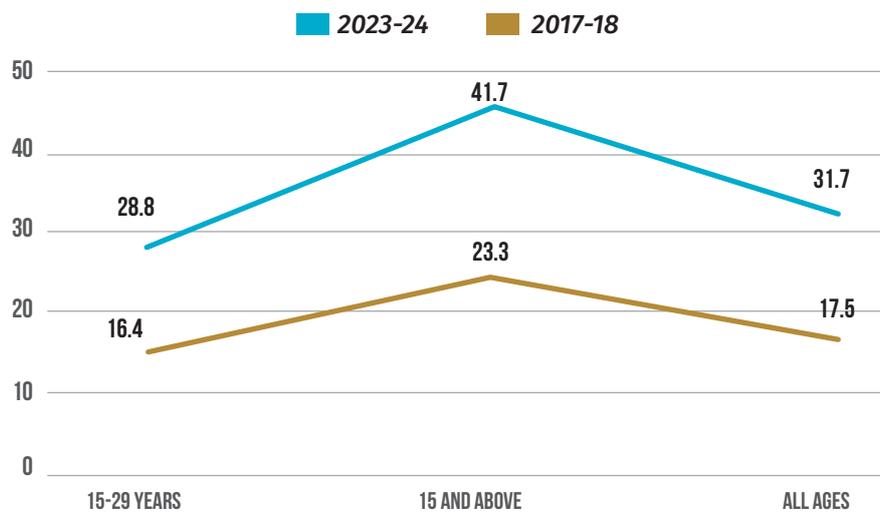
Source: Annual PLFS Reports, various years

¹ Ministry of Statistics and Program Implementation, GoI. Annual Report, Periodic Labour Force Survey, 2023-24. https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReport_PLFS2023-24L2.pdf

A notable increase in participation was observed among all rural females, for whom the LFPR almost doubled from 24.6% in 2017-18 to 47.6% in 2023-24. This upward trend has continued during this six-year period with the exception of 2022-23 when it slowed as a result of the COVID-19 pandemic. Conversely, the LFPR for rural males has not increased significantly between 2017-18 to 2023-24, which may indicate the slow pace of job creation and the supply of labour outpacing its demand.

While the LFPR rose from 20.4% in 2017-18 to 28% among urban females in 2023-24, it remains lower than that of rural females. The rise in female LFPR is reflected across age cohorts in recent years (Figure 1).

Figure 1. Female LFPR by age group, 2023-24



Source: Adapted from Annual PLFS Reports, 2023-24 (p. 7) and 2017-18, (p. 53)

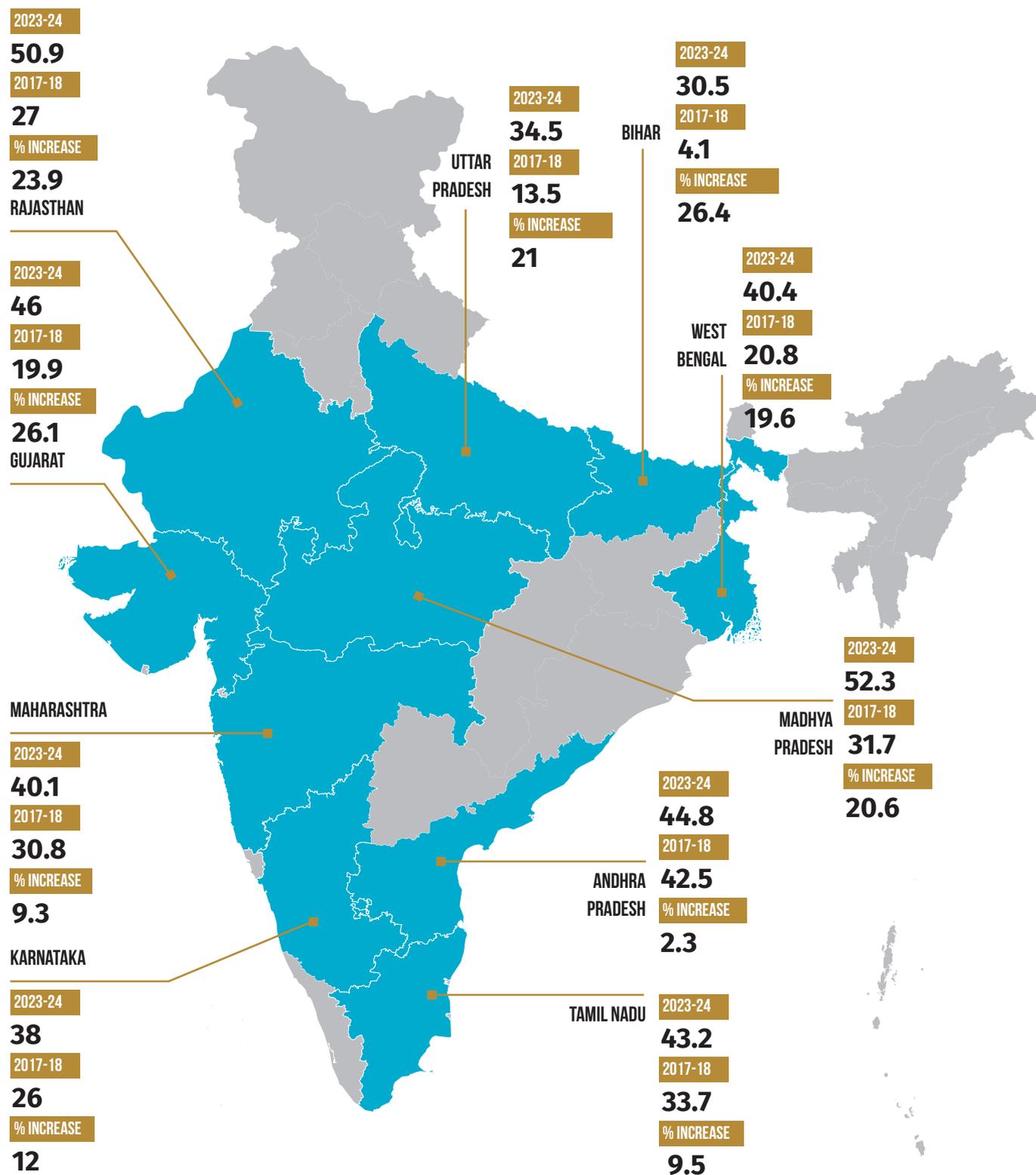
Female LFPR rose to 41.7% in 2023-24 for ages 15 and above. While this is a positive development, labour force participation is also not uniform across age groups. Despite India's large youth population, the LFPR for 20-24 years and 25-29 years was 23.4% and 28.1%, respectively, in the same period. Marriage and motherhood remain deterrents in the 20-29 age group. However, the phenomenon of a large proportion of older women looking for work is largely distress-driven, and they are more likely to be concentrated in the informal sector.²

State-wise trends

Inter-state variations exist in female labour force participation. PLFS data show that female LFPR increased for all states with the exception of Goa between 2017-18 and 2023-24.

² Chakrabarty, M. (2024, March 7). Old women: The "hidden workforce" and not at all dependent. orfonline.org. <https://www.orfonline.org/expert-speak/old-women-the-hidden-workforce-and-not-at-all-dependent>

Table 2. Female LFPR (ages 15 and above) in major states, 2017-18 and 2023-24 (in %)



Source: Adapted from Annual PLFS Reports, 2023-24 (p. A-62) and 2017-18 (p. A-65)

While female LFPR increased for all major states in the past six years, notable growth was observed in Bihar, Gujarat, Rajasthan, Madhya Pradesh and Uttar Pradesh. Female LFPR for these four states surged by over 20 percentage points between 2023-24 and 2017-18. Despite significant improvements in the past six years, Uttar Pradesh and Bihar are among the low performing states with a female LFPR of 34.5% and 30.5%, respectively, in 2023-24. In contrast, Andhra Pradesh, Maharashtra, and Tamil Nadu recorded relatively slow growth in female LFPR of less than 10 percentage points between 2017-18 and 2023-24. As of 2023-24, among major states, Madhya Pradesh and Rajasthan recorded higher female LFPR of above 50%.

A deeper analysis of PLFS data reveals concerning trends in female employment in states like Uttar Pradesh and Bihar.³ While there has been a reported increase in the female LFPR between 2017-18 and 2023-24, this growth appears to be distress-driven rather than indicative of healthy economic transformation or empowerment. For instance, in Bihar, the female LFPR rose from 4.1% in 2017-18 to 30.5% in 2023-24,⁴ and in Uttar Pradesh from 13.5% to 34.5% during the same period.⁵ However, this increase has been disproportionately concentrated in self-employment, especially in unpaid family work—a category often associated with low productivity and economic precarity. In Bihar, over 80% of women workers were self-employed, with a majority serving as unpaid family helpers.⁶ Similarly, in Uttar Pradesh, 86.6% of employed women in 2023-24 were self-employed, of which 53.1% were unpaid helpers.⁷ These figures suggest that women are entering the workforce not out of choice or opportunity, but as a coping mechanism amid household economic distress, lack of male employment, or stagnating agrarian incomes. The rise in employment thus masks an underlying vulnerability, reflecting survivalist rather than aspirational labour market dynamics in these regions.⁸



IWWAGE INSIGHT: STATE-WISE TRENDS IN FEMALE LFPR

IWWAGE compiled a series of state factsheets to analyse state-level trends in female labour force participation.⁹ State factsheets were compiled largely based on PLFS data from 2017-18 to 2023-24. Female LFPR surged from 23.3% in 2017-18 to 41.7% in 2023-24, registering a compounded annual growth rate (CAGR) of 12.8% during this period.¹⁰ It has accelerated 2021-22 onwards following the COVID-19 pandemic.

A key finding was that overall female LFPR is increasing, yet significant variations can be observed at the state level. To capture these variations, states were classified into four categories based on the trends identified during 2017-18 to 2023-24:

- Low female LFPR and high CAGR: Bihar, Uttar Pradesh, West Bengal, Punjab
- Low female LFPR and low CAGR: Haryana, Kerala, Karnataka, Maharashtra
- High female LFPR and low CAGR: Madhya Pradesh, Himachal Pradesh, Telangana, Tamil Nadu, Chhattisgarh, Andhra Pradesh
- High female LFPR and high CAGR: Assam, Jharkhand, Gujarat, Uttarakhand, Odisha, Rajasthan

State-level initiatives

Several states have taken major initiatives for employment creation and supporting working women through urban housing initiatives. These initiatives leverage existing central and state sector schemes and support women through infrastructure development, financial incentives and encourage entrepreneurship among women. Among all central and state sector schemes, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) remains vital for enhancing rural livelihoods, alleviating rural poverty and reducing distress migration.¹¹ The demand for the scheme remains high among women, whose participation (calculated as percentage of women person-days out of total person-days) has been consistently outdoing men's, and touched a decade-high of 58.9% in 2023-24.¹² Some notable initiatives at the state level are highlighted as follows.

³ IWWAGE. (2024). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN INDIA. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

⁴ IWWAGE. (2025). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN BIHAR. <https://iwwage.org/wp-content/uploads/2025/05/Factsheet-Bihar.pdf>

⁵ IWWAGE. (2025). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN Uttar Pradesh. <https://iwwage.org/wp-content/uploads/2025/05/Factsheet-UP.pdf>

⁶ IWWAGE. (2025). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN BIHAR. <https://iwwage.org/wp-content/uploads/2025/05/Factsheet-Bihar.pdf>

⁷ IWWAGE. (2025). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN Uttar Pradesh. <https://iwwage.org/wp-content/uploads/2025/05/Factsheet-UP.pdf>

⁸ IWWAGE. (2024). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN INDIA. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

⁹ Iwwage. (2025, July 24). Trends in Female Labour and Workforce Participation – IWWAGE-Institute for What Works to Advance Gender Equality. <https://iwwage.org/resource-workparticipation/>

¹⁰ IWWAGE. (2024). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN INDIA. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

¹¹ Kumar, S. (2022, August 27). MGNREGA: The Last and Often The Only Resort For Indian Women. IndiaSpend. <https://www.indiaspend.com/womenwork/mgnrega-the-last-and-often-the-only-resort-for-indian-women-832446>

¹² Empowerment of women. (n.d.). <https://www.pib.gov.in/PressReleaseSelfFramePage.aspx?PRID=2101873>



Odisha: The government of Odisha began providing 200 additional workdays over and above the 100 mandated workdays under the MGNREGS in four drought-hit districts in 2020, which had positive implications in the form of increased incomes, reduction in distress migration to other states, and creation of durable assets.¹³ Moreover, in order to boost self-employment, the Startup Odisha initiative launched in 2016 under the MSME Department, Government of Odisha provides additional benefits to women-led startups, including one-third of the programme allocation being earmarked for women entrepreneurs.¹⁵



Kerala: Women person-days out of total person days under MGNREGS have consistently averaged around 90%¹⁶ while the all-India average remains below 60%. This can be attributed to Kudumbashree, the state's poverty eradication programme, under which women were mobilised to take up unskilled labour jobs under MGNREGS.¹⁸ Kudumbashree also played an active role in identifying public works, planning and implementation under MGNREGS.¹⁷ Notably, Kerala is also the only state with 100% women supervisors, each chosen from the Kudumbashree network.¹⁹



Tamil Nadu: Thozhi hostels for working women were set up in July 2023 through public private partnership models, supported by the World Bank.²⁰ These well-maintained hostels have high occupancy rates and house over 2,000 working women across 10 hostels in 10 towns of the state, and are also entirely managed by women staff.²¹ The initiative is a successful example of urban housing solutions which can enable women's economic participation in the long run.

Quality of employment

According to the International Labour Organisation, decent work entails, inter alia, opportunities for productive work and a fair income, security, social protection, freedoms and equality of opportunity and treatment for all women and men.²² Precarious employment in the informal economy and under-employment rather than unemployment are pressing issues in developing countries such as India.²³ It has been argued that the rise in female LFPR has not translated into improved quality of employment reflected in higher incomes, increased regular wage/salaried jobs, and access to well-paying jobs with social protection²⁴ and reduced gender gaps in the labour market indicators. A closer look at the type and sectors of employment for women workers may reveal a clearer picture.

Type of employment

Employment patterns have undergone a shift in recent years, particularly in the aftermath of COVID-19. The PLFS broadly classifies employment into three broad categories namely self-employment, regular wage/salaried work, and casual labour.

¹³ Sahu, G. and Jadhav, A. (2024). Mahatma Gandhi National Rural Employment Guarantee Act: Lessons from Odisha. *Economic & Political Weekly (Engage)*, 59(1). <https://www.epw.in/engage/article/mahatma-gandhi-national-rural-employment-guarantee>

¹⁴ Startup Incentives / funding. Startup Odisha. <https://startupodisha.gov.in/startup-incentives/>

¹⁵ IWWAGE. (2020). WOMEN'S WORK PARTICIPATION RATES: STATEWISE TRENDS IN ODISHA. <https://iwwage.org/wp-content/uploads/2020/10/Odisha-Factsheet-upd.pdf>

¹⁶ MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME- STATE AT A GLANCE. (n.d.). Ministry of Rural Development. https://nregastrep.nic.in/netnrega/homestciti.aspx?state_code=16&state_name=KERALA&lflag=eng&labels=labels

¹⁷ Paliath, S. (2018, May 07). How A Make-Work Programme Changed The Lives Of Women In Kerala. *IndiaSpend*. <https://www.indiaspend.com/how-a-make-work-programme-changed-the-lives-of-women-in-kerala-93580#>

¹⁸ IWWAGE. (2022). WOMEN'S WORK PARTICIPATION RATES: STATEWISE TRENDS IN KERALA. https://iwwage.org/wpcontent/uploads/2023/01/KERALA_Factsheet_9_jan.pdf

¹⁹ Maria, M. and Prabhakar, R. (2021, November 02). MGNREGS and women's participation in Karnataka. *Deccan Herald*. <https://www.deccanherald.com/opinion/mgnregs-and-womens-participation-in-karnataka-1046619.html>

²⁰ Dev, A. (2024, December 18). How Tamil Nadu has created favourable conditions for women to join the labour force. *The Indian Express*. <https://indianexpress.com/article/opinion/columns/how-tamil-nadu-has-created-favourable-conditions-for-women-to-join-the-labour-force-9731890/>

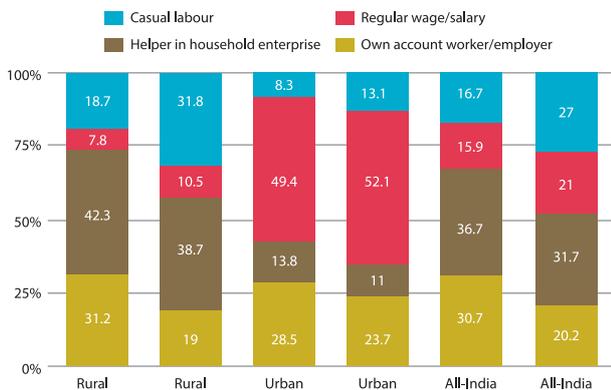
²¹ World Bank Group. (2024, September 23). Tamil Nadu Working Women's Hostels – A Home Away from Home. <https://www.worldbank.org/en/news/feature/2024/09/23/tamil-nadu-working-women-s-hostels-a-home-away-from-home>

²² Decent work. (2025, May 22). International Labour Organization. <https://www.ilo.org/topics-and-sectors/decent-work>

²³ Employment and decent work. (n.d.). European Commission. https://international-partnerships.ec.europa.eu/policies/sustainable-growth-and-jobs/employment-and-decent-work_en#what-is-decent-work

²⁴ Deshpande, A. (2025, March 04). Too good to be true? Steadily rising female labour force participation rates in India. *CEDA*. <https://ceda.ashoka.edu.in/too-good-to-be-true-steadily-rising-female-labour-force-participation-rates-in-india/>

Figure 2. Distribution of female workers by location and employment status, 2017-18 and 2023-24 (in %)



Source: Adapted from Annual PLFS Report 2023-24, p. 13 and Annual PLFS Report 2017-18, p. 62

PLFS data over the years show that the proportion of rural women engaged in casual work has declined from 31.8% in 2017-18 to 18.7% in 2023-24. The corresponding decrease for their urban counterparts was from 13.1% to 8.3%. However, this decline in casual labour has far from translated into more women in regular wage/salaried jobs, which could have led to improved quality and working conditions. Rather, there has been a turn towards self-employment.

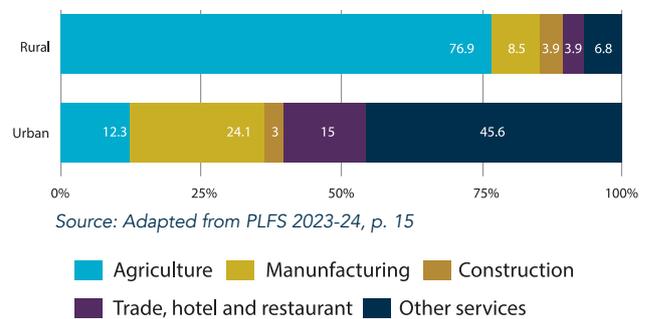
Two categories namely (i) own account workers, and (ii) unpaid helper in household enterprises majorly comprise the self-employed category. Thus, 73.5% rural females and 42.3% urban females were self-employed in 2023-24. The corresponding figures were 57.7% and 34.7% in 2017-18.²⁵ It should be noted that the increasing female LFPR (Table 1) is being largely driven by rural women wherein nearly three out of four rural women are self-employed. The proportion of employers among the self-employed category is at 0.8% for rural women and 2.6% for urban women in 2023-24, both of which have remained largely unchanged since 2017-18.²⁶

Within self-employment as well, two distinct trends can be observed. Among rural women, the share of own account workers has risen while that of unpaid helpers has declined.²⁷ The converse has occurred in the urban case. Given that self-employment includes work for subsistence and disguised employment,²⁸ a shift towards self-employment is indicative of economic distress and the consequent need for productive job creation, especially in rural areas.

Employment trends by sector/industry

More than three in four rural women are engaged in agriculture (76.9%), implying that their participation in the manufacturing and service sectors has not picked up pace (Figure 3). In urban areas, the service sector employs most women followed by manufacturing (24.1%). In the services sector, more women employees are found to be concentrated in the health and education sectors. The textile and apparel sectors are major manufacturing sectors employing women, followed by food products (e.g. tea, coffee, spices) and tobacco.^{29,30}

Figure 3. Distribution of women's employment by sector (in %), 2023-24³¹



Source: Adapted from PLFS 2023-24, p. 15

Similar trends can be observed within self-employment, wherein 82.9% of rural self-employed women are engaged in agriculture.³² The corresponding proportion is 21% of their urban counterparts, followed by 19% each involved in manufacturing of apparel, and retail trade.

Overall, a multi-pronged approach aimed at promoting decent work and employment-intensive growth is imminent. Skill development of women in non-traditional sectors can spur women's participation in the workforce. Subsequently, making workplaces more gender inclusive and gender sensitive, strengthening the care economy, as well as ensuring safety, mobility and housing solutions for women, is crucial for enabling women to enter non-traditional sectors. Some of these themes are explored in the subsequent chapters.

²⁵ Periodic Labour Force Survey (PLFS) – Annual Report [July, 2018 – June, 2019]. (n.d.). <https://www.pib.gov.in/Pressreleaseshare.aspx?PRID=1629366>

²⁶ IWwAGE. (2024). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN INDIA. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

²⁷ IWwAGE. (2024). TREND IN FEMALE LABOUR FORCE PARTICIPATION IN INDIA. <https://iwwage.org/wp-content/uploads/2024/12/India-Factsheet.pdf>

²⁸ Deshpande, A. (2023). Illusory or real? Unpacking the recent increase in women's labour force participation in India. CEDA. <https://ceda.ashoka.edu.in/illusory-or-real-unpacking-the-recent-increase-in-womens-labour-force-participation-in-india/>

²⁹ GOVERNMENT OF INDIA MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION NATIONAL STATISTICS OFFICE ENTERPRISE SURVEY DIVISION. (n.d.). ANNUAL SURVEY OF INDUSTRIES 2022-2023 VOLUME I. https://www.mospi.gov.in/sites/default/files/publication_reports/ASI%202022-23%20Volume%20I-compressed.pdf

³⁰ Government of India Ministry of Labour & Employment Labour Bureau. (n.d.). Report on the Sixth Round of Quarterly Employment Survey. <https://labourbureau.gov.in/uploads/public/notice/Final6thRoundUpdated-7-2pdf-d2eff692378d0a9b08a1a216ff268da.pdf>

³¹ Note: Other services include mining and quarrying; electricity and water; transport, storage and communications.

³² Periodic Labour Force Survey (PLFS) – Annual Report [July, 2018 – June, 2019]. (n.d.-b). <https://www.pib.gov.in/Pressreleaseshare.aspx?PRID=1629366>

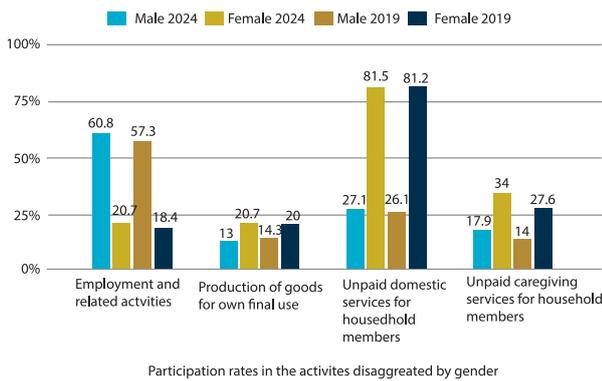
Barriers and Enablers

3.1 Care Economy

Unpaid care and domestic work

Unpaid care and domestic work (UCDW) refers to the full spectrum of unpaid labour performed by women, ranging from direct care (such as looking after children or the elderly), and domestic work (cooking, cleaning, and laundry), to ancillary work (collecting water, fuel, and food).³³ Time Use Surveys (TUS) of 2019 and 2024^{34,35} show that the gender gap in time spent on unpaid activities has remained persistent across both time periods (Figure 4).

Figure 4. Participation rates in paid and unpaid activities by gender (2019 and 2024)

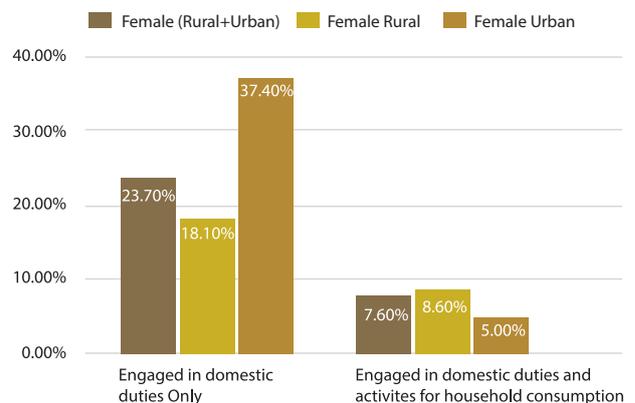


Source: Adapted from TUS 2019 and TUS 2024

TUS 2024 also shows that women's participation in the production of goods and services for their own final use marginally increased to 20.7% from 20% in 2019, while men's participation declined from 14.3% to 13%. While women's participation in paid work has increased slightly in 2024 compared to 2019, their engagement in unpaid domestic and caregiving tasks has either remained constant or increased.

Despite its critical role in sustaining households and economies, care work remains deeply gendered, restricting women's participation in the labour force.³⁶ PLFS 2023-24 highlights how UCDW continues to keep women outside the labour force with 31.3% of women citing domestic duties and household consumption activities as the reason for not participating in the labour force (Figure 5). Similarly, a 2024 ILO report found that 53% of women in India remain outside the labour force due to care responsibilities compared to only 1.1% of men.³⁷

Figure 5. Percentage distribution of persons engaged in domestic duties and activities for household consumption, 2023-24



Source: Annual PLFS Report 2023-24

Recognising the gendered burden of unpaid work, recent Economic Surveys^{38,39} have emphasised the need to reduce women's time spent on UCDW to improve their access to paid employment and boost female LFPR. Currently, there are no schemes or programmes at the Union or State level explicitly aimed at reducing UCDW. However, schemes and programmes, both at Union and State-level delivering basic services for households like subsidised cooking gas, and piped water connections contribute towards reducing the time spent on care activities.

³³ Chopra, D. and Zambelli, E. (2017) *No Time to Rest: Women's Lived Experiences of Balancing Paid Work and Unpaid Care Work*, Brighton: IDS. <https://www.ids.ac.uk/publications/no-time-to-rest-womens-lived-experiences-of-balancing-paid-work-and-unpaid-care-work/>

³⁴ Government of India, Ministry of Statistics and Programme Implementation, National Statistical Office. (2020). *Time use in India-2019*. https://mospi.gov.in/sites/default/files/publication_reports/Report_TUS_2019_0.pdf

³⁵ GOVERNMENT OF INDIA MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION NATIONAL STATISTICAL OFFICE. (n.d.). *TIME USE SURVEY FACTSHEET: JANUARY - DECEMBER, 2024*. https://mospi.gov.in/sites/default/files/publication_reports/TUS_Factsheet_25022025.pdf

³⁶ ActionAid UK (2024, July 23). *Unpaid care and domestic work*. <https://www.actionaid.org.uk/our-work/womens-economic-rights/unpaid-care-and-domestic-work>

³⁷ Magazine, A. (2024, November 3). 'More than half of Indian women remain outside labour force due to care duties': International Labour Organization report. *The Indian Express*. <https://indianexpress.com/article/business/indian-women-remain-outside-labour-force-international-labour-organization-report-9650392/>

³⁸ Government of India Ministry of Finance Department of Economic Affairs Economic Division. (2024). *Economic Survey 2023-24*. <https://www.indiabudget.gov.in/economicsurvey/>

³⁹ *Economic Survey*. <https://www.indiabudget.gov.in/budget2024-25/economicsurvey/index.php>

- **Public investment in household infrastructure:** Jal Jeevan Mission (JJM) and Pradhan Mantri Ujjwala Yojana, through provisioning of piped water and subsidised cooking gas, respectively, reduce the time women spend on water and fuel collection. JJM's funding for 2024-25 remained nearly unchanged at Rs. 70,162.9 crore.⁴⁰ Meanwhile, Ujjwala 3.0 was launched in September 2023 with Rs. 9,094 crores allocated in FY 2024-25.⁴¹ State governments have also introduced complementary measures, e.g. Andhra Pradesh and Maharashtra announced three LPG cylinders per household per year in their 2024-25 budgets.^{42,43}
- **Recognise UCDW:** The Government of India recognises UCDW through norm-shifting strategies under DAY-NRLM, which builds women's institutions and gender forums at multiple levels. Through sustained capacity building and male engagement pilots, it fosters awareness of care burdens and gender gaps.⁴⁴ Additionally, the Ministry of Labour's 2024 advisory urges employers to adopt family-friendly policies, including parental leave and flexible work, acknowledging shared care responsibilities.⁴⁵ These efforts embed care into empowerment and workplace equality narratives.
- **Flexi-work policy:** The government of Karnataka⁴⁶ launched India's first Global Capability Centre policy in 2024 to promote remote and hybrid work, while Telangana's⁴⁷ MSME policy streamlines compliance and enables flexible hours - part of a broader push to boost female LFPR.⁴⁸

Investing in direct care work: Direct care work, which includes hands-on assistance for children, the elderly, and individuals with disabilities, plays a crucial role in enabling well-being. As Figure 4 shows, between 2019 and 2024, women's participation in unpaid caregiving, particularly direct care work, rose by 23.2% to reach 34%, nearly twice the rate of men (17.9%) in 2024. This burden significantly impacts female LFPR, restricting their access to decent work as they juggle unpaid caregiving with paid employment. The challenge is expected to intensify as India's ageing population grows. Currently, 70% of the elderly rely on daily care, and by 2050, the 60+ population is projected to increase by 134%, while the 80+ population will rise by 279%.⁴⁹ Without investments in formal care infrastructure, women will bear the brunt of this rising demand for unpaid

care, further limiting their economic opportunities. Government schemes and initiatives for childcare include:

Saksham Anganwadi and POSHAN 2.0: Anganwadi workers (AWWs), along with ASHAs and ANMs, are a crucial link between India's healthcare system and its most disadvantaged populations. The programme's budget allocation increased by 3.1% in FY 2024-25 over the previous year's Budget Estimate (BE). However, this rise fell 1.5% short of the Revised Estimate (RE) for 2023-24, underscoring the need for sustained financial commitment to enhance service delivery.

- **Palna Scheme:** The Palna scheme under Mission Shakti's Samarthyaa sub-scheme provides quality crèche facilities with nutrition, health, and developmental support for children aged 6 months to 6 years, irrespective of the mother's employment status. Table 3 highlights Palna's expenditure from 2019-20 to 2023-24, showing that despite increased funding, low utilisation has stalled progress. Less than 30% of the allocated funds had been spent as of December 2024 (Table 3).⁵⁰
- **Anganwadi-cum-Crèches (AWCCs):** By October 2024, only 1,241 (7.3%) of the targeted 17,000 Anganwadi-cum-Crèches (AWCCs) under the 15th Finance Cycle (ending FY 2025-26) were established.⁵¹ Meanwhile, crèche closures persist, leaving only 2,163 in 2023-24, an 88.01% drop since 2017-18.

Table 3. Expenditure on Palna scheme (in Rs. crore)⁵²

| FY | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2024-25 |
|----------------------|---------|---------|---------|---------|---------|---------|
| Allocation | 50 | 15 | 4.02 | 35 | 85 | 150.11 |
| Expenditure incurred | 47.77 | 11.6 | 0 | 4.68 | 64.15 | 43.66 |

Source: Lok Sabha, Unstarred Question No. 4263, answered on 20.12.2024

Table 4. Number of crèches under Palna scheme^{53,54}

| Year | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 |
|----------------------|---------|---------|---------|---------|---------|---------|---------|
| Number of crèches | 18040 | 8018 | 6453 | 6002 | 6002 | 4947 | 2163 |
| Expenditure incurred | 47.77 | 11.6 | 0 | 4.68 | 64.15 | 43.66 | |

Source: Compiled from Women and Work Report 2022; Susan Jacob and Jain (2024)

⁴⁰ India Budget | Ministry of Finance | Government of India. (n.d.). <https://www.indiabudget.gov.in/budget2024-25/>

⁴¹ Government of India. (n.d.). Budget at a glance 2024-2025. https://www.indiabudget.gov.in/doc/Budget_at_Glance/bag1.pdf

⁴² Deshpande, A. (2024, June 28). Maharashtra Budget 2024: State to provide ₹ 1,500 monthly aid for women, three free LPG cylinders. The Hindu. <https://www.thehindu.com/news/national/maharashtra/maharashtra-budget-2024-state-to-provide-1500-monthly-aid-for-women-three-free-lpg-cylinders/article68344877.ece>

⁴³ The Hindu Bureau. (2024, October 29). Govt. sanctions ₹ 895 crore for free LPG cylinder scheme. The Hindu. <https://www.thehindu.com/news/national/andhra-pradesh/govt-sanctions-895-crore-for-free-lpg-cylinder-scheme/article68807308.ece>

⁴⁴ GOVERNMENT OF INDIA, MINISTRY OF RURAL DEVELOPMENT, DEPARTMENT OF RURAL DEVELOPMENT, & PEMMASANI, C. S. (2024). NATIONAL CONCLAVE ON GENDER MAINSTREAMING. In LOK SABHA. https://sansad.in/getFile/loksabhaquestions/annex/183/AU1221_aVDBPR.pdf?source=pqals

⁴⁵ MINISTRY OF LABOUR AND EMPLOYMENT. (n.d.). ENSURING EQUALITY, EMPOWERMENT FOR WOMEN: Advisory for Employers to Promote WOMEN WORKFORCE PARTICIPATION (Gender Equality & Promoting Women's Economic Empowerment). https://labour.gov.in/sites/default/files/012524booklet_ministry_of_labour_employment_revised2.pdf

⁴⁶ Karnataka's GCC policy to focus on employee well-being, work-life balance and Beyond Bengaluru clusters. (2024, November). Moneycontrol News. <https://www.moneycontrol.com/technology/karnataka-gcc-policy-to-focus-on-employee-well-being-work-life-balance-and-beyond-bengaluru-clusters-article-12870728.html>

⁴⁷ news and media. (n.d.). Telangana unveils MSME 2024 policy. <https://www.en.etemaaddaily.com/world/hyderabad/telangana-unveils-msme-2024-policy:161310>

⁴⁸ Ghosh, S., Pandey, S., & Chaudhry, S. (n.d.). Creating flexible and gender-responsive workplaces. In Policy Brief 1 in the 'Women and the Future of Work' Series. https://www.wage.org/wp-content/uploads/2023/03/Creating_flexible_and_gender_responsive_workplaces.pdf

⁴⁹ India ageing, elderly to make up 20% of population by 2050: UNFPA report. (n.d.). UNFPA India. <https://india.unfpa.org/en/news/india-ageing-elderly-make-20-population-2050-unfpa-report>

⁵⁰ GOVERNMENT OF INDIA, MINISTRY OF WOMEN AND CHILD DEVELOPMENT, & THAKUR, S. (2024). UNSTARRED QUESTION NO. 4233. In LOK SABHA [UNSTARRED QUESTION]. https://sansad.in/getFile/loksabhaquestions/annex/183/AU4233_BcWnDn.pdf?source=pqals

⁵¹ PTI News. (n.d.). Press Trust of India. <https://www.ptinews.com/story/national/out-of-10-609-approved-anganwadi-cum-crèches-1-241-made-operational-wcd/2081331>

⁵² GOVERNMENT OF INDIA, MINISTRY OF WOMEN AND CHILD DEVELOPMENT, & THAKUR, S. (2024). UNSTARRED QUESTION NO. 4233. In LOK SABHA [UNSTARRED QUESTION]. https://sansad.in/getFile/loksabhaquestions/annex/183/AU4233_BcWnDn.pdf?source=pqals

⁵³ WWAGE (2022). Women at Work: How India fared in 2022. In Women at Work. https://thequantumhub.com/wp-content/uploads/2024/07/WWAGE_Trends_Report_2023.pdf

⁵⁴ Jacob, N. S., & Jain, S. (2024, October 28). Poor state of crèche schemes in India. The India Forum. <https://www.theindiaforum.in/forum/sickly-state-creche-schemes-india#>



IWWAGE INSIGHT: FINANCING QUALITY CHILDCARE: CHALLENGES AND SOLUTIONS⁵⁵

Quality childcare in India remains critically underfunded. A centre serving 25 children—operating 8 hours a day for 26 days a month—requires an annual investment of approximately Rs. 5.6 to 9.1 lakh in urban areas, Rs. 6.95 lakh in peri-urban settings, and Rs. 6.33 lakh in rural regions. This funding shortfall undermines the establishment of safe, well-equipped creches, directly impacting the support available for working mothers and limiting women's economic empowerment.

To address this challenge, a comprehensive strategy is essential. Enhanced government support through increased budgetary allocations is needed, treating childcare as a public good. The effective implementation and expansion of the Palna scheme (including both standalone centres and those co-located with existing Anganwadi Centres) can help bridge current gaps. State governments should conduct detailed needs assessments to align funding with local childcare requirements, while leveraging public infrastructure can substantially reduce rental expenses. Raising wages of creche workers to at least the minimum wage level is crucial for quality service delivery. Updating unit cost models to accurately reflect operating expenses and strengthening robust data and monitoring systems will further ensure accountability and sustainable growth of the childcare ecosystem.

Jobs in the care economy

The ILO estimates that increasing care sector investments could generate 475 million jobs globally by 2030.⁵⁶ For India, direct public investment equivalent to 2% of GDP could create 11 million jobs, 70% of which would employ women.⁵⁷ Enhancing investments in the care economy can not only bridge gender gaps in female LFPR but

also unlock a new economic segment for emerging economies by boosting output and job creation in care services. However, care investments remain unevenly distributed. While expanding state-supported childcare eases caregiving constraints and boosts employment, it fails to address the wage penalty in care work.⁵⁸ The systemic undervaluation of care labour implies that workers including Anganwadi staff, ASHAs, and crèche employees endure persistently low wages. Addressing this requires a dual approach - expanding public childcare access to enable more women to work, while also ensuring fair pay for care workers.

Recognising the need for better compensation, several state governments have raised wages for care workers. Odisha increased wages of Anganwadi workers from Rs. 7,500 to Rs. 10,000, that of Mini Anganwadi workers from Rs. 5,375 to Rs. 7,250, and of Anganwadi Assistants from Rs. 3,750 to Rs. 5,000.⁵⁹ West Bengal announced a Rs. 750 hike, raising wages to Rs. 9,000.⁶⁰ Kerala introduced tiered hikes, granting Rs. 1,000 extra to workers with over ten years of service, and Rs. 500 for others.⁶¹

3.2 STEM Education and Skilling

STEM (Science, Technology, Engineering, and Mathematics) represents critical fields for improving women's labour force participation and economic growth. Skilling in STEM is particularly crucial for women, not only enabling their employability across diverse job opportunities and financial independence but also creating more equitable and inclusive workspaces.⁶² Despite progress, the Global Gender Gap Report of 2024 highlights persistent disparities, with women comprising only 28.2% of the STEM workforce compared to 47.3% in non-STEM sectors.⁶³

Women in STEM education

The All India Survey on Higher Education (AISHE) 2021-22 reveals nuanced patterns in female STEM participation. Of the 98,49,488 students enrolled in STEM courses across all education levels, 42.6% were female and 57.4% were male.⁶⁴ However, this representation varied significantly between disciplines:

- **Science (including Mathematics):** Women led at 52.1%, outnumbering men across all education levels

⁵⁵ Karmannaya Counsel, Confederation of Indian Industry, Nikore Associates, et al. (2024). Formulating a strategy for India's care economy: Unlocking opportunities. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

⁵⁶ Laura Addati et al., "Care work and care jobs for the future of decent work", International Labour Organisation, 2018, https://www.ilo.org/sites/default/files/wcmsp5/groups/public/dgreports/@dcomm/@publ/documents/publication/wcms_633135.pdf

⁵⁷ Folbre, Nancy, 'The Care Penalty and Gender Inequality', in Susan L. Averett, Laura M. Argys, and Saul D. Hoffman (eds), *The Oxford Handbook of Women and the Economy*, Oxford Handbooks (2018; online edn, Oxford Academic, 6 July 2017), <https://doi.org/10.1093/oxfordhb/9780190628963.013.24>

⁵⁸ Pti. (2024, February 29). Odisha hikes monthly remuneration of Anganwadi workers to ₹ 10,000. *The Hindu*. <https://www.thehindu.com/news/national/other-states/odisha-hikes-monthly-remuneration-of-anganwadi-workers-to-10000/article67900125.ece>

⁵⁹ Express News Service. (2024, March 7). Women Welfare Push: ASHA, anganwadi workers get pay hike. *The Indian Express*. <https://indianexpress.com/article/cities/kolkata/women-welfare-push-asha-anganwadi-workers-get-pay-hike-9199997/>

⁶⁰ The Hindu Bureau. (2024a, January 28). Wages of anganwadi workers hiked. *The Hindu*. <https://www.thehindu.com/news/national/kerala/wages-of-anganwadi-workers-hiked/article67785956.ece>

⁶¹ Afridi, F., Gupta, T., Mahajan, K., (2024, February 26). How skilling can bridge the gap between women & work. *Indiaspend*. <https://www.indiaspend.com/gendercheck/how-skilling-can-bridge-the-gap-between-women-work-895618>

⁶² World Economic Forum. (2024). *Global Gender Gap 2024*. https://www3.weforum.org/docs/WEF_GGGR_2024.pdf?trk=public_post_comment-text

⁶³ AISHE. (2021). AISHE 2021-22: Key Results. <https://cdnbbsr.s3waas.gov.in/s392049debbe566ca5782a3045cf300a3c/uploads/2024/02/20240719952688509.pdf>

⁶⁴ Muralidhar, S., Ananthanarayanan, V. Women's representation in Indian academia and conferences. *Commun Biol* 7, 389 (2024). <https://doi.org/10.1038/s42003-024-06058-z>

- **Engineering and Technology:** Only 29.3% female students, though representation increases with education level—29.1% in undergraduate, 32.2% in postgraduate, and 34% in PhD programmes
- **Medical Science:** Strong female representation at 57.8%, reflecting the trend of higher female participation in biological sciences, often considered “soft sciences”⁶⁵
- **IT & Computer:** Female enrolment stood at 38.9%

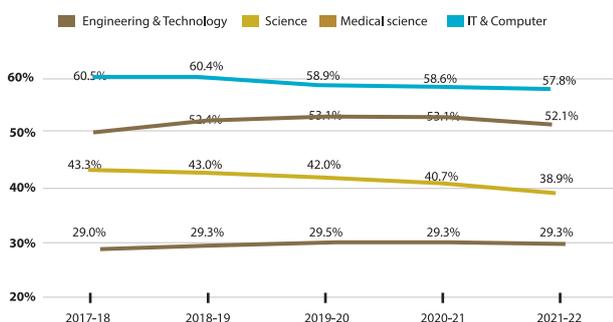
This educational pattern extends to employment, with women comprising 42% of the Department of Biotechnology staff compared to only 33% in the Department of Science and Technology.⁶⁶

Table 5. Enrolment in STEM courses across educational levels

| | Engineering & Technology | | Science | |
|---------------|--------------------------|----------------------|----------------------|----------------------|
| | Male | Female | Male | Female |
| Undergraduate | 27,66,697 (70.9%) | 11,37,819 (29.1%) | 24,22,049 (49.2%) | 24,96,376 (50.8%) |
| Postgraduate | 1,17,982 (67.8%) | 55,968 (32.2%) | 2,91,862 (38.8%) | 4,60,945 (61.2%) |
| MPhil | 0 | 6 (100%) | 406 (24.9%) | 1223 (75.1%) |
| PhD | 34,870 (66%) | 17,961 (34%) | 22,622 (49.9%) | 22,702 (50.1%) |

Source: AISHE 2021-22

Figure 6. Time series data on women’s enrolment in STEM and allied fields across education levels



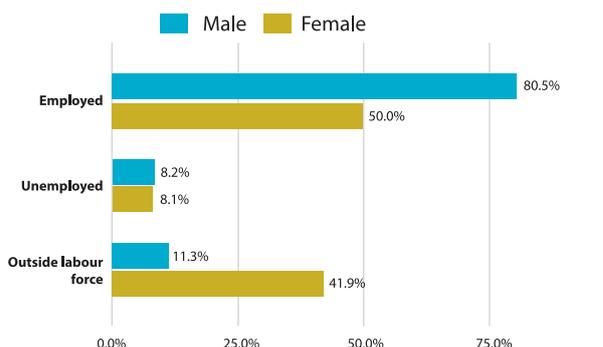
Source: AISHE Reports 2017-18 to 2021-22

Economic impact of skill training for women

Skill training significantly enhances women’s economic prospects. According to a 2023-24 survey by IFMR-LEAD and Indian Statistical Institute Delhi, the employment gap between skilled and unskilled women was 8.3% points, with skilled women earning 27% higher monthly incomes than those without skill training.⁶⁷

However, the transition from education to employment remains a challenge for women. A 2023 Sattva report indicates that only 29% of women graduates join the STEM workforce.⁶⁸ PLFS 2023-24 data further illustrates this disparity: among vocationally trained individuals, 80.5% of men are employed compared to 50% of women, and 41.9% of skilled women remaining outside the labour force versus only 11.3% of men.⁶⁹

Figure 7. Employment rate based on receiving vocational/formal training (15-59 years)



Source: Adapted from Annual PLFS Report, 2023-24, Table 14

Non-traditional livelihoods

Non-traditional livelihoods (NTLs) can be understood as career paths that have historically been male-dominated and often offer higher pay, better benefits, and more career advancement opportunities than traditionally female-dominated sectors. Some examples of NTLs include software engineering, investment banking, data science and analytics. NTLs provide opportunities for women to break stereotypes shaped by gender, caste, class, and other marginalities.⁷⁰ These pathways can improve female labour force participation by expanding employment opportunities beyond traditional jobs for women, contributing to economic growth while challenging gender stereotypes and increasing women’s visibility in male-dominated fields.^{71,72}

⁶⁵ Wakdikar, S., Sharma, P., & CSIR – National Institute of Science Communication and Policy Research (NIScPR). (n.d.). Initiatives for Empowering Women in Science & Technology: A Critical evaluation. <https://niscpr.res.in/includes/images/projectreports/Report-Initiatives-for-Empowrng-Women.pdf>

⁶⁶ Afridi, F., Gupta, T., Mahajan, K. (2024, February 26). How skilling can bridge the gap between women & work. Indiaspend. <https://www.indiaspend.com/gendercheck/how-skilling-can-bridge-the-gap-between-women-work-895618>

⁶⁷ Salve, P., Salve, P., & Indiaspend. (2025, February 5). Nearly 50% more women in higher education, but fewer choose engineering, IT. Indiaspend. <https://www.indiaspend.com/education/nearly-50-more-women-in-higher-education-but-fewer-choose-engineering-it-940877>

⁶⁸ Periodic Labour Force Survey (PLFS) – Annual Report [July, 2023– June, 2024]. (n.d.-b). https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReport_PLFS2023-24L2.pdf

⁶⁹ Non Traditional Livelihoods Network. (2025, June 12). About US - Non Traditional Livelihoods network. <https://ntlnetwork.in/about-us/>

⁷⁰ Pathak, S., & Dayal, A. (2024, March). Beyond Boundaries: Promoting Non-Traditional livelihoods for women. UNDP. <https://www.undp.org/india/blog/beyond-boundaries-promoting-non-traditional-livelihoods-women>

⁷¹ Non Traditional Livelihoods Network. (2025, June 12). About US - Non Traditional Livelihoods network. <https://ntlnetwork.in/about-us/>

⁷² Oberai, D., Sinha, S., Rai, S. Women in STEM: challenges and opportunities in India. <https://iwage.org/wp-content/uploads/2024/02/Women-in-STEM-Challenges-and-Opportunities-in-India-Report.pdf>



IWWAGE INSIGHT: WOMEN IN STEM: CHALLENGES AND OPPORTUNITIES IN INDIA⁷³

The low participation of women in STEM is a global problem, with women constituting less than 30% of STEM researchers worldwide. In India, while 42.3% of students in STEM education are women, they are concentrated primarily in life sciences, as subject and career choices are often determined by socio-cultural norms. When it comes to employment, only 16.6% of overall STEM faculty across 100 Indian universities were women.

In the light of these challenges, IWWAGE, LEAD, and The Quantum Hub collaborated on a policy brief titled *Women in STEM: Challenges and Opportunities in India*. This brief, part of the 'Women and the Future of Work' series, emerged from secondary research and a roundtable stakeholder discussion held in October 2023.

The brief examines the "leaky pipeline" leading to women's attrition from STEM fields through four key stages: entry, experience, retention, and leadership. At the entry level, gender stereotypes, financial constraints, and gaps in the education system limit access. As women progress, the perception of STEM as a male-dominated field, combined with hiring biases and inequitable academic roles, hampers their experience. Retention is further challenged by inflexible workplaces, pay disparities, and the dual burden of domestic responsibilities. Finally, in leadership, the lack of role models, limited networking opportunities, and persistent biases contribute to the glass ceiling. The brief recommends targeted interventions in both education and employment. These include expanding supernumerary schemes and scholarships, improving teacher training, and investing in STEM programmes. In the workplace, it calls for mentorship networks, removal of age limits for research grants, pay equity, gender-responsive evaluations, flexible policies, and support for women returning from career breaks.

3.3 Prioritising Women's Digital and Financial Inclusion, and Entrepreneurship

Women's entrepreneurship

Fostering female entrepreneurship can improve women's workforce participation by generating more employment opportunities for other women.⁷⁴ The State of India's Livelihoods Report 2024 noted that 50-75% of workers in female-owned firms were women, compared to only 10-25% in male-owned firms.⁷⁵ Women's entrepreneurship not only improves female labour force participation but also has a positive impact on economic growth, and will be an essential component in India's journey towards becoming a developed nation.⁷⁶

As of November 30, 2024, around 40% MSMEs of the total 6.1 crore MSMEs registered on the UDYAM portal were owned by women.^{77,78} Notably, the proportion of women-owned MSMEs in 2024 has doubled from 20% in 2023.⁷⁹ Government incentives such as the Prime Minister's Employment Generation Programme (PMEGP), Pradhan Mantri MUDRA Yojana (PMMY), and the Start-Up Village Entrepreneurship Programme (SVEP) are aimed at encouraging women entrepreneurs to start and scale their business through providing loans and access to capital.

Some new schemes launched in 2024 include the Yashasvini campaign which aims to achieve gender parity in ownership and scaling of MSMEs. It was inaugurated in June 2024 by the Ministry of MSME in collaboration with the Women's Entrepreneurship Programme (a NITI Aayog initiative) and the Ministry of Rural Development. Some of the initiatives within the campaign include the formalisation of enterprises, capacity building and mentoring of women entrepreneurs, and promotion of digital e-commerce, especially in tier 2 and tier 3 cities.⁸⁰

The Ministry of MSME also launched the MSME Trade Enablement and Marketing (MSME-TEAM) Initiative in July 2024. Through this scheme, the objective is to assist 5 lakh MSMEs while they adopt the Open Network Digital Commerce (ONDC) Platform between 2024 and 2027. The scheme aims to reach 2.5 lakh women-owned MSMEs in this three-year period. These MSMEs will be supported with financial assistance through catalogue preparation, account management, logistics, design and packaging material.⁸¹

⁷³ Chiplunkar, G., Goldberg, P. K., (2021). AGGREGATE IMPLICATIONS OF BARRIERS TO FEMALE ENTREPRENEURSHIP (Working Paper 28486). National Bureau of Economic Research. https://www.nber.org/system/files/working_papers/w28486/w28486.pdf

⁷⁴ Chiplunkar, G., et al (2024). State of India's Livelihoods Report 2024 (Y. Atmavilas, Ed.). ACCESS Development Services. <https://livelihoods-india.org/wp-content/uploads/2024/12/SOIL-Report-2024-.pdf>

⁷⁵ Empowering women entrepreneurs can have a "multiplier effect" on India's economy. (n.d.). Economic Growth Center. <https://egc.yale.edu/research/empowering-women-entrepreneurs-can-have-multiplier-effect-indias-economy>

⁷⁶ Women owned MSMEs. (2024.). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2083806>

⁷⁷ TRANSUNION CIBIL, WEP (NITI AAYOG), & MICROSOLVE CONSULTING. (2025). FROM BORROWERS TO BUILDERS: WOMEN'S ROLE IN INDIA'S FINANCIAL GROWTH STORY. <https://www.niti.gov.in/sites/default/files/2025-03/From-Borrowers-to-Builders-Women%E2%80%99s-role-in-India%27s-financial-growth-story.pdf>

⁷⁸ The Quantum Hub & IWWAGE (2024). Women and Work 2023. <https://iwwage.org/wp-content/uploads/2024/07/IWWAGE-Trends-Report-2023-Jul.pdf>

⁷⁹ YEAR END REVIEW – 2024:- MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSME). (n.d.). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2089308>

⁸⁰ OPEN NETWORK DIGITAL COMMERCE (ONDC). (n.d.). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2035082>

⁸¹ Chiplunkar, G., et al (2024). State of India's Livelihoods Report 2024 (Y. Atmavilas, Ed.). ACCESS Development Services. <https://livelihoods-india.org/wp-content/uploads/2024/12/SOIL-Report-2024-.pdf>

Despite the increase in the number of women-owned MSMEs, it is important to note that in India more than two-thirds of women-owned enterprises and more than half of male-owned enterprises are small own-account enterprises (OAE), functioning without hired employees.⁸² According to the Global Entrepreneurship Monitor (GEM) 2024 report, India's women-to-men ratio for Total Entrepreneurial Activity⁸³ was 0.64, lower than the sample average of 0.79 across 45 countries. Further, the women-to-men ratio for established businesses was 0.37 compared to 0.64 globally, indicating that while more women are setting up enterprises, they find it difficult to sustain and scale those enterprises.^{84,85}

Some of the barriers women entrepreneurs face in sustaining and scaling their enterprises include mobility restrictions due to safety issues, limited choice of suitable businesses which is determined by prevailing gender norms, inadequate mentoring opportunities and networks, difficulty in cracking market linkages, lack of institutional and legal knowledge, and a disproportionate burden on unpaid care work.^{86,87}

Studies suggest that by encouraging women's entrepreneurship, India could witness the formation of more than 3 crore women-owned MSMEs with a potential to create 15-17 crore jobs.⁸⁸ While women-owned enterprises experience this growth spurt, solving for financial and digital inclusion will play a critical role in strengthening, sustaining and scaling women's enterprises. These tools have the potential to improve access to credit for women entrepreneurs, enhance business efficiency, widen their market reach, and build safety nets to become more resilient to economic shocks.⁸⁹

Financial inclusion

The Pradhan Mantri Jan Dhan Yojana (PMJDY) and a push from the Union government to increase the formalisation of financial transactions, among other developments, have brought women almost at par with men when it comes to owning bank accounts. The introduction of the scheme has brought in several new users to open bank accounts, however the high levels of dormancy of these accounts continues to be

a challenge.^{91,92} The latest World Bank Global Index (2021) reported that one in three bank accounts in India is inactive, with women having a higher percentage of dormant accounts compared to men. Reasons cited for inactivity were large distances to the nearest bank branch, limited trust in the banking system and prevailing norms encouraging the usage of informal financial transactions.⁹³ Meanwhile, NFHS-5 highlights that in several cases where women do have an active bank account, they do not always have the decision-making power on how to spend their money, with influencing factors such as socio-cultural norms dictating financial power dynamics, partner pay gaps and financial abuse where the male spouse depletes the woman's savings without her knowledge or consent.⁹⁴

Another challenge women continue to face is the access to affordable credit. A 2020 study revealed that women receive credit summing up to only 27% of the deposits they contribute to the banking system, whereas for men that number stands at 52%.⁹⁵ Women entrepreneurs in particular face challenges in access to credit due to lack of collateral, limited financial literacy, absence of a credit history, and perception as high-risk customers by lending institutions, among others.⁹⁶ About 79% of women-owned businesses in India are self-financed, with only 7% of MSME credit channelised towards these enterprises.⁹⁷ In addition to supply side barriers, demand side deterrents include limited credit willingness among women entrepreneurs due to social norms, fear of defaulting, and complex institutional procedures not tailored for women borrowers. Hence, despite an increase in the number of women-owned enterprises and corresponding bank accounts, business loans constituted only 3% of overall loans availed by women in 2024.⁹⁸

Over the years, the government has recognised this challenge and introduced initiatives to encourage the uptake of credit through schemes such as the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme. CGTMSE issued 22% of total guarantees to women for collateral-free loans as of March 2024. As of 1st April 2024, the guarantee coverage under the scheme was increased for women-owned enterprises from existing 85% to 90%;

⁸² The total entrepreneurial activity measures the percentage of the 18-64 year old population in a country who are either nascent entrepreneurs (actively planning a new business) or owner managers of a new business.
⁸³ Percentage of 18-64 population who are currently an owner-manager of an established business, i.e., owning and managing a running business that has paid salaries, wages, or any other payments to the owners for more than 42 months.

⁸⁴ GEM (Global Entrepreneurship Monitor) (2025). *Global Entrepreneurship Monitor 2024/2025 Global Report: Entrepreneurship Reality Check*. London: GEM. <https://www.gemconsortium.org/file/open?fileId=51621>
⁸⁵ Jaitly, S., Thangallapally, L. S., (2022). Decoding Government support to women entrepreneurs in India. https://www.niti.gov.in/sites/default/files/2023-03/221007_NITI_MSC%20Entrepreneurship%20Schemes%20Research%20Report_Final.pdf

⁸⁶ Financial Express (2024, April 7). 'Women entrepreneurship on the rise but challenges pushing founders into informal sector' *Financial Express*. <https://www.financialexpress.com/business/sme/women-entrepreneurship-on-the-rise-but-challenges-pushing-founders-into-informal-sector/3448821/>

⁸⁷ Jaitly, S., Thangallapally, L. S., (2022). Decoding Government support to women entrepreneurs in India. https://www.niti.gov.in/sites/default/files/2023-03/221007_NITI_MSC%20Entrepreneurship%20Schemes%20Research%20Report_Final.pdf

⁸⁸ Women's Digital Financial Inclusion Advocacy Hub, Fernandes, Y., Berfond, J., Kelly, S., & Ouma, C. O. (2024). *Advancing Women-Led MSMEs through Digital Financial Inclusion*. https://www.womensworldbanking.org/wp-content/uploads/2024/06/WDFI-Advocacy-Hub_WhitePaper.pdf

⁸⁹ Waghmare, A. (2025, July 30). Access to banking. *Data for India*. <https://www.dataforindia.com/access-to-banking/>

⁹⁰ Dormancy of bank account: Account holders who report neither a deposit into nor a withdrawal from their account in the past year. This also includes making or receiving any digital payment.

⁹¹ Pti. (2024b, December 10). Govt says 11.30 crore inoperative Jan Dhan accounts have Rs 14,750 crore balance as of Nov 20. *The Economic Times*. <https://economictimes.indiatimes.com/news/india/govt-says-11-30-crore-inoperative-jan-dhan-accounts-have-rs-14750-crore-balance-as-of-nov-20/articleshow/116175272.cms?from-mdr>

⁹² World Bank Group. (2025). *The Global Findex Database 2025*. In World Bank. <https://www.worldbank.org/en/publication/globalfindex>

⁹³ Choudhury, A. Mondal, B. (2024, April 5). Women's control over their economic resources: Evidence from NFHS 5 - IWwAGE-Institute for What Works to Advance Gender Equality. <https://iwage.org/womens-control-over-their-economic-resources-evidence-from-nfhs-5/#>

⁹⁴ Pallavi Chavan (2020). "Women's Access to Banking in India: Policy Context, Trends, and Predictors," *Review of Agrarian Studies*, vol. 10, no. 1, available at http://ras.org.in/women_s_access_to_banking_in_india

⁹⁵ Talukdar, R. (2024). Difficulties encountered by female entrepreneurs in India. *International Journal for Multidisciplinary Research (IJFMR)*, 6(3). <https://www.ijfmr.com/papers/2024/3/23506.pdf>

⁹⁶ Pti. (2024b, July 5). Only 7% of MSME credit to women; low female labour force participation drag on growth: RBI ED. *The Hindu*. https://www.thehindu.com/business/only-7-of-msme-credit-to-women-low-female-labour-force-participation-drag-on-growth-rbi-ed/article68371890.ece#google_vignette

⁹⁷ TRANSUNION CIBIL, WEP (NITI AAYOG), & MICROSAVE CONSULTING. (2025). *FROM BORROWERS TO BUILDERS: WOMEN'S ROLE IN INDIA'S FINANCIAL GROWTH STORY*. <https://www.niti.gov.in/sites/default/files/2025-03/From-Borrowers-to-Builders-Women%E2%80%99s-role-in-India%27s-financial-growth-story.pdf>

⁹⁸ MSME Desk. (2024, December 18). CGTMSE: Govt's collateral-free MSME loan scheme hits 1 crore guarantees. *Financial Express*. <https://www.financialexpress.com/business/sme-cgtmse-govts-collateral-free-msme-loan-scheme-hits-1-crore-guarantees-3694418/>

whereas the coverage for others stood at 75% of the sanctioned loan amount for loans up to Rs. 5 crores.⁹⁹ The Stand-Up India scheme sanctioned 84% of 2.09 lakh loans to women entrepreneurs by November 2023.¹⁰⁰ Under PMMY, loans worth Rs. 2.22 lakh crore were disbursed to 4.24 crore women entrepreneurs in FY 2023-24. As of December 2024, the PM SVANidhi Yojana supported 30.6 lakh women street vendors with Rs. 5,939.7 crore in working capital loans.¹⁰¹

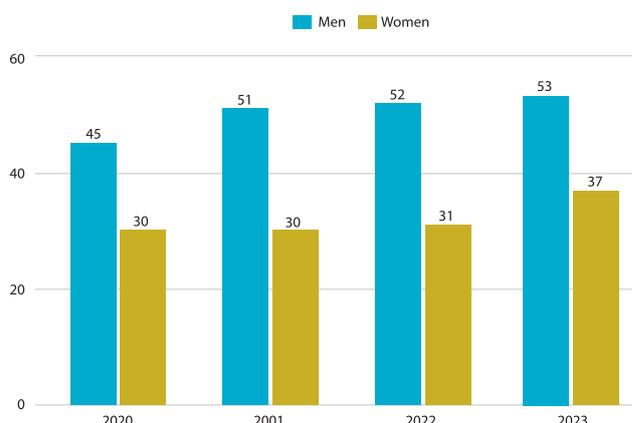
Along with the existing government initiatives to provide access to better financial products and access to credit, it will be essential to boost both credit readiness and creditworthiness to promote entrepreneurship among women. While striving to achieve financial inclusion, in addition to efforts such as capacity-building and targeted financial products for women, digital inclusion can play a monumental role in the growth of women entrepreneurs.¹⁰²

Digital inclusion

As per the 2024 GSMA report, 75% of Indian women reported owning a mobile phone compared to 85% of men. However, only 35% of women own smartphones compared to 51% of men. As of 2024, 37% of adult women adopted mobile internet whereas 26% used it regularly.¹⁰³ This is a slight increase from 2020, when only 30% of women were using the mobile internet as shown in Figure 8.

The digital economy in India is approximately 12% of the GDP and has grown at 2.8 times the rate of growth compared to the rest of the economy.¹⁰⁴ While the country looks to improve its female LFPR, ensuring that women have the resources and the agency to engage with the ever-growing digital economy will be critical. Increasing women's access and usage of the internet can enhance their participation in the digital and well as the overall economy by providing easier access to job markets, sector-specific information, learning and skilling opportunities, and other economic opportunities through networking platforms.¹⁰⁵ Access to ICT also allows entrepreneurs to expand and strengthen their enterprises through using social commerce and e-commerce platforms, linking their enterprises with government schemes, and leveraging products offered by financial institutions.¹⁰⁶

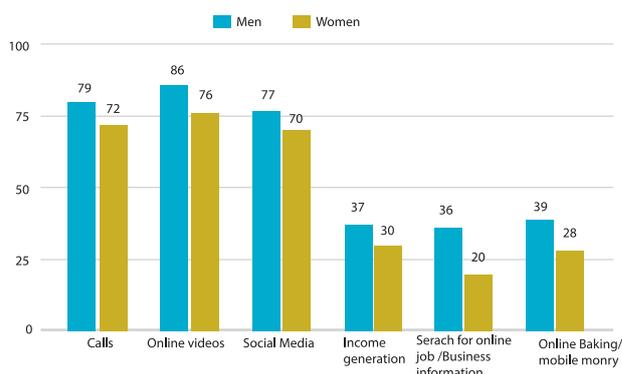
Figure 8. Mobile internet adoption in India by men and women



Source: GSMA-The Mobile Gender Gap Report 2024

A UNDP policy brief noted that India has one of the widest digital gender gaps in the world.¹⁰⁷ It mentioned limited access and affordability, lack of relevant products and tools, low levels of digital literacy and skills, and safety and security concerns as some of the barriers hindering women's uptake of the internet for seeking work opportunities. Even among women who use the internet, the highest usage was seen for online videos and online entertainment at 76% and 74%, respectively, whereas 30% used the internet for income generation, and 28% for mobile banking (Figure 9). In addition to the barriers mentioned, women with internet access stated other issues such as time constraints, poor connectivity, and the lack of awareness of existing digital inclusion schemes impeding their usage of the internet.

Figure 9. Weekly mobile use cases among mobile internet users in India



Source: GSMA-The Mobile Gender Gap Report 2024

⁹⁹ TRANSUNION CIBIL, WEP (NITI AAYOG), & MICROSOLVE CONSULTING. (2025). FROM BORROWERS TO BUILDERS: WOMEN'S ROLE IN INDIA'S FINANCIAL GROWTH STORY. <https://www.niti.gov.in/sites/default/files/2025-03/From-Borrowers-to-Builders-Women%E2%80%99s-role-in-India%27s-financial-growth-story.pdf>

¹⁰⁰ TRANSUNION CIBIL, WEP (NITI AAYOG), & MICROSOLVE CONSULTING. (2025). FROM BORROWERS TO BUILDERS: WOMEN'S ROLE IN INDIA'S FINANCIAL GROWTH STORY. <https://www.niti.gov.in/sites/default/files/2025-03/From-Borrowers-to-Builders-Women%E2%80%99s-role-in-India%27s-financial-growth-story.pdf>

¹⁰¹ Women's World Banking. (2024, June 27). Advancing Women-Led MSMEs through Digital Financial Inclusion - Women's World Banking. <https://www.womensworldbanking.org/insights/advancing-women-led-msmes-through-digital-financial-inclusion/>

¹⁰² Jeffrie, N., Bahia, K., Lindsey, D., et.al (2024). The Mobile Gender Gap Report 2024. https://www.gsma.com/r/wp-content/uploads/2024/05/The-Mobile-Gender-Gap-Report-2024.pdf?utm_source=website&utm_medium=button&utm_

¹⁰³ Mishra, A. (2024, May). India's digital economy is growing 2.8x of GDP: Rajeev Chandrasekhar. Business Standard. https://www.business-standard.com/industry/news/india-s-digital-economy-is-growing-2-8x-of-gdp-rajeev-chandrasekhar-124052001425_1.html

¹⁰⁴ Fernandez, C., Puri, H., Prakash, S., & ICRIER. (2021). Digital technology as an instrument to bridge the gender gap in access to labour markets. In ICRIER. https://www.undp.org/sites/g/files/zskgke326/files/2025-02/undp-icrier_policy_brief_31.pdf

¹⁰⁵ Women in the Digital Economy Fund (WIDEF) launches new round of funding to accelerate digital inclusion for women in India. (2024, November 12). Newsroom. <https://www.gsma.com/newsroom/press-release/women-in-the-digital-economy-fund-widef-launches-new-round-of-funding-to-accelerate-digital-inclusion-for-women-in-india/>

¹⁰⁶ Fernandez, C., Puri, H., Prakash, S., & ICRIER. (2021). Digital technology as an instrument to bridge the gender gap in access to labour markets. In ICRIER. https://www.undp.org/sites/g/files/zskgke326/files/2025-02/undp-icrier_policy_brief_31.pdf

¹⁰⁷ Bajaj, K. (2024). Digitization and its Effects on Female Labour Force Participation in India. Young Scholar Research Paper. <https://iwage.org/wp-content/uploads/2024/05/Deep-dive-Working.pdf>

Addressing the digital gender divide would allow for greater labour force participation by opening up several newer opportunities for women. Strengthening digital infrastructure and mitigating access and usage gaps could facilitate remote work, which would be particularly beneficial for women, who balance multiple responsibilities. With the increase in platform economies and gig work, digital inclusion becomes all the more critical. These platforms, which are growing at a rapid pace, rely on technology and internet access, and women without the digital skills and access are automatically excluded.

Bridging the digital gender divide would also allow more women to take online skilling courses, making them more employable. Initiatives such as Microsoft's 'Tech Saksham' and Tech Mahindra's 'SMART' centres offer specialised training in digital marketing, coding, and other digital skills for women in India. These programmes aim to bridge the digital skills gap and empower women to thrive in the digital economy through industry-relevant training and mentorship support.¹⁰⁸

LEAD INSIGHT: DIGITAL DIVIDEND- UNDERSTANDING THE USE OF SOCIAL COMMERCE BY WOMEN ENTREPRENEURS IN RURAL INDIA¹⁰⁹



LEAD conducted a study in collaboration with NASSCOM Foundation to identify the reasons for limited adoption of digital tools by rural women entrepreneurs (RWE) while expanding their business operations, and provide recommendations to enhance the use of social commerce in the enterprises of RWEs. The study encompassed 792 women entrepreneurs across 24 districts, with an average age of 34 years. Key findings include:

- While women entrepreneurs access several social media platforms for personal reasons, their usage of social commerce platforms is limited. However, it surpasses their usage of e-commerce platforms which they find more complicated to operate. During further questions, RWEs also expressed willingness to better utilise social media platforms to grow their enterprises.

- 83.2% of entrepreneurs engaged in some business activities through social media platforms, but consistent usage and adoption were an issue. 82.3% of RWEs still preferred offline channels due to familiarity with customers, technological uncertainties and a more robust understanding of traditional sales dynamics. Only 17.6% of RWEs used digital methods for customer relationship management.
- Of all the RWEs surveyed, 88.5% had personal bank accounts, but only 28% had separate business accounts. Nearly 43% had taken business loans, with the majority being cautioned or facing barriers to finance. The loans majorly came from Self-Help Groups (46.7%) and Commercial Banks (30.8%).
- A significant percentage of RWEs lacked awareness of available government schemes and digital integration initiatives. Only 34.5% were aware of government schemes, and 36.2% knew of other relevant initiatives, highlighting a considerable gap in information dissemination and outreach among RWEs.

In an endeavour to enhance women's participation in digital payments, the National Payments Corporation of India (NPCI) in collaboration with the Women's World Banking introduced the 'UPI For Her' initiative. As part of this initiative, a study was conducted with an aim to onboard 2,500 women merchants on UPI for merchants. UPI for merchants allows business ventures to grow their businesses by streamlining their transactions; customers can pay using a static QR code without providing bank account details or cards. One of the key findings from the study was that women microbusinesses were not a priority segment for merchant aggregators, despite the potential to reach 30-40 lakh women-owned businesses who are not in the digital ecosystem. Some of the recommendations from the report to reach more women were to make the outreach channels gender intentional, invest in capacity building of women merchants, and incorporate a gender inclusive design while building financial products.

Another significant initiative launched in 2024 to close the digital divide was Women in the Digital Economy Fund (WiDEF), which offers grants ranging from USD 1,00,000 to USD 5,00,000 to support Indian

¹⁰⁸ Bhattacharyya, P., Jalan, P., NASSCOM Foundation, & LEAD at KREA. (n.d.). DIGITAL DIVIDENDS: Understanding the use of social commerce by women entrepreneurs in Rural India https://ifmlead.org/wp-content/uploads/2024/09/Digital-Dividends_Understanding-the-Use-of-Social-Commerce-by-Women-Entrepreneurs-in-Rural-India_Study_September-2024.pdf

¹⁰⁹ Women's World Banking. (2024c, September 10). UPI for Her: Unlocking the Power of 200 Million Women in India's Digital Payments Revolution -. Women's World Banking. <https://www.womensworldbanking.org/insights/upi-for-her-unlocking-the-power-of-200-million-women-in-indias-digital-payments-revolution/>

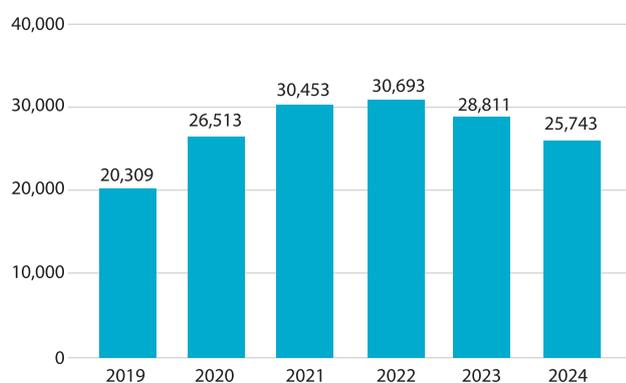
¹¹⁰ Women in the Digital Economy Fund (WiDEF) launches new round of funding to accelerate digital inclusion for women in India. (2024c, November 12). Newsroom. <https://www.gsm.com/newsroom/press-release/women-in-the-digital-economy-fund-widef-launches-new-round-of-funding-to-accelerate-digital-inclusion-for-women-in-india/>

¹¹¹ Ahmad, R., Sharif, F., Ahmad, S., Gul, A., & Abdirasulovna, Z. A. (2024). Does the digital economy improve female employment? A cross-country panel data analysis. *Heliyon*, 10(13), e33535. <https://doi.org/10.1016/j.heliyon.2024.e33535>

non-profits and SMEs to scale solutions working towards achieving digital inclusion for women, and thereby improve their livelihoods.¹¹¹

Several studies have established that better access to digital tools and latest technologies can improve the labour force participation among women, through improved access to education, mentoring, finance, job opportunities, skilling programmes, and building awareness beyond their communities.^{112,113} As digitisation continues to grow and impact the types of available jobs, it will be important to address the digital gender divide, occupational segregation and safety concerns women continue to face and which hinder their full economic potential.^{114,115}

Figure 10. Year wise data on crime against women¹¹⁶



Source: Compiled from NCW Annual Reports (2019-2023) and NCW Statistical Overview of Received Complaints (2024)

According to NCW data, 25,743 cases were filed by December 31, 2024¹¹⁷ in India, averaging around 70 cases per day. When these cases are disaggregated as per the nature of crimes committed against women, a major share of incidents (27.7%) involved violating women's right to live with dignity. Other major crimes include domestic violence (24.7%), dowry harassment (17.3%), molestation (6.1%), and rape and attempt to rape (5.6%).

In addition to established and documented forms of GBV, Technology-Facilitated Gender-Based Violence (TFGBV) is emerging as a key area of concern. While evidence of prevalence remains fragmented, emerging research highlights Image-Based Abuse (IBA) as a pressing issue in India.¹¹⁸ Furthermore, TFGBV poses a growing threat to women's economic participation, with its emotional toll potentially impacting day-to-day professional responsibilities, and contributing to harassment fatigue, all of which

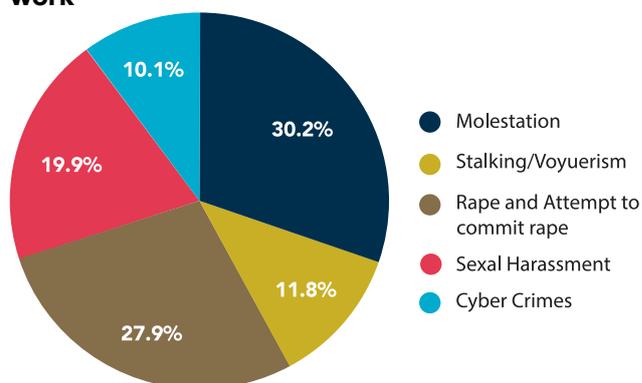
continue to tilt the playing field against women.¹¹⁹

A predominant share of cases of crimes against women filed with NCW in 2024 were from the northern states. State-wise disaggregation of data shows that Uttar Pradesh (53.9%), Delhi (8.7%), Maharashtra (5.1%), Bihar (4.8%), Madhya Pradesh (4.2%), and Haryana (4.1%) reported the highest cases to NCW. With 13,868 cases, Uttar Pradesh accounted for over half of the total cases; nearly six times the number reported in Delhi (2,245), the state with the second-highest share. This figure is also twice the combined total of the next five highest-reporting states: Delhi, Maharashtra, Bihar, Madhya Pradesh, and Haryana.

GBV, mobility, and women's right to work

IWWAGE research highlights the link between crime rates and women's workforce participation, showing how both actual and perceived violence limit women's mobility and, in turn, restrict their access to education and employment.¹²⁰ Figure 11 examines 'crimes as barriers to work' and includes molestation, stalking, voyeurism, rape, attempted rape, sexual harassment, and cybercrimes. These crimes are labelled as such because they create a perception of insecurity, as they are often inflicted by strangers, deterring women from stepping out for work or joining the labour force. Even when women join the workforce, safety remains a major concern.¹²¹ Nearly 46% women worry about their safety at work or during commutes, while 14% report harassment or discomfort from clients or customers. A 2024 Aon report reveals that 6% of respondents faced sexual harassment at work at least once.¹²² Even more concerning, less than half of them reported it to their employers.

Figure 11. Share of crimes that are barriers to work¹²³



Source: Based on calculations using data from NCW Statistical Overview of Received Complaints (2024)

¹¹² Bajaj, K. (2024). Digitization and its effects on female labour force participation in India. Young Scholar Research Paper. <https://iwwage.org/wp-content/uploads/2024/05/Deep-dive-Working.pdf>

¹¹³ Fernandez, C., Puri, H., Prakash, S., & ICRIER. (2021). Digital technology as an instrument to bridge the gender gap in access to labour markets. In ICRIER. https://www.undp.org/sites/g/files/zskgk326/files/2025-02/undp-icrier_policy_brief_31.pdf

¹¹⁴ Bajaj, K. (2024). Digitization and its effects on female labour force participation in India. Young Scholar Research Paper. <https://iwwage.org/wp-content/uploads/2024/05/Deep-dive-Working.pdf>

¹¹⁵ National Commission for Women. (2025, May 23). Annual Reports - National Commission for Women. <https://www.ncw.gov.in/publications/reports/annual-reports/>

¹¹⁶ NCW:C&I Cell: Statistical Overview of complaints. (n.d.). https://ncwapps.nic.in/frmComp_stat_Overview.aspx

¹¹⁷ Technology-facilitated gender-based violence: Forms of resistance amid violence. (2024, December 2). Association for Progressive Communications. <https://www.apc.org/en/blog/technology-facilitated-gender-based-violence-forms-resistance-amid-violence>

¹¹⁸ Bergman, S., Kirwan, J., Vaughan, C., UNFPA Asia and the Pacific Regional Office, Tuladhar, S., et al. (2024). KNOWAWData Report. UNFPA Asia and the Pacific Regional Office. https://asiapacific.unfpa.org/sites/default/files/pub-pdf/2024-10/Understanding%20technology-facilitated%20gender-based%20violence%20in%20Asia_1.pdf

¹¹⁹ Gupta, N. (2021). What is keeping women from going to work: Understanding violence and female labour supply: A state-level analysis. <https://iwwage.org/wp-content/uploads/2021/11/Understanding-violence-female-labour-supply.pdf>

¹²⁰ Bazaz, S. (2024, May 7). 46% Indian women worry about safety at work, 14% report instances of harassment: Deloitte Report. CNBCTV18. <https://www.cnbctv18.com/education/46-percent-indian-women-worry-about-safety-at-work-14-percent-report-instances-of-harassment-report-19406273.htm>

¹²¹ Majumdar, D. (2024, August 8). Over 40% of women face bias at work, says Aon study. The Economic Times. <https://economictimes.indiatimes.com/jobs/hr-policies-trends/over-40-of-women-face-bias-at-work-says-aon-study/articleshow/112369511.cms?from=mdr>

¹²² NCW:C&I Cell: Statistical Overview of complaints. (n.d.). https://ncwapps.nic.in/frmComp_stat_Overview.aspx

¹²³ NCW:C&I Cell: Statistical Overview of complaints. (n.d.). https://ncwapps.nic.in/frmComp_stat_Overview.aspx

While much focus is placed on public spaces and workplace safety, gender-based violence within the home—particularly Intimate Partner Violence (IPV)—also profoundly shapes women’s mobility and economic choices. IPV, which accounts for 24.7% of complaints registered with the NCW,¹²⁴ can severely restrict a woman’s ability to pursue or sustain employment. A 2024 IMF working paper¹²⁵ finds that women earning more than their partners are often at greater risk of IPV, pointing to tensions between income, gender norms, and control. Yet, under the right conditions, formal and paid employment can increase women’s economic independence and reduce their vulnerability to violence. These findings highlight the need to address GBV not only in public spaces, but across the full spectrum of women’s lives to ensure safe and sustained access to work.



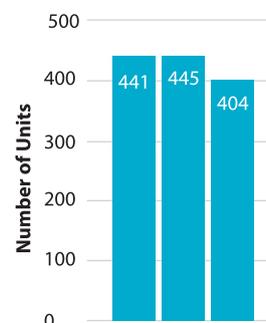
IWWAGE INSIGHT: SWAYAM AND GENDER NORMS, VIOLENCE, AND THE NEED FOR ACCESSIBLE SUPPORT¹²⁶

The SWAYAM programme was introduced to mainstream gender within the ambit of the National Rural Livelihoods Mission. The programme introduced Gender Resource Centres (GRCs) to address gender-based violence (GBV) in rural India by providing legal and counselling support. A qualitative study by IWWAGE’s SWAYAM underscores that patriarchy remains deeply embedded within families, with most women identifying their husbands and in-laws as primary perpetrators of violence. Community norms further reinforce this reality—while both men and women asserted that domestic violence is unacceptable, many still justified it, believing that if a man hit his wife, there must have been a valid reason, especially concerning expectations around domestic roles. This contradiction reflects how gender norms sustain and normalise violence, subordinating women within households.

These rigid norms also manifest in restrictions on women’s mobility and economic independence. The study finds that while some husbands support women’s participation in Self-Help Groups (SHGs), normative barriers persist—women remain constrained in their ability to work or move outside the home for leisure or employment. Mobility restrictions are not just about economic participation; they also limit women’s ability to seek support when facing violence. Alcoholism, failure to adhere to domestic duties (such as cooking well or serving food to the husband), and dowry-related disputes emerged as key triggers for GBV.

This limitation on mobility also affects access to justice, making the role of GRCs particularly significant. However, women reported that GRCs were often far from their homes, posing a barrier to redressal. Despite this, most GRC users preferred them over police or courts, finding them less intimidating. To make these mechanisms truly effective, strengthening GRC accessibility, legal linkages, and gender training is essential—not just for immediate support, but for shifting long-term social norms that govern women’s autonomy in both personal and economic spheres.

Figure 12. Operational Shakti Sadans in India^{127,128,129}



Source: Calculated from Rajya Sabha Unstarred Question No. 1267 (answered on 13.12.2023).

With India ranking 128th in the Women, Peace, and Security Index¹³⁰ wherein GBV is a key component, there is an urgent need for strong institutional responses to counter GBV. Acknowledging this, the government of India approved the extension of its flagship women’s safety scheme until 2025-26.¹³¹ Additionally, the Cabinet approved the Ministry of Home Affairs’ (MHA) proposal to continue implementing the “Safety of Women” umbrella scheme, aimed at preventing crimes against women. Furthermore, in November 2024, the Ministry of Women and Child Development launched the SHe-Box portal, under the Sexual Harassment of Women at Workplace Act, 2013, to harassment complaints.¹³²

Mission Shakti is the Government of India’s flagship initiative for women’s empowerment and safety. Under Mission Shakti, the flagship initiative for women’s empowerment and safety, Swadhar Greh and Ujjawala were merged into the Shakti Sadan Scheme in 2022. While Shakti Sadan offers integrated support for women in distress, implementation challenges persist, especially around fund disbursement.¹³³ The number of operational Shakti Sadans across India declined by 9.21% between 2022 to 2024 (Figure 12) with Maharashtra, a state with high prevalence of GBV, recording a steep 57% decline in Shakti Sadan residents, dropping from 3,902 in 2023 to 1,672 in 2024,¹³⁴ signalling critical gaps in service availability. These trends underscore the gap between policy intent and implementation, highlighting the urgent need to strengthen institutional capacity, monitoring, and accountability to ensure that safety schemes translate into meaningful support for women.

¹²⁴ Monique Newiak, Ratna Sahay, and Navya Srivastava. “Intimate Partner Violence and Women’s Economic Empowerment: Evidence from Indian States”, IMF Working Papers 2024, 239 (2024), accessed October 15, 2025, <https://doi.org/10.5089/9798400294020.001>

¹²⁵ Ammu Sanyal, K., & Das, A. (n.d.). Implementation Research study to understand DAY-NRLM’s institutional mechanisms and interventions to address gender-based violence in Odisha, Jharkhand, Chhattisgarh and Madhya Pradesh. <https://www.iwwage.org/wp-content/uploads/2025/01/IWWAGE-DAYNRLM-GBV-ImplementationStudy.pdf>

¹²⁶ 441 Shakti Sadans established across the country to provide assistance to widows. (2022). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1884216>

¹²⁷ Over 10 lakh women assisted by 802 One Stop Centres operational across the country. (2024). <https://www.pib.gov.in/PressReleaseDetail.aspx?PRID=2083272®=3&lang=1>

¹²⁸ GOVERNMENT OF INDIA, MINISTRY OF WOMEN AND CHILD DEVELOPMENT, MINISTER OF WOMEN AND CHILD DEVELOPMENT (2023). UNSTARRED QUESTION NO. 1267. IN RAJYA SABHA [Report]. <https://sansad.in/getFile/annex/262/AU1267.pdf?source=pqars>

¹²⁹ Georgetown Institute for Women, Peace and Security & Peace Research Institute Oslo. (2023). Women, Peace, and Security Index 2023/24: Tracking sustainable peace through inclusion, justice, and security for women. GIWPS and PRIO. <https://giwps.georgetown.edu/wp-content/uploads/2023/10/WPS-Index-full-report.pdf>

¹³⁰ Pti. (2024a, February 23). Govt decides to continue women safety scheme till 2025-26. The Economic Times. <https://economictimes.indiatimes.com/news/india/govt-decides-to-continue-women-safety-scheme-till-2025-26/articleshow/107905080.cms?from=mdr>

¹³¹ SHe-Box portal recently launched by Ministry of Women and Child Development. (2024). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2079040>

¹³² GOVERNMENT OF INDIA, MINISTRY OF WOMEN AND CHILD DEVELOPMENT, MINISTER OF WOMEN AND CHILD DEVELOPMENT (2023). UNSTARRED QUESTION NO. 1267. IN RAJYA SABHA [Report]. <https://sansad.in/getFile/annex/262/AU1267.pdf?source=pqars>

¹³³ Nambiar, N. (2025, March 7). Huge dip in funds allocation for women’s schemes, beneficiaries: Maharashtra economic survey. The Times of India. <https://timesofindia.indiatimes.com/india/huge-dip-in-funds-allocation-for-womens-schemes-beneficiaries-maharashtra-economic-survey/articleshow/118794076.cms>

¹³⁴ Adil, L., Eckstein, D., Künzel, V., Schäfer, L. (2025). Climate Risk Index 2025. In A. Goulston (Ed.), Climate Risk Index. Germanwatch e.V. <https://www.germanwatch.org/sites/default/files/2025-02/Climate%20Risk%20Index%202025.pdf>

Women Spearheading Climate Change Mitigation and Adaptation

India was the sixth most climate-affected country globally during 1993-2022, experiencing devastating floods, heatwaves, cyclones, and droughts that caused significant economic losses and human casualties.¹³⁵ In 2024, India was among the top three countries with the highest air pollution levels, exacerbating climate challenges.¹³⁶

Women bear a disproportionate burden of climate change impacts due to structural inequalities. They typically have less secure employment, greater dependence on natural resources for livelihoods, and limited property ownership, all of which compound their vulnerability.¹³⁷ According to the United Nations Environment Programme, women constitute 80% of people displaced globally by climate change.¹³⁸ However, this proximity to natural resources also positions women as effective agents in climate change mitigation and adaptation efforts.

Government schemes empowering women in climate action

- **Namo Drone Didi (2024):** This initiative aims to equip 15,000 women Self-Help Groups (SHGs) with drone operation skills for agricultural applications within its first year. Trained women perform critical environmental management tasks including crop monitoring, soil analysis, and precision application of fertilisers and pesticides.¹³⁹ These activities simultaneously reduce the environmental impact of agricultural chemicals while enabling women to implement climate-adaptive farming practices.
- **MGNREGS (2005):** MGNREGS provides 100 days of guaranteed employment to

rural populations,¹⁴⁰ with 70% of listed works dedicated to natural resource management.¹⁴¹ Research by the Indian Institute of Science demonstrated that in 2017-18 alone, MGNREGS activities sequestered 102 million tonnes of carbon dioxide.¹⁴² By creating natural assets such as check dams and open wells, the scheme builds community resilience against climate disasters. Women have consistently comprised over half of the scheme's workforce, reaching 58.2% in 2024,¹⁴³ and have been at the forefront of grassroots climate action.

Table 6. Women's Participation in MGNREGS since 2019

| | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2024-25 |
|--------------|---------|---------|---------|---------|---------|---------|
| Women Person | 54.78 | 53.19 | 54.82 | 57.47 | 58.9 | 58.22 |
| Days (%) | | | | | | |

Source: MGNREGS Dashboard (Accessed on March 4, 2025)

- **Jal Jeevan Mission (JJM, 2019):** The programme aims to provide safe and adequate drinking water to all rural households.¹⁴⁴ With climate change impacting water quality through pollution runoff, reduced availability, and saltwater intrusion,¹⁴⁵ ensuring safe drinking water has become increasingly challenging. JJM has trained over 24.8 lakh women (as of March 19, 2025) to test water samples using field testing kits,¹⁴⁶ fostering community-led water quality management that improves health outcomes while adapting to changing water conditions.

¹³⁵ World Air Quality Report 2024 | Global AQI Cites & Countries Rankings. (2025, February 25). AQI.in. <https://www.aqi.in/world-air-quality-report>

¹³⁶ Mukherjee, R. (2021, October 11). The Feminisation of Climate Change Economics – IWwAGE-Institute for What Works to Advance Gender Equality. <https://iwwage.org/the-feminisation-of-climate-change-economics/>

¹³⁷ Climate change exacerbates violence against women and girls. (2022, July). United Nations Human Rights Office of the High Commission. <https://www.ohchr.org/en/stories/2022/07/climate-change-exacerbates-violence-against-women-and-girls>

¹³⁸ Namu Drone Didi. India.gov.in national portal of india. <https://www.india.gov.in/spotlight/namo-drone-didi#>

¹³⁹ Mahatma Gandhi NREGA. (n.d.). https://nrega.dord.gov.in/MGNREGA_new/Nrega_home.aspx

¹⁴⁰ Ministry of Rural Development Government of India. (n.d.). Mahatma Gandhi NREGS Permissible Works List (Schedule 1 of MGNREGS Act 2005). <https://mgsres.nic.in/sites/default/files/mgnrega-permissible-work-list.pdf>

¹⁴¹ Moudgil, M. (2025, May 13). NREGA: A pathway to climate resilience | IDR. India Development Review. <https://idronline.org/article/climate-emergency/nrega-a-pathway-to-climate-resilience/>

¹⁴² MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME: Scheme-At a Glanc. (2025). Ministry of Rural Development Government of India. https://nrganarep.nic.in/netnrega/nrega_ataglance/At_a_glance.aspx

¹⁴³ World Health Organization. (2023). Estimating potential health gains from increased access to safely managed drinking-water services following the Jal Jeevan Mission initiative. In Summary [Report]. <https://jaljeevanmission.gov.in/sites/default/files/2023-06/Jal-Jeevan-Mission-Summary-of-report.pdf>

¹⁴⁴ Climate adaptation and Source Water Impacts | US EPA. (2025, January 10). US EPA. <https://www.epa.gov/arc-x/climate-adaptation-and-source-water-impacts#>

¹⁴⁵ JJM-WQMIS. <https://ejalshakti.gov.in/WQMIS>

¹⁴⁶ PMUY: Home. <https://pmuy.gov.in/index.aspx>

- **Pradhan Mantri Ujjwala Yojana (PMUY):** Recognising that traditional cooking methods contribute significantly to indoor air pollution and respiratory illness among women, PMUY provides LPG cylinders as a clean cooking alternative. Since the launch of Ujjwala 2.0 in August 2021, over 2.3 crore LPG connections were distributed to women by December 2024.¹⁴⁷
- **The Ministry of New and Renewable Energy marked International Women's Day 2024 with an event titled 'Women in Renewable Energy: Inspiring Gender Inclusion through Skill Development and Targeted Policies for Green Jobs.'** This initiative focuses on developing women-centric policies for skills development in renewable energy sectors, improving livelihoods while building community resilience.¹⁵⁰
- **Jal Jagar Utsav:** Conducted in October 2024 across 370 Gram Panchayats in Chhattisgarh's Dhamtari district, this campaign focused specifically on women's role in rainwater harvesting, rooftop water collection, and wastewater management. The initiative engaged 80,389 women alongside 61,580 men, demonstrating strong female participation in local water conservation efforts.¹⁵¹

Initiatives leveraging women's participation in climate action

- **Nari Shakti se Jal Shakti:** Launched in March 2024 as part of the 'Jal Shakti Abhiyan: Catch the Rain Campaign', this initiative emphasises women's leadership in water conservation.¹⁴⁸ Notable success stories include those of women-led groups in Rajasthan who have revitalised traditional water bodies and constructed check dams, resulting in improved groundwater levels and year-round water availability.



IWAGE INSIGHT: CLIMATE CHANGE AND THE FUTURE OF WOMEN'S WORK¹⁵²

Women face unique challenges in the context of climate change that significantly impact their work prospects and economic security. Persistent gender inequalities heighten women's vulnerability to climate-induced disasters, reflecting deeper socioeconomic disparities that affect their ability to adapt and recover.

Women form a significant portion of the workforce in climate-vulnerable sectors such as agriculture, fisheries, and informal labour. While mitigation efforts tend to create business opportunities, most women in India would benefit more from increased funding towards adaptation measures. In agriculture, where women comprise 76.2% of India's rural female workforce, climate variability creates significant livelihood risks. Despite their substantial role, women lack land ownership, excluding them from formal farmer recognition, government benefits, and climate disaster compensation schemes that are typically land-ownership based. After agriculture, the MSME sector is the second largest employer of women in India, with 20.37% female ownership and 24% of the workforce. Additionally, women engaged in the informal sector face severe climate vulnerability. Heat stress particularly affects domestic workers, street vendors, and waste pickers, compromising both health and income. These challenges are compounded by women's caregiving responsibilities, which intensify during climate disasters.

While the green economy offers potential opportunities for remunerative roles, significant barriers remain. Women represent only 11% of the solar energy workforce, with 85% of green skills training going to men. Social norms continue to restrict women's participation in technical roles and STEM education, essential for climate solutions.

Gender-responsive climate policies should focus on immediate needs and long-term resilience. This includes promoting climate-smart agriculture with better data collection, increasing adaptation finance for vulnerable sectors, creating alternative livelihoods through skills training, and designing infrastructure that withstands climate impacts. Additionally, expanding social protection for informal workers, reducing women's care burdens, supporting women in STEM fields, and incorporating women's perspectives in disaster preparedness are critical.

¹⁴⁷ Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat Launches Jal Shakti Abhiyan: Catch the Rain 2024 Campaign. (2024). <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=2013162®=3&lang=1>

¹⁴⁸ Senapati M. (2024, December 30). Nari Shakti Se Jal Shakti initiative shows how rural women lead India's fight against water crisis. Down to Earth. https://www.downtoearth.org.in/water/nari-shakti-se-jal-shakti-initiative-shows-how-rural-women-lead-indias-fight-against-water-crisis#google_vignette

¹⁴⁹ Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat Launches Jal Shakti Abhiyan: Catch the Rain 2024 Campaign. (2024). <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=2013162®=3&lang=1>

¹⁵⁰ Government of India Ministry of Finance Department of Economic Affairs Economic Division. (2025). Economic Survey 2024-25. <https://www.indiabudget.gov.in/economicsurvey/doc/echapter.pdf>

¹⁵¹ Sinha, S., Oberai, D., Pandey, S., Singh, D., Climate change and the future of women's work. <https://iwage.org/wp-content/uploads/2024/12/Policy-Brief-Women-and-Climate-Change.pdf>

¹⁵² Global AI Power Rankings: Stanford HAI Tool ranks 36 countries in AI | Stanford HAI. (n.d.). <https://hai.stanford.edu/news/global-ai-power-rankings-stanford-hai-tool-ranks-36-countries-in-ai>

Trends to look out for in 2025

Impact of Artificial Intelligence (AI) on women's work

The Stanford Institute for Human-Centred AI's Global Vibrancy Tool 2024 ranked India fourth in its list of countries which are global leaders in AI.¹⁵³ Moreover, the Institute's AI Index Report 2024 placed India first globally in AI skill penetration with a score of 2.75 during 2015-2023, ahead of the US (2.22) and Germany (1.9). India also leads in AI Skill Penetration for Women with a score of 1.65, surpassing the US (1.23) and Israel (0.86).¹⁵⁴ The IndiaAI Mission was launched in March 2024 and the Union Budget 2024-25 saw an allocation of Rs. 551.75 crore for the same. This shows commitment towards cutting-edge research and collaborations for strengthening India's AI ecosystem besides wielding the potential of AI for augmenting work and productivity.

Most women in India perform low-skill and low-paying jobs in the informal economy,¹⁵⁵ and up to 12 million women in India are at risk of job loss due to automation by 2030.¹⁵⁶ As digitisation and automation redefine industries, more women than men are at a risk of job displacement.

Adapting to the evolving worlds of work: Enabling this occupational adaptation and transition entails providing women support to upskill and reskill to acquire skills that will be in demand, flexibility and mobility to negotiate labour-market transitions; access to and knowledge of technology necessary to work with automated systems.¹⁵⁷ The way forward necessitates enhancing women's access to emerging technologies while equipping them with the relevant digital skills to adapt to the evolving job market.¹⁵⁸

Women's participation in the gig economy

- The NITI Aayog estimates that the gig workforce will expand to 1 crore by 2024-25 and 2.35 crore workers by 2029-30.¹⁵⁹ An IWWAGE study found gig work to be predominant only in urban areas, increasingly popular among youth in the age group of 25-34 years, and women owing to the flexibility it offers.¹⁶⁰ The study discussed how gig work is contributing to women's economic empowerment and greater autonomy, while challenges such as the lack of social security nets, low bargaining power, and high competition persist.
- Structural barriers exist for women workers which also result in wage differentials. For instance, algorithm-driven targets are more difficult to fulfil for women largely because of constraints in their working hours. Algorithms are programmed to reduce the opportunities offered to those partners who are unable to fulfil targets, which can lead to gender wage gaps of 8-10%, disfavours women.¹⁶¹ Gender bias in algorithms are more likely to assign gendered roles to workers. This reinforces the need for spurring women's participation in non-traditional sectors as well, as women are overrepresented in beauty, care work and domestic work, while delivery and driving have traditionally remained men's domains.¹⁶²

¹⁵³ Maslej, N., Fattorini, L., Perrault, R. et al. "The AI Index 2024 Annual Report," AI Index Steering Committee, Institute for Human-Centered AI, Stanford University, Stanford, CA, April 2024.

https://hai-production.s3.amazonaws.com/files/hai_ai-index-report-2024-smaller2.pdf

¹⁵⁴ Kumar, S. (2023, August 14). The skilling imperative in India: the bridge between women and work. *orfonline.org*. <https://www.orfonline.org/research/the-skilling-imperative-in-india-the-bridge-between-women-and-work>

¹⁵⁵ Observer Research Foundation. (2020). Automation and Female Employment in India: What do the numbers reveal? *orfonline.org*. <https://www.orfonline.org/expert-speak/automation-and-female-employment-in-india-what-do-the-numbers-reveal#>

¹⁵⁶ Madgavkar, A., Manyika, J., Krishnan, M. et al. (2019). "The future of women at work: Transitions in the age of automation". McKinsey Global Institute. <https://www.mckinsey.com/~media/mckinsey/featured%20insights/gender%20equality/the%20future%20of%20women%20at%20work%20transitions%20in%20the%20age%20of%20automation/mgi-the-future-of-women-at-work-report-july-2019.pdf>

¹⁵⁷ Mitra, S., Mondal, B. (2024). Improving Women's Employment Possibilities: A Sectoral analysis. In Institute for What Works to Advance Gender Equality (IWWAGE). <https://iwwage.org/wp-content/uploads/2024/09/Improving-Womens-Employment-Possibilities-A-Sectoral-Analysis.pdf>

¹⁵⁸ NITI Aayog (2022). Policy Brief: India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work. https://www.niti.gov.in/sites/default/files/2023-06/Policy_Brief_India%27s_Booming_Gig_and_Platform_Economy_27062022.pdf

¹⁵⁹ Chaudhary, R. (2020). India's Emerging Gig Economy: The Future of Work for Women Workers. IWWAGE. <https://iwwage.org/wp-content/uploads/2020/08/IWWAGE-Gig-Economy-Report.pdf>

¹⁶⁰ Women & the Gig Economy | ISB SRITNE Research. (n.d.). <https://www.isb.edu/faculty-and-research/srini-raj-u-centre-for-it-and-the-networked-economy/womens-inclusion-in-the-gig-economy-an-unfulfilled-promise>

¹⁶¹ Communications. (2023, September 30). Gender-Based experiences in gig economy. BWSS. <https://www.bwss.org/gender-based-experiences-in-gig-economy/>

¹⁶² Government of India Invites Platform Aggregators to Register themselves and their Platform Workers on e-Shram Portal. (2024). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2055512>

- **Towards social security for gig workers:** In September 2024, the Ministry of Labour and Employment (MoLE) issued an advisory for registration of platform aggregators and the workers they employ, on the e-Shram portal.¹⁶³ The Code on Social Security, 2020, recognises gig and platform workers as workers and the need for framing suitable social security measures for them, e.g. life and disability insurance, accident insurance; health, maternity and old age benefits.¹⁶⁴ The Code also provides for setting up a Social Security Fund to finance the welfare scheme. To this effect, a committee chaired by the Secretary, MoLE,¹⁶⁵ was formed in November 2024 to devise a framework for providing social security and welfare benefits to gig and platform workers.¹⁶⁶ The approved labour Codes are expected to be rolled out in phases FY 2025-26 onwards.¹⁶⁷ It remains to be seen when and how these will be implemented to provide social security to workers, particularly in terms of maternity benefits and other protection to women workers.



Wholesale and retail trade



Manufacturing soap and detergents



Footwear and leather



Women-led enterprises in the e-commerce sector



Digital economy



Renewable energy

Emerging sectors for women

- A 2024 IWWAGE working paper indicated that while overall employment growth for both men and women is expected to decline between 2024 and 2027, women's workforce is expected to experience a sharper decline.¹⁶⁸ Reasons include domestic and care responsibilities, low technology adoption among women, limited digital skills, and lack of gender-sensitive infrastructure within workplaces.
- Despite UCDW contributing 15-17% to India's GDP,¹⁶⁹ care work constitutes less than 1% of public expenditure.¹⁷⁰ The International Trade Union Congress estimates that direct public investments in the care economy amounting to 2% of the GDP could create 11 million jobs in India by 2030, and between 43-74% of these jobs will be for women.¹⁷¹ In addition to the care economy and services sector,¹⁷² select sectors identified with potential for employment generation for women include:¹⁷³

Sunrise sectors where demand for skilled labour is set to rise include healthcare, semiconductor manufacturing, green jobs focused on waste management, and the agricultural sector embracing drone technology and robotics.¹⁷⁴ As technology is set to be a gamechanger, skilling interventions should keep pace with the transformations in the digital age and the future of work, which have only deepened the gendered digital divide. Public-private partnerships present a way forward to overcoming the skilling conundrum.

¹⁶³ Parliament & Ministry of Law and Justice. (2020). THE CODE ON SOCIAL SECURITY, 2020. In THE GAZETTE OF INDIA EXTRAORDINARY [Legislation]. https://labour.gov.in/sites/default/files/ss_code_gazette.pdf

¹⁶⁴ Secretary, Ministry of Labour & Employment Chairs meeting to review Social Security Scheme for gig and platform workers. (2024). <https://www.pib.gov.in/PressReleaselframePage.aspx?PRID=2088975>

¹⁶⁵ SOCIAL SECURITY FOR GIG AND PLATFORM WORKERS. (2024). <https://www.pib.gov.in/PressReleaseDetailm.aspx?PRID=2076946®=3&lang=1>

¹⁶⁶ Haq, Z. (2025, January 22). Centre likely to roll out labour codes by early next financial year | Latest News India. Hindustan Times. <https://www.hindustantimes.com/india-news/centre-likely-to-roll-out-labour-codes-by-early-next-financial-year-101737484824656.html>

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¹⁶⁸ Nikore, M. et al. (2024). Formulating a strategy for India's care economy: Unlocking opportunities. Karmannaya Counsel, CII and Nikore Associates. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/mar/doc202435319501.pdf>

¹⁶⁹ Kasliwal, R. (2024, July 12). The need to care about the care economy. orfonline.org. <https://www.orfonline.org/expert-speak/the-need-to-care-about-the-care-economy>

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¹⁷¹ Shrivastava, S. (2025, March). Robust demand propels India's services sector growth in February, PMI shows. Reuters. <https://www.reuters.com/world/india/robust-demand-propels-indias-services-sector-growth-february-pmi-shows-2025-03-05/>

¹⁷² LABOUR MARKET INDICATORS SHOW SUBSTANTIAL IMPROVEMENT IN LAST FEW YEARS: ECONOMIC SURVEY 2024-25. (2025). <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2097899>

¹⁷³ ET Online. (2024, August 16). How India can bridge talent and skill gaps in key emerging sectors. The Economic Times. <https://economictimes.indiatimes.com/news/india/how-india-can-bridge-talent-and-skill-gaps-in-key-emerging-sectors/articleshow/112570187.cms?from=mdr>

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IWWAGE is an initiative of LEAD at KREA University, an action-oriented research centre housed at the Institute for Financial Management and Research (IFMR), a not-for-profit society which is also the Sponsoring Body of KREA University.

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About this report

This report is largely based on data from secondary sources, coupled with insights from primary research conducted by IWWAGE and LEAD.

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