



Indian Council
of World Affairs

PUSHING THE FRONTIERS OF WOMEN-LED DEVELOPMENT

INDIA'S G20 PRESIDENCY



भारत 2023 INDIA

Lakshmi Puri

Indian Council of World Affairs
Sapru House, New Delhi

APRIL 2023

PUSHING THE FRONTIERS OF WOMEN-LED DEVELOPMENT

INDIA'S G20 PRESIDENCY



Lakshmi Puri

Indian Council of World Affairs
Sapru House, New Delhi

APRIL 2023



© ICWA April 2023

Disclaimer: The views, analyses and commendations in this article are personal and do not reflect the views of the ICWA.

CONTENTS

The UN’s Global Gender Equality Compact and the SDGs.....	7
The Global Shortfalls in Women’s Empowerment.....	9
Bridging the Gender Funding Gap.....	14
G20 Mission for Promoting Gender Equality.....	15
India’s Exceptional Commitment to <i>Nari Shakti</i>	18
The India Story on Women led Development.....	19
G20 Presidency of India and Women’s Empowerment.....	22
Recommendations on the Way Forward.....	23
Conclusion.....	26
About the Author.....	28



**G20 STANDS AT
CROSSROADS IN
TERMS OF THE
VALUE IT BRINGS
TO RESPOND
TO THE POLY-
CRISIS THAT THE
WORLD FACES, TO
ENHANCE GLOBAL
GOVERNANCE AND
INTERNATIONAL
COOPERATION,
ESPECIALLY IN THE
ECONOMIC AND
FINANCIAL FIELDS.
IT MUST DELIVER
MORE EFFECTIVELY
ON GLOBAL PUBLIC
GOODS, ESPECIALLY
SUSTAINABLE
DEVELOPMENT IN
ALL ITS DIMENSIONS
— ECONOMIC,
SOCIAL AND
ENVIRONMENTAL
IN A GENDER
RESPONSIVE WAY.**





“There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing.”¹ The wisdom of Swami Vivekanand, the great Indian sage and humanist, resonates strongly to this day as there is universal recognition that women and girls represent half of a country’s and the world’s population, and, therefore, also equal half of its potential. But that potential is as yet untapped. Women are still not half the formal labour force or half of the owners of productive resources or half of the business owners or half of the policymakers whose choices influence the economy and finance. No country has yet found the Parasmani or the Holy Grail of gender equality. The progress has been slow and uneven with frequent setbacks and it is still a politically challenged and culturally contested project.

Gender equality and women’s empowerment, besides being a fundamental human right and a key aspect of democracy, are essential for delivering the other major global public goods of peace and security, sustainable development, environmental protection and climate change action, humanitarian, disaster, and crisis response.

The G20 is a select interregional grouping of 20 countries — 10 developed and 10 developing — that represents the most powerful economies of the world accounting for 85% of GDP, 75% of trade, 60% of population.² G20 stands at crossroads in terms of the value it brings to respond to the poly-crisis that the world faces, to enhance global governance and international cooperation, especially in the economic and financial fields. It must deliver more effectively on global



“There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing.” The wisdom of Swami Vivekanand, the great Indian sage and humanist, resonates strongly to this day as there is universal recognition that women and girls represent half of a country’s and the world’s population, and, therefore, also equal half of its potential.



1 VivekaVani. “Swami Vivekananda’s Quotes On Women And Womanhood”, *VivekaVani*, October 8, 2019. Available at: <https://vivekavani.com/swami-vivekananda-quotes-women-womanhood/> (Accessed on April 19, 2023).

2 “About G20”, <https://www.g20.org/en/>. Available at: <https://www.g20.org/en/about-g20/#overview> (Accessed on April 19, 2023).



For the G20 Presidency of India, this is a once-in-20-year opportunity to set a benchmark and demonstrate leadership on Gender Equality and Women's Empowerment (GEWE) as a vital project for humanity.



public goods, especially sustainable development in all its dimensions — economic, social and environmental in a gender responsive way. As a plurilateral grouping, it necessarily draws and builds upon and amplifies and gives impetus to the deliberations, outcomes and actions of the multilateral system anchored in the United Nations with its universal membership along with the International Monetary Fund (IMF), World Bank, and the World Trade Organisation (WTO).

For the G20 Presidency of India, this is a once-in-20-year opportunity to set a benchmark and demonstrate leadership on Gender Equality and Women's Empowerment (GEWE) as a vital project for humanity. It is therefore mobilizing the G20 countries to commit to advance and implement the global consensus on GEWE evolved over 75 years in the United Nations (UN) and become an engine for gender-equal transformation in the Global South and the rest of the world. G20 too can prove its efficacy to mark real progress in an area that is both a moral end in itself but also a critical enabler and

force multiplier of its important mission of People, Planet, and Prosperity.

The UN's Global Gender Equality Compact and the SDGs



Since its inception, the UN has been the wellspring of driving global gender equality and women's empowerment related intergovernmental norms, standards and policies. The 'motherboard' of these norms include the Convention on the Elimination of all forms of Discrimination against women (CEDAW), Resolutions adopted in the UN General Assembly (UNGA), United Nations Economic and Social Council (ECOSOC) and Commission on the Status of Women (CSW) every year, the Beijing Platform for Action with 12 Action Areas of commitments — considered a gold standard and UN Security Council Resolution 1325 on Women Peace and Security. The Addis Ababa Action Agenda on Financing for Development and various sectoral resolutions of 60





UN Women has been working with successive G20 Presidencies to gender mainstream their agendas and outcomes.




other UN Specialised Agencies, Funds, and Programs and Conferences also enrich what I call the UN's Global Gender Equality Compact (GGEC).

The creation of UNWOMEN in 2011 as the first integrated global entity for GEWE gave a remarkable boost to this norm-setting and its transposition and implementation at the global, regional, national, and local levels. These norms were reinforced by a major thrust towards comprehensive data and knowledge hub creation, advocacy campaigns and movement building, enabling multi-stakeholder engagement to have a real impact on the ground in all sectors. UN Women has been working with successive G20 Presidencies to gender mainstream their agendas and outcomes.

A historic breakthrough in evolving a truly comprehensive Global Gender Equality Compact was made when I had the privilege at UNWOMEN to conceptualize and persuade UN member states to integrate GEWE as an inalienable principle in Agenda 2030 for Sustainable Development and have a stand-alone Sustainable Development Goal (SDG) 5 with gender-responsive targets in 11 of the 17 other Sustainable Development Goals (SDGs). These were adopted by world leaders from 193 nations at the UNGA Summit in September 2015.

SDG-5 is dedicated to “achieve gender equality and empower all women and girls” and has 9 targets covering the following areas:³

 Ending all forms of discrimination and violence against women and

It is now universally recognized that only by ensuring the rights of women and girls across all the Goals will we get to justice and inclusion, economies that work for all, and sustain our shared environment now and for future generations.



³ UN Sustainable Development Goals., “Goal 5: Achieve gender equality and empower all women and girls”, <https://www.un.org/sustainabledevelopment/>. Available at: <https://www.un.org/sustainabledevelopment/gender-equality/> (Accessed on April 19, 2023).




Approaching the midpoint of the 2030 Agenda for Sustainable Development, the world is not on track to achieve gender equality by 2030.





girls and harmful practices like child marriage.


and girls at all levels and reform discriminatory laws.


 Ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.


The other SDGs with gender-responsive targets include those relating to poverty eradication, health, education, food and nutrition, WASH (water and sanitation), energy, employment, economic growth, sustainable cities, inequality, and climate change. It is now universally recognized that only by ensuring the rights of women and girls across all the goals will we get to justice and inclusion, economies that work for all, and sustain our shared environment now and for future generations.

 Assuring universal access to sexual and reproductive health and rights.

 Asserting Women's equal rights to economic resources, access to ownership, and control over land and other forms of property, financial services, inheritance, and natural resources.

 Enhancing the use of enabling technology, ICT in particular, to promote women's empowerment.

 Recognizing and valuing unpaid care and domestic work, through the provision of public services, infrastructure, social protection policies, and burden sharing.

 Adopting policies and enforceable laws to advance gender equality and empowerment of all women

The Global Shortfalls in Women's Empowerment



Approaching the midpoint of the 2030 Agenda for Sustainable Development, the world is not on track to achieve gender equality by 2030. So the time to act and invest in women and girls is now. Based on available data, 28 per cent of the SDG 5 indicators and sub-indicators are very far or far from the target; about one in three are at a moderate distance from the target, a quarter is close to the



Today, over 1.2 billion women and girls of reproductive age (15-49) live in countries and areas with some restrictions on access to contraception and safe abortion.



target and only 12 per cent are at target met or almost met. This year's SDG 5 tracker reveals a concerning regression in women's economic empowerment in some respects.⁴

COVID-19 has pushed close to 383 million women and girls to live in extreme poverty — much more than men.⁵ Inadequate access to decent work and social protection with 55 per cent of working mothers without maternity cash benefits reinforces feminization of poverty.

Conflict, climate, and COVID-19 have converged,

posing a triple threat to food security in developing regions, especially Africa. With less access to land, education, information, and financial resources, women are most affected by such catastrophes. The ongoing war in Ukraine is worsening food insecurity, limiting supplies of wheat, fertilizer, and fuel, and propelling inflation. Rising food prices are likely to exacerbate hunger, especially among women.

Drastic declines in maternal healthcare, including antenatal services, have occurred across countries. Today, over 1.2 billion women and girls of reproductive age (15-49) live in countries and areas with some restrictions on access to contraception and safe abortion.⁶ For girls, pregnancy, gender-based violence, and insecurity compound learning losses due to COVID-19 and chronic educational access and quality deficits.



4 United Nations | Department of Economics and Social Affairs. "Progress on the Sustainable Development Goals— The Gender Snapshot 2022", <https://www.unwomen.org/en>. Available at: https://www.unwomen.org/sites/default/files/2022-09/Progress-on-the-sustainable-development-goals-the-gender-snapshot-2022-en_0.pdf (Accessed on April 19, 2023).
5 Ibid.
6 United Nations | Department of Economics and Social Affairs. "Gender equality can't wait – we must achieve it now for current and future generations", <https://www.un.org/en/>. Available at: <https://www.un.org/en/desa/we-must-achieve-it-now-current-and-future-generations> (Accessed on April 19, 2023).

Water stress is intensifying, taking a toll on women’s and girls’ time, health, and lives. More than 733 million people live in a context of high and critical water stress.⁷ Millions of women and girls have to often walk long distances to collect safe and usable water. Without safe water, sanitation, and hygiene, more than 800,000 women lose their lives every year.⁸

Affordable and clean energy, a key to lifesaving care and productivity, remains out of reach for millions of women and girls in Asia and sub-Saharan Africa. 733 million people globally lack access to electricity and 2.5 billion lack access to clean cooking technologies.⁹ Such access would reduce fuel collection and cooking-related time, poverty and chronic obstructive pulmonary diseases in women.

Women, especially those from poor and marginalized communities, are disproportionately affected by climate change and the destruction of the Earth’s natural resources including forests and oceans. Their vulnerability

stems from their limited access to and control of land and environmental goods, exclusion from decision-making, and the higher likelihood of living in poverty. Conservation must serve social justice and women must be engaged in solutions that affect their environment, their livelihoods, and their way of life.

Violence against women remains high. Global health, climate, and humanitarian crises have further increased the risks of violence, especially for the most vulnerable women and girls, and women feel more unsafe than they did before the pandemic.

Women face challenges both on the demand and supply side—that is their own capacities and circumstances and the supporting ecosystem—in their economic empowerment and entrepreneurship journey. They tend to be less involved in entrepreneurship and often operate different types of businesses than men especially due to institutional barriers including negative social attitudes.

7 United Nations | Department of Economics and Social Affairs. “Stress on water resources in Northern Africa and Western Asia is already at dangerous levels”, <https://unstats.un.org/sdgs/>. Available at: <https://unstats.un.org/sdgs/report/2022/goal-06/#:~:text=More%20than%20733%20million%20people,use%20efficiency%20relieve%20water%20stress> (Accessed on April 19, 2023).

8 Fiona Callister. “Dirty water and lack of safe toilets among top five killers of women worldwide,” *Water Aid*, July 3, 2017. Available at: <https://www.wateraid.org/media/dirty-water-and-lack-of-safe-toilets-among-top-five-killers-of-women-worldwide#:~:text=Illnesses%20related%20to%20a%20lack,and%20chronic%20obstructive%20pulmonary%20disease> (Accessed on April 19, 2023).

9 “Tracking SDG 7 – The Energy Progress Report 2022”, *The World Bank*, June 1, 2022. Available at: <https://www.worldbank.org/en/topic/energy/publication/tracking-sdg-7-the-energy-progress-report-2022> (Accessed on April 19, 2023).



Notwithstanding the incentives for the development of women's entrepreneurship globally, a CEDAW report categorically recognized persistent barriers to women's access to financial credit and loans, mainly due to a lack of collateral such as land and housing property.



According to the Global Entrepreneurship Monitor (GEM)¹⁰, 2020/2021 Women's Entrepreneurship Report based on the analysis of women's entrepreneurship in 43 countries and four regions (Central & East Asia, Europe & North America, Latin America & Caribbean and Middle East & Africa) only one in every three growth-oriented entrepreneurs is a woman. The global Early-Stage Entrepreneurial Activity Rate for women entrepreneurs was 11%, representing almost half of all entrepreneurs. In comparison, the Established Business Ownership (EBO) rate for women is 5.6%, representing one in three established business owners globally.

There are also market failures that make it more difficult for women to be

successful in business creation and self-employment. For example, there may be failures in financial markets or public policy initiatives that are not reaching potential women entrepreneurs.

Despite women's education and learning, women generally have less access, and therefore, less experience in technical and managerial skills, digital awareness, financial competencies, and basic on-the-job learning that are prerequisites for self-employment.

Notwithstanding the incentives for the development of women's entrepreneurship globally, a CEDAW report categorically recognized persistent barriers to women's access to financial credit and loans, mainly due to a lack of collateral such as land



Research shows that ownership of immovable property also protects women from domestic violence. Globally, women own only 20 % of land and immovable property.



¹⁰ GEM | Global Entrepreneurship Monitor. *Women's Entrepreneurship 2020/21: Thriving through Crisis* (London: Global Entrepreneurship Research Association, 2021) Available at: <https://www.gemconsortium.org/reports/womens-entrepreneurship> (Accessed on April 19, 2023).

and housing property. Additionally, complex investment systems and opportunities are a big challenge for women's entrepreneurship. Most often, the borrowing terms are less favourable for women. Also, the lack of awareness among women entrepreneurs of the government or other financial institution-sponsored funding programmes causes a lack of access to finance.

For small businesses, access to formal business networks is key to greater success, both in the start-up phase and subsequent growth. Women entrepreneurs tend to have less diverse, smaller, and less controlled entrepreneurial networks. While many have overcome historical barriers by building professional networks, they tend to rely more heavily on family connections and informal networks for business.¹¹ Further, as women enter markets and engage in production, they face different and greater constraints and opportunities than men.

For all business gains to be equitable, and evenly distributed throughout the economy, access to markets with

unrestricted information is essential. Barriers such as restricted mobility of women owing to social norms and distance from the market, limit women's ability to sell or purchase goods and services.

Further, the lack of permission/certification to trade in certain markets, volumes traded in some markets and their competitive nature excludes women's access to large, centralized, domestic, and international markets.


Women are paid 20% less than men globally (ILO 2022)¹²— only 10 women are among the Fortune 500 leaders, hold 19.7% of board seats, 5% of CEO and 15% of CFO positions.¹³ They continue to face bias and obstacles in recruitment, promotion, re-entry, and struggle to break glass ceilings and occupational glass walls.

The burden of unpaid care and domestic work also limits the time women entrepreneurs can devote to their businesses. They restrict women's entrepreneurship, relegating them to being secondary income earners. Women, therefore, need infrastructural support—


11 National Women's Business Council. Research on Women's Participation in Corporate Supplier Diversity Programs (USA: NWBC, 2015).

12 "Closing gender pay gaps is more important than ever", *UN News*, September 18, 2022. Available at: <https://news.un.org/en/story/2022/09/1126901> (Accessed on April 19, 2023).

13 Katharina Buchholz. "How has the number of female CEOs in Fortune 500 companies changed over the last 20 years?", *World Economic Forum*, March 10, 2022. Available at: <https://www.weforum.org/agenda/2022/03/ceos-fortune-500-companies-female> (Accessed on April 19, 2023).



Hence, the urgency and importance of G20 addressing the entire rubric of gender equality issues with a focus on economic and financial empowerment, education training and skills, decent work and employment, digital and STEM participation, entrepreneurship and corporate and other leadership.



childcare including crèche services at or near the workplace and working women's hostels.

Ownership of assets is key to economic autonomy and allows women to start businesses. Additionally, it helps finances to flow into the hands of women and contributes to an overall positive impact on the health and education of families. Research shows that ownership of immovable property also protects women from domestic violence. Globally, women own only 20 % of land and immovable property.

Women lost an estimated \$800 billion in income in 2020 alone due to the pandemic and despite a rebound the global labour force participation rate for women is decreasing and is just over 50% compared to 80% for men.¹⁴ In developing countries it is even lower —25 % or less. Fewer women are in formal employment and have diminishing opportunities for business expansion or career progression.

Hence, the urgency and importance of G20 addressing the entire rubric of gender equality issues with a focus on economic and financial empowerment, education training and skills, decent work and employment, digital and STEM participation, entrepreneurship and corporate and other leadership.

Bridging the Gender Funding Gap



The Asian Development Bank (ADB) estimates that up to one billion women around the world are financially underserved or unserved. That translates into a huge sum of money needing to be invested. World Bank estimated that the gender finance gap for women's MSMEs alone stood at around \$1.7 trillion globally. Women entrepreneurs get 6 times less funding than men.

Funding for gender equality programs— both targeted and within transversal

¹⁴ "COVID-19 cost women globally over \$800 billion in lost income in one year", *OXFAM International*, April 29, 2021. Available at: <https://www.oxfam.org/en/press-releases/covid-19-cost-women-globally-over-800-billion-lost-income-one-year> (Accessed on April 19, 2023).



Stronger international cooperation, especially to mobilize, invest and deploy substantially increased, transformative financing for gender equality as provided for in Agenda 2030 and Addis Ababa Action Plan is imperative.



programs— from all sources viz., national and international, government, private sector and philanthropic, bilateral Official Development Assistance (ODA) or assistance from multilateral financial institutions, is inadequate and erratic and forms a fraction of the total financial flows. Funding for gender equality is not keeping pace with the increasing severity of global challenges and backlash against women’s rights.

This persisting gender financing gap is especially serious, given the extent of the gender equality deficit and the order of investment required. Financing gaps for implementing national actions plans on gender equality are often as high as 90%. ODA too accounts for a fraction of overall aid with only 4.6% targeting gender as a principal objective. Another 41.5% goes to programmes where gender equality was a secondary development goal.¹⁵

Stronger international cooperation, especially to mobilize, invest and deploy substantially increased, transformative

financing for gender equality as provided for in Agenda 2030 and Addis Ababa Action Plan is imperative to combat multiple, interlinked global crises that impact women and girls differentially and disproportionately but also to accelerate the achievement of SDG 5. At the present pace of investment and action, WEF and UN estimate that achieving Gender equality will take between 40 - 130 years in most areas. Such delay is unconscionable.

G20 Mission for Promoting Gender Equality



Over the years, G20 has expanded its agenda to inter-alia



¹⁵ UN Women. “Transformative Financing for Gender Equality”, <https://www.unwomen.org/en>, December 2015. Available at: <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2016/FPI%20Brief-Gender-Financing.pdf> (Accessed on April 19, 2023).

include trade, sustainable development, health, agriculture, energy, environment, climate change, and anti-corruption and labour and even issues such as counter-terrorism. Given its expanding agenda and the key role it plays in the global economy, financial, monetary and trading system, the G20 has been self-aware about its duty and potential to contribute to progress on gender equality.

The G20 Leaders' Declarations have included texts on the 'promotion of gender equality' since the 2010 Seoul Summit, with most presidencies including 'women's empowerment' as a cross-cutting area within priority themes from different perspectives.

The first sincere attempt to put women at the forefront was during Mexican G20 Presidency, 2012 when the G20 pledged to do more to promote women's economic empowerment, and committed to taking concrete actions to overcome the barriers hindering women's full economic and

social participation and to expand economic opportunities for women in G20 economies.

This was followed by women's financial inclusion and education in the St. Petersburg Declaration (2013). The G20 Brisbane Summit of 2014 is considered historic as G20 Leaders committed explicitly to reducing the gender gap in the labour force by 25 % by 2025 i.e. Brisbane '25 by 25' goal'. It recognized gender equality as central and committed to "bringing more than 100 million women into the labour force."¹⁶

In 2015, the Women-20 (W-20) an official engagement group was established during the Turkish Presidency in whose creation and sustenance UNWOMEN played a catalytic role. At its launch in Ankara as UN Assistant Secretary General, I stated that "We must support the W20 as a key vehicle for building on commitments made in the G20 and centering gender equality and

The G20 Brisbane Summit of 2014 is considered historic as G20 Leaders committed explicitly to reducing the gender gap in the labour force by 25 % by 2025 i.e. Brisbane '25 by 25' goal'.



¹⁶ OECD. Brisbane Summit, November 15–16, 2014. Available at: <https://www.oecd.org/g20/summits/brisbane/> (Accessed on April 19, 2023).

women’s empowerment in all larger agendas of the international community, international financial and economic system and formations for cooperation and governance. We must add to its masthead a clear commitment to women’s economic empowerment and participation and leadership in the economy as a key objective.”¹⁷

Under the German Presidency in 2017, the G20 Leaders’ Communiqué highlighted the need to reduce the gender gap, and to improve the access for women to STEM jobs. It launched #eSkills4Girls, the Women Entrepreneurs Financing Initiative (We-Fi)— the promotion of equal participation of women in the digital economy and entrepreneurship field, and the Businesswomen Leaders’ Taskforce.

During Japan’s Presidency in 2019, G20 EMPOWER — a private sector alliance for the Empowerment and Progression of Women’s Economic Representation as a standing Forum was

launched and has been followed up in succeeding presidencies.

Under Saudi Presidency in 2020, G20 High Level Policy for Digital Financial inclusion for Youth, Women and SMEs was launched under the Global Partnership for Financial Inclusion GPMI auspices. The first meeting of Conference on Women’s Empowerment bringing together ministers of Women’s affairs of G20 countries was held and institutionalized.

Under the Indonesian Presidency, the Bali Summit in 2022 adopted the Yogyakarta Financial Inclusion Framework and Action Plan for Harnessing Digitalization to increase productivity and foster sustainable and inclusive Economy for women and Youth and MSMEs.

While there have been efforts by the G20 and individual countries to include women’s issues in the framework of the G20 communiqués, there have been no dedicated Taskforces or Working Groups

While there have been efforts by the G20 and individual countries to include women’s issues in the framework of the G20 communiqués, there have been no dedicated Taskforces or Working Groups in G20.



¹⁷ “We must be diligent and vocal advocates” – Lakshmi Puri”, *UN Women*, September 8, 2015. Available at: <https://eca.unwomen.org/en/news/stories/2015/08/we-must-be-diligent-and-vocal-advocates-lakshmi-puri>, (Accessed on April 19, 2023).



What distinguishes India's Presidency is that it is the only country to have identified Women-led Development as a priority theme.



in G20. For the moment the G20 has three dedicated gender equality platforms, W-20, the EMPOWER forum and the Women's Conference.

India's Exceptional Commitment to *Nari Shakti*



India has been proactive in supporting the gender equality and women's empowerment agenda at G20, including the different G20 gender equality initiatives so far. What distinguishes India's Presidency is that it is the only country to have identified Women-led Development as a priority theme. This presents an unprecedented opportunity to decisively advance the "normative of implementation" of the UN's Global Gender Equality Compact, individually and collectively by G20 countries and to drive global action and achievement in a short time.

PM Modi's deeply held convictions about *Nari Shakti* or woman power, his mantra and vision of women-led development and his programs and policies in the last 9 years in India have been instrumental in advancing both the GEWE and SDG achievement agendas in a country of 1.3 billion with all its challenges of scale, scope, complexity, diversity intersectionality, traditions, and modernity.

PM Modi's vision for New India is one that is led by women. It is about sustainable development for, by and of women. It aims to achieve SDGs including SDG5 for all in terms of the Gandhian philosophy of Sarvodaya and Antodaya which is mirrored in Agenda 2030 premise of leaving no one behind and reaching the farthest first. All PM Modi's schemes therefore seek to transform the lives of and empower women and girls especially those most disadvantaged.



PM Modi's vision for New India is one that is led by women. It is about sustainable development for, by and of women. It aims to achieve SDGs including SDG5 for all in terms of the Gandhian philosophy of Sarvodaya and Antodaya.



In particular, in his \$ 10 trillion economy by 2030 and Amrit Kaal leading up to 2047 developed country ambition for India, women are seen as equal and indispensable actors, leaders and agents of change. With a life cycle continuum approach, the Government of India has tried to ensure that women’s voice and agency is supreme in India’s development aspiration and of an ‘*Atma Nirbhar Bharat*’ or “self-reliant India” and policies and actions contributing to it not just for her own sake, but in the interest of the entire global community in a post-COVID world. Any significant advance in women-led development for India’s “greater 50%” will contribute enormously to meeting gender equality goals and targets globally. PM Modi has, therefore, donned the mantle of a global advocate and leader for Nari Shakti — as he has done within India — and called for a mind-set change through the G20.

India will no doubt seize the opportunity to showcase gender-responsive policies, best practices and programs pioneered within the country to provide a life of dignity and equitable access to opportunities for all women and girls. These measures – targeted and transversal – can provide templates for national, regional and G20-wide adoption and replication to scale elsewhere,

especially in the global south. Equally, India’s own gender equality project will receive a fresh impetus and infusion of ideas, resources and cooperation from G20 countries.

The India Story on Women led Development



Through a targeted approach and schemes such as *Beti*

Bachao Beti Padhao (Save the Girl child, Educate the Girl child), *Poshan* (Nutrition), *Saksham Anganwadi* (Day-care facility), and *PM Matru Vandana Yojana* (maternity benefits program), backed with investment, the Government has been able to increase the sex ratio at birth and reduce maternal mortality ratio.





The Government of India has strengthened the constitutional and legal frameworks to unlock women's participation in the labour market.



The Government of India has strengthened the constitutional and legal frameworks to unlock women's participation in the labour market. These include progressive rules for maternity leave, which has been increased from 12 weeks to 26 weeks, Prevention of Sexual Harassment at the Workplace, equal pay, and other initiatives to ensure that women can work in the best possible circumstances.

The *Pradhan Mantri Gramin Digital Saksharta Abhiyan* (Prime Minister's Village Digital Literacy Campaign) aims to support sixty million people across India to become digitally literate and reconcile the male-female digital divide and over 300,000 Common Service Centres have been set up by the Ministry of Electronics & IT to provide Government-to-Citizen (G2C) e-Services by creating the physical service delivery ICT infrastructure.

These centres are spread across the country and provide over 300 digital services in the rural hinterland, creating rural digital entrepreneurs of whom nearly 67,000 are women entrepreneurs. These have created direct and indirect jobs to nearly one million citizens, 1/3 rd of whom are women.

Over 28 million women beneficiaries have been enrolled under Prime Minister's Skill development initiative *Pradhan Mantri*



To provide ease of living to women, financial independence, and economic and social empowerment, over 230 Million Jan Dhan bank accounts have been opened in India by women, under one of the largest financial inclusion programs in the world, mostly in rural areas.





India has a strong growth story in medium and large-scale women-led enterprises. Beyond this, it is characterized by unconventional women leaders across sectors from science, and technology to food, communication, entertainment, insurance and finance, agriculture, industry, education, and fashion.



Kaushal Vikas Yojana (PMKVY) and, over 19 million women beneficiaries have been certified. To provide ease of living to women, financial independence, and economic and social empowerment, over 230 Million Jan Dhan bank accounts have been opened in India by women, under one of the largest financial inclusion programs in the world, mostly in rural areas.

To economically empower women, 81% of loans of sizes from a million to ten million rupees under the flagship scheme of 'Stand-Up India' have been made available to women by the Government. Similarly, under the flagship, 'MUDRA' (or Prime Minister's Micro-Units Development & Refinance Agency) scheme, 68% of loans sized up to one million rupees have been sanctioned to women-owned and operated enterprises. The National Education Policy (NEP), 2020 prioritizes women's empowerment and envisions ensuring equitable access to quality education for all students,

with a special emphasis on Socially and Economically Disadvantaged Groups.

The Government of India is implementing policies regarding childcare facilities so that working women can focus better and reach their full potential at work. These include the National Crèche Scheme for the Children of Working Mothers.

India has sterling examples of women's community and grassroots leadership and Self Help Groups (10 million and 88 % of total SHGs). They are the role models in promoting women's rights, enabling a pathway to leadership and decision-making positions, inclusion and providing a global roadmap for leveraging grassroots leadership toward holistic empowerment of women.

India is fostering a new, empowered generation of women and girls, through access to productive resources, financing, and digital literacy. India has a strong growth story in medium and large-scale women-led enterprises. Beyond this, it is characterized by unconventional women

leaders across sectors from science, and technology to food, communication, entertainment, insurance and finance, agriculture, industry, education, and fashion, para-athletics, mountaineering, defence and combat roles, civil aviation, gig economy (food delivery services, logistics, transport services), women who successfully start/restart their careers (e.g., performing arts, using career restart programs), innovators in environmental conservation, etc.

Currently, 15% of Indian unicorns have at least one-woman founder. Across sectors, women are making their presence felt in global markets. India has taken significant initiatives to promote digital literacy among women, especially in AI and future skills.

Indian women have been leading the national agenda of digital and financial inclusion, environmental response and sustainable development- such as Transform India, Innovate India, and Swachh Bharat (Clean India Mission), especially for women at the local levels in unconventional capacities as Bank Sakhis (linkages with the bank and financial services), Pani Sakhis (linkages with clean

water and its conservation and energy conservation), Tablet Didis (linkages to digital literacy), women as Gram Panchayat councillors and secretaries, etc.

G20 Presidency of India and Women's Empowerment



The India G20 Presidency, 2023, is deeply committed to advancing gender-responsive, equitable, and sustainable development. Building on past presidencies, as well as current challenges posed by the COVID-19 pandemic, especially the long and complex economic recovery process, global conflicts, and climate change, India G20 will push for transformative actions and investments toward women's economic empowerment.

The G20 EMPOWER 2023 will pursue women's empowerment under SDG 5 as an overarching priority through the G20 work streams. Three specific priority areas include women's entrepreneurship — access to skills, support and finance, promoting women's participation and leadership in decision-making at the grassroots level and across the public and private sectors, increasing public private



The India G20 Presidency, 2023, is deeply committed to advancing gender-responsive, equitable, and sustainable development.





The proposed deliverable for India’s Presidency could be the first-ever Communiqué of G20 Ministers responsible for Women’s Empowerment.



partnerships to increase the reach and quality of women and girls’ education including STEM.

The Ministry of Women and Child Development (MWCD) of India has proposed that the G20 Women’s Empowerment Ministers Conference focus on “Women-led inclusive development at the cusp of inter-generational transformation.” The emphasis would be on women’s right to economic equality and equal opportunities, as key to sustainable development and as a youth-rich country on the role and potential of empowering its 450 million young women. Further, the ministry has suggested women’s issues as a cross-cutting theme across all the Working Group priorities, something the line ministries will have to take on board. The proposed deliverable for India’s Presidency could be the first-ever Communiqué of G20 Ministers responsible for Women’s Empowerment.

Recommendations on the Way Forward



The G20 process and summit communiqué, its eight finance and economy working groups, a dozen work streams and 11 engagement groups, the other priority themes of the Indian Presidency such as technological transformation and digital public infrastructure, green development, Lifestyle for Environment (LiFE) and climate finance, SDG implementation, and accelerated, inclusive and resilient economic growth and Multilateralism for the 21st century – must all be gender mainstreamed. Women must be well represented in all panels, mechanisms and G20 events. A dedicated working group is desirable as an institutional motor for gender-mainstreaming and monitoring of implementation.

The actionable outcomes and deliverables of the G20 Summit promised by India must target accelerated achievement




A dedicated Working Group is desirable as an institutional motor for gender-mainstreaming and monitoring of implementation.




of gender equality and the triumph of women-led development, I recommend a 10-point Action plan or the ten 'I's for G20's implementation of SDGs and the related Global Gender Equality Compact by the G20 countries for driving global action and transformation.

 **Inspiration** of the UN's GGEC in the conception and delivering of the global public goods especially sustainable development.


 **Indivisibility:** vertical and horizontal-of SDG5 and other SDGs in treatment.


 **Integration:** involving the systematic gender mainstreaming into all key decisions, laws, policies, activities, initiatives for SDG achievement — all of government and all of society approach.


 **Institutions:** creating, empowering, strengthening and resourcing dedicated GEWE institutions at all levels—global, G20, regional, national, local and ensuring that transversal institutions are gender responsive.


 **Investment:** Significantly increased and enhanced financial investment from all sources targeted and mainstreamed, and transformative

actions for financing gender equality policies and programs.

 **Information:** gender segregated Data Revolution should form the basis of the pyramid of statistics, analysis, monitoring and evaluation and the 50 GEWE indicators in UN's Global Indicators framework of SDGs should be backed up.

 **Innovation:** in all areas— socioeconomic and political and putting Science and technology/ Digital/Tech 4.0 in the service of women's empowerment and fostering STEM educated and skilled women and girls and their participation in R&D and tech generation.


 **Implementation** of reformed women's empowerment laws, policies and programs including temporary special measures/ quotas to overcome structural barriers.

 **Inclusion** of Multi-stakeholder actors—civil society organizations especially women's movements, faith groups, men and boys and private sector for “reengineering mindsets” and bring about behavioural change through a *jan aandolan* (people's movement).





The Indian Presidency needs to harvest the dozen or so G20 gender equality initiatives, build on them and launch new actionable initiatives based on Prime Minister Modi's many women-led development projects in India, which can act as lighthouses especially for the Global South.





 **Impact:** G20 commitments must make actual impact — systemic and substantive in the empowerment of all women and girls — especially those most marginalized to have voice, participation and leadership in driving SDG achievement and becoming their prime beneficiaries.

The Indian Presidency needs to harvest the dozen or so G20 gender equality initiatives, build on them and launch new actionable initiatives based on Prime Minister Modi's many women-led development projects in India, which can act as lighthouses especially for the Global South. There is need for some mechanism to review and monitor progress on implementation of these initiatives. The Delhi Summit could consider targeting some specific deliverables for launching and strengthening with the Amrit of financial infusion and political will coursing through the veins of each initiative.


 Transformative Financing initiatives such as:


 Platform for funding women led startups and linking with angel investors- inspired by Start Up India.


 Facility for funding Women MSMEs to grow — building on WE - FI adopted earlier by G20 and PM Modi's Stand-up India, Mudra, etc.


 Gender Responsive budgeting and government procurement commitment by all G20 countries.

 Incentivizing the corporate sector to commit to the UN's Women's Empowerment Principles as provided for in Addis Ababa Action Agenda. They must hold themselves accountable to gender equality within the organization by recruiting and promoting women to leadership positions, in the marketplace through sourcing from women suppliers and in the community through targeted CSR spending on women's empowerment projects.

 Build on the steps taken at the Bali conference to launch a comprehensive Women's Edge – Engage in Digital Empowerment Ecosystem for bridging the gender digital gap through access to public infrastructure, devices, education and skills.

 On Green Economy, LIFE and Climate Action, a G20 advocacy campaign and program valorising and supporting women's participation and leadership especially at grassroots/household/ community levels would be valuable.

 Launch a Gender Data Alliance of G20 on systematic collection, analysis, monitoring and evaluation of gender data and policies.

 G20 Care Economy Compact for valuing and reducing the burden of care work for women, freeing them up for formal work and generating 1 billion quality jobs of the future in the sunrise sector of the larger care economy that includes child and

elderly care, wellness and personal care and healthcare.

Conclusion

 The much-needed gender equality-related transformations will not happen unless the most powerful countries and economies of the world represented in the G20 show the way. The challenges of bringing about a consensus on India's ambitious women-led development agenda cannot be underestimated. India's G20 presidency represents an unmissable opportunity to achieve the intended and interconnected gender-related goals and targets. It symbolizes the hope that in times of deep crisis, the lotus of humanity and global solidarity shall bloom for the realization of the full potential of women and girls. I wish the Indian Presidency and PM Modi, Bhagirath-like resolve and success in bringing the Ganga of women's empowerment for nourishing and rejuvenating our One Earth, One Family, One Future that is envisaged in India's G20 aspiration.



The much-needed gender equality-related transformations will not happen unless the most powerful countries and economies of the world represented in the G20 show the way.



ABOUT THE AUTHOR



Lakshmi Puri is a former IFS officer and Ambassador. She has actively engaged in multilateral diplomacy since 1981. She also served at the United Nations for 15 years - as Director, International Trade Division, UNCTAD and later as Assistant Secretary General, United Nations and the founding Deputy Executive Director of UNWOMEN. She is a Distinguished Fellow of Indian Association of International Studies (IAIS) and recipient of the prestigious Eleanor Roosevelt Prize for Human Rights.

About ICWA

The Indian Council of World Affairs (ICWA) was established in 1943 by a group of eminent intellectuals led by Sir Tej Bahadur Sapru and Dr. H.N. Kunzru. Its principal objective was to create an Indian perspective on international relations and act as a repository of knowledge and thinking on foreign policy issues. The Council today conducts policy research through an in-house faculty as well as through external experts. It regularly organizes an array of intellectual activities including conferences, seminars, roundtable discussions, lectures and brings out a range of publications. It has a well-stocked library, an active website, and publishes the journal India Quarterly. ICWA has over 50 MoUs with international think tanks and research institutions to promote better understanding on international issues and develop areas of mutual cooperation. The Council also has partnerships with leading research institutions, think tanks and universities in India.

