



P.L.RAJ IAS & IPS ACADEMY

Building Bureaucrats Since 2006

6. Women-Led Development- Polity/Governance

Over the last decade, India has witnessed a paradigm shift from a welfare-oriented approach towards women to a model of women-led development, placing women at the centre of economic growth, governance, innovation, and decision-making. Key indicators reflect this transformation – Maternal Mortality Ratio declined from 130 per lakh live births (2014–15) to 88 (2021–23), institutional deliveries increased from 79% to 90.6%, and more than 14.5 lakh women serve as elected representatives in Panchayati Raj Institutions. The Nari Shakti Vandan Adhiniyam 2023 providing 33% reservation in Lok Sabha and State Assemblies marks the latest legislative milestone in this journey.

1. What is Women-Led Development?

Definition

1. Goes beyond welfare and empowerment by placing women at centre of economic growth, governance, innovation, decision-making
2. Views women NOT merely as beneficiaries of schemes but as **drivers of social and economic transformation**
3. Distinguishes from welfare approach (giving to women) and empowerment approach (enabling women) – women-led development means women leading change itself

2. Key Pillars of Women-Led Development

Health, Nutrition and Maternal Care

1. **Pradhan Mantri Matru Vandana Yojana (PMMVY)** – Maternity benefit scheme providing financial incentive for first live birth
2. **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)** – Free antenatal care on 9th of every month
3. **Janani Suraksha Yojana (JSY)** – Cash incentive for institutional delivery
4. **Janani Shishu Suraksha Karyakram (JSSK)** – Free entitlements to pregnant women, sick newborns
5. **Mission Indradhanush** – Expanded immunization coverage
6. **Poshan 2.0** – Nutritional support framework
7. MMR – 130 (2014–15) → **88 per lakh live births (2021–23)**
8. Institutional deliveries – 79% (2015–16) → **90.6% (2023–24)**

Education and Skill Development

1. **Beti Bachao Beti Padhao** – Improving girl child survival, education awareness
2. **Samagra Shiksha** – Improved girls' enrolment, retention in schools
3. **Kasturba Gandhi Balika Vidyalayas** – Residential schools for girls from disadvantaged communities
4. **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)** – Future-ready skills promotion
5. **NAVYA (Nurturing Aspirations through Vocational Training for Young Adolescent Girls)** – Vocational training for adolescent girls

Financial Inclusion and Entrepreneurship

1. **Pradhan Mantri Jan Dhan Yojana** – Brought millions of women into formal banking system
2. **Sukanya Samriddhi Yojana** – Long-term financial planning for girl children
3. **Pradhan Mantri Mudra Yojana** – Women constitute major share of beneficiaries (collateral-free loans up to ₹20 lakh)

Digital and Economic Empowerment

1. **Womaniya on GeM (Government e-Marketplace)** – Expanding market access for women entrepreneurs through government procurement
2. **SHE-Mart initiatives** – Digital marketplace for women-led businesses
3. **NaMo Drone Didi** – Enabling women to become technology-driven service providers in agriculture (training women SHG members as drone pilots)
4. Women increasingly participating in digital services, e-commerce, technology-driven livelihoods

Safety and Quality of Life

1. **Pradhan Mantri Ujjwala Yojana** – LPG access reducing indoor air pollution; improving women's health, time savings
2. **Jal Jeevan Mission** – Reduced burden of water collection; improved health outcomes (women primary water collectors)
3. **Pradhan Mantri Awas Yojana** – Strengthened women's property ownership, housing security (preference for women in house allotment)

Leadership and Political Participation

1. Women constituted **48.62% of electorate** in 2024 General Elections
2. **14.5 lakh+ women** serve as elected representatives in Panchayati Raj Institutions
3. **Nari Shakti Vandan Adhiniyam, 2023** – 33% reservation for women in Lok Sabha and State Legislative Assemblies (effective after delimitation exercise)

3. Significance of Women-Led Development

1. Promotes inclusive, sustainable economic growth by expanding productive workforce
2. Greater women's labour market participation contributing to innovation, job creation, economic diversification
3. Increased governance representation strengthening democratic participation, inclusive policymaking
4. Directly contributing to multiple SDGs – Gender equality (SDG 5), poverty reduction (SDG 1), quality education (SDG 4), good health (SDG 3), inclusive growth (SDG 8)
5. Demographic dividend realization – Women constitute ~50% population; their full participation doubling India's human capital contribution
6. Viksit Bharat 2047 – Women-led development essential for achieving developed nation status

4. Challenges to Realising Women-Led Development

Low Female Labour Force Participation

1. Despite improvements, women's workforce participation below potential
2. Structural barriers – Limited mobility, safety concerns, family responsibilities
3. Social barriers – Patriarchal norms restricting women's employment in certain sectors

Persistent Gender Wage Gap

1. Women facing wage disparities, unequal access to high-paying employment
2. Occupational segregation concentrating women in low-paying sectors

Digital Gender Divide

1. Unequal access to digital technologies, internet connectivity, digital skills
2. Particularly acute in rural areas
3. Limiting women's participation in digital economy

Burden of Unpaid Care Work

1. Women disproportionately shouldering household, caregiving responsibilities
2. Reducing availability for paid employment, entrepreneurship, education

3. India's unpaid care work estimated at significant percentage of GDP

Social and Cultural Constraints

1. Deep-rooted patriarchal norms, gender stereotypes
2. Safety concerns restricting mobility, opportunities
3. Child marriage, dowry practices persisting in some regions

Underrepresentation in Leadership

1. Women underrepresented in senior corporate, political, administrative, institutional leadership
2. Despite Nari Shakti Vandan Adhiniyam, implementation pending delimitation
3. Glass ceiling persisting in corporate sector

5. Way Forward

1. Create more employment opportunities for women in manufacturing, services, green economy, emerging technologies
2. Expand childcare facilities, crèches, social security systems reducing unpaid care burden
3. Effective implementation of women's reservation, leadership development programmes
4. Bridge digital gender divide through targeted digital literacy, infrastructure
5. Strengthen safety mechanisms encouraging women's mobility, participation
6. Equal pay legislation enforcement addressing gender wage gap

6. Conclusion

India's women-led development model positions women as agents of transformation rather than passive beneficiaries, with significant progress across health (MMR 88), education (institutional deliveries 90.6%), financial inclusion (Jan Dhan, MUDRA), digital empowerment (NaMo Drone Didi, Womaniya), and political participation (14.5 lakh PRI representatives, Nari Shakti Vandan Adhiniyam 2023). Persistent challenges — low FLFP, gender wage gap, digital divide, unpaid care burden, cultural constraints — require targeted policy responses to fully realize women's potential as drivers of Viksit Bharat 2047.

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