

PM DECLARES WOMEN-LED DEVELOPMENT AS GOVERNANCE CORNERSTONE - POLITY

NEWS: Recently, the Prime Minister declared **women-led development** as the cornerstone of governance at **Ahilya Bai's 300th birth anniversary** event in Bhopal, Madhya Pradesh.

- The Prime Minister also highlighted that the Government follows Lokmata Ahilyabai Holkar's mantra of "**Nagarik Devo Bhava**" (**Citizen as God**).

WHAT'S IN THE NEWS?

About Women Led Development

- **Women-Led Development** is a development approach where women lead, shape, and drive economic, social, and political progress, rather than being passive beneficiaries.
- It emphasizes **women's leadership, agency, and active participation** in decision-making, policy formulation, and implementation.
- A paradigm shift from *women's development* (services to women) to *women-led development* (women as leaders and innovators).

About Ahilyabai

- She was the **Queen (Maharani) of the Holkar dynasty** in the Maratha-ruled Malwa region, India.
- Born in Chandi, Maharashtra, to Mankoji Shinde and Sushila Shinde.
- Belonged to a **Marathi Hindu Dhangar family**.
- **Ahilyabai's Education and Military Training**
 - Involved in administration, finances, and diplomacy under Malhar Rao's guidance.
 - Trained in politics and governance by her mother-in-law, Gautama Bai Holkar.
 - In 1765, led a successful military attack on Gwalior, **following her father-in-law's instructions**.

Ahilyabai's Reign and contributions

- Established **Maheshwar (Madhya Pradesh)** as the seat of the **Holkar Dynasty**.
- **Established the textile industry in Maheshwar:** The Maheshwari sarees, still popular today, were promoted under her reign.

- It features a special double-sided **border woven using the ‘bugdi’ two-way technique.**
- **Renovation of Kashi Vishwanath Temple in Varanasi in 1780.**

Need for Women Led Development

- **Accelerating Economic Growth:** India’s GDP can increase by up to **30%** by bridging the gender gap in workforce participation (NFHS data).
 - Indian women, despite constituting **48% of the population, contribute only 18% to the gross domestic product (GDP)**, found a study by the **National Family Health Survey.**
- **Addressing Widening Gender Inequality:** India ranks **129/146 in Global Gender Gap Report, 2024**, with declines in education and economic participation.
 - India’s female labour force participation rate (FLFPR) has seen a rise, jumping from **23.3% in 2017-18 to 41.7% in 2023-24**, but below global average (48.7%)
- **Promoting Inclusive and Sustainable Development:** Women play a critical role in climate resilience, food security, and community welfare.
 - Women-led grassroots initiatives like the **Deendayal Antyodaya Yojana-NRLM** mobilized over **10 crore women** in self-help groups improving livelihoods.
- **Enhancing Healthcare and Social Well-being:** Women-led development improves health outcomes and reduces maternal mortality.
 - Extended maternity leave from 12 to **26 weeks** ensures better maternal and child health.
- **Empowering Women Financially and Legally:** Women owning property and having access to financial resources promotes dignity and decision-making power.
 - While **73.2% of rural women work in agriculture**, they only own about 12.8% of landholdings.
- **Fostering Political Participation and Governance:** Increased representation of women in governance leads to gender-sensitive policies and social inclusion.
 - In India, women representation in the parliament is only 14.7%, compared to the global average of **26.5% (UN Women, 2024).**
- **Creating Social and Cultural Transformation:** Women-led development challenges traditional gender roles and promotes equality.

- Women-led start-ups and increasing participation in (STEM) Science, technology, engineering, and mathematics (**43% female STEM graduates**) shift societal mindsets towards recognizing women's capabilities.

Current Status of Women in India

• Workforce Participation

- **FLFPR:** Increased from 23.3% (2017-18) to 41.7% (2023-24), with rural FLFPR at 47.6% (Economic Survey 2024-25).
- **Gender Pay Gap:** Women earn **20-36.7%** less than men (WEF, 2023; Global Gender Gap Report).
- **Unpaid Care Work:** Women spend **5x more time than men** on unpaid domestic work (Time Use Survey, 2020).
- **Sectoral Distribution:** 76.2% rural women in agriculture, 40.1% urban women in services (2023-24).

• Education

- **Female Literacy:** 71.5% (NFHS-5, 2023), compared to 87.4% for men; the global average is 79.9%.
- **STEM:** 43% of STEM graduates are women (highest globally), but only 14% participate in the STEM workforce.

• Health

- **Maternal Mortality Rate:** 97 per 1 lakh live births (2018-20), a significant improvement.
- **Anemia:** 57% of women aged 15-49 are anemic (NFHS-5, 2021).
- **Domestic Violence:** 29.3% of married women face domestic violence (NFHS-5, 2021).

• Entrepreneurship & Financial Inclusion

- **Startups:** 73,151 startups (50% of total) have at least one woman director; 7,000 are women-led (7.5% of total).
- **Enterprises:** 20% of non-farm enterprises are women-owned, 80% informal (MSME Report 2023-24). **Only 13.76%** of entrepreneurs are women.
- Women operate nearly 55% of bank accounts opened under PM Jan Dhan Yojana.

• Leadership

- **Defense:** Women in combat roles and NDA; Avani Chaturvedi became the first female fighter pilot (2016). Operation Sindoor (2025) led by women like Col. Sophia Qureshi symbolizes “**woman power.**”
- **Police:** States reserve 10-35% police positions for women.
- **Judiciary:** 14% of High Court judges are women; Justice B.V. Nagarathna is set to be India’s first woman CJI (2027).
- **Digital Inclusion**
 - **Mobile Ownership:** 25% of women vs. 41% of men own mobile phones (GSMA, 2024).
 - **Internet Access:** The Mobile Gender Gap Report 2021 highlights that Indian women are 15% less likely to use mobile internet than men.

Government Policies and Initiatives for Women-Led Development in India

- **Legislative Measures**
 - **Nari Shakti Vandan Adhiniyam (Women’s Reservation Bill), 2023:** Reserves one-third of seats for women in Lok Sabha, State Legislative Assemblies, and Delhi Assembly.
 - First major legislation passed in the new Parliament building, symbolizing the focus on women’s leadership.
 - **Muslim Women (Protection of Rights on Marriage) Act, 2019:** Abolished instant triple talaq, providing legal protection and social justice for Muslim women.
 - **Extension of Maternity Leave:** Maternity leave increased from 12 to 26 weeks to support working mothers.
- **Education & Health Schemes**
 - **Beti Bachao Beti Padhao (BBBP):** Campaign to improve child sex ratio and promote girl child education.
 - Resulted in sex ratio improvement from 918 (2014-15) to 937 (2020-21) and increased secondary education enrolment for girls.
 - **POSHAN Abhiyaan:** Focused on eradicating malnutrition through real-time monitoring and engagement of over 14 lakh Anganwadis.
 - Benefits around 10 crore women and children.
 - **Ayushman Bharat:** Provides free medical treatment up to ₹5 lakh, reducing financial barriers to healthcare, especially for women.
- **Science & Technology**

- Schemes like **Vigyan Jyoti** encourage girls to pursue STEM careers through scholarships and mentorship.
- **Women Scientists Scheme (WOS)** supports women returning to research after career breaks.
- Programs such as **KIRAN (Knowledge Involvement in Research Advancement through Nurturing)** provide funding and research support exclusively to women scientists.
 - **Chandrayaan-3:** Over 100 women scientists/engineers contributed.
- **Economic Empowerment and Livelihood Programs**
 - **Pradhan Mantri Awas Yojana – Gramin (PMAY-G):** Over 72% of houses under PMAY-G owned or co-owned by women, empowering them with property rights.
 - **Pradhan Mantri Ujjwala Yojana (PMUY):** Distributed over 10 crore LPG connections, reducing indoor air pollution and improving women's health.
 - **Swachh Bharat Mission (SBM):** Achieved Open Defecation Free (ODF) status, enhancing women's sanitation, safety, and dignity.
 - **Jal Jeevan Mission:** Ensures access to clean tap water in rural households, alleviating women's burden of water collection.
 - **PM Mudra Yojana & Stand-Up India:** PM Mudra Yojana sanctions 69% of 30 crore loans to women; Stand-Up India provides 84% loans to women for greenfield projects.
 - **Mahila Samman Savings Certificate:** A dedicated savings scheme for women introduced in the 2023-24 budget to promote financial inclusion.
- **Safety and Social Security**
 - **Mission Shakti:** Provides skill development, financial literacy, and access to legal and social support through One-Stop Centres and helpline (181).
 - **Women's Helpline and SHe-Box:** Platforms offering support to women facing violence or distress.
- **Skill Development and Capacity Building**
 - **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** Increased women's participation in skill training from 42.7% (2016) to 52.3% (2024).
 - **National Rural Livelihoods Mission (NRLM) / Deendayal Antyodaya Yojana:** Mobilized over 10 crore women into 92 lakh Self-Help Groups (SHGs), promoting financial inclusion and entrepreneurship.

- **Namo Drone Didi Campaign:** Empowers women in agriculture through drone technology.
 - Enhances income and morale of women.
- **Support for Women Entrepreneurs and Startups**
 - **Startup India Initiative:** Recognized over 73,000 startups with at least one woman director.
 - Startup India Seed Fund Scheme (SISFS) and Credit Guarantee Scheme for Startups (CGSS) provide financial support to women-led startups.
 - **Stand-Up India:** Facilitates bank loans from ₹10 lakh to ₹1 crore to women entrepreneurs from SC/ST communities.
- **Digital Literacy and Technology Access**
 - Digital inclusion schemes like **National Digital Literacy Mission (NDLM)** target rural and urban women to enhance digital skills, crucial for technology-driven sectors.
 - Training of **women Self-Help Groups (SHGs)** to operate **agricultural drones** underlines women's increasing role in tech-enabled rural development.

Challenges in Women-Led Development

- **Deep-Rooted Patriarchy and Social Norms:** Traditional gender roles restrict women's autonomy and participation in leadership.
 - Only **3% of women make independent household decisions** (NFHS-5).
 - Societal expectations around **caregiving and domestic responsibilities** hinder their participation in decision-making processes.
- **Low Female Labour Force Participation:** India's FLFPR remains low despite recent improvement.
 - Share of women in regular wage work declined from 21.9% (2018-19) to **15.9% (2022-23)**.
- **Limited Access to Education and Skill Development:** Education gaps and **early marriage limit** women's empowerment and career growth.
 - Female literacy rate is at **65%**, lower than male literacy (82%).
 - Despite 43% STEM graduates being women, a '**leaky pipeline**' exists preventing many women from reaching senior roles.
- **Gender-Based Violence and Safety Issues:** Fear of violence restricts women's mobility and participation in public life and workforce.

- India recorded **over 4 lakh crimes against women in 2021** (NCRB).
- **Economic Disparities and Financial Exclusion:** Women face wage gaps, job insecurity, and lack of collateral, limiting access to credit.
 - Only **19% of C-suite roles** in India are held by women; startups also show fewer women in senior roles.
- **Underrepresentation in Political and Leadership Roles:** Political participation remains low despite reservations in local governance.
 - Women constitute only **13.6% of Lok Sabha members** and **13% of Rajya Sabha members**.
- **Digital Gender Divide and Technology Access:** Limited digital literacy restricts women's access to education, financial services, and markets.
 - **Only 25%** of women own mobile phones compared to 41% of men (GSMA, 2024).

Global Efforts to Promote Women-Led Development

- **Convention on the Elimination of All Forms of Discrimination against Women (CEDAW):** Adopted in 1979,
 - It was established through the efforts of the United Nations Commission on the Status of Women(1946) to oversee women's rights and monitor their status worldwide.
- **UN Women:** formed in **2010** by the **United Nations General Assembly**,
 - It serves as the global entity dedicated to advancing gender equality and empowering women across nations.
- **International Women's Day:** Observed annually on March 8th.
 - It celebrates the accomplishments of women from diverse national, cultural, linguistic, economic, and political backgrounds worldwide.
 - Theme 2025: **"For ALL Women and Girls: Rights. Equality. Empowerment."**

Way Forward for Women-Led Development

- **Enhance Access to Quality Education and Skill Development:** Improve girls' access to **secondary and higher education**, especially in rural areas.
 - Promote **STEM education and digital literacy** to bridge the gender gap in technology and innovation.

- **Promote Women's Economic Empowerment and Entrepreneurship:** Strengthen financial inclusion by expanding **credit facilities** (Mudra Yojana, Stand-Up India) and easing collateral requirements.
 - Support **women-led startups with mentorship**, incubation, and easier regulatory compliance.
 - Foster **women's participation in formal sectors** by recognizing and valuing unpaid care work.
- **Increase Political Participation and Leadership:** Expedite implementation of the **Women's Reservation Bill** for greater representation in legislatures.
 - Encourage **women's leadership at grassroots** through capacity building of Panchayati Raj Institutions.
- **Improve Healthcare and Social Protection:** Expand maternal and reproductive health services, supported by schemes like **Ayushman Bharat and POSHAN Abhiyaan**.
 - Strengthen **safety nets and social protection**, including better maternity benefits and protection against gender-based violence.
- **Address Gender-Based Violence and Safety Concerns:** Strengthen enforcement of laws and **fast-track courts** for crimes against women.
 - Expand **public safety** measures like women-only transport, improved street lighting, and police patrolling.
- **Bridge the Digital Gender Divide:** Increase access to affordable smartphones and internet connectivity for women, especially in rural areas.
 - Implement **gender-responsive policies for AI** and emerging technologies to avoid bias.
- **Transform Social Norms and Promote Gender Sensitization:** Conduct nationwide campaigns to **challenge patriarchal mindsets** and promote shared domestic responsibilities.
 - **Engage men as allies** in promoting gender equality at home and workplace.

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