



# General Assembly

Distr.: General  
15 January 2024

English only

---

## Human Rights Council

### Fifty-fourth session

11 September–13 October 2023

Agenda item 8

### Follow-up and implementation of the Vienna Declaration and Programme of Action

## Written statement\* submitted by India Water Foundation, a non-governmental organization in special consultative status

The Secretary-General has received the following written statement which is circulated in accordance with Economic and Social Council resolution 1996/31.

[10 August 2023]

---

\* Issued as received, in the language of submission only.



## **Gender Equality and Empowerment: The Holy Grail for Development**

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

India has been proactive in supporting the gender equality and women's empowerment agenda, including the different gender equality initiatives so far. What distinguishes India's role is that it is the only country to have identified Women-led Development as a priority. This presents an unprecedented opportunity to decisively advance the “normative of implementation” of the UN's Global Gender Equality Compact, individually and collectively to drive global action and achievement in a short time. The Government of India's deeply held convictions about Nari Shakti or woman power, their mantra and vision of women-led development, programs and policies 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. The PM'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 leaving no one behind and reaching the farthest first. All government's schemes therefore seek to transform the lives of and empower women and girls especially those most disadvantaged.

Through a targeted approach and schemes such as Beti Bachao Beti Padhao (Save the Girl child, Educate the Girl child), Poshan (Nutrition), Saksham Anganwadi (Daycare 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. 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. Skills are essential to improve productivity, incomes and access to employment opportunities. Therefore, it was imperative to have a major component of vocational education and training in making poor women financially independent. Over 28 million women beneficiaries have been enrolled under Prime Minister's Skill development initiative (Kaushal Vikas Yojana) 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. 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.

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 (banker friends) (linkages with the bank and financial services), Pani Sakhis (water friends) (linkages with clean water and its conservation and energy conservation), Tablet Didis (linkages to digital literacy), women as Gram Panchayat (village governing body) councillors and secretaries etc. Government of India launched the Stand Up India scheme to promote entrepreneurship amongst women, Scheduled Caste and Scheduled Tribe categories, i.e., those sections of the population understood to be facing significant hurdles due to lack of advice/ mentorship as well as inadequate and delayed credit. The Scheme facilitates bank loans between Rs. 10 lakh to Rs. 1 crore to at least one scheduled Caste/ Scheduled Tribe borrower and at least one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector.

It is worth mentioning here that during our project in Meghalaya a north eastern state of India as knowledge and implementation partners of the government of Meghalaya India Water Foundation devised programmes that especially aided the tribal indigenous women who were marginalized. Meghalaya has primarily the indigenous population which is matrilineal society in name and women are without any role in decision making process related to their households or community. With help from IWF the communities received guidance and support, and with women empowerment being one of the objectives of the project, we also witnessed mobilization of women in large numbers. Led primarily by women, the initiative has managed to control illegal mining and hunting, promoted organic farming, created a revolving micro-credit fund, build an equitable irrigation system, and substantially improved and diversified local livelihoods. The establishment of a functioning credit and savings program has helped hundreds of women overcome generations of poverty and social exclusion. IWF sensitized women on official programmes, policies bringing awareness and developed pro-active attitude of participation. Women took the lead in planning, implementing, and monitoring activities and positioned them as agents of positive social and environmental change in the region and drivers of social harmony in the villages. Many took long journeys to attend workshops and classes for skills as diverse as financial literacy to pottery making and smoking fish, engaged in agribusiness through self-help groups formed to diversify activities, enhanced self-employment prospects, earn good economic returns and seized ownership rights and equal livelihood opportunity alongside men. While many other gender resilience programs are top-down and externally driven, but we made a concerted effort to ensure their initiatives are low-cost, contextually-appropriate and participatory.

The women who were organized under this program gather critical planning data to design their own solutions and negotiate with other stakeholders, as well as test and manage implementation of these solutions.

To address the issue of women's equality and uplift their social status, the Government of India has made a concerted effort by way of laws, plans, and programs in various spheres, with the realization that the way forward is to shift the focus from welfare to development. Thus women's empowerment has gained recognition as the core issue in uplifting the status of women.

---