

भविष्य, भागीदारी, बदलाव:

Potential Levers and Opportunities for Advancing Women's Economic Empowerment in U.P.





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This landscape study on Women's Economic Empowerment in the State of Uttar Pradesh has emerged from a secondary research conducted using available outcomes and indicators captured in publicly available databases of the Central Government. Additionally, district-wise data was collected and analysed from the identified government department(s) to present region-wise trends and identify key issues in the implementation of these schemes. The process of data collection and stakeholder consultations were facilitated by the Planning Department of the Government of Uttar Pradesh, which would not have been completed without the valuable guidance from Mr. Alok Kumar, IAS, Principal Secretary of the Planning Department, Government of Uttar Pradesh; Mr. Amrit Tripathi, IAS, Special Secretary of the Planning Department, Government of Uttar Pradesh; and further coordination support provided by Dr. Divya Saren Mehrotra, Director, Mrs. Alka Bahuguna Dhondiyal, Additional Director, and Mrs. Durgesh Nandini Singh, District Economic and Statistics Officer, Directorate of Economics and Statistics, Planning Department, Government of Uttar Pradesh. The analysis and recommendations in the report were further enhanced with the help of inputs from Dr. Shekhar Bonu, Senior Fellow and former Director-General of the Development Monitoring and Evaluation Office (DMEO) at NITI Aayog.

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The Udaiti Foundation (TUF) is a non-profit working to accelerate Women's Economic Empowerment in India so that every woman in India achieves her economic potential, making India a \$10 trillion economy by 2035. TUF is committed to enabling every Indian woman to achieve her full economic potential. Our mission is to drive ecosystem change by addressing key factors like entrepreneurship, quality jobs, gender smart infrastructure and financial inclusion.

LIST OF ABBREVIATIONS

ADB	– Asian Development Bank
AISHE	– All India Survey on Higher Education
ASAP	– Additional Skill Acquisition Programme
BC	– Business Correspondent
BPRD	– Bureau of Police Research & Development
CAGR	– Compound Annual Growth Rate
CIBIL	– Credit Information Bureau (India) Limited
CSC	– Common Service Center
CSO	– Civil Society Organization
CSR	– Corporate Social Responsibility
DBT	– Department of Biotechnology
DDUGKY	– Deen Dayal Upadhyaya Grameen Kaushalya Yojana
DFI	– Digital and Financial Inclusion
DHEW	– District Hub for Empowerment of Women
DIEP	– Directorate of Industries and Enterprise Promotion
DIF	– Directorate of Institutional Finance
DMEO	– Development Monitoring and Evaluation Office
DPIIT	– Department for Promotion of Industry and Internal Trade
ESDM	– Electronics Systems Design & Manufacturing
EV	– Electric Vehicle
FLFPR	– Female Labour Force Participation Rate
GDD	– Gender-Disaggregated Data
GDP	– Gross Domestic Product
GOI	– Government of India
GSDP	– Gross State Domestic Product
IAS	– Indian Administrative Service
ILO	– International Labour Organization
IMF	– International Monetary Fund
IPC	– Indian Penal Code
IT	– Information Technology
ITI	– Industrial Training Institute
ITR	– Income Tax Return
IWWAGE	– Institute for What Works to Advance Gender Equality
JLG	– Joint Liability Group
KVIC	– Khadi & Village Industries Commission
LLC	– Local Level Committee
Lok Sabha	– The House of the People (Lower House of Parliament)
MHA	– Ministry of Home Affairs
MIS	– Management Information Systems
MM	– Margin Money
MoCA	– Ministry of Corporate Affairs
MoCAFPD	– Ministry of Consumer Affairs, Food & Public Distribution
MoE	– Ministry of Education
MoHFW	– Ministry of Health and Family Welfare
MoLE	– Ministry for Labour & Employment

MoRTH – Ministry of Road Transport & Highways
MoSPI – Ministry of Statistics & Programme Implementation
MSDE – Ministry of Skill Development & Entrepreneurship
MSME – Micro, Small, and Medium Enterprises
MWCD – Ministry of Women & Child Development
NAPS – National Apprenticeship Promotion Scheme
NCVT – National Council of Vocational Training
NFHS – National Family Health Survey
NITI Aayog – National Institution for Transforming India
NRLM – National Rural Livelihood Mission
NSDC – National Skill Development Corporation
ODOP – One District, One Product
OECD – Organisation for Economic Co-operation and Development
ONDC – Open Network for Digital Commerce
ONORC – One Nation One Ration Card
OSC – One Stop Centre
PIB – Press Information Bureau
PLFS – Periodic Labour Force Survey
PLI – Production-Linked Incentive Scheme
PM MUDRA – Pradhan Mantri Micro Units Development Refinance Agency Yojana
PM SVANidhi – Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi
PMGDISHA – Pradhan Mantri Gramin Digital Saksharta Abhiyaan
PMJDY – Pradhan Mantri Jan Dhan Yojana
POSH – Prevention of Sexual Harassment
Rajya Sabha – The Council of States (Upper House of Parliament)
RLM – Rural Livelihood Mission
SEWA – Self Employed Women's Association
SEZ – Special Economic Zone
SHG – Self-Help Group
SIDBI – Small Industries Development Bank of India
SLBC – State Level Bankers' Committee
SMGI – Safety, Mobility and Gender Infrastructure
SRLM – State Rural Livelihoods Mission
SUDA – State Urban Development Agency
SWAYAM – Strengthening Women's institutions for Agency and Empowerment
TQH – The Quantum Hub
TUF – The Udaiti Foundation
TVET – Technical and Vocational Education and Training
UDISE – Unified District Information System for Education Plus
UP – Uttar Pradesh
UPSDM – Uttar Pradesh Skill Development Mission
WEE – Women's Economic Empowerment
WEE Index – Women Economic Empowerment Index
WWH – Working Women Hostel



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I. EXECUTIVE SUMMARY

In 2018, India articulated its vision towards a \$5 trillion economy by 2025, through a consistent focus on sectors with high-growth potential.¹ In recent discussions, policymakers have also highlighted the role of digital financial services, MSMEs, and infrastructure in catalysing this development.² Meanwhile, in 2023, over the course of its presidency of the G20, the country also spotlighted women-led development.³ Highlighting important enablers like skilling and education, entrepreneurship and digital innovation through successive conferences over the past year, the nation has aimed to work towards inclusive and sustainable progress.

Against this macro backdrop, the Government of Uttar Pradesh has set an ambitious target of transforming the state into a \$1-trillion economy by 2027, consistently contributing to the nation's economic growth.⁴ But, in order to achieve this target, women's participation is necessary. In India, according to PLFS estimates, the FLFPR has been steadily increasing for women aged 15-59, from 25.3% in 2017-18 to 39.8% in 2022-23.⁵ Meanwhile, UP's FLFPR has also grown (albeit more slowly) from 14.2% in 2017-18 to 32.1% in 2022-23.⁶ To fully realise the potential of half the population, however, targeted action is needed.

This report identifies progress, gaps and opportunities - including actionable measures towards catalysing women's economic empowerment in UP. Based on rigorous desk research, policy landscaping and stakeholder conversations, the report details both the current scenario and makes forward looking recommendations on five levers that policymakers can focus on to move the needle for women's economic empowerment in the state:

¹ PIB, Vision of a USD 5 Trillion Indian Economy <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1549454>

² Tenzin Pema, The Economic times, India on track to be a \$5 trillion economy by 2025: SBI Chairman <https://economictimes.indiatimes.com/news/et-india-rising-india-on-track-to-be-a-5-trillion-economy-by-2025-says-sbi-chairman-dinesh-khara/articleshow/101046457.cms?from=mdr>

³ PIB, Women-led development under India's G20 Presidency <https://pib.gov.in/PressReleaseSelfFramePage.aspx?PRID=1945250>

⁴ Saksham Tandon, Invest India, Uttar Pradesh Budget 2023-24: Roadmap to a Trillion Dollar Economy <https://www.investindia.gov.in/team-india-blogs/uttar-pradesh-budget-2023-24-roadmap-trillion-dollar-economy>

⁵ Periodic Labour Force Survey, Annual Report, 2022-23 https://mospi.gov.in/sites/default/files/publication_reports/AR_PLFS_2022_23N.pdf

⁶ *ibid.*

Lever	Current state/ key insights	Gaps / Challenges	Opportunities
Entrepreneurship	<ul style="list-style-type: none"> While 59% of beneficiaries in One District One Product (ODOP)'s training and toolkit component are women, their representation in the ODOP Margin Money (MM) accounts for only 24% of beneficiaries across the state. UP has the highest number of PM SVANidhi beneficiaries nationally Women account for 32% of beneficiaries in UP, compared to 42% nationally 	<p>Challenges include:</p> <ul style="list-style-type: none"> <i>Limited access to credit for entrepreneurial ventures</i> - women-owned MSMEs in UP have only 0.5% access to formal and government-assisted credit, vs 1.1% nationally. <i>Limited awareness about provisions under various schemes & policies</i> - for example, schemes like ODOP MM require women to possess specialised skills. Additionally, only 25% of PM SVANidhi loan recipients benefit from the cashback facility due to a lack of awareness. <i>Low pipeline from training to financial support</i> - schemes with training support see a higher number of women beneficiaries (>55%) against schemes with financing support (<25%). Share of women beneficiaries continue to fall in 2nd and 3rd term loans under PM SVANidhi <i>Wide variation in startup activity</i> - 80% women-led startups are concentrated in 7 districts 	<ul style="list-style-type: none"> Take a bank-first approach to make lending policies, processes, and products more gender-intentional and gender-inclusive, including integration of alternative credit assessment methods and leveraging credit guarantee to lend to new-to-credit women entrepreneurs Connect women enterprises under the schemes to digital public infrastructure like ONDC to bring them into the realm of digital commerce/ expand markets Assess the application to conversion process for the priority schemes for women entrepreneurs and make it a gender-inclusive user journey Partner with regional rural banks at the anchor lending institutions and increase their capacities to incorporate intentional gender-inclusive lending practices Leverage and promote the ODOP online storefront as an effective tool to expand the market presence and reach of women entrepreneurs Consider additional state government guarantee coverage for Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) Promote Udyam Assist to advance enterprises amongst women beneficiaries especially with 2nd term loan repayment history under PMSVANIdhi. Leverage NITI Aayog Women Entrepreneurship Platform (WEP) to build a network of women mentors & mentees Establish Women Entrepreneurship desks to help women with registrations, access to government schemes, etc. Establish tracking mechanism for ODOP Training & Toolkit beneficiaries; collect Gender Disaggregated Data (GDD) across enterprise cycle. Create incubation centres (for eg. at Panchayat Bhawan) for low-income women in identified clusters (Eg: Women Works, Delhi using Anganwadi infrastructure) Measure women's entrepreneurship landscape at district level (Women Economic Empowerment Index)

Lever	Current state/ key insights	Gaps / Challenges	Opportunities
Skills to Jobs	<ul style="list-style-type: none"> Women's participation in government ITIs is 32.9%, it drops to just 4.3% in private ITIs. Only 10% of ITI instructors are women, High women participation in DDUGKY (58% of all placed are women; 54% of all trained are women) 	<p>Gaps include:</p> <ul style="list-style-type: none"> <i>Trade concentration</i> - Despite a 20% reservation policy for women in courses, only 22 out of 188 trades meet the mandate. More concentrated in trades perceived as 'suited for women' <i>Broken pipeline from training to placement</i> - Despite 36.6% women trainees, UPSDM pipeline narrows from training to placement. Moreover, PMKVY had a placement rate of just 18.49% in UP, below the national average of 45.6% <i>Lack of gender- inclusive infrastructure.</i> 	<p>Opportunities for further action include:</p> <ul style="list-style-type: none"> Incentivizing enrollment through fee waivers, provision of transport and hostels etc Highlighting women role models from skilling programs to galvanise community Increasing the number of women ITI instructors Performance based financing for ITIs Counselling and awareness sessions for girls (secondary and higher schools) on ITI trades and its scope Tracking gender-based performance indicators Regularising District Apprenticeship Committee meetings. Targeted capacity building exercises to linking ITI/Polytechnic trainees to self-employment programs Ensuring availability of Working Women Hostels (WWHs) in new and existing clusters. Providing functional creche services in industrial areas
Digital and Financial Inclusion	<ul style="list-style-type: none"> Only 46% of women in UP own and use mobile phones; 30.6% use the internet, lagging behind the national average (54%). Women's computer literacy rate in UP stands at a mere 6.5%. Only 4.5% of women in UP accessed loans from microcredit programs 30% of Business Correspondents are women Women participation under PMGDISHA is high in all stages i.e. women registered, women who completed training and women certified 	<ul style="list-style-type: none"> Lower performance in DFI metrics than national average Low Level of Access to Devices/Internet Connections/Literacy (digital and financial) 	<p>To address these issues, the brief recommends the following:</p> <ul style="list-style-type: none"> Expanding the Bank Sakhi network Setting up SHG-run help desks to improve uptake of schemes Integrating digital literacy as part of school curricula Promoting community-based digital literacy initiatives. Impact Assessment of digital training programs to improve women's share in usage of digital and financial services Implement a gender wise tracking system for MUDRA loan beneficiaries Introduce Dual Authentication Technology to enable SHG account transactions in real time

Lever	Current state/ key insights	Gaps / Challenges	Opportunities
Safety, Mobility, and Infrastructure	<ul style="list-style-type: none"> UP has a high share of reported crimes against women, accounting for 13% of such cases across India. Low representation of women (compared to states such as Bih., Guj., Maha. & TN.- Refer to Annexure 4) in UP's police force, with just one woman police officer for every 4000 women. Only 10% of the bus conductors and drivers are women in the state's transportation sector 13% of the sanctioned Working Women Hostels (WWHs) in UP are operational. None of the 1,724 allocated creches under the National Creche Scheme are operational in UP. 	<ul style="list-style-type: none"> Low representation of women in public employment Shortage of safe accommodation options for working women Domestic responsibilities, particularly childcare, remain a significant barrier to women's workforce participation, and the lack of creches is a significant challenge in this regard. Inadequate POSH implementation monitoring Restricted mobility and safety of women 	<p>To address the challenges outlined, the brief recommends:</p> <ul style="list-style-type: none"> Enhancing the monitoring mechanisms for One Stop Centers Exploring collaboration opportunities with other women-centric schemes Increasing the availability of Working Women Hostels along with promoting awareness campaigns around them Leveraging corporate social responsibility (CSR), and philanthropic funding for providing infrastructure support to Working Women Hostels. Conducting quality Audits for Working Women Hostels Providing incentives to develop shared childcare facilities in industrial clusters to facilitate hiring and retention Establishing Gender Policy Lab in large cities Increasing frequency of pink buses and reservation of buses/coaches for women Institutionalising a feedback mechanism of creches through appointed nodal officers Strengthening 'Prevention of Sexual Harassment at Workplace' Act enabling Local Level Committees in all districts Ensuring effective escalation matrix for addressing POSH complaints
Emerging sectors	<ul style="list-style-type: none"> Nationally, around 20% of women are employed in formal manufacturing (compared to 5% in UP) Approximately 25% of the total workforce in services comprises women. 	<p>Under its trillion-dollar economy agenda, the UP Government is prioritising the expansion of its manufacturing and services sectors. This presents an opportunity to create avenues for employing more women in these sunrise sectors. The report specifically delves into the sectors of:</p> <ul style="list-style-type: none"> Electronics Systems Design & Manufacturing (ESDM) Healthcare Industry Dairy Textiles Tourism & Hospitality Food Processing. 	<p>Emerging recommendations include:</p> <ul style="list-style-type: none"> Skilling and training through initiatives like partnerships with industry leaders and private organisations and via apprenticeships; incentivization of women's employment in these sectors through measures such as land, tax, and stamp duty exemptions for hiring female workforce etc. Development of infrastructural support for women in sunrise sectors. Building a safer and motivated female workforce through measures such as boosting the strength of female supervisors, promoting exclusive all-women worklines in Special Economic Zones etc

Next steps detailed in the report suggest a roadmap that the UP government can utilise to harness its demographic dividend. These steps include:

- **Action-based entrepreneurship research:** The report makes a case for evidence-generation and the institutionalisation of gender-intentional solutions for women's enterprise growth. It recommends that the department convene ecosystem stakeholders (implementing organisations, donors, various entrepreneurship development agencies, financial institutions, policy makers and the women entrepreneurs themselves) to work towards the common goal of women-led development.
- **Institutional structures for testing and scaling interventions:** The report touches upon the impact that institutions like Women Welfare Corporations and District Hubs for Empowerment of Women can have on women's economic empowerment. The former can facilitate activities like disbursement of funds, handholding support, and streamlining efforts across departments. Meanwhile, the latter can aim to deliver modules and training on women's economic empowerment and perhaps even support working groups under the Department of Women Welfare focused on capacity building, awareness creation, safety, and gender infrastructure.
- **Analysing indicators for district level monitoring for gender-intentional outcomes:** The report highlights the need for an Women Economic Empowerment Index (WEE Index), an innovative tool to assess the effectiveness of various programs, schemes, and policies aimed at empowering women economically. This can help the Planning Department identify indicators across all the enabling levers of WEE, and develop metrics to regularise the reviews of schemes and policies from a gendered perspective to inform policy decisions. The Department can then also pilot the index in select districts, facilitating a targeted review of district-level performance and enabling measurements of progress made.
- **Solution testing in select lighthouse districts:** Using a district-level lens, the UP government can aim to support certain projects particularly for emerging sectors to develop a pool of solutions that can be implemented in the women's economic empowerment space.



2. CONTEXT

Uttar Pradesh (UP) has the third highest Gross State Domestic Product (GSDP) among Indian states, i.e., US\$230 billion as of February 2023.⁷ The state has maintained a commendable 8.2% Compound Annual Growth Rate (CAGR) from 2016-17 to 2021-22, which is at par with the national average.⁸ Between FY 2016 and FY 2020, UP recorded a remarkable 23% increase in per capita income; it has also gained recognition for its business-friendly environment, ranking second in the Ease of Doing Business index, after Andhra Pradesh. This, and the introduction of over 20 investor-friendly policies, has enabled it to emerge as a preferred investment destination.⁹

Based on this growth, the Government of Uttar Pradesh has set an ambitious target of transforming the state into a \$1-trillion economy within the next four years.¹⁰ As the most populous state in the country, Uttar Pradesh has vast reserves of untapped human potential to contribute to this journey, as it accounts for nearly 17.5% of the nation's young people.¹¹

However, a significant challenge lies in harnessing the state's demographic advantage to fuel this growth, specifically tapping the potential of its women. At 32.1%, UP has the lowest overall Female Labour Force Participation Rate (FLFPR) among the top five state economies in India.^{12, 13}

India's
3rd Largest
State Economy



Growing at
8.2%
CAGR
(FY 2016-22)



8%
Contribution to
national GDP



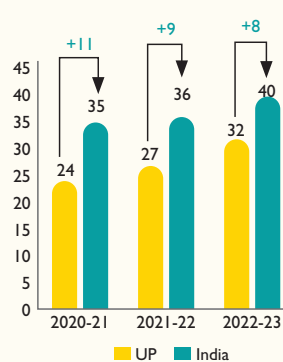
23%
per capital
income growth
(FY 2016-20)



5th
Rank among
landlocked
states on Export
Preparedness
Index, 2020

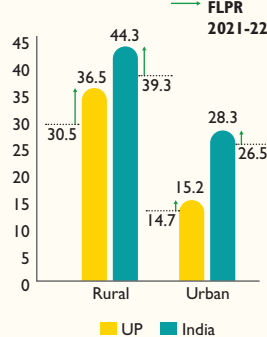
UP FLFPR has consistently trailed India, although the gap is closing

Female LFPR (%) [15-59 yrs]



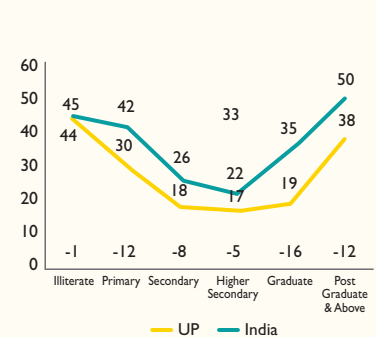
Urban UP lags behind more significantly than rural UP

Female LFPR (%) [15-59 yrs]



UP vs National avg.: Highest gap in FLFPR is for women with higher education

Female LFPR of different education level (%) [15-59 yrs]



Additionally, the share of women-owned MSMEs in UP is half of the national average, standing at 10% compared to the national average of 20%.¹⁴ Further, women participation in formal employment is also substantially across different sectors as detailed out below.¹⁵

⁷ Deepak Sood, Hindustan Times, UP can soon become a \$1 trillion economy <https://www.hindustantimes.com/opinion/up-can-soon-become-a-1-trillion-economy-101675916863084.html>

⁸ Umesh Raghuvanshi, Hindustan Times, 31.9% GSDP growth required to fuel Uttar Pradesh economy's four-fold increase <https://www.hindustantimes.com/cities/lucknow-news/319-gsdp-growth-required-to-fuel-uttar-pradesh-economy-s-four-fold-increase-101692300075933.html>

⁹ Invest UP, Business Climate <https://investup.gov.in/business-climate/>

¹⁰ Saksham Tandon, Invest India, Uttar Pradesh Budget 2023-24: Roadmap to a Trillion Dollar Economy <https://www.investindia.gov.in/team-india-blogs/uttar-pradesh-budget-2023-24-roadmap-trillion-dollar-economy>

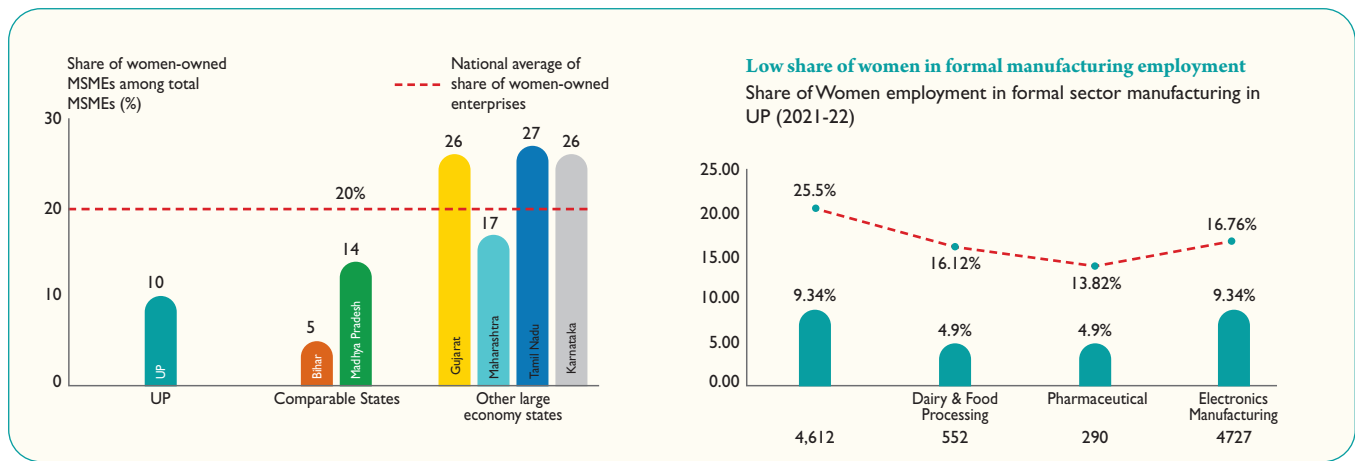
¹¹ As per 2011 Census data <https://censusindia.gov.in/census.website/>

¹² The top five economies referenced here on the basis of GSDP are: Gujarat, Maharashtra, Tamil Nadu, Karnataka, Uttar Pradesh.

¹³ LFPR (15-59 years) as per Ministry of Statistics and Programme Implementation, PLFS (2022-23) https://www.mospi.gov.in/sites/default/files/publication_reports/AR_PLFS_2022_23N.pdf?download=1

¹⁴ Ministry of MSME, Annual Report 2022-23 <https://msme.gov.in/sites/default/files/MSMEANNUALREPORT2022-23ENGLISH.pdf>

¹⁵ Annual Survey of Industries (2021-22) https://mospi.gov.in/sites/default/files/publication_reports/ASI%20Volume%201%202021-22%20%20Final.pdf



Periodic Labour Force Survey (PLFS) data from UP¹⁶ suggests that:

- UP FLFPR has consistently trailed India, although the gap is closing.
- FLFPR for urban UP lags behind more significantly than rural UP
- Against the national average, the highest gap in labour force participation is for women in urban areas who have received higher education.
- For 2021-22, only 14% of working age women in the state earn an income and 4% are employed in regular or casual jobs.
- For 2021-22, among PLFS clusters, Southern UP has the highest FLFPR (56.24%) while Northern Upper Ganga Plains cluster has the lowest FLFPR in the state (19.07%).

An IMF report estimates that closing the gender gap in workforce participation could boost India's welfare gains to around 35%.¹⁷ In this context, this brief aims to discuss opportunities for improving women's labour force participation in UP. It seeks to pinpoint priority areas within the state's economic landscape and propose actionable interventions capable of propelling Women's Economic Empowerment (WEE) forward.

This brief draws upon a landscape analysis undertaken as part of ongoing technical support being provided to the Planning Department, Govt. of UP, by The Udaiti Foundation to advance Women's Economic Empowerment in the State.

METHODOLOGY

The Udaiti Foundation collaborated with the Planning Department of UP to identify focus areas, along with relevant departments, schemes, and programs that can enable women's workforce participation. A comprehensive dataset was created by collecting and reviewing available information, drawing from sources such as Government of India surveys, online portals, and state-level departmental Management Information Systems (MIS).¹⁸ Gender-disaggregated data from departments at the state and district levels, wherever available, were subjected to rigorous analysis, highlighting gaps in implementation, and success stories. Moreover, consultations were conducted with government functionaries and other technical experts to gather qualitative inputs and recommendations.

¹⁶ Ministry of Statistics and Programme Implementation, PLFS (2022-23) https://www.mospi.gov.in/sites/default/files/publication_reports/AR_PLFS_2022_23N.pdf?download=1

¹⁷ Christine Lagarde and Jonathan D. Ostry, IMF, Economic Gains from Gender Inclusion: Even Greater than You Thought <https://www.imf.org/en/Blogs/Articles/2018/11/28/blog-economic-gains-from-gender-inclusion-even-greater-than-you-thought>

¹⁸ See Annexure 1

3. AREAS FOR CATALYSING ECONOMIC OPPORTUNITIES FOR WOMEN

Based on the methodology outlined in the previous section, the authors of this report have sought to present a holistic landscape of the women's economic empowerment ecosystem in UP. The key levers for change identified through this exercise are as follows:

- **Entrepreneurship**
- **Skills to Jobs**
- **Digital and Financial Inclusion**
- **Safety, Mobility and Gender Infrastructure**
- **Emerging Sectors**

The above is based upon a WEE framework developed by TUF to guide the analysis. This framework along with data analysis against key metrics can be found in Annexure 3 & 4.

This section draws on evidence and insights from UP on the performance of different schemes, and makes recommendations towards strengthening schemes performance as well as fortifying the overall policy ecosystem.

ENTREPRENEURSHIP

According to the report titled 'State of Working India 2023' released by Azim Premji University in 2022, self-employment among women was up 14 percentage points to nearly 65% between the quarter ended June 2018 and the quarter ended December 2022. The growth of self-employment was broadly attributed to distressed entrepreneurship due to economic conditions post COVID than opportunities.

Women entrepreneurship is not only essential for achieving gender equity, promoting equal access to economic opportunities, and dismantling barriers that hinder female participation in business, but also directly contributes to higher women in the labour force. A study indicates that women who start their own businesses tend to employ 3 times the number of women workers than businesses owned by men, making the business case for investing in more women-led and women-owned businesses.¹⁹

However, nearly half of all women entrepreneurs in India start businesses due to a necessity instead of entrepreneurial ambition.²⁰ A number of factors lead to the decision - post-secondary education level, entrepreneurial skills, presence of role models/ success stories, status of the job market, fear of failure, and entrepreneurial intentions/ ambitions.

¹⁹ Norberto Pignatti, IZA World of Labour, Encouraging women's labour force participation in transition countries <https://wol.iza.org/uploads/articles/264/pdfs/encouraging-womens-labor-force-participation-in-transition-countries.pdf>

²⁰ Krea University | IWWAGE, Women Entrepreneurs as the Powerhouse of Recovery https://www.indiaspend.com/uploads/2021/02/20/file_upload-417402.pdf

There are more than 25 government schemes/policies that provide support to enable women to start and scale their businesses; these policies have similar prongs in common, including access to finance, market linkages, capacity building, among others. There are evident tailwinds demonstrating the impact bundling of additional services has on incentivising women to undertake entrepreneurial activities, for example, bundling credit with personal financial solutions like insurance and savings, and building a shared services model to lower the cost of accessing business development resources.

Supporting and incentivising women's entrepreneurship can yield a positive impact on FLFPR by increasing both women's participation in business and their employment opportunities.

► Insights from UP

For this report, we sought to understand the current status of women's participation in various government sponsored schemes promoting entrepreneurship in the State, and identify gaps/bottlenecks, if any, that might hinder both aspiring or existing women entrepreneurs in the state in starting or scaling their business, respectively.

On studying the entrepreneurship landscape in the State, it was observed that UP has been actively working on creating an enabling environment for entrepreneurs through gender-intentional incentives and policies. Some distinct provisions, like women entrepreneurs are exempted 100% from stamp duty under the U.P. MSME Promotion Policy 2022²¹ of the Directorate of Industries and Enterprise Promotion; start-ups founded by women can avail additional 50% incentives on sustenance allowance and seed capital under the U.P. Start-Up Policy, 2020²² of the Department of IT and Electronics have been formulated. The following table consists of an indicative list of government run entrepreneurship schemes which play a key role in advancing women's entrepreneurship in the UP:

Government schemes to advance women's entrepreneurship in U.P.						
S. No.	Scheme	Department	Type of Support	Eligibility	Total beneficiaries	% Female Beneficiaries
1.	Prime Minister's Street Vendors Atmanirbhar Nidhi	SUDA	Financial	<p>1. (i) Street vendors having Certificate of Vending/ Identity Card issued by Urban Local Bodies (ULBs); or (ii) Vendors identified in the survey but have not been issued Certificate of Vending / Identity Card; or (iii) Street Vendors, left out of the ULB led identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC); or (iv) The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.</p> <p>2. Working Capital Amount: 1st term: ₹ 10,000 2nd term: ₹ 20,000 3rd term: Rs 30,000</p> <p>3. Interest Subsidy: 7%</p>	959586	308501 (32.14%)

²¹ U.P. MSME Promotion Policy, Pg 9 https://invest.up.gov.in/wp-content/uploads/2023/06/English_MSME-Policy-2022.pdf

²² U.P. Start-up Policy 2020 Pg 13 <https://invest.up.gov.in/wp-content/uploads/2023/02/Uttar-Pradesh-Startup-Policy-2020-First-Amendment-2022.pdf>

Government schemes to advance women's entrepreneurship in U.P.

S. No.	Scheme	Department	Type of Support	Eligibility	Total beneficiaries	% Female Beneficiaries
				<p>4. Guarantee clause: The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned, as indicated below, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which will be operated on portfolio basis:</p> <p>a) First Loss Default (Up to 5%): 100%</p> <p>b) Second Loss (beyond 5% up to 15%): 75% of default portfolio</p> <p>c) Maximum guarantee coverage will be 15% of the year portfolio</p>		
2	RSETI	RLM	Training	<p>1. Unemployed youth</p> <p>2. 18-45 years</p>	55981	48735 (87.05%)
3	Vishwakarma Shram Samman Yojana	DIEP	Training	<p>1. Age and Residency: Minimum age: 18 years; must be a UP resident</p> <p>2. Educational Qualification: Not mandatory</p> <p>3. Previous Benefits: No toolkit benefits from Central or State Government in the last 2 years.</p> <p>4. Eligible for the scheme only once per applicant or family (spouse included).</p> <p>5. Submission of affidavit to meet eligibility criteria.</p> <p>6. Traditional Artisanhip: People from different castes in traditional artisanhip eligible. Certificate required from Village Head, Chairman Nagar Panchayat, or Municipality/Municipal Corporation as proof.</p>	75000	47635 (63.51%)
4	One District One Product (Training & Toolkit Distribution)	DIEP	Financial	<p>1. Age and Residency: Minimum age: 18 years; must be UP resident</p> <p>2. Educational Qualification: Not mandatory.</p> <p>3. Previous Benefits: No toolkit benefits from Central or State Government in the last 2 years.</p> <p>4. Eligible for the scheme only once per applicant or family (spouse included).</p> <p>5. Submission of affidavit to meet eligibility criteria.</p>	20955	12367 (59.01%)

Government schemes to advance women's entrepreneurship in U.P.

S. No.	Scheme	Department	Type of Support	Eligibility	Total beneficiaries	% Female Beneficiaries
5	Self Employment Programme	SUDA	Training	<ol style="list-style-type: none"> For Training: No minimum requirement. For activities needing special skills, beneficiaries receive training under EST&P before financial support. For Loans: Group enterprise should have minimum 5 members (Age 18+) with a minimum of 70% members from urban poor families; Application/ intent to set up SHG/ ALF under SJSRY/NULM. Project Cost: Max. Unit project cost for individual micro enterprise- ₹ 2 Lakhs; for group finance for enterprises is ₹ 10 Lakhs Interest Subsidy: Over and above 7% rate of interest. The difference between 7% p.a. and prevailing rate of interest will be provided under DAY-NULM Margin Money: No MM for loans up to ₹ 50,000. For loans ₹ 50,000 - 10 lakhs, aim for 5% as margin. MM should not exceed 10% of the project cost under any circumstance. Guarantee Clause: 75% guarantee cover for the sanctioned credit facility. 80% guarantee cover for: Micro enterprises (loans up to ₹ 5 lakh), MSEs owned by women, and All loans in the North-East Region. 	70236	10300 (14.66%)
6	Start-up Village Entrepreneurship Programme	NRLM	Training	<ol style="list-style-type: none"> Any rural poor who is willing and self-reliant is eligible. Beneficiaries under MGNREGA, marginalised sections, women, SC and ST communities and rural artisans will be given specific preference 	5328	4795 (89.99%)
7	State Startup Policy	DPIIT	Financial	<ol style="list-style-type: none"> Any startup incorporated in UP having innovative idea/concept will be eligible Must be registered with GoI under Startup India Fiscal Incentive for Start Ups: <ul style="list-style-type: none"> Sustenance Allowance: Amount: ₹ 17,500 per month per startup. Duration: One year. Applicable to startups at the idea stage. Limited to 25 startups per incubator per year. Prototype Grant: Amount: Up to ₹ 5 Lakh per startup. One-time grant for DPIIT and StartInUP registered startups. Provided in a single tranche without the 50% additional incentive clause. Seed Capital/Marketing Assistance: Amount: Up to ₹ 7.5 Lakhs per startup. Purpose: Launching Minimum Viable Product (MVP) in the market. Disbursement: Milestone-based instalments (40% + 30% + 30%). 	9451	4494 (47.55%)

Government schemes to advance women's entrepreneurship in U.P.

S. No.	Scheme	Department	Type of Support	Eligibility	Total beneficiaries	% Female Beneficiaries
				<p>Commitment: Startups commit Key Performance Targets for each instalment. Evaluation Committee: Led by experts from institutions like STPI, IIT Kanpur, IIM Lucknow, etc.</p> <p>Approval: Grant demands sanctioned/ disbursed based on evaluation committee recommendations.</p> <p>- Additional Incentives: 50% extra for startups founded/co-founded by women/divyangjan/transgender with over 26% shareholding or those in Purvanchal/Bundelkhand regions. Also applicable to startups founded/co-founded by persons from the Economically Weaker Section (EWS).</p> <p>4. Non-Fiscal incentives:</p> <ul style="list-style-type: none"> - Self-Certification for Labour and Environment Laws - No inspections unless a credible violation complaint is filed in writing - Permission granted for 3-shift operations: Women allowed to work at night under prescribed precautions. 		
8	Prime Minister's Employment Guarantee Program	DIEP	Financial	<ol style="list-style-type: none"> 1. Individuals above 18 years are eligible. 2. No income limit for project assistance. 3. Educational Qualification: VIII standard pass required for projects over ₹ 10 lakh (Manufacturing) or ₹ 5 lakh (Business/Service). 4. Assistance only for new projects under PMEGP. 5. Exclusions: Existing units under other government schemes not eligible. Units that received government subsidies before are not eligible. 6. Only one person per family is eligible for financial assistance. 7. Working Capital: Maximum project cost is ₹ 50 lakh, which includes Term Loan for Capital Expenditure and Working Capital 	5160	1567 (30.36%)

Government schemes to advance women's entrepreneurship in U.P.

S. No.	Scheme	Department	Type of Support	Eligibility	Total beneficiaries	% Female Beneficiaries
9	Mukhyamantri Yuva Swarojgar Yojana	DIEP	Financial	<ol style="list-style-type: none"> 1. Residency and Age: UP resident; age 18-40 years. 2. Educational Qualification: Minimum High school or equivalent. 3. Financial Record: No defaults with banks or institutions. 4. Previous Scheme Benefits: No prior benefits from employment schemes availed 5. One-Time Benefit: Scheme applicable only once per family. 6. Affidavit Requirement: Mandatory affidavit for eligibility confirmation. 7. Working Capital/Project Cost: The Maximum loan amount for Industrial Sector is ₹ 25 Lacs and that of Service sector it is 10 Lacs. 8. Margin Money: The margin money for these two sectors is 25% of the loan amount. 	5011	1175 (23.44%)
10	One District One Product (Margin Money)	DIEP	Financial	<ol style="list-style-type: none"> 1. Age: 18 years and above. 2. Residency: UP resident. 3. Education: Not mandatory. 4. Assistance for ODOP product units in industry, service, and business sectors. 5. No defaults with banks or institutions. 6. No prior government self-employment scheme benefits availed 7. Applicable only once per applicant or family member 8. Affidavit Mandatory for confirming eligibility. 9. Special category beneficiaries need authentic certificates (SC/ST/OBC/Minority/Women/Disabled). 10. Margin Money: <ul style="list-style-type: none"> - For Projects of ₹25 lakhs: 25% of the entire project cost subject to a maximum of ₹6.25 lakhs, whichever is less - For ₹25 lakhs to 50 lakhs: ₹6.25 lakhs or 20% of the project cost whichever is more - ₹50 lakhs to 150 lakhs: ₹10 lakhs or 10% of the project cost, whichever is more - Exceeding ₹150 lakhs: 10% of the entire amount subject to maximum of ₹20 lakhs, whichever is less 	3511	876 (24.95%)

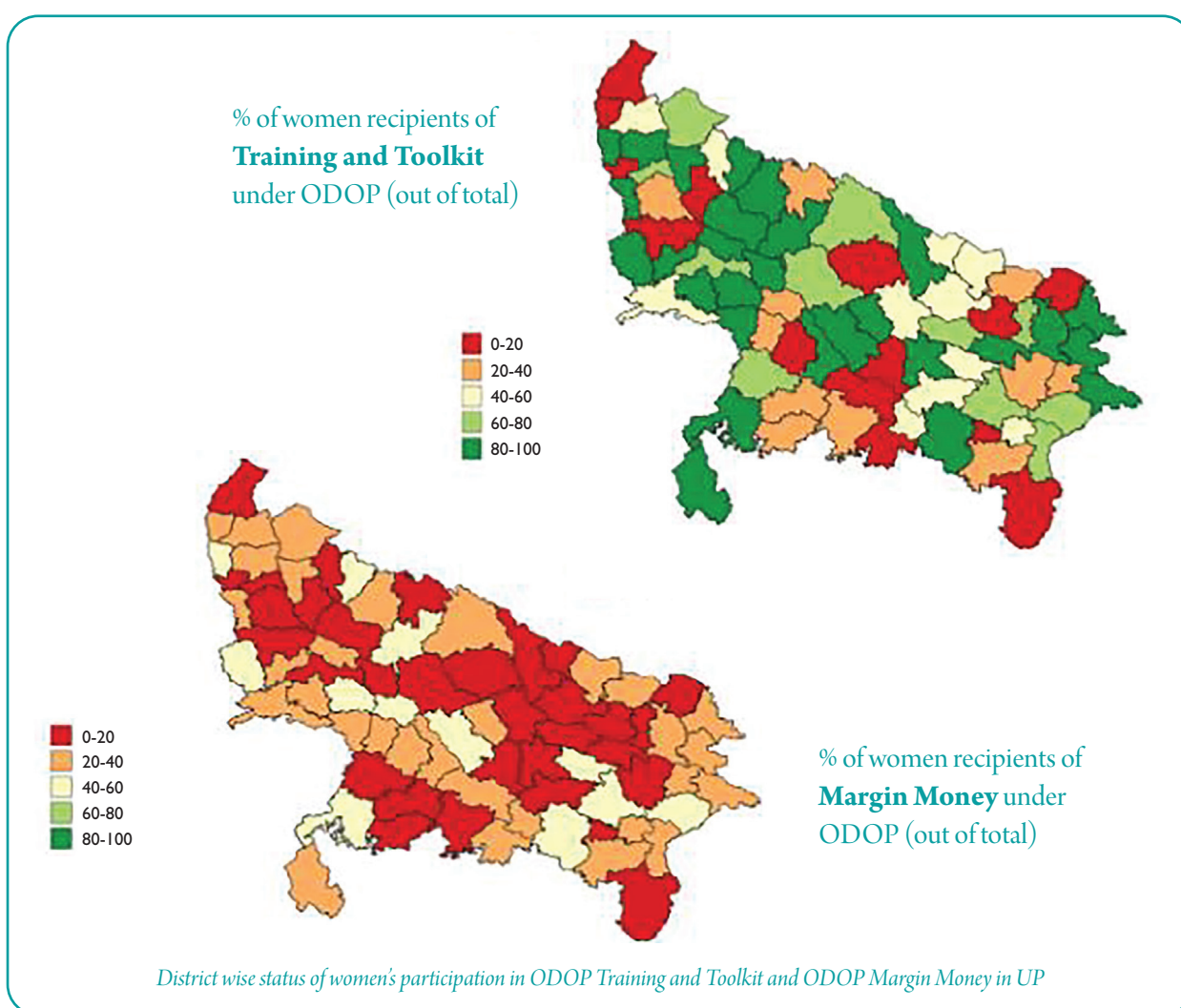
*All figures are for FY 2022-23, except ones marked 'Cumulative'

The sections below expand on a few schemes that have been signalled by the state government as a priority, owing to their potential impact. These schemes have significant political and social salience and undergo frequent monitoring and re-evaluation by the central government as well.

1) One District, One Product (ODOP): The One District One Product (ODOP) scheme was launched in UP in 2018 to promote localised economic development, adopting a strength-based approach by identifying and promoting a unique product from each district.²³ This targeted approach facilitates economies of scale, supply chain efficiencies, and specialised infrastructure development.

ODOP emphasises the integration of value chains for the chosen products by optimising production processes, enhancing product quality, and streamlining distribution networks. By integrating the entire value chain, ODOP aims to maximise economic output and competitiveness.

The scheme, due to its bundled components of access to skill building/training and finance through margin money (MM), holds immense potential to have a multiplier effect on bringing the unorganised handicrafts/traditional crafts enterprises under the realm of formal businesses. The focus is on making the enterprises self-reliant and ensuring the benefits are reached at the last mile, due to which more than one product has been included in a few districts under the scheme. For instance, in Agra, marble inlay products were added along with the traditional leather items as a part of the ODOP initiative.



²³ ODOP UP official website, About ODOP <https://www.odopup.in/en/article/frequently-asked-questions-faqs>

²⁴ *ibid.*

Currently, in the ODOP training and toolkit component, women make up 59% of total beneficiaries in the state. This statistic underscores a substantial level of interest and participation from women in this aspect of the program, yet the following issues have emerged:

◆ ***Low conversion of training to self-employment/enterprises***

Currently, the number of beneficiaries who started an income generating activity after receiving training under ODOP Training & Toolkit is not being tracked. Many women struggle to utilise the skills they acquire through the ODOP toolkit training for entrepreneurial activity as they lack the knowledge and the expertise for starting a new venture.²⁴ Low risk appetite due to cumbersome and inconvenient lending practices, among other factors like lack of credit history and low understanding of absorption of capital also contributes to them not opting for credit and launching their own enterprises.

◆ ***Insufficient market support***

During our beneficiary consultations, we observed that many of them are not involved in any income generating activity to utilise the training imparted. They further cited lack of backward and forward linkage support as a major challenge. This highlights that, in addition to imparting training and credit access, UP also needs to focus market linkages to support the enterprises developed under ODOP.

The 'margin money' (MM) component provides that a certain margin of the project cost is to be paid to the applicants in the form of subsidy to set up a project.²⁵ In the MM component of ODOP, **women's presence remains notably limited**, accounting for only an average of 24% of all beneficiaries across the state. It may be noted that MM is available to enterprises irrespective of whether they have been a participant of the Training & Toolkit component or not. Out of total applications received under the MM i.e. 9740 (FY.2022-23), only 29%(2814) of received applications were of women. On a relative scale, for female-led units that applied for MM, funds were disbursed to only 26% of them, while male-led units saw funds disbursed to 33% of the units.²⁶ This underrepresentation of women in the ODOP MM component is attributed to various reasons:

◆ ***Cumbersome/ Tedious Compliances***

The application process for availing MM requires substantial technical knowledge, including the ability to file digital applications, creating a Detailed Project Proposal (DPR) for banking institutions, handling GST documentation and submission of ITR documents. A DPR is a detailed financial document which provides insights like project feasibility, profitability, and potential risks, which also requires proficiency in accounting and finances. Limited access to guiding resources leading to lack of technical and financial skills makes it significantly cumbersome for women enterprises to apply.

◆ ***Lack of Gender-Disaggregated Evidence***

There is a profound lack of gender disaggregated data at the level of the lending institutions'. Through stakeholder consultations with government departments and banks, it was also deduced that there is no documentation of the reasons for rejection under clearly defined categories.²⁷ Establishing and identifying patterns or common reasons for rejection and addressing them could help expand the funnel of women entrepreneurs as applicants.

²⁵ Invest India, ODOP Programme <https://www.investindia.gov.in/team-india-blogs/one-district-one-product-odop-programme>

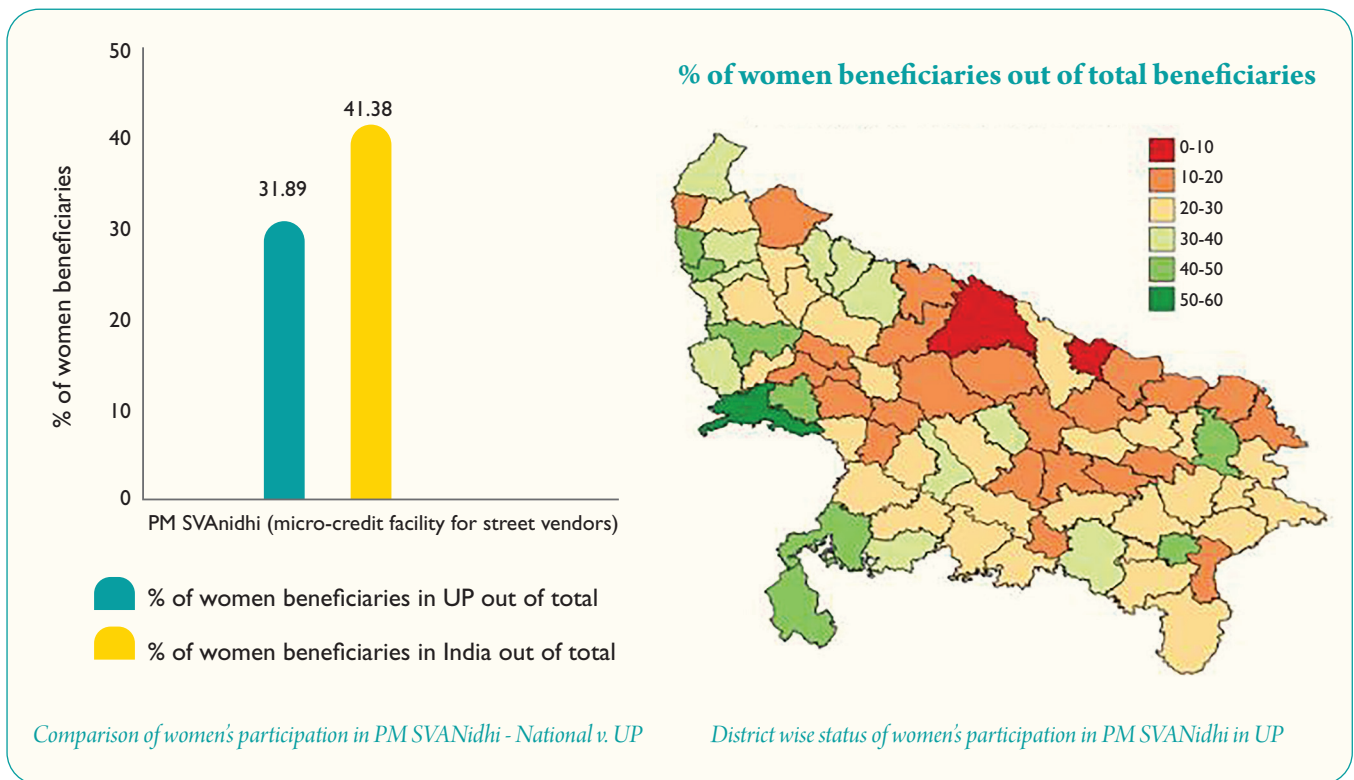
²⁶ Data received from state ODOP Cell

²⁷ Directorate of Industries and Enterprise Promotion (DIEP) UP Government 2022-23; Inputs received from Stakeholder Consultation

◆ **Inefficient targeting of beneficiaries**

There is also an imminent need to improve the process by which beneficiaries are identified for MM. On interacting with some applicants whose applications were rejected for being “not interested”, it was observed that many of these women were beneficiaries of ODOP Training & Toolkit program, but they were not involved in any entrepreneurial activity.²⁸ Their MM application forms were filled merely because of the fact they had participated in the training. There needs to be a distinct identification of applicants that have the intent and interest to start their own ventures as opposed to candidates who are interested in skilling but have no intent to convert the training into a business opportunity.

PM SVANidhi: The Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme for street vendors is a flagship program of the Government of India. It aims to provide eligible beneficiaries with working capital loans to improve their livelihoods towards self-reliance.²⁹ According to the PLFS survey (2017-18), there are approximately 11.9 million hawkers in the country of which 1.2 million are women (~10%), although this number is likely to have increased in the last few years.³⁰ Nationally, UP has the highest number of beneficiaries under PM SVANidhi, representing 26% of the total beneficiaries across the country. However, **women account for 32% (3,08,501 cumulatively) of all PM SVANidhi beneficiaries in the state, which is significantly lower than the national average of 42%.**³¹ Stakeholder conversations reveal some key insights.



²⁸ Based on telephonic interactions with rejected women applicants of ODOP MM from 8 districts
²⁹ PM SVANidhi website, Scheme Guidelines <https://www.pmsvanidhi.mohua.gov.in/Home/Schemes>
³⁰ https://www.wiego.org/sites/default/files/publications/file/WIEGO_Statistical_Brief_N24_India.pdf
³¹ PM SVANidhi dashboard <https://pmsvanidhi.mohua.gov.in/Home/PMSDashboard>

- First, several banks and financial institutions continue to use traditional credit risk assessment methods for analysing the repayment ability, and hence, sanctioning the loan. For first-time applicants, especially those with no prior credit history, meeting these criteria can be challenging. There is also a lack of gender-disaggregated data (GDD) to analyse the cases which are returned by banks on the grounds of low CIBIL scores. Unpacking this data could shed light on the unique reasons women's applications are rejected apart from the lack of a credit score.³²
- In UP, out of almost 13 lakh beneficiaries eligible for the first term, only 4.2 lakh qualified for the second term, and around 36,000 for the third term.³³ Considering that successful repayment of first term loan is a prerequisite to become eligible for 2nd and 3rd term loans, this indicates towards a low repayment status. Further, the loan repayment status needs to be analysed from a gender lens so as to identify unique challenges faced by women street vendors.
- Third, limited digital literacy among women poses a challenge. While 50% of street vendors receiving loans are digitally active, the lack of access to smartphones and low confidence in online transactions place women at a disadvantage in the application process. On an average, only 28% women street vendors are digitally active and contribute to only 18% of the digital transactions in Uttar Pradesh.³⁴

◆ **Scheme specific recommendations**

- **Tracking of ODOP Training & Toolkit beneficiaries:** Currently, there is no tracking of applicants graduating out of the training programme to understand whether they have started their enterprises or how has the programme benefited them. There needs to be a monitoring mechanism to assess whether the beneficiaries of this scheme have started any entrepreneurial activity or not. Through this, not only can the system identify candidates that have refrained from converting their skills into meaningful income generation activity but successful women participants who have been able to start their enterprises can also be identified as role models and leveraged to mentor further batches. The women participants who haven't started an income-generation activity post the training programme can also be linked to other relevant entrepreneurship programs as per their needs and skills, for example, SIDBI's CreditConnect.
- **Standardised Financing Models:** PM SVANidhi may be leveraged to promote women self-employment by partnering with banks to mutually develop standardised financing models tailored to cater to enterprise ideas that have low entry barriers such as food stalls, cloud kitchens, and tailoring shops.
- **Assisted Model of Delivery:** Last mile delivery agents - like Bank Sakhis and Udyami Mitras to implement PM SVANidhi and ODOP can be leveraged. Bolstering their digital capabilities and knowledge of government programmes can help them assist women entrepreneurs in navigating the digital landscape effectively.
- **Udyam Assist:** Promote Udyam Assist to advance enterprises amongst women beneficiaries with 2nd term loan repayment history under PMSVANidhi. The principal objective of Udyam Assist Platform (UAP) is to provide Udyam Registration to a large number of Informal Micro Enterprises (IMEs) not registered with GST authorities.

³² Stakeholders consulted: State Mission Manager, SUDA, POs, DUDA (4 districts)

³³ PM SVANidhi dashboard <https://pmsvanidhi.mohua.gov.in/Home/PMSDashboard> (as accessed on 17.10.2023)

³⁴ Inputs received from State Urban Development Agency (SUDA), GoUP

- **ODOP online storefront:** ODOP online storefront can be leveraged and promoted effectively to expand the market presence and reach of women entrepreneurs. A dedicated section can showcase products created by small-scale women entrepreneurs in UP. This will give them an edge as online platforms extend beyond regional boundaries which can help them gain access to broader markets, both within and outside the state and help them expand their customer base and generate sustainable income.

Box 1: Emerging good practices

The *Kudumbashree* program in Kerala empowers women by providing them with entrepreneurial training, access to credit, and opportunities to start and manage various businesses, from micro-enterprises to agriculture-related ventures. As of May 2023, it has been supporting 49,200 micro-enterprises.³⁵

The three-tier programme structure - community-driven, with a focus on grassroots participation - is designed to facilitate bottom-up planning and decision-making, ensuring that the program remains responsive to the needs and priorities of local communities. The participatory nature of the structure empowers women at the grassroots level and enables them to actively contribute to their own development.

Box 2: Emerging good practices

The *Business Women Connect* Program in Tanzania and Mozambique provides women with interest-bearing mobile savings accounts linked to M-Pesa, offering business training in areas like entrepreneurship, bookkeeping, and business expansion.³⁶ Graduates receive government-recognized certificates. A 2017 Mozambique pilot program covering 500 women entrepreneurs demonstrated a surge in phone-based savings from 56% to 93%, while business record-keeping improved from 25% to 60%.³⁷

◆ **Recommendations for giving a boost to women's entrepreneurship:**

In order to further boost women entrepreneurship, the UP government can implement the following list of measures:

a. Mentorship and upskilling:

- **Access to Mentorship at the Last Mile:** Facilitating teleconsultations and mentorship opportunities through incubators can offer invaluable guidance to aspiring women entrepreneurs. Mentorship programs could help them connect with experienced mentors, who can be onboarded by StartinUP, and can offer tailored guidance on business strategy, networking opportunities, and confidence-building. Moreover, women entrepreneurship desks can be set up within incubation centres in order to simplify registration processes and help them access government schemes.

³⁵ Kudumbashree official website, What is Kudumbashree <https://www.kudumbashree.org/pages/171>

³⁶ The World Bank, Using Digital Solutions to Address Barriers to Female Entrepreneurship <https://digitalforwomen.worldbank.org/tanzania-business-women-connect-project-1>

³⁷ Vodafone, Supporting businesswomen in Tanzania and Mozambique <https://www.vodafone.com/inclusion/supporting-businesswomen-tanzania-and-mozambique>

Box 3: Emerging good practices

The Women Entrepreneurship Platform (WEP) has launched a Mentorship Platform for women entrepreneurs, having provisions for individual mentoring, mentorship programs by organisations, curated mentorship workshops, and peer-to-peer mentoring. Once a women registers herself as a mentee on their portal³⁸, she can receive directed, enterprise-specific guidance from an onboarded mentor. A State chapter, with focussed efforts to have mentees on-boarded from MSMEs and Start-ups, can help fill the void for sector specific mentorship. To ensure last-mile access, the existing infrastructure of Atal Innovation Mission (AIM) can also be leveraged to house these mentoring chapters in each district. StartinUp can also consider exhorting women start-ups leaders to enroll in the FICCI Flo Start-up program.³⁹

- **Integration of Entrepreneurship in Education:** To foster women entrepreneurship in UP, it is imperative to start at the educational level. Integrating modules on entrepreneurial mindset development, along with practical components, into the curricula of high school and college students can instil the entrepreneurial spirit early on. Offering entrepreneurship training as part of technical skill programs can empower women with the knowledge and skills necessary to embark on entrepreneurial journeys in traditionally male-dominated fields. This can boost their self-confidence, and help them overcome societal barriers.

Box 4: Emerging good practices

Swavlamban Skill to Enterprise Model (STEM) is a joint Initiative of Delhi Skills and Entrepreneurship University (DSEU) and SIDBI where 30 participants with a business idea will be selected through a rigorous selection procedure for a 6 month course. DSEU will support and nurture entrepreneurs and provide quality mentorship to steer the entrepreneurial journeys of those interested, by providing incubation, and handholding. UP can consider facilitating such a partnership with business schools existing within the State.

- **Upskilling for business growth:** Government can consider collaborating with private sector organisations to provide essential digital business literacy training to women entrepreneurs. Programs like Google's WomenWill⁴⁰, a free mobile app that provides interactive lessons for women to learn business and digital marketing skills, can equip them with the skills needed for online business management and access to credit.

Box 5: Emerging good practices

WomenWorks Programme has been launched by the Women and Child Welfare Department of Delhi Govt in association with DSEU. The programme leverages local Anganwadi hubs as incubation and acceleration spaces to mobilise aspiring and existing women entrepreneurs from low-income communities to start and scale their businesses. The program provides need-based technical and business skills, business registration and compliances support, and market linkages (for sourcing as well as selling). For implementing this, DSEU has hired a team of 60+ personnel as Fellows and Consultants, trained in program management and entrepreneurship who act like an Anganwadi CEO for the programme. UP can consider a similar model by leveraging budgetary provisions of Mission Shakti, which has also been a State priority.

³⁸ <https://wep.gov.in/mentor-individual-landing>

³⁹ FICCI Flo is platform providing basic mentoring, entrepreneurial mentoring and professional mentoring to women entrepreneurs

⁴⁰ Details available at <https://womenwill.google/>

Strengthening access to working capital

- **Innovative financial products:** Create enabling arrangements for piloting and socialising innovative financial products such as collateral free lending (which leverage digital trails), and blended finance models, and promoting SIDBI's Credit Guarantee Fund Trust for Micro and Small Enterprises for women applicants with lack of credit history. This may entail:
 - a. **From supply side:** Taking a bank-first approach to solving for bottlenecks in lending practices - evaluation of policies, processes and products being implemented by state banks to understand the gender-biases and how to increase their pipeline to include more female borrowers. Some specific potential interventions include:
 - i. Sensitisation of the last-mile banking staff on how to approach and target women-led enterprises better, along with policy mandates like credit guarantee schemes to eliminate information asymmetry and risk-averse mindset
 - ii. Regional rural banks are significant drivers of growth at the district level. Their presence in rural areas can be leveraged by placing them as the 'anchor' lending institution under SIDBI's Credit Guarantee Scheme and establishing a risk sharing model with them, providing them with underwriting support.
 - iii. Creating specific credit guarantees under the key government schemes on promoting women's entrepreneurship to increase bankers' risk appetite to lend to women enterprises under these programmes.
 - iv. Integrating alternative credit assessment tools into formal financing systems that take into account non-traditional data like business cash flows, digital transactions history, social media interactions, offline cash statements, psychometric analysis, etc.
 - b. **From demand side:** Devising interventions that specifically focus on formalising women-led enterprises can help make them finance ready. Accordingly, the abovementioned convergence model may also include components focussing on documentation, registration, and supporting the WEs to build capacity to absorb capital.

Box 6: Emerging good practices

The Haryana *Matrushakti Udyamita* Yojana, administered by the Haryana Women Development Corporation, offers subsidised loans to support women in starting their own businesses. This initiative is designed for women with family incomes not exceeding ₹ 5 lakh annually. With no requirement for collateral, the scheme provides a maximum loan limit of ₹ 3 lakhs, aiming to facilitate entrepreneurial endeavours among women from diverse financial backgrounds. Similar loan provisions with interest subsidies in specific industries where women are largely absent can promote women led co-operatives, MSMEs, Startups in UP.

- **Leveraging potential of Bank Sakhi Model:** In optimising the Bank Sakhi model, a comprehensive approach addressing both demand and supply sides is essential. On the demand side, there's a critical need to make women Sakhi more credit-ready through tailored skill enhancement programs and financial counselling. Simultaneously, the supply side inputs play a pivotal role. Capacity building and training programs with a focus on technological proficiency can help enhance financial literacy and entrepreneurial skills.

- **Encouraging Innovation and Ideas:** Organising business competitions at various tiers, from block to district and state, can serve as a significant catalyst for women-led startups. For example, the Maharashtra State Innovation Society (MSInS) organises Business Plan Competitions in different districts of Maharashtra.⁴¹ Similar competitions for women-led startups can incentivise innovation and entrepreneurial spirit among women entrepreneurs in UP. Building on this, seed funding and work orders can be offered as prizes to provide critical initial capital to support the growth of potential women-led startups at different levels and stages of growth.
- c. Incorporating Gender Disaggregated Data for Policy review:** The Nivesh Mitra portal of the Invest UP programme, that acts as a single window for entrepreneurs and investors to avail benefits of various entrepreneurship and employment promotion policies supporting MSMEs, has simplified the process of applying for permits, licences and financial incentives, however, it doesn't display gender disaggregated data for these benefits availed.⁴² Considering that many of the financial incentives are promoting women's employment and entrepreneurship, it is crucial that this data be reviewed from a gendered lens.

SKILLS TO JOBS

There is growing demand for women across multiple sunrise sectors such as finance, IT, and healthcare. UP has a vibrant skilling ecosystem that can position women to take up these opportunities. Studies indicate that women who receive training alongside their formal education, such as through participating in Technical and Vocational Education and Training (TVET) programs have an increased probability (11%) of gaining employment.^{43,44} Training programs that prioritise gender inclusivity demonstrate a more significant positive effect on women's labour market prospects.⁴⁵ For example, in Laos, a construction-focused TVET program has significantly increased female enrollment by setting targets, providing dorms, employing female trainers, and challenging gender norms through a homestay initiative where trainers live with local families. Evidence shows that owing to the gendered focus of the programme, women are finding it relatively easy to find jobs in the construction space and to set up their own ventures.⁴⁶

► Insights from UP

For this report, we examined 3 questions - the current status of participation of women in the skilling ecosystem of the State, whether these skills are making women more employable or job ready thus translating skilling into income generation and lastly, what are some of the areas that have untapped potential. The last question has been dealt with in more detail in the section 'Emerging Sector'. UP faces significant challenges in uptake of skilling opportunities by women and girls. Here is a quick glance at a few key programs in UP's skilling landscape:

- **Technical Education through Industrial Training Institutes (ITIs):** ITIs offer vocational training courses for women in various sectors and trades, including beauty, fashion, electronics, and more. They play a crucial role in providing skill training for women, aiming to create employment opportunities, foster self-employment, and promote entrepreneurship among women of different socio-economic levels and age groups.

⁴¹ <https://www.msins.in/businessplan>

⁴² <https://niveshmitra.up.nic.in/DashboardPublic.aspx>

⁴³ Asian Development Bank, Women in the Workforce <https://www.adb.org/sites/default/files/publication/158480/women-workforce-unmet-potential.pdf>

⁴⁴ International Initiative for Impact Evaluation (3ie), Vocational And Business Training To Improve Women's Labour Market Outcomes In Low- And Middle-Income Countries - A Systematic Review <https://developmentevidence.3ieimpact.org/search-result-details/systematic-review-repository/vocational-and-business-training-to-improve-womens-labour-market-outcomes-in-low-and-middle-income-countries-a-systematic-review/9324>

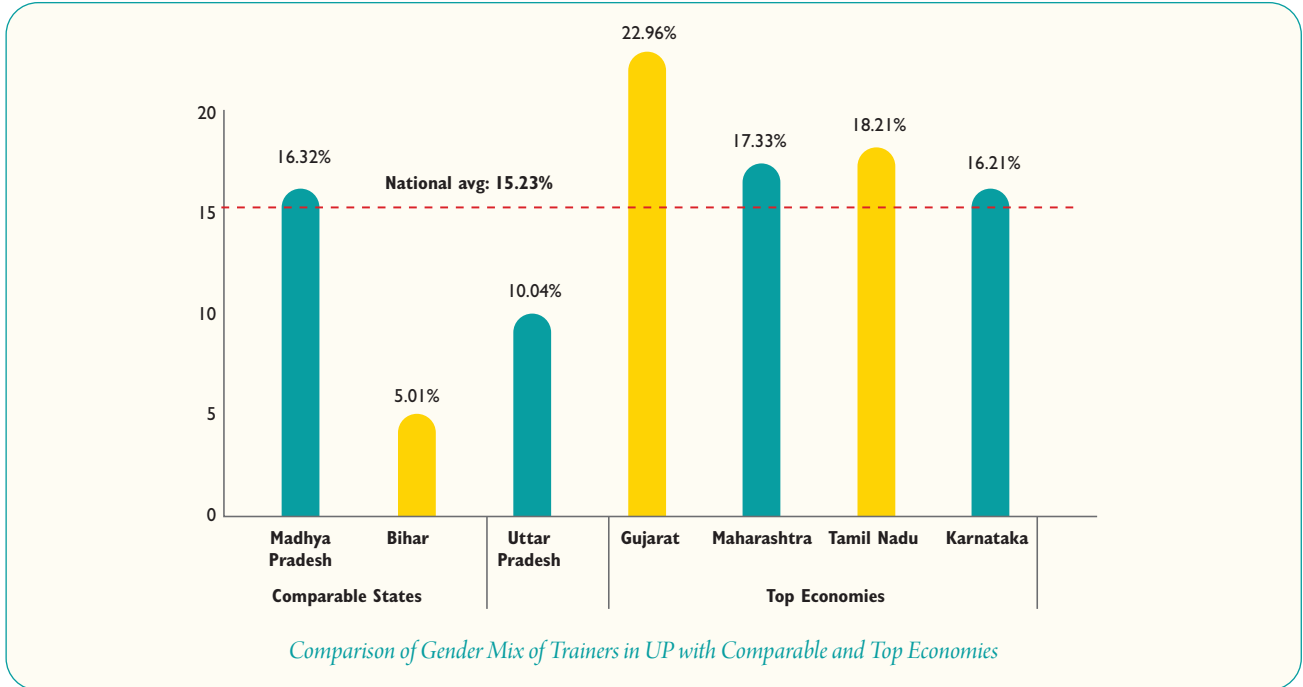
⁴⁵ Simantini Mohapatra and Bimal Kishore Sahoo, Determinants of participation in self-help-groups (SHG) and its impact on women empowerment https://www.researchgate.net/publication/301741507_Determinants_of_participation_in_self-help-groups_SHG_and_its_impact_on_women_empowerment

⁴⁶ https://www.britishcouncil.org/sites/default/files/developing_skills_programming_through_a_gender_lens.pdf

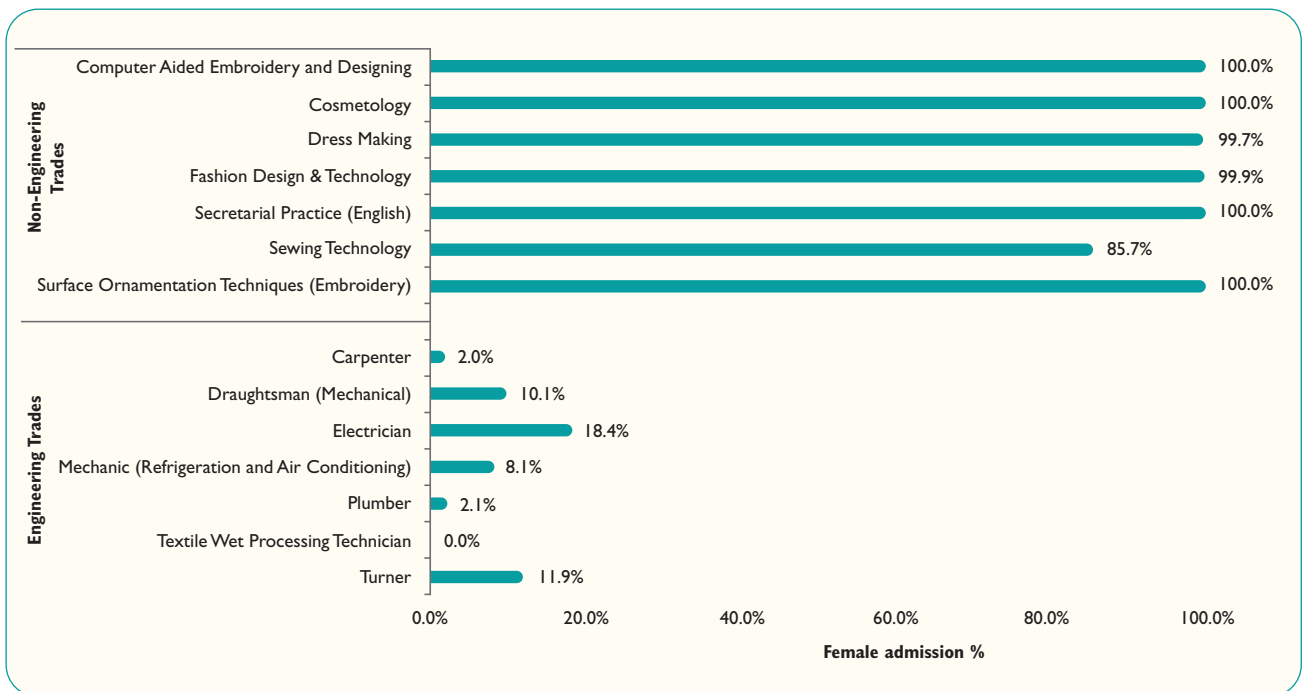
⁴⁶ NCVT MIS, ITI Dashboard <https://www.ncvtmis.gov.in/Pages/Dashboard/DashboardMain.aspx>

Data indicates that there is a substantial gender gap in private sector technical education. While there is moderate **engagement in technical education with 32.9% participation by women in government ITIs**, there is a low engagement in private ITIs with **4.3% participation by women**.

Moreover, the state falls below the national average in terms of female instructors with **only 10% of ITI instructors being female compared to the national average of 15%**.⁴⁷



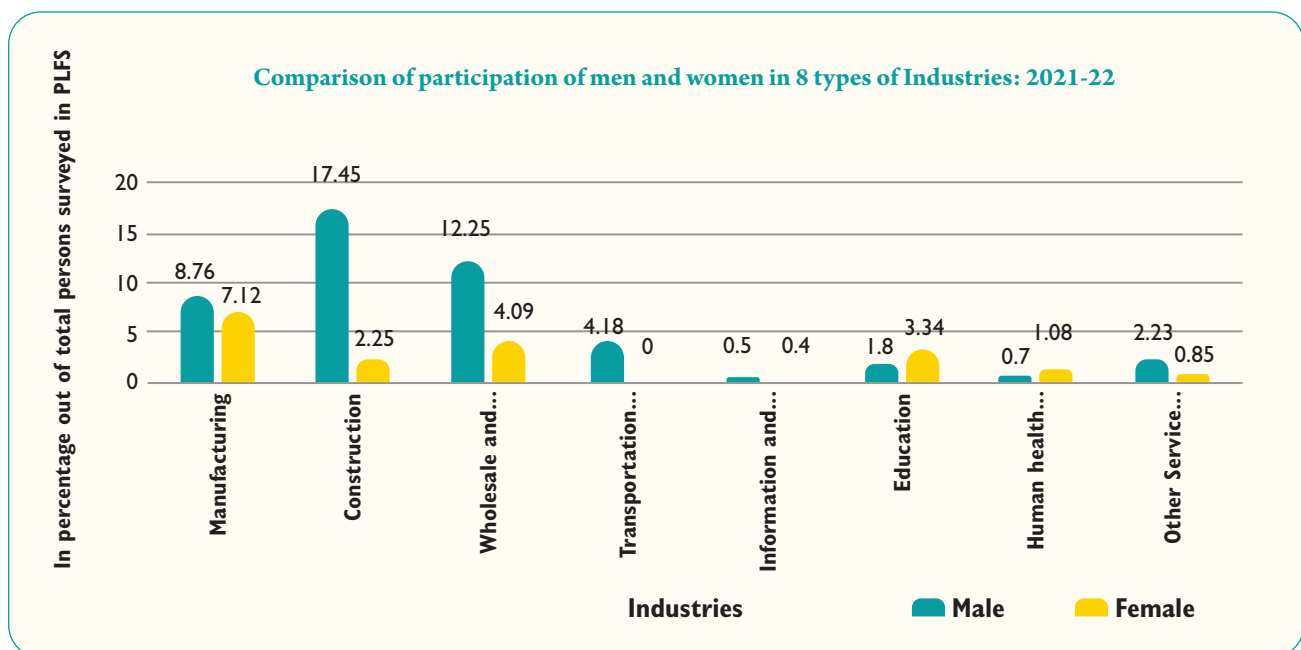
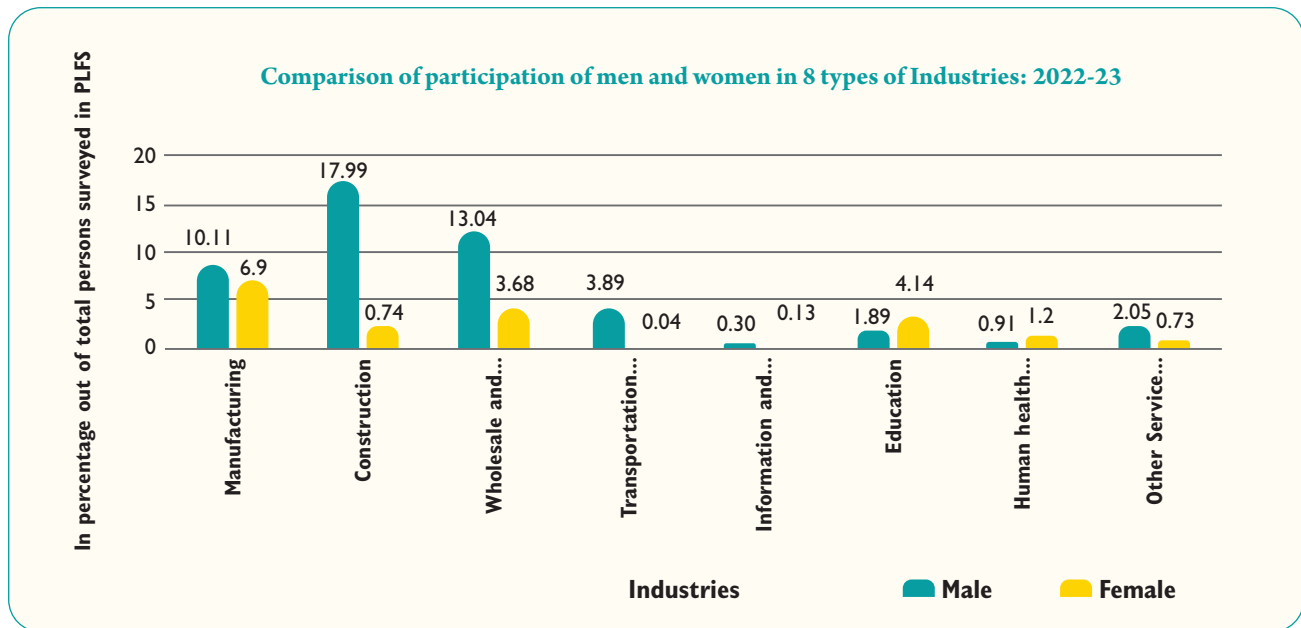
Despite a 20% reservation policy mandated by the state for women in every course, only 22 out of 188 trades fulfil the mandate. Moreover, the top 10 trades with women trainees are mainly in traditional gendered occupations which includes cosmetology, fashion design, sewing technology, dress making & stenography.



⁴⁷ NCVT MIS, ITI Dashboard <https://www.ncvtmis.gov.in/Pages/Dashboard/DashboardMain.aspx>

Based on our examination, we have identified three primary factors contributing to the underrepresentation of women in ITIs:

Firstly, **women tend to be overrepresented in specific trades.** While women make up 76% of the non-engineering trades, they represent only 11% in engineering trades.⁴⁸ There is gender-based segregation of trades due to social norms and perceptions about ‘suitably feminine’ vs. masculine activities. This also stems from the difference in participation of men and women in various types of industries. Except for ‘Education’ and ‘Human Health and Social Work Activities’, women’s participation in other industries such as Manufacturing, Construction, Wholesale/repair/trade of motor-vehicles and motorcycles, and Transportation and Storage remains over the years⁴⁹.



Comparison of participation of men and women in different types of industries as per PLFS 2022-23 and PLFS 2021-22

⁴⁸ As per data received from the Department of Training & Employment

⁴⁹ Periodic Labour Force Survey (PLFS), Ministry of Statistics and Programme Implementation (MoSPI) (2021-22; 2022-23)

Additionally, there is limited awareness of job opportunities for women in engineering trades. During stakeholder consultations⁵⁰ with female trainees of trades like Turner, Electrician and Fitter, a majority preferred government jobs over private sector opportunities although they would consider the latter if amenities like hostel facilities and/or travel support along with safe working conditions were assured.

Secondly, **the placement rate for women in ITIs is notably lower than for men.** In UP, only 6% of the total placed trainees are female, which may be because the trades often chosen by women, like sewing technology and cosmetology, are often oriented towards self-employment.⁵¹ This suggests the need for bundling in entrepreneurial skills and linkages to credit and incubation support. It is also important to note that self-employment or entrepreneurship data is not factored into the overall placement statistics of ITIs in UP, which further contributes to the low representation of women in job placements. In our conversations with trainees of Fashion Technology, a clear need for mentorship support and alumni network was identified. Despite their enthusiasm to start entrepreneurial ventures, the lack of role models and guidance becomes a significant hurdle on their path toward self-employment.

Third, **the lack of gender inclusive infrastructure** further discourages women from pursuing ITI training. Stakeholder consultations revealed that female trainees often find the workshop conditions difficult to work under. For instance, lack of proper washroom facilities in industries during apprenticeships and jobs deter female trainees from taking up engineering trades. It is also worth mentioning that, like female trainees, a larger percentage of women instructors are confined to specific trades.⁵²

- **Apprenticeship programs:** Apprenticeships combine hands-on learning within the workplace with targeted classroom instruction tailored to the job's requirements, playing a crucial role in fostering economic empowerment for women.⁵³ With this objective, through the National Apprenticeship Promotion Scheme (NAPS) scheme, the government provides financial assistance to industries that engage apprentices.⁵⁴ Engaging more women in apprenticeship can improve the link between skilling programs and employment. In UP currently, the **state's participation rate for female apprentices taking up designated trades is 10.2%**, falling behind the already low national average of 11.7%. Similarly, **only 17.5% of female apprentices in UP take up optional trades, compared to the national average of 25.2%**.⁵⁵ This gap highlights the need to engage women and girls more effectively in apprenticeship programs. A recent IWWAGE and TQH report highlights a range of factors contributing to the underrepresentation of women in apprenticeship programs like NAPS. These factors include issues such as the absence of gender-specific targets, as well as the prevalence of occupational segregation and entrenched gender stereotypes that confine women to household and caregiving roles. Additionally, women's limited presence in feeder institutions like ITIs and the absence of essential workplace safety infrastructure further discourage women's participation.⁵⁶

⁵⁰ Consultation held with 12 female trainees enrolled in engineering trades from Govt. ITI Aliganj, Lucknow

⁵¹ *ibid.*

⁵² NCVT MIS, ITI Dashboard <https://www.ncvtmis.gov.in/Pages/Dashboard/DashboardMain.aspx>

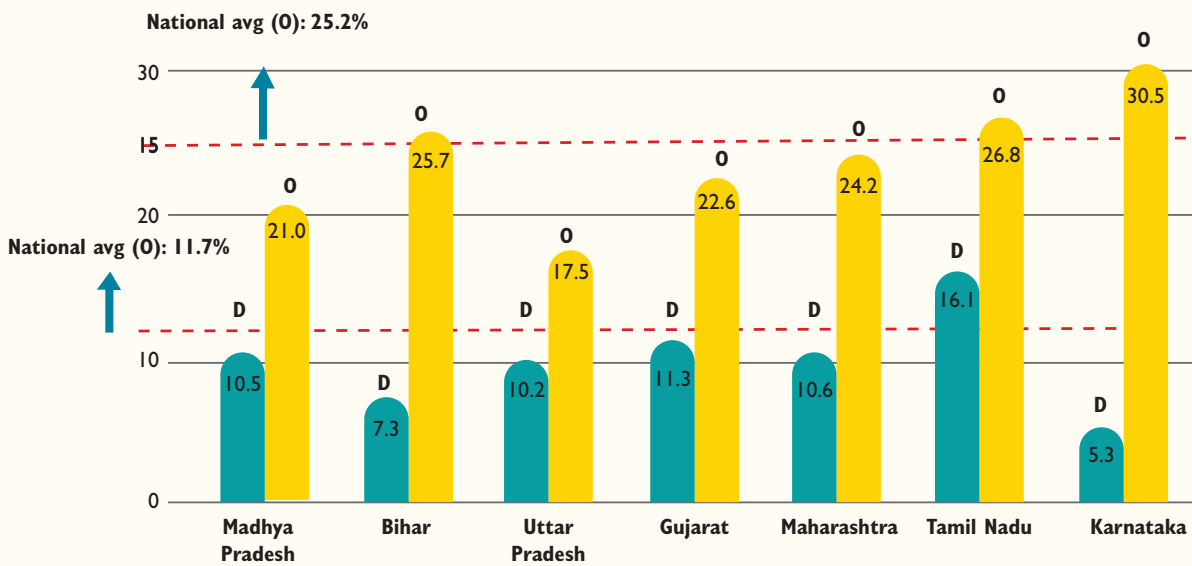
⁵³ Women's Bureau, United States Department of Labour, Advancing Opportunities for Women through Apprenticeship <https://www.dol.gov/sites/dolgov/files/WB/media/AdvancingOpportunitiesWomenthroughApprenticeship-jan2021.pdf>

⁵⁴ Apprenticeship India, Apprenticeship Statistics <https://www.apprenticeshipindia.gov.in/>

⁵⁵ Ministry of Skill and Development, National Apprenticeship Promotion Scheme (NAPS) <https://www.msde.gov.in/en/schemes-initiatives/apprenticeship-training/naps>

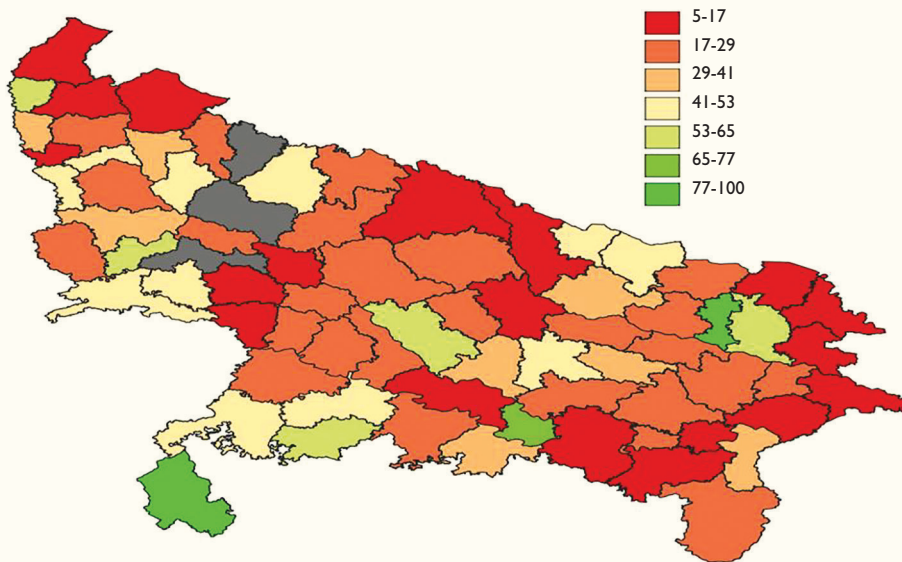
⁵⁶ IWWAGE & TQH, Designing Gender Responsive Apprenticeship Programs https://iwwage.org/wp-content/uploads/2023/09/Designing_Gender_Responsive_Apprenticeship_Programs_brief.pdf

% of women in designated trades (D) and % of women in optional trades (O)



Comparison of Women's Participation in National Apprenticeship Promotion Scheme for Optional and Designated Trades in large State economies

- Other skilling schemes:** Women make up 36.6% of trainees in the Uttar Pradesh Skill Development Mission (UPSDM). Notably, the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) stands out with 54% of women trained and 58% placed.⁵⁷ However, challenges persist in terms of a narrowing pipeline from training to placement in certain schemes and significant variation in trade preferences among women.



% women placed of total women trained in dist UPSDM Schemes: DDUGKY, PMKVY, SSDF, SCA2SCST

⁵⁷ UP Skill Development Mission, <https://www.upsdm.gov.in/>

- ◆ **Polytechnic Institutes:** As of 2022-24, the enrollment of females in Government Polytechnic institutions stood at a modest 12%.
 - Scheme specific recommendations
- ◆ **Incentivise enrollment in courses:** To encourage more girls to enroll in ITI courses, and undertake apprenticeships, especially in engineering trades, the UP government could consider providing fee waivers. Additionally, offering maintenance allowances and support for travel and stay, similar to the Sudhakshya Yojana in Odisha (See Box 3), can alleviate financial barriers. These incentives can be focused on regions with low female participation, particularly in eastern UP and economically active districts where girls' participation in ITI courses is less than 5%.
- ◆ **Highlight female role models:** Another strategy to encourage women participation would be to recognize and felicitate female role models who have successfully completed skilling courses and have been placed or promoted in their workplaces. They can be invited to the training institutes to share their experiences with aspiring trainees. This can serve as a motivation and practical guidance for those entering the workforce. The UP government can draw inspiration from successful models such as the Sudakshya Yojana (See Box 3) in Odisha.
- ◆ **ITI Instructors:** Increasing the proportion of women instructors in ITIs can also help create a more inclusive and conducive environment for women trainees. A broad-based increase in the strength of women ITI instructors covering a variety of trades including the conventional male-dominated ones can help propel women participation in other trades as well. This step can help women students relate to their instructors and feel more at ease in pursuing their chosen courses. It may be noted that in UP, out of the total 45,077 sanctioned positions for ITI instructors, only 28.62% are filled.⁵⁸
- ◆ **Build performance based financing on gender for ITIs:** A grading system and modest incentive system for ITIs based on gender-related performance indicators can boost gender representation and outcomes. Indicators could include the recruitment of female staff, availability of safe spaces, and functional toilets for women, as well as outreach programs to encourage women to join ITIs.
- ◆ **Introducing activity based learning in ITIs:** Given that women often pursue trades linked to self employment, practical and application based models while teaching entrepreneurship modules can give women exposure to key elements of running a successful business. Including this under Employability Skills modules can promote self-employment, especially in women ITIs.⁵⁹
- ◆ **Create Government Apprenticeships:** Another way to provide a boost to women placements post ITI training could be to establish apprenticeship opportunities within UP government departments with a priority for women candidates, similar to apprenticeships provided by entities like the Maharashtra State Electricity Board.
- ◆ **Regularize District Apprenticeship Committee Meetings:** Ensuring regular District Apprenticeship Committee meetings can help establish strong connections with industry and market associations. Government could encourage these stakeholders to actively participate in shaping the skilling ecosystem and making it more female-friendly.

⁵⁸ NCVT Dashboard <https://www.ncvtmis.gov.in/Pages/Dashboard/InstructorDashboard.aspx>

⁵⁹ For example, the Udhyaami Haryana program skilled ~150 entrepreneurs at grassroots level https://www.linkedin.com/posts/udhyam-learning-foundation_udhyami-haryana-graduation-day-activity-7101908386253844481-VFbm/?utm_source=share&utm_medium=member_desktop

Box 7: Emerging good practices

The Sudakshya Yojana (2017)⁶⁰ in Odisha has significantly boosted female enrollment in ITIs through measures like counselling for parents and girls, fee waivers, hostel facilities, maintenance allowances, and awareness campaigns. Within a year, the program increased enrollment from 78 to 1,916 girls, and by September 2021, female enrollment in ITIs rose from under 6% to around 18%. The scheme aims to cultivate a conducive environment for girls to participate in ITIs and be equipped with relevant skill sets that can advance their career prospects. The UP Government can consider implementing some of the levers to spur demand among women for enrollment in ITIs.

Box 8: Emerging good practices

*The Additional Skill Acquisition Programme (ASAP)*⁶¹ in Kerala, launched in 2019 under the name 'She Skills' is empowering females aged 15 and above by imparting them with job-relevant skills while enhancing their communication, leadership, and organisational competencies⁶². As of 2020, this initiative has proven highly effective in equipping graduates for careers in various industries, thus addressing the pressing demand for a skilled workforce in the state. With an extensive offering of 80 skill courses spanning 23 sectors, the program consistently attracts approximately 30,000 students annually. Since its inception, ASAP has successfully trained over 200,000 students. The program has significantly increased the employability of educated youth in Kerala, with a notable 41% rise in employability scores for ASAP-trained candidates, as per recent statistics.

◆ Overall Recommendations for the skilling ecosystem in UP

To increase women's participation in the skilling ecosystem in UP, an approach that addresses various aspects of access, and engagement is necessary across the entry - retention, and placement spectrum

a. Entry

- **Parent and Student Counseling:** Programs like Sudakshya Yojana indicate that Allocating budgetary resources for counselling sessions aimed at both parents and girls can help sustain girls in the skill ecosystem.
- **Improve Infrastructure and Accessibility:** Clean and secure toilets and last-mile connectivity options are important levers to make training facilities more accessible to women. Having a more gender inclusive infrastructure will directly address practical barriers, making it more likely for women to enroll in technical and other courses.

b. Training, Placement & Retention

- **Incentivize Employers:** Considering the low placement rates of women, additional incentives can be offered to employers who select women for jobs or apprenticeships. These incentives could include tax benefits or subsidies to encourage gender-inclusive hiring practices.

⁶⁰ Directorate of Technical Education and Training, Sudakshya Scheme <http://www.sdteodisha.gov.in/pdf/SUDAKHYA.pdf>

⁶¹ Asian Development Bank, Transformative skill initiative boosts employability of educated youth in India's State of Kerala <https://www.adb.org/results/transformative-skill-initiative-boosts-employability-educated-youth-india-s-state-kerala>

⁶² The Hindu, She Skills to equip women for jobs <https://www.thehindu.com/news/national/kerala/she-skills-to-equip-women-for-jobs/article28702367.ece>

Box 9: Some existing notable tax and subsidy benefits

1. On employing more than twice the minimum (at least 300/600/1500 employees for a Mega/Super Mega/Ultra Mega project) or 75% women of twice the minimum employment a booster of 3% capital subsidy is given under U.P. Industrial Investment and Employment Promotion Policy, 2022 of the UP State Industrial Development Authority.
2. Textile units employing more than 1000 workers in Pashchimanchal, or units employing more than 750 workers in Bundelkhand, Poorvanchal and Madhyanchal areas will get 10% of the GST subsidy reimbursed to them if they employ more than 50% women as per the Uttar Pradesh Handloom Power-looms Silk Textile and Garmenting Policy 2018, UP Handloom and Textile Department.

- **Link to Incubation Centers and Schemes:** Professions like sewing, which are focused on self-employment, may benefit from increased government support to enhance the employment rates for women. Hence, self-employed and entrepreneur trainees, especially women, could be connected to incubation centres and relevant schemes like One District, One Product (ODOP) and MUDRA to assist them in their business endeavours.

Box 10: Emerging good practice

The Delhi Skills and Entrepreneurship University was set up to make skilling aspirational and focuses on holistic development of students (by integrating modules on professional development and extra curricular activities with technical skills), as against other technical training programs like ITIs. To meet the pace of industry demands, its future-ready curriculum was co-designed with industry partners. With 60+ industry partnerships, the University intends to involve industry in activities like guest lectures and workshops, in addition to apprenticeships and internships.

- **Improving retention:** To improve the female retention rate, availability of Working Women Hostels (WWHs) in new and existing industrial clusters need to be ensured. Further, provision for functional creche services in these industrial areas also need to be made.

c. Institutional Structures

- **Improving retention:** Conducting regular multi-stakeholder engagement sessions can help the government identify and understand the specific challenges that women face at various stages of their ITI training. The sessions can also involve industry representatives, market associations, and educators to create a supportive ecosystem.

DIGITAL AND FINANCIAL INCLUSION (DFI)

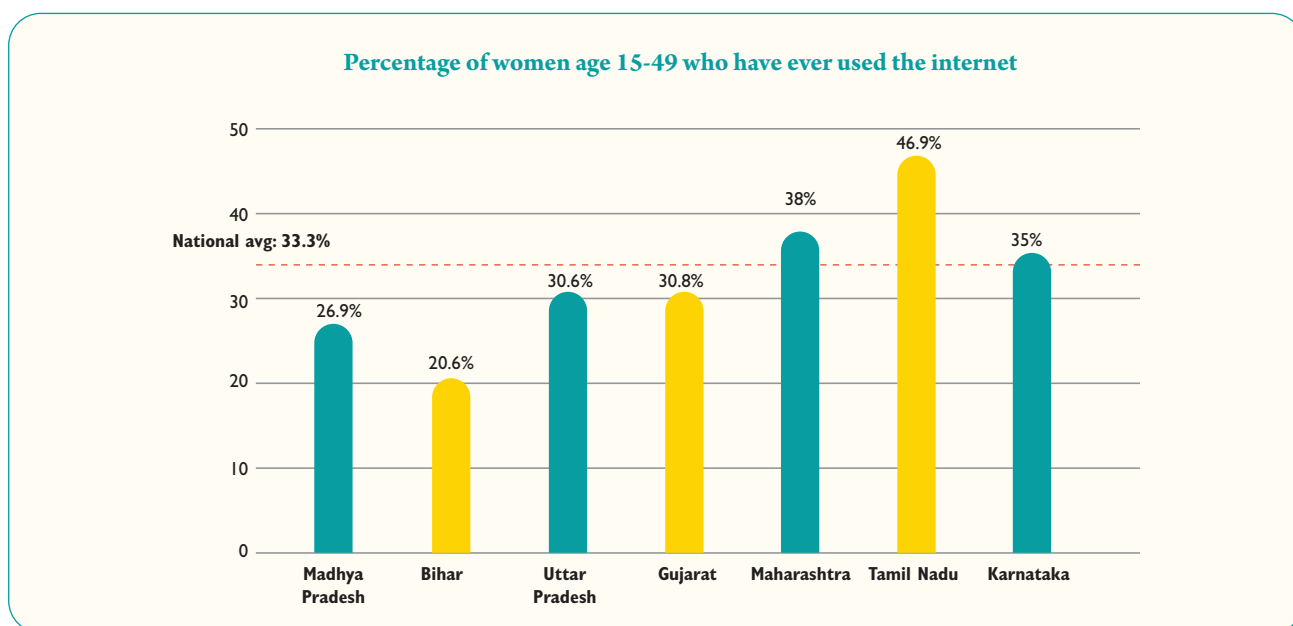
- **Evidence**

Improved access to financial services and digital technologies can be particularly advantageous for women. An analysis of the World Bank's Findex Database finds that countries with lower financial inclusion had greater gender inequality and lower performance along basic dimensions of human development. The paper also highlights that India is one of the economies progressing towards a higher level of financial inclusion for women.⁶³ Additionally, research shows that alongside financial inclusion, digital inclusion of women has an equally important role towards advancing women's economic empowerment. As per an OECD study, the internet, digital platforms, mobile phones, and digital financial services offer unique opportunities, particularly for women. They can empower women to earn additional income, enhance employment prospects, and access knowledge and general information.⁶⁴

- **Insights from UP**

UP has taken proactive steps to promote digital and financial inclusion (DFI) of women. However, the current ecosystem faces significant challenges. Here's a quick glance at UP's digital and financial inclusion landscape:

- The statistics reveal a concerning digital gender divide in UP. A mere **46% of women aged 15-49 in UP own and use mobile phones, lagging behind the national average by 8 percentage points.**⁶⁵ Further, only 30.6% of women use the internet in UP, slightly lower than the national average by 2.7 percentage points while the female computer literacy rate in UP stands at 6.5%, - half the national average.⁶⁶ While there is a relatively smaller gender gap in digital literacy in UP compared to other states, it is evident that both limited internet connectivity and low digital literacy contribute to the digital divide.



Comparison of women's usage of internet and mobile services in UP with other States

⁶³ Sabyasachi Tripathi and Meenakshi Rajeev, Asian Development Bank, Gender Inclusive Development Through Fintech <https://www.adb.org/sites/default/files/publication/891516/adbi-wp1397.pdf>

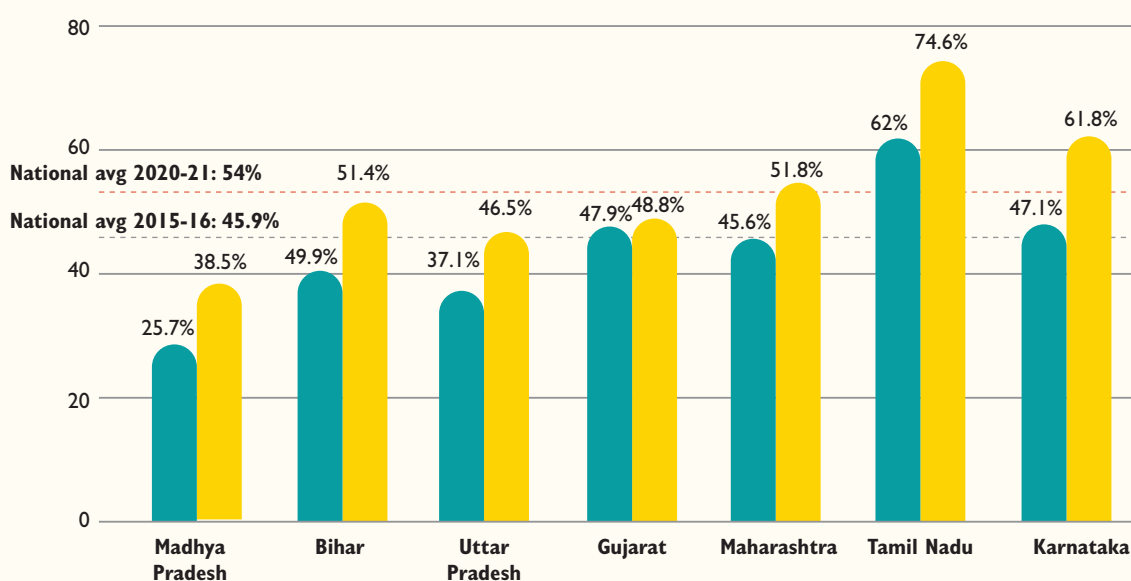
⁶⁴ OECD, Bridging the Digital Gender Divide <https://www.oecd.org/digital/bridging-the-digital-gender-divide.pdf>

⁶⁵ Ministry of Health and Family Welfare, NFHS 5 survey results https://main.mohfw.gov.in/sites/default/files/NFHS-5_Phase-II_0.pdf

⁶⁶ *ibid.*

⁶⁷ OECD, Bridging the Digital Gender Divide <https://www.oecd.org/digital/bridging-the-digital-gender-divide.pdf>

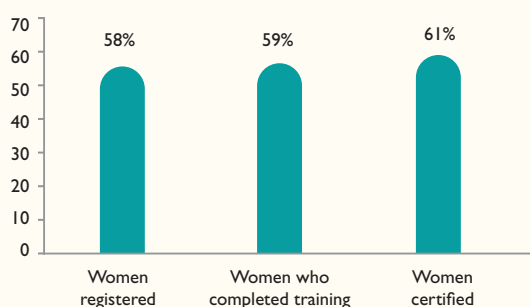
% of women age 15-49 owing a mobile that they themselves use (change b/w 2015-16 and 2020-21)



According to the OECD, the digital gender gap is fueled by digital illiteracy, which often results in a lack of comfort when using technology and accessing the internet. Such apprehensions, sometimes called "technophobia," are influenced by factors such as education, employment, and income levels. For example, a 2012 survey by Intel and Dalberg found that more than half of women with no formal education expressed discomfort with technology, while this figure decreased to 15% among women with at least a high school education.⁶⁸ Hence, promoting digital literacy is pivotal to enhancing digital and financial inclusion for women in Uttar Pradesh.

UP's performance under digital inclusion schemes has been fairly moderate. For instance, under the **Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA) platform, women constitute 58% of registrations** of which 61% have already been certified under PMGDISHA (2022-23).⁶⁹

Women participation is high in all stages of PMGDISHA (2022-23)



⁶⁸ *ibid.*

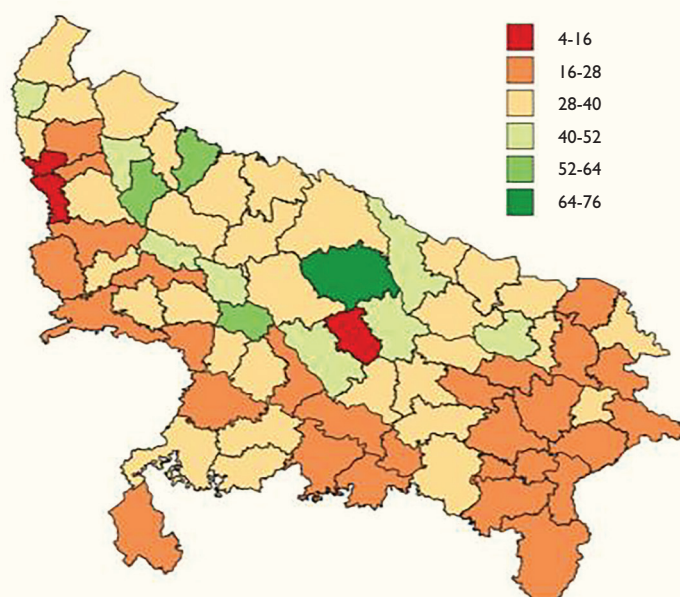
⁶⁹ Ministry of Electronics and Information Technology, Parliamentary Reply to Question No. 3520, PMGDISHA <https://sansad.in/getFile/loksabhaquestions/annex/1711/AU3520.pdf?source=pqals>

Box 11: Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA)⁷⁰

PMGDISHA, being implemented via CSCs, aims to make people from rural areas digitally literate reaching around 40% of the rural households by covering one member from every eligible household by 31st March, 2019. With its 20-hours curriculum, it aims to empower the citizens in rural areas by training them to operate computer or digital access devices, browse the internet, access government services, and make digital payments.

- **Financial Inclusion:** NFHS-V shows only 4.5% of women in UP have accessed loans from microcredit programs, which is lower than the national average of 11.1%.⁷² This gap highlights the need to enhance women's access to financial knowledge and resources.

In terms of financial inclusion schemes, 94.52% of Self-Help Groups (SHGs) in UP have bank accounts under the National Rural Livelihood Mission (NRLM), slightly below the national average of 96.18%.⁷³ More importantly, 83.46% of these SHGs have access to revolving funds, significantly exceeding the national average of 48.25% (as of 27th October 2023).⁷⁴ Additionally, UP surpasses the national average proportion of women Business Correspondents (BCs): 30% out of the total BCs in UP are women (i.e. 36019 women BCs) compared to the national average of 9.5% (April 2022).⁷⁵



*30% of Business Correspondents are women; significant variation in number of BCs across districts***

⁷⁰ PMGDISHA website <https://www.pmgdisha.in/eligibility-criteria/#:~:text=Eligible%20Household%3A%20A%20household%20is,Entry%20criteria>

⁷¹ All such households where none of the family members is digitally literate. <https://www.pmgdisha.in/eligibility-criteria/#:~:text=Eligible%20Household%3A%20A%20household%20is,Entry%20criteria>

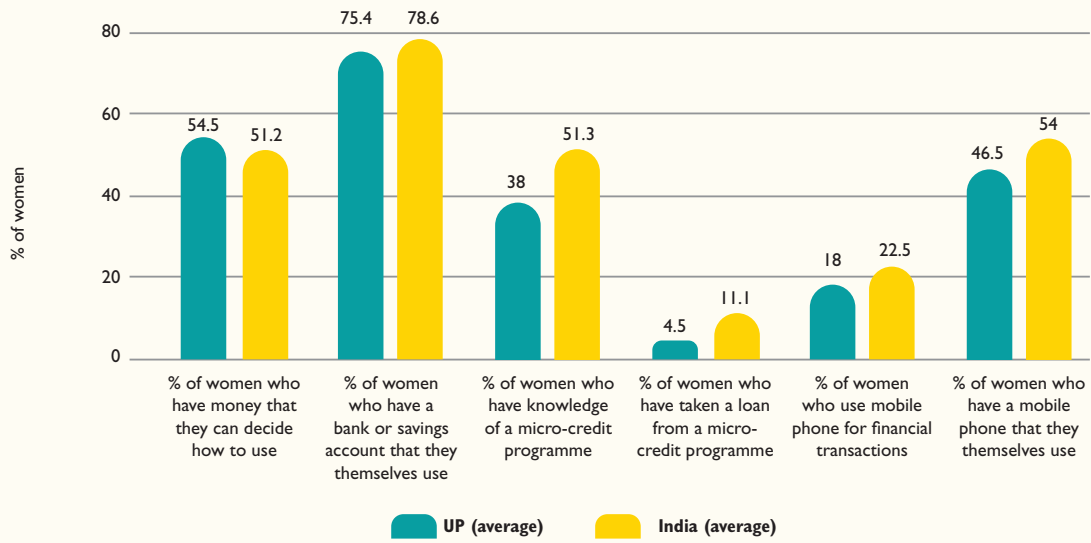
⁷² Ministry of Health and Family Welfare, NFHS 5 survey results https://main.mohfw.gov.in/sites/default/files/NFHS-5_Phase-II_0.pdf

⁷³ NRLM | Ministry of Rural Development, SHGs having no bank account <https://nrlm.gov.in/shgBankAccountIdentification.do?methodName=showNoHavingAccount>

⁷⁴ NRLM, Ministry of Rural Development, SHGs provided revolving fund <https://nrlm.gov.in/dashboardForOuter.do?methodName=dashboard>

⁷⁵ SBI Research, Jumpstarting Women Participation in Labour Force https://sbi.co.in/documents/13958/25272736/260422-Ecowrap_20220426.pdf/d6571441-677b-b049-61ad-be1f58c96f97?t=1650950535408

Digital and Financial Inclusion indicators



UP also contributes 18% of the share of national bank accounts under Pradhan Mantri Jan Dhan Yojana.⁷⁶ Notably, 54% of UP's PMJDY accounts are held by women. District-level analysis reveals a consistent pattern with the majority maintaining 50%-60% women accounts, reflecting the government's continued efforts to enhance financial inclusion for women in the region.⁷⁷

Box 12: Pradhan Mantri Jan Dhan Yojana (PMJDY)⁷⁸

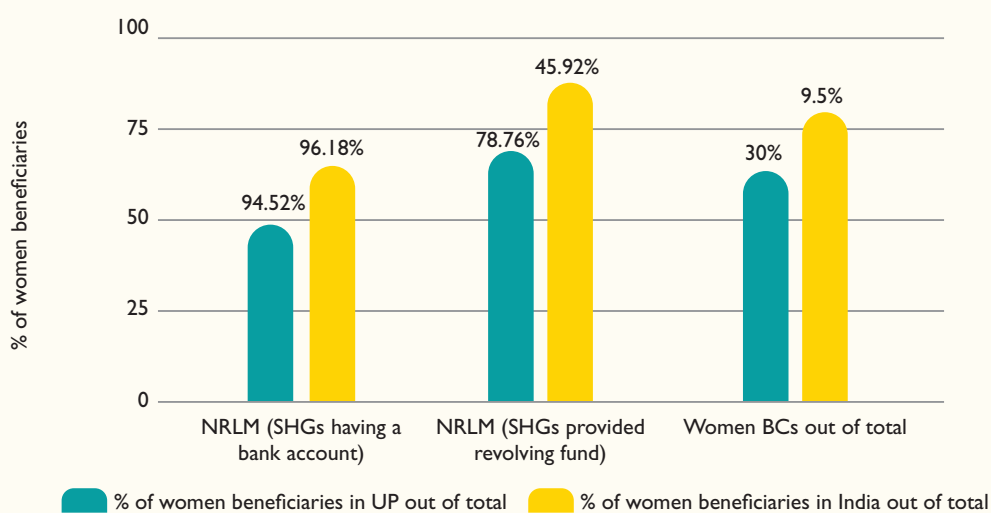
PMJDY is National Mission for Financial Inclusion to ensure access to financial services like basic savings and deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.

However, four districts, notably Noida, stand out with a lower representation, as low as 38%. This underscores the need for targeted interventions in specific districts to ensure uniform progress in achieving the goals of PMJDY.

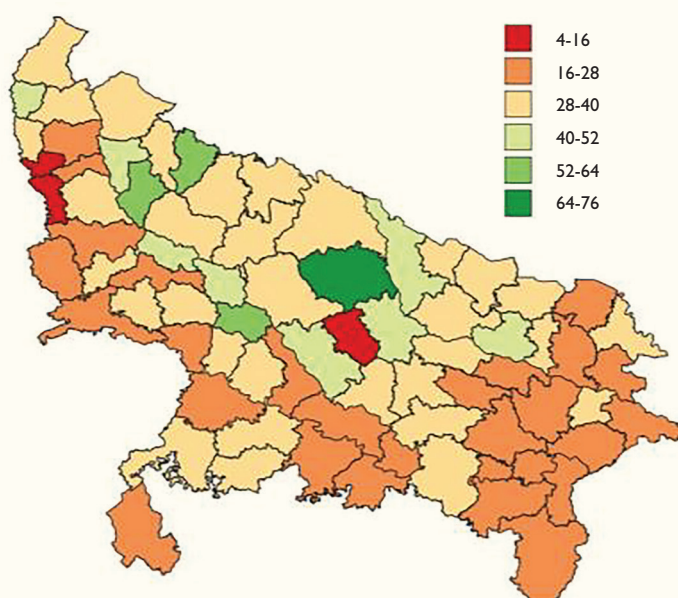
⁷⁶ Department of Financial Services | Ministry of Finance | PMJDY Dashboard <https://pmjdy.gov.in/statewise-statistics>, accessed in June 2023

⁷⁷ *ibid.*

⁷⁸ <https://pmjdy.gov.in/about>



Status of key indicators on financial inclusion: National v. UP



% of women Banking Correspondents out of the total BCs across districts in UP

◆ **Scheme specific recommendations**

- **Expand Bank Sakhi Network:** Prioritising districts with low bank account penetration, such as the northwestern part of UP, and providing bicycles to Bank Sakhis can help address mobility challenges and enhance financial inclusion efforts. Additionally, training Bank Sakhis in business management and gender sensitivity will enable them to better serve low-income or rural women customers, creating a more welcoming environment to encourage more women to open bank accounts.⁷⁹
- **Implement Haqdarshika/SHG Help Desk Model:** The government can explore models like the SWAYAM model under NRLM for gender justice to create helpdesks run by Self-Help Groups. As part of the SWAYAM initiative, Gender Resource Centres are being set up in four states to serve as examples in

⁷⁹ Kalpana Ajayan, How banks can enable women's financial inclusion <https://idronline.org/article/gender/how-banks-can-enable-womens-financial-inclusion/>

promoting gender equality and assisting women in accessing their entitlements.⁸⁰ These helpdesks can serve as intermediaries, connecting women with government schemes and services.

- **Integrate Digital Literacy in Education:** Given the low certifications of registered women under PMGDISHA, the government can implement additional interventions. One key step could be to integrate digital skills training and financial literacy programs into the school curriculum, with a particular focus on girls. This can be achieved through collaborations with the UP Board syllabus or public-private partnerships at the community level. Studies indicate that providing even basic financial education messages during early stages of life can have a lasting impact on crucial life decisions, offering girls valuable guidance and support as they navigate the financial world.⁸¹
- **Community-Based Digital Literacy:** In order to strengthen digital literacy on a larger scale, the government can consider extending digital literacy initiatives to self-help groups (SHGs) and establish community-based computer facilities. This approach ensures women can access resources in familiar surroundings, increasing their confidence and participation.

Box 13: Emerging good practices

The Haqdarshak model in Chattisgarh is helping train SHG Haqdarshikas to become community-level entrepreneurs. Trained and assessed SHG members become Haqdarshikas who help their communities access government entitlements through the Haqdarshak app, a digital tool that provides information for over 200 government welfare schemes. Haqdarshak is partnering with State Governments through the State Rural Livelihoods Mission (SRLM).⁸² Over the past few years, a total of 5,077 SHG members have received training to use the Haqdarshak application in 25 blocks across 7 districts. Since June 2019, these trained Haqdarshikas have processed 2,99,293 applications, offering valuable support to individuals in need.⁸³

Box 14: Emerging good practices

In August 2022, Rajasthan Government announced that under the Mukhyamantri Digital Seva Yojana, it will distribute free smartphones to 1.33 crore women along with a three-year internet service. Since its a new announcement, impact on digital access and usage has not been analyzed.⁸⁴ Similar schemes have also been launched in the past in Odisha and Chhattisgarh.

• Overall recommendations to bolster digital and financial inclusion for women in UP

In order to strengthen the digital and financial inclusion ecosystem, the UP government can take targeted steps aimed at improving digital access and literacy, improving intermediation to increase adoption of schemes, and have gender friendly platforms:

a. Improve Digital Access and Literacy

- **Enhance Device Accessibility:** To ensure women have equal access to digital tools as well as the connectivity required to access information and services, the state government can draw inspiration from schemes such as the “Mukhyamantri Digital Seva Yojana” in Rajasthan.

⁸⁰ PIB, DAY-NRLM, Targeted intervention for mainstreaming gender within program with goal to strengthen voice, choice and agency of women: Shri Charanjit Singh <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1943931>

⁸¹ Aflatoun, Bridging the Financial literacy Gap through Peer-led Financial Education <https://www.aflatoun.org/latest/news/bridging-the-financial-literacy-gap-through-peer-led-financial-education/>

⁸² IWWAGE | Krea University, Digital Solutions for SHGs in Chhattisgarh https://iwwage.org/wp-content/uploads/2021/05/CG-Learning_Early_Insight.pdf

⁸³ IWWAGE | Krea University, Evaluation of Haqdarshak's Digital Solutions for Economic Empowerment and Social Protection Program https://ifmlead.org/wp-content/uploads/2021/12/Innovations-for-SHGs_Chhattisgarh.pdf

⁸⁴ The Statesman, Rajasthan Govt to give free smartphone to get 1.33 crore women <https://www.thestatesman.com/india/rajasthan-govt-give-free-1503101907.html>

Broaden Broadband Access: Expanding broadband infrastructure in rural areas and establishing public Wi-Fi hotspots, as exemplified by the "Delhi free wifi scheme," can bridge the digital divide and empower women in remote regions. According to a World Bank study, increasing internet access to 75% of the population in developing nations (up from the current 35 percent) could contribute up to \$2 trillion to their combined GDP and create over 140 million jobs globally. UP can leverage broadband connectivity to empower women economically.⁸⁵

b. Improve Intermediation to Increase Adoption

- **Support Women-Run CSCs:** To increase adoption of schemes among potential beneficiaries, the government can encourage more women to operate Common Service Centers (CSCs) by offering special incentives and comprehensive capacity-building programs. This will not only increase digital access but also create more entrepreneurship opportunities for women.⁸⁶
- **Organise Digital Camps:** Collaboration with civil society organisations (CSOs) to conduct temporary digital camps can be another avenue to facilitate registrations for government schemes. These camps can bridge the gap between women and essential services.
- **Introduce Dual Authentication Technology to enable SHG account transactions in real time:** Through this application, debit transactions (cash withdrawal and fund transfers) from SHGs accounts, which are jointly operated by a minimum of two signatories can take place in real-time during the SHG meetings. Routed through the biometric reader devices with Bank Sakhi, these transactions are also captured in real time in the core banking system (CBS) of the partner Bank.⁸⁷

Box 15: Emerging good practices

Google and TATA Trusts collaborated for the program Internet Saathi⁸⁸ to build a network of close to 60,000 *saathis*, who have imparted digital literacy to more than 20 million women across 2,00,000 villages in India. As per an impact study conducted by IPSOS, a leading market research company on the socio-economic impact of improving digital literacy amongst women in rural India, 45% of the women believe they have increased their income by learning new skills, and 57% women feel they have learnt better ways of investing their money.

c. Undertake Gender-Intentional Design of Platforms

- **Enhance Website and App Accessibility:** Since women struggle to navigate government websites and apps, especially in low literacy environments, redesigning them with features such as voice services and vernacular capabilities will help cater to diverse user needs.
- **Gender wise tracking system for MUDRA loan beneficiaries:** Gender disaggregated data may be taken into consideration while reviewing district wise MUDRA loan disbursement in State/District Level Banking Committee Reviews.
- **Assign a Nodal Agency:** The government can designate a nodal agency within the government responsible for driving digital inclusion, with a strong focus on women. This agency can operate in a mission mode, actively coordinating efforts to enhance women's participation in the digital and financial ecosystem.

⁸⁵ The World Bank, Connecting for Inclusion: Broadband Access for All <https://www.worldbank.org/en/topic/digitaldevelopment/brief/connecting-for-inclusion-broadband-access-for-all>

⁸⁶ SSRN journal, Women Online: A Study of Common Service Centers in India Using a Capability Approach https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4204202

⁸⁷ Self-Help Group Members as Banking Agents for Deepening Financial Inclusion | South Asia Agriculture and Rural Growth Discussion Note Series | World Bank | 2020 | <https://documents1.worldbank.org/curated/en/662851590658776125/pdf/Self-Help-Group-Members-as-Banking-Agents-for-Deepening-Financial-Inclusion.pdf>

⁸⁸ Internet Saathi | TATA Trusts | Google | <https://www.tatatrusters.org/our-work/digital-transformation/digital-literacy/internet-saathi#:~:text=70%20per%20cent%20women%20accessed,health%20care%20enjoying%20improved%20health.>

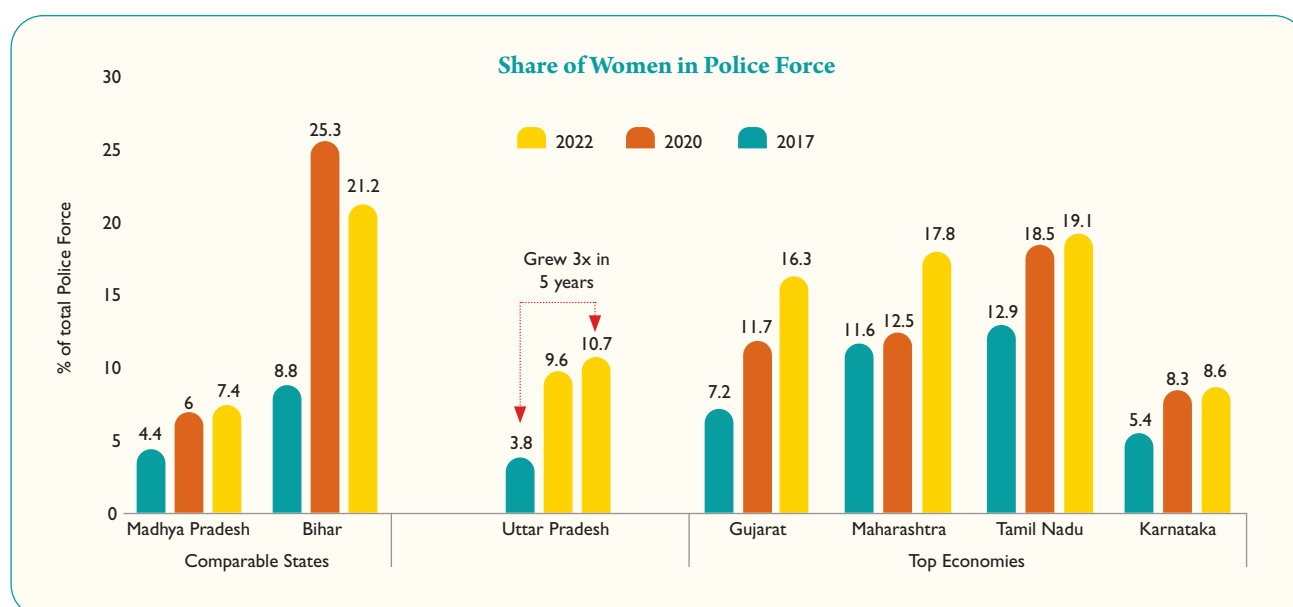
SAFETY, MOBILITY AND GENDER INFRASTRUCTURE (SMGI)

“Gender infrastructure”⁸⁹ or enablers of women’s work such as safety, transport, care support, and access to services remove critical barriers to women’s economic participation. According to an ILO study, women’s ability to engage in paid work has a positive correlation with transportation-related infrastructure and services.⁹⁰

Insights from UP

While several steps have been taken to enhance women’s safety and security in UP, there are a few areas where the state continues to underperform, which require additional attention. The following provides an overview of the SMGI ecosystem:

- Crimes against women:** Among the top 5 state economies⁹¹, UP has the 2nd highest rate of reported IPC crimes against women⁹², with 51 cases registered per 1,00,000 population⁹³. In 2021, it accounted for 13% of the total crimes against women in India. There is emerging evidence that visible female police officers and stations can have a positive effect on making law enforcement more responsive to crimes against women. Through that lens too, the representation of women in UP’s police force is limited with just one woman police officer for every 4,000 women.⁹⁴



Comparison of share of women in police force in UP with other States

- Mobility:** According to NFHS, women in UP face significant restrictions with 69% of rural and 53% of urban women not being allowed to venture out alone without a male companion.⁹⁵ Furthermore, the state’s transportation sector has a substantial gender imbalance, with only 244 women bus conductors, constituting a mere 10% of the total bus conductors across 20 districts.⁹⁶ For 2022-23, while 17 districts with a Municipal Corporation show a relatively high share of driving licences issued to women with an average of 9.93%, most other districts have less

⁸⁹ For e.g. transport, care support, access to basic services

⁹⁰ International Labour Organization, A Quantum Leap for Gender Equality https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_674831.pdf

⁹¹ Top state economies-Gujarat, Maharashtra, Karnataka, Tamil Nadu

⁹² NCRB India, Crime in India 2021 | <https://ncrb.gov.in/crime-in-india-year-wise.html?year=2021&keyword=>

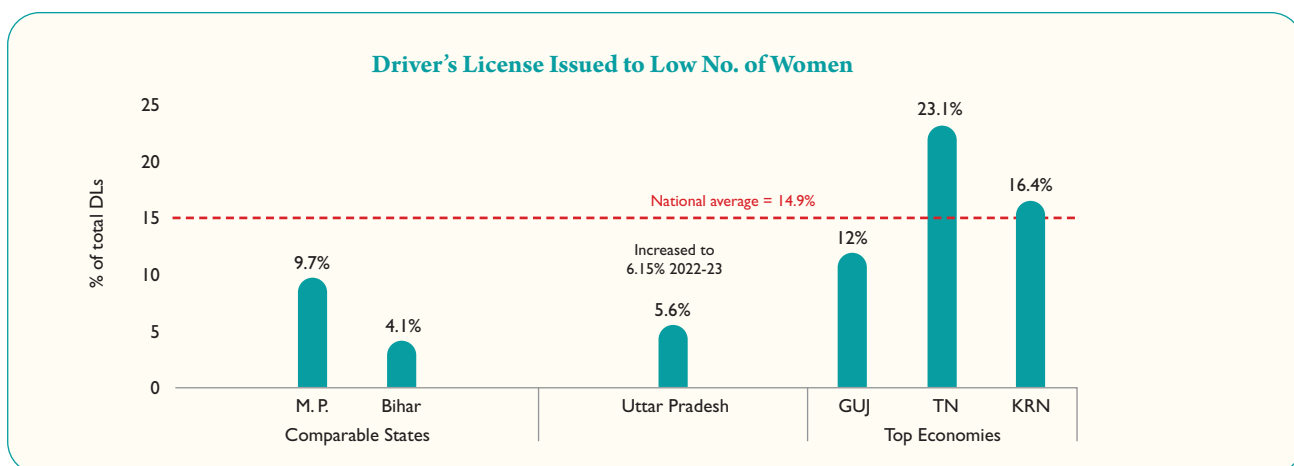
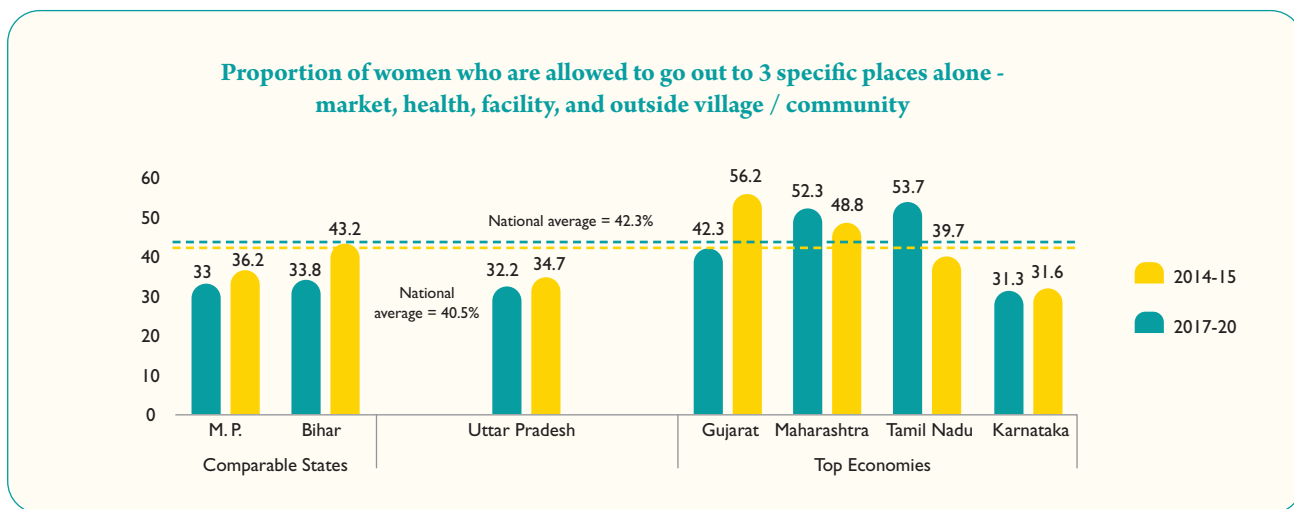
⁹³ ibid.

⁹⁴ Bureau of Police Research and Development India, Data on Police Organisations <https://bprd.nic.in/WriteReadData/News/DoPO-21f%20%20.pdf>

⁹⁵ Ministry of Health and Family Welfare, NFHS 5 survey results https://main.mohfw.gov.in/sites/default/files/NFHS-5_Phase-II_0.pdf

⁹⁶ Ministry of Road Transport and Highways, Road Transport Year Book (2017-18 & 2018-19) <https://morth.nic.in/sites/default/files/RTYB-2017-18-2018-19.pdf>

than a 4% share (except for Gautam Budh Nagar, which has a 16.83% share of women).⁹⁷ These limitations in women's mobility are compounded by concerns over their safety during public transport, along with the scarcity of registered women drivers, both of which act as deterrents to female labour force participation.

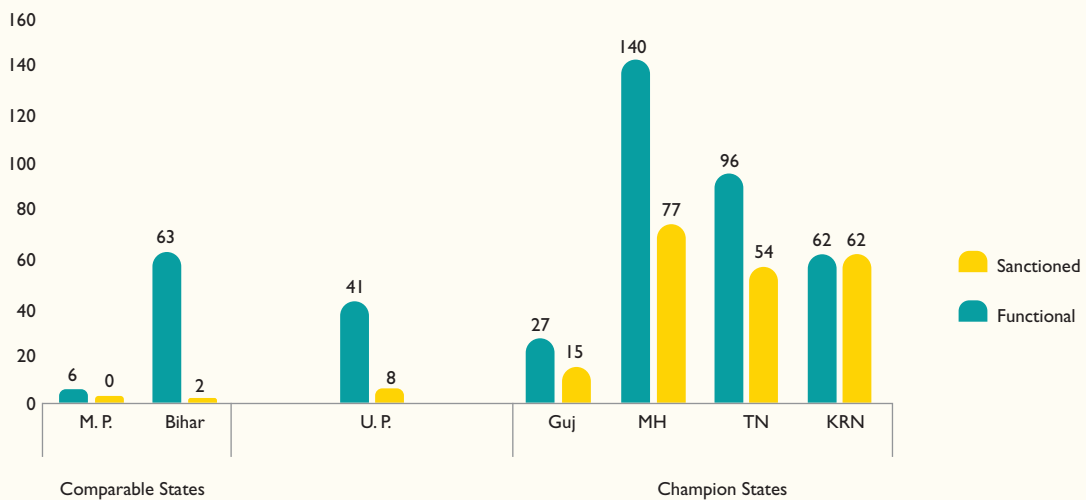


- Gender infrastructure:** Affordable and safe housing is established in the evidence base as a critical enabler of women's, especially migrants, work retention. Only 13% of the sanctioned Working Women Hostels (WWHs) in UP are operational.⁹⁸ This percentage is notably lower than leading states like Maharashtra, where at least 50% of sanctioned WWHs are functioning.⁹⁹

⁹⁸ Ministry of Women and Child Development, Parliamentary Reply to Question No. 2121, Enrolments under PMMVY <https://pqals.nic.in/annex/179/AU2121.pdf> [Note: These figures are as per latest data available for all states (2021)]

⁹⁹ Ministry of Women and Child Development, Parliamentary Reply to Question No. 2121, Enrolments under PMMVY <https://pqals.nic.in/annex/179/AU2121.pdf> [Note: These figures are as per latest data available for all states (2021)]

Working Women Hostels - Sanctioned v. Functional



Comparison of status of Working Women Hostels in UP with other States

- Childcare support:** The burden of domestic responsibilities, primarily related to childcare, remains a substantial barrier to women's participation in the labour market. 44.5% women cite 'child-care or personal commitments' as reasons for not being part of the workforce.¹⁰⁰ The provision of creches is also critically insufficient at both the national and state levels. Nationally, only 4,947 out of 18,040 allocated creches are functional, impeding women's ability to balance work and childcare responsibilities.¹⁰¹ In UP specifically, as of June 2022, none of the 1,724 creches allocated by the Centre under the National Creche Scheme were operational, highlighting the immediate need for accessible creches and comprehensive childcare support to enable more women to join the labour force.¹⁰² UP does not have any separate notification/government order for making creche facilities mandatory for establishments with 50 or more employees¹⁰³ nor is there a monitoring mechanism in place.

Box 16: Emerging good practices

Haryana notified the State Creche Policy¹⁰⁴, 2022 in July 2023, and became the first State to do so. It requires opening up creches within 500 metres to 1km of the workplaces. The Women and Child Welfare Department of the State has partnered with Mobile Creches Organisation. With a 3-tier monitoring mechanism (at community level, district level and Department headquarter level), the policy engages various stakeholders in the supervision of these creches. The user charges have been defined as per annual family income, identified through the State's Parivar Pehchaan Patra, starting from ₹ 50/month for a child for families with annual income less than ₹ 1 lakh. The Policy also invites CSR organisations for adopting creche centres and/or supporting the infrastructure.

¹⁰⁰ Ministry of Labour and Employment, Female Labour Utilization in India (April 2023) https://dge.gov.in/dge/sites/default/files/2023-05/Female_Labour_Utilization_in_India_April_2023_final__1_.pages-1-2-merged__1_.pdf

¹⁰¹ Ministry of Women and Child Development, Parliamentary Reply to Question No. 977, National Creche Scheme <https://pqals.nic.in/annex/179/AU977.pdf>

¹⁰² Ministry of Women and Child Development, Parliamentary Reply to Question No. 977, National Creche Scheme <https://pqals.nic.in/annex/179/AU977.pdf>

¹⁰³ A mandatory requirement as per Maternity Benefit (Amendment) Act, 2017 | https://labour.gov.in/sites/default/files/maternity_benefit_amendment_act2017_.pdf

¹⁰⁴ Haryana State Creche Policy, 2022 | Official notification - <https://cdnbbsr.s3waas.gov.in/s34c144c47ecba6f8318128703ca9e2601/uploads/2023/07/2023072571.pdf>

◆ **Scheme-specific recommendations**

- **Monitoring of One Stop Centers:** To ensure effective support for women in distress, combining GBV support through One Stop Centers with convergence with other women-centric schemes like Mission Shakti's District Hub for Empowerment of Women (DHEW) could help women address livelihoods along with social and legal support.
- **Working Women Hostels:** Increasing the availability of working women hostels and other housing solutions through Public-Private Partnership (PPP) models like Tamil Nadu's Shelter Fund could ensure safe and affordable accommodations for female workers.

Box 17: Tamil Nadu's Shelter Fund (TNSF)¹⁰⁵

TNSF is a Category I (Social) Alternative Investment Fund (AIF) invested by global investors such as World Bank and is managed by the Tamil Nadu Infrastructure Fund Management Corporation (TNIFMC), a PPP model. The fund invests in Environmental, Social and Governance (ESG) compliant affordable housing impact projects for commercial returns.

Corporate social responsibility (CSR) and philanthropic funding for these hostels for improving amenities and making them safe and affordable for women workers can also be explored. Collaboration with large industries and companies to provide subsidised accommodation rates for women employees can further support their economic participation. Further, the cost of private working women hostels can also be subsidised under a PPP model. This needs to be regularly monitored through quality audits of these hostels on gender sensitive indicators. This could be accompanied by promoting awareness campaigns about working women hostels so women are able to access these resources effectively.

Box 18: Emerging good practices

To support the female labour force, the government of Chile sponsored a “**4-7 Program**”, which offered **3 hours of free after school childcare at public schools for children aged 6 to 13 years (2012)**. **The program increased the probability of mothers working at least one month per year by 3.4%**, as compared to the group that did not have access to the program's benefit.¹⁰⁶

Box 19: Emerging good practices

The introduction of **free bus services** for women in Tamil Nadu has not only enhanced their mobility but has also resulted in significant **monthly savings of ₹ 900-1200**, equivalent to approximately 8-12% of their income. Furthermore, this initiative, as highlighted in the State Planning Commission's 2022 report, has positively impacted women's **health and nutritional well-being**.¹⁰⁷

- ◆ **Feedback mechanism for creches:** In addition to ensuring that creches are established under Maternity Benefit Act, Factories Act, MNREGA Act, a feedback mechanism on the quality of operations should also be established through appointed nodal officers of concerned Departments.

¹⁰⁵ Tamil Nadu Infrastructure Fund Management Corporation | <https://tnifmc.com/about-us/>

¹⁰⁶ J-PAL, The Impact of Extending Childcare on Female Labour in Chile <https://www.povertyactionlab.org/evaluation/impact-extending-childcare-female-labor-chile>

¹⁰⁷ Ram Sundaram, Times of India, How free bus ride helps Chennai women save 8%-12% income <https://timesofindia.indiatimes.com/city/chennai/how-free-bus-ride-helps-chennai-women-save-8-12-income/articleshow/95775524.cms>

Box 20: Emerging good practices

The *Madhya Pradesh Mobile Creche Model* offers temporary day-care centres **near construction sites and in slum areas** to address the need for childcare services. It involves providing **36 days of training to Anganwadi workers, along with on-the-job placements** for practical experience. This initiative aims to support families and improve the well-being of children in marginalised communities by providing accessible childcare facilities and empowering workers with necessary training. Similar AWW cum mobile creche models in construction sites can be considered at chosen districts in UP, particularly where construction/infra projects are burgeoning.

- **Overall recommendations for the SMGI ecosystem**

SMGI improvements could positively influence labour market outcomes for women.

- a. **Safety & Mobility**

- **Government-Accredited Pooled Transport Services:** Pilot programs for government-accredited pooled transport services tailored for women, initially focusing on Special Economic Zones (SEZs) and Micro, Small, and Medium-sized Enterprise (MSME) clusters can be initiated. This initiative would offer safe and reliable transportation options, promoting women's participation in the workforce.
- **Strengthening POSH Implementation:** Prioritizing the implementation of the Prevention of Sexual Harassment (POSH) Act can help address sexual harassment. This includes raising awareness, conducting capacity-building programs, and enabling interventions. Creating a clear and uniform escalation matrix for complaints under POSH for District Local Level Committees is essential to empower women to report harassment without fear. Ensuring that all districts within UP have a functioning Local Level Committee (LLC) is crucial as, currently, only 60 out of 75 districts have notified LLCs. Robust monitoring of compliance reports and mandatory reporting by private entities on gender sensitization training can further enhance women's safety in workplaces. Additionally, devising a plan of action for inter-departmental collaboration with the Labour Department and State Legal Services Authorities is essential. This collaborative approach will comprehensively address gender-related issues, particularly those pertaining to women's safety and protection.
- **Free/Subsidised Cycles and DL Services:** UP could focus on increasing the proportion of female bus conductors and drivers in public transit as a double duty intervention. In 2018-19, only 0.81% of new conductor licences were issued to women in UP, significantly lower than the national average of 6.8%. This gender imbalance needs to be rectified to enhance women's mobility and promote their participation in the transport sector.
- **Free/Subsidised Cycles and DL Services:** The UP government could explore the possibility of providing free or subsidised bicycles and driver's licence services to women. This approach encourages independent and cost-effective transportation, empowering women to travel with greater convenience and affordability.

- b. **Gender-friendly Infrastructure**

- **Street and Security Infrastructure:** Improving street and security infrastructure, including proper lighting, pavements, and CCTVs in dark spots, is vital to enhance women's safety in public spaces. Piloting gender-responsive infrastructure planning in one model city, following the example of Maharashtra's city-specific master plans.

Box 21: Emerging good practices

Established in February 2022 by the Greater Chennai Corporation (GCC) under the Nirbhaya Funds as part of the Chennai City Partnership, **the Gender and Policy Lab (GPL)** aims to enhance women's access to opportunities by improving safety and gender responsiveness in public spaces and transport. It **collaborates with various stakeholders including government departments, civil society organisations, elected representatives, and academic institutions**. The GPL's initiatives revolve around four key pillars: *assessing ground situations, strengthening policy, building capacity and awareness, and enhancing infrastructure and services*. The GPL operates with two regulatory bodies, the Voluntary Advisory Committee and a Working Group, to support its objectives.

UP can consider establishing Gender Policy Labs in major cities in coordination with ULBs by utilising Nirbhaya Funds or Mission Shakti funds.

- **Cash Transfers/Domestic Appliances:** The UP government could implement cash transfer programs or provide domestic appliances to alleviate the domestic burden on women, as seen in Tamil Nadu's allowance for women homemakers. This approach can help ease financial stress and support women's economic empowerment.
- **Women Welfare and Development Corporation:** The UP government might consider expanding the scope of Women Welfare Corporation to the Development Corporation, akin to Women Development Corporations in states like Haryana, Kerala and Karnataka, with a revised approach that incorporates income-generating schemes to advance women's economic empowerment. Currently, programs run by the Women Welfare Corporation primarily focus on social security and welfare, such as working women hostels and widow homes. Expanding the scope of the corporation can provide more opportunities for women to achieve financial independence.

EMERGING SECTORS

◆ Evidence

Nationally, around 20% of women are employed in formal manufacturing compared to 5% in UP, and approximately 25% of the total workforce in services comprises women.¹⁰⁸ Under its trillion-dollar economy agenda, the UP Government is prioritising the expansion of its manufacturing and services sectors. This presents an opportunity to create avenues for employing more women in these sunrise sectors.

◆ Potential Sectors in UP

Focusing on specific emerging sectors poised for growth in the coming years can be instrumental towards substantially increasing female labour force participation rates.

- **Electronics Systems Design & Manufacturing (ESDM):** The Electronics Systems Design & Manufacturing (ESDM) sector has the potential to significantly boost female employment in UP. India's ESDM industry holds a 3.6% global market share and employs 13 million people, providing women with ample job opportunities.¹⁰⁹ In UP, this sector is robust, as the state leads in exporting consumer electronics and hosts around 200 ESDM companies, contributing to the state's economic growth. Notably, UP manufactures 40% of the mobile phones produced nationally.¹¹⁰

¹⁰⁸ The World Bank, Employment in services, female (% of female employment) (modeled ILO estimate) - India <https://data.worldbank.org/indicator/SL.SRVEMPL.FE.ZS?end=2021&locations=IN&start=2018&view=chart>

¹⁰⁹ Invest India, Electronic Systems Design and Manufacturing in India: A \$120 Bn Market Opportunity <https://www.investindia.gov.in/siru/electronic-systems-design-and-manufacturing-india-120-bn-market-opportunity>

¹¹⁰ Invest UP, Electronics Manufacturing <https://invest.up.gov.in/electronics-manufacturing/>

Box 22: Emerging good practices

Major stakeholders in the industry across states are demonstrating their commitment to female employment.¹¹¹

- Tata Electronics, for instance, plans to employ 45,000 women in its iPhone parts factory near Hosur, Tamil Nadu.
- Similarly, Bharat FIH (Foxconn) employs an impressive 18,000 women across its factories in Tamil Nadu and Andhra Pradesh, where they manufacture smartphones, electric vehicles (EVs), and consumer durables.
- Ola Electricity Mobility has announced its intention to establish an all-women EV scooter manufacturing unit near Chennai, creating jobs for 10,000 women.
- MG Motor India also employs over 700 women on its shop floor, illustrating the potential for women in the automotive sector.

- **Healthcare Industry:** The healthcare industry in India has shown promising growth, reaching an estimated value of \$372 billion in 2022¹¹². However, there's a notable issue regarding gender diversity in leadership roles. Despite the industry's growth rate of around 22% since 2016¹¹³, women are underrepresented in leadership positions, holding only 18% of such roles and earning 34% less than their male counterparts¹¹⁴. Furthermore, within the healthcare sector, the pharmaceutical and drugs segment is a significant contributor to India's foreign exchange earnings and a major employer with over 2.7 million workers¹¹⁵. However, a study from 2020 found that only 11% of the pharmaceutical workforce comprises women which underscores the serious gender diversity challenge faced by the industry.¹¹⁶

UP has nearly 17% market share of national sales in terms of value, with a turnover of about ₹ 90,000 crore in the pharma sector.¹¹⁷ The state's extensive human resource base, comprising 208 medical, biotechnology, and pharmacy colleges also ensures a pool of skilled professionals. UP is home to 76,000 pharmacists and 71,000 retail pharmacies, highlighting the robust ecosystem for pharmaceutical growth.¹¹⁸ Several initiatives in UP like the BioCARE scheme and collaborations between training institutes, academia, and industry can encourage more women to pursue careers in science and technology within the pharmaceutical sector. Additionally, the Department of Biotechnology (DBT) has launched efforts to boost young women's participation in science and technology through schemes like BioCARE.¹¹⁹

¹¹¹ Vidya S, Business Today, Here's why electronics factories are hiring more and more female employees <https://www.businesstoday.in/interactive/longread/here-s-why-electronics-factories-are-hiring-more-and-more-female-employees-246-10-03-2023>

¹¹² <https://www.thehindubusinessline.com/companies/indian-healthcare-sector-sees-upswing/article67673900.ece>

¹¹³ <https://www.thehindubusinessline.com/companies/indian-healthcare-sector-sees-upswing/article67673900.ece>

¹¹⁴ <https://www.livemint.com/industry/women-occupy-only-18-of-leadership-roles-in-indias-healthcare-sector-earning-34-less-than-male-counterparts-report-11701758705523.html>

¹¹⁵ Sudarshan Jain and Archana Jatkar, Times of India, Indian pharmaceutical industry- Pillar of India's growth <https://timesofindia.indiatimes.com/blogs/voices/indian-pharmaceutical-industry-pillar-of-indias-growth/>

¹¹⁶ Tarannum Rana, Express Pharma, Female workforce in pharma: Knocking on the glass ceiling? <https://www.expresspharma.in/female-workforce-in-pharma-knocking-on-the-glass-ceiling/>

¹¹⁷ IBEF India, Indian Pharma Industry to touch US\$ 130 Billion by 2030 <https://www.ibef.org/blogs/indian-pharma-industry-to-touch-us-130-billion-by-2030>

¹¹⁸ Invest UP, Pharmaceuticals, <https://investup.gov.in/pharmaceuticals/>

¹¹⁹ Anjula Masurkar, Times of India, How women are bridging the gap in the pharmaceutical industry <https://timesofindia.indiatimes.com/blogs/voices/how-women-are-bridging-the-gap-in-the-pharmaceutical-industry/>

Box 23: Emerging good practices

Many major firms such as Cipla are taking a lead on promoting women in the pharmaceutical industry through a series of progressive initiatives such as implementing women-friendly policies, facilitating networking, conducting sensitisation workshops, and setting diversity goals. Cipla is targeting 20% gender diversity by 2024 and already has 13 packaging lines operated entirely by women across its manufacturing units including Baddi, Sikkim and Goa.¹²⁰

- **Food Processing:** Food processing is an important contributor to India's economy, providing jobs for around 2 million people.¹²¹ In Uttar Pradesh, the sector holds significance as the largest meat exporter and the second-largest sugar producer in the country. The state's substantial sugarcane production, accounting for 35% of India's total, and the presence of numerous sugar mills contribute to the growth of this industry.¹²² The state can therefore actively promote greater female participation in the food processing workforce. Experts point out that the growing mechanisation in this field makes it particularly attractive to women.¹²³ Additionally, in regions with similar initiatives, data shows an increase in female workforce participation of up to 15%, leading to a proportional rise in economic output.¹²⁴

Box 24: Emerging good practices

The Maharashtra state government decided to establish a food processing industry in Aurangabad district, with approximately 100 acres of land reserved for women entrepreneurs. Additionally, this initiative offers incentives such as stamp duty exemptions and subsidies for women-operated industrial units.¹²⁵

- **Textiles:** Currently employing a substantial 45 million people, the textile industry is the second-largest formal employer for women in India, offering income opportunities to around 27 million women.¹²⁶ UP holds a leading position in handmade carpet exports in India and is the third-largest textile producer and the fifth-largest silk producer.¹²⁷

UP has taken several steps to harness the potential of this sector. Government initiatives, including the establishment of a 1000 acre textile park and the Production-Linked Incentive (PLI) scheme for textile production with an outlay of Rs 10,683 crore, are aimed at attracting investment and creating more jobs.¹²⁸ Seven companies have proposed setting up projects in UP under the PLI Scheme¹²⁹. The Samarth Scheme has played a vital role in women's skill development and employment opportunities. It has provided training to approximately 64,000 women and placed nearly 39,000 of them in the textiles sector as of December 2022.¹³⁰ UP can leverage the Samarth Scheme by actively promoting and expanding its outreach and providing tailored skill development programs, and creating awareness campaigns.

¹²⁰ Shilpa Ranipeta, CNBC TV 18, Here's how Cipla is creating a women-friendly workplace <https://www.cnbctv18.com/business/companies/future-female-forward-how-cipla-is-creating-a-women-friendly-workplace-16312901.htm>

¹²¹ PIB, Food Processing Sector <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1781255>

¹²² NRI Department | Government of Uttar Pradesh, Food Processing Sector <https://nri.up.gov.in/en/article/food-processing-sector>

¹²³ Prachi Avinash, Academia.edu, Empowerment of rural women through food processing sector https://www.academia.edu/39138013/empowerment_of_rural_women_through_food_processing_sector#:~:text=Mechanization%20and%20easy%20availability%20of,an%20innovative%20mind%20and%20motivation%20.

¹²⁴ NRI Department | Government of Uttar Pradesh, Food Processing Sector <https://nri.up.gov.in/en/article/food-processing-sector>

¹²⁵ Shivranjani Gupta, FNB News, Maharashtra State food processing policy <http://www.fnbnews.com/Top-News/maharashtra-state-food-processing-policy--road-ahead-64439>

¹²⁶ IBEF India, Textile Industry & Market Growth in India <https://www.ibef.org/industry/textiles>

¹²⁷ Invest UP, Handloom and Textile <https://invest.up.gov.in/handloom-textile/>

¹²⁸ ESHAN FOTEDAR and NIRUPAMA V, IDRONline, The garment industry needs more women leaders <https://idronline.org/the-garment-industry-needs-more-women-leaders/>

¹²⁹ *ibid.*

¹³⁰ IBEF, Textile Industry and Market Growth in India, <https://www.ibef.org/industry/textiles>

- **Tourism and Hospitality:** Globally, the majority of the tourism workforce is female, constituting 54% of employees.¹³¹ However, in India, female employment in tourism stands at only 12.1%, indicating a significant untapped potential for women's participation in the sector.¹³² Contributing 5.8% to UP's total GDP and providing employment to approximately 32.1 million people, the tourism sector is a substantial economic driver.¹³³ UP ranks as the second-largest state for tourist footfall in India, attracting 14% of the nation's tourists.¹³⁴ The state government has also demonstrated commitment to harnessing tourism's potential through events like Taj Mahotsav, Tourism Circuits, and Kumbh Mela.¹³⁵ UP has received 397 proposals for the tourism sector which is expected to create around 2.60 lakh jobs, with Japan pledging ₹ 7,200 crore in investment.¹³⁶ The UP Ecotourism Development Board's proposals to promote the state's rich forest and wetland heritage offer an opportunity to increase tourist footfall while creating jobs for local communities.¹³⁷

Box 25: Emerging good practices

To promote women employment in this sector, the state can draw inspiration from private initiatives like Airbnb's partnership with SEWA to promote women's employment in the tourism sector in UP. Till now more than 4500 guests have visited 40 SEWA Homestays from over 15 different countries.¹³⁸ This initiative showcases how involving women in tourism can lead to economic empowerment.

- **Dairy:** India has emerged as the world's largest milk producer, contributing 23% to global milk production.¹³⁹ Despite being the third-largest milk-producing state in India, UP has seen a notable decline in its market share, dropping from 18% to 14.3%.¹⁴⁰ Stakeholder consultations have revealed that the sector remains largely unorganised, with a relatively weaker cooperative network compared to other states. Additionally, private players are not fully harnessing the value chain's potential.¹⁴¹ These combined factors are impeding efforts to promote women's employment in the dairy industry.
- To address these challenges and leverage the sector's potential for women's empowerment, the UP government has taken several steps. The UP Dairy Development and Milk Products Promotion Policy-2022 sets ambitious targets, aiming to attract ₹ 5,000 crores in capital investment over the next five years.¹⁴² In a recent development, UP launched the 'Nand Bana Milk Mission' with a budget of Rs 1000 crore. This program aims to enable milk producers to sell their milk at fair prices within villages through dairy cooperative societies.¹⁴³

¹³¹ World Travel and Tourism Council, Travel & Tourism: Driving Women's Success <https://wtcc.org/Portals/0/Documents/Reports/2019/Social%20Impact-Driving%20Womens%20Success-Mar%202019.pdf?ver=2021-02-25-182742-097>

¹³² *ibid.*

¹³³ World Travel and Tourism Council, India's Travel & Tourism could surpass pre-pandemic levels by the end of 2022 <https://wtcc.org/LinkClick.aspx?fileticket=9yRBCNeVfvw%3d&portalid=0>

¹³⁴ Invest UP, Tourism, <https://invest.up.gov.in/tourism/>

¹³⁵ IBEF India, About Uttar Pradesh <https://www.ibef.org/states/uttar-pradesh#:~:text=Uttar%20Pradesh%20is%20a%20leading,33%2C737%20foreign%20tourists%20in%202021>

¹³⁶ *ibid.*

¹³⁷ *ibid.*

¹³⁸ PIB, Tourism Sector <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1703126#:~:text=Airbnb%20has%20a%20partnership%20with,from%20over%2015%20different%20countries.>

¹³⁹ PIB, Milk Production in India, <https://pib.gov.in/FeaturesDeatils.aspx?NotelId=151137&ModuleId%20=%202>

¹⁴⁰ Dairy Development Department of Uttar Pradesh <https://www.updairydevelopment.gov.in/index.aspx>

¹⁴¹ From Consultations with ASCI

¹⁴² Invest UP, Dairy Development Policy 2022 <https://invest.up.gov.in/uttar-pradesh-dairy-farm-development-and-dairy-products-promotion-policy-2022/>

¹⁴³ The Economic Times, Uttar Pradesh govt launches Nand Baba Milk Mission scheme

Box 26: Emerging good practices

Several states such as Karnataka and Kerala have established women-led cooperatives, and in Telangana, incentives are offered to those who source from such cooperatives, with rewards ranging from Rs 2 to Rs 4 per litre. The Pashu Sakhi Yojana (A-HELP Scheme) in Uttarakhand is another notable initiative which focuses on empowering women by teaching them animal care and disease prevention techniques, so they can increase their incomes in the dairy sector.¹⁴⁴ Uttar Pradesh could consider implementing similar demand and supply side interventions to encourage the growth of women-led dairy cooperatives.

◆ Recommendations

While each sector presents its unique challenges, requiring tailored solutions, there are several measures that the government of UP can adopt to promote women's employment across all emerging sectors:

1. Sector specific recommendations:

a. **Electronics Systems Design & Manufacturing (ESDM):**

- ITIs & Polytechnics can partner with private orgs. to design targeted programs for women
- Leverage women's natural dexterity in ESDM industry, incentivize companies with land, tax, and stamp duty exemptions for hiring female workforce.

b. **Food Processing:**

- Promote exclusive all-women worklines in Special Economic Zones & Industrial Park
- Support the training of 200 women farmers' producer groups during the 2024-25 period, as outlined in the UP Budget 2024-25.

c. **Tourism and Hospitality:**

- Expand training opportunities in schools and colleges located in tourism clusters to meet the growing demands of the industry.

d. **Healthcare industry:**

- Foster shadow mentoring relationships between Niramaya trainees and leaders in the pharmaceutical industry.
- Establish Memorandums of Understanding (MoUs) for training programs aimed at involving women in high-quality job roles.

e. **Textiles:**

- Transform UP into a textile hub for WEE by boosting female supervisors for safer & motivated workforce
- Promote textile craft clusters by showcasing the talents of women artisans.

f. **Dairy:**

- Encourage the formation of women-led dairy cooperatives and producer groups to enhance female participation in the dairy industry.

¹⁴⁴ <https://economictimes.indiatimes.com/news/india/uttar-pradesh-govt-launches-nand-baba-milk-mission-scheme/articleshow/100810542.cms?from=mdr>

2. General recommendations

a. Capacity building

- **Skilling:** Strategic partnerships can be established between training institutions (like ITIs Polytechnics), colleges, and private organisations in sunrise sectors. These partnerships can be geared towards designing specialised training programs that cater to the specific requirements of the hiring firms in these emerging industries. By doing so, women can more readily acquire skills aligned with the evolving job market, making them more competitive in these sectors.
- **Apprenticeship:** Proactive efforts to connect youth to apprenticeships in the high growth sectors could help align training programs to the interests and needs of the sunrise sectors. Moreover, encouraging the use of Corporate Social Responsibility (CSR) funding to facilitate women's participation in apprenticeships can enhance the accessibility of apprenticeship opportunities, particularly in these rapidly growing industries.

b. Access to opportunities

- **Incentivizing women's employment:** The government can take proactive steps such as tax exemptions, stamp duty waivers, to incentivize companies to hire more women in their workforce. Moreover, existing employment promotion provisions for women, for instance, 10% Net State GST reimbursement¹⁴⁵ in the handloom and textile industry for hiring at least 50% women and 100% EPF reimbursement¹⁴⁶ (up to ₹ 2000/employee) for ESDM Sector women professionals with U.P. domicile for continued employment of 1 year, can also be regularly tracked for efficiency. Additionally, to foster a supportive environment for women in emerging sectors, particularly within SEZs and Industrial Parks, the government can consider reserving designated areas exclusively managed and operated by all-women workforces. These spaces can provide women with a safe and conducive working environment, free from gender-related barriers, and encourage their active participation in these sectors.

c. Retention

- **Infrastructure support:** Housing, childcare, toilets, safety and mobility solutions are critical to women's retention in the workforce. Finding policy and systemic solutions to create models around this can provide a much needed boost to women's onboarding and retention in the formal workforce. Industrial sites and known economic clusters can have place-based multi-service centres.

¹⁴⁵ U.P. Handloom, Powerlooms, Silk Textile and Garmenting Policy, U.P. Textile and Handloom Department, Pg 14 <https://invest.up.gov.in/wp-content/themes/investup/pdf/Textile-policy-2017.pdf>

¹⁴⁶ U.P. Electronics Manufacturing Policy, 2020, Department of IT & Electronics, Pg 12 https://startupup.gov.in/wp-content/uploads/2023/01/UPEMP2020-English_191122.pdf



4. SYSTEMIC INTERVENTIONS FOR SUPPORTING WOMEN'S ECONOMIC EMPOWERMENT IN UP

- **Gender Data Driven Solutioning:** In UP, a significant hurdle in women's economic empowerment is the lack of gender-responsive policies for jobs and entrepreneurship. Regular tracking and reporting of gender-disaggregated data (GDD) of scheme metrics could inform policy design and implementation to improve targeting of female beneficiaries for scheme benefits. However, It is observed that the application forms of many policies did not have gender as an input field. While online portals like Nivesh Mitra have aimed to address this issue, numerous departments are yet to be onboarded on these portals, resulting in the absence of gender-disaggregated data while reviewing their employment promotion policies leading to a gap in assessing the actual impact on women beneficiaries. Currently, the capacity to conduct these reviews is lacking, which necessitates a re-evaluation of departmental review mechanisms to capture specific indicators for making effective policy decisions. Even policies designed specifically for women often encounter issues such as complex application processes and a lack of awareness among women entrepreneurs. Furthermore, inconsistent definitions of women-owned enterprises across different departments and schemes pose challenges for effective targeting of beneficiaries. To address these issues and enhance the impact of policies and initiatives, standardisation of the definition of women-owned enterprises is also essential.
- **Streamlining CSR Philanthropic Funding:** Private organisations and foundations actively engage in skilling and livelihood programs for women in UP. However, to maximise their impact and ensure a more efficient allocation of resources, it is crucial to identify priority themes and geographies for women's economic empowerment (WEE). Encouraging these organisations to invest in areas aligned with these priorities can lead to more significant and focused outcomes. A coordination platform can be set up for philanthropic efforts, similar to Maharashtra's Sahabag, which can help streamline these initiatives.¹⁴⁷
- **Institutional Capacity to accelerate WEE:** Strengthening the institutional capacity is critical to catalyze women economic empowerment in the state. The scope of Women Welfare Corporation can be reviewed and expanded, aligning it with successful models from other states such as Karnataka, Haryana, Tamil Nadu and Kerala. For example, the UP government can consider covering the paperwork costs associated with availing credit schemes to remove financial barriers for women. The Women Welfare Corporation can act as a disbursing agency to simplify the process and facilitate women's participation in economic programs. Additionally, providing handholding support to women beneficiaries through the corporation will ensure their successful involvement. In the long term, the corporation may initiate a separate scheme targeting a specific section of women who face additional disadvantages in traditional credit-based schemes. This targeted approach ensures that marginalized women receive tailored support to overcome their unique challenges and access economic opportunities effectively. Inter-departmental collaboration can also be promoted between various government departments, such as the National

¹⁴⁷ National CSR Portal <http://csr.gov.in/>

Rural Livelihood Mission (NRLM) to leverage the potential of SHGs. This will enable UP to engage women in income-generating initiatives effectively. The corporation can serve as a nodal agency for overseeing the agenda of women's economic empowerment, streamlining efforts across various sectors.

Simultaneously, strengthening the capacity of District Hubs for Empowerment of Women (DHEWs) under the Mission Shakti programme is essential to enable gender-inclusive reporting and effective program implementation at the district level. Developing an orientation module on women's economic empowerment for state and district officials as part of regular training programs can improve understanding and support for WEE initiatives. Additionally, creating working groups under the Department of Women Welfare focused on capacity building, awareness creation, safety, and gender infrastructure will further bolster efforts, particularly in the context of the Prevention of Sexual Harassment (POSH) Act and the Maternity Act of 2017.



5. WAY FORWARD

Based on the recommendations outlined in this report, a few key takeaways for catalysing women's economic empowerment have emerged. These include drawing upon emerging good practices from other settings, and tailoring them for UP's unique context.

The development of the Women Economic Empowerment Index (WEE Index) could play a pivotal role in furthering this agenda. This innovative tool will assess the effectiveness of various programs, schemes, and policies aimed at empowering women economically. Moving forward, the Department could identify indicators across all the enabling levers of WEE, including skilling and education, entrepreneurship, safety and mobility, digital and financial inclusion, and develop metrics to regularise the reviews of schemes and policies from a gendered perspective to inform policy decisions. The Department can also pilot the index in select districts, facilitating a more effective review of district-level performance and enabling the measurement of progress made. The Women Economic Empowerment (WEE) Index represents a critical step forward in addressing existing gaps in schemes and policies and advancing the women's economic empowerment agenda in the state of Uttar Pradesh.

The other priority lever that could be leveraged to promote women-led development is entrepreneurship. In this regard, action-based research may be implemented to validate and institutionalise gender-intentional solutions for women's enterprise growth and convene the ecosystem stakeholders (implementing organisations, donors, various entrepreneurship development agencies, financial institutions, policy makers and the women entrepreneurs themselves) to work towards the common goal of women-led development.

Further, to advance the agenda of Women Economic Empowerment, pilot projects for key recommendations in select lighthouse districts of Uttar Pradesh can create momentum and convene partnerships.

Catalysing women's economic empowerment in Uttar Pradesh requires a multi-faceted approach that leverages emerging good practices and tailors them to the state's unique context. A comprehensive list of Department wise recommendations has been attached at the end of the report. The recommended targeted interventions represent essential steps forward in addressing existing gaps and promoting women's economic empowerment in Uttar Pradesh.



ANNEXURES

Annexure-1

Data sources

Government of India Data Sources

- All India Survey on Higher Education (AISHE), Ministry of Education (MoE) (2017-19, 2018-22, 2020-21)
- All India Debt & Investment Survey, Ministry of Statistics & Programme Implementation (MoSPI) (2019)
- Census of India, Ministry of Home Affairs (MHA) (2011)
- Data on Police Organization, Bureau of Police Research & Development (BPRD) Ministry of Home Affairs (MHA) (2021)
- CSR Portal, Ministry of Corporate Affairs (MoCA)
- E-Shram Portal, Ministry for Labour & Employment (MoLE)
- Khadi & Village Industries Commission (KVIC) Vikas Dashboard, Ministry for Micro, Small & Medium Enterprises (MSME)
- Lok Sabha & Rajya Sabha Questions, Sansad Portal
- National Apprenticeship Promotion Scheme (NAPS) Dashboard, Ministry of Skill Development & Entrepreneurship (MSDE)
- National Crime Records Bureau Handbook, Ministry of Home Affairs (MHA) (2018, 2021)
- National Family Health Survey (NFHS-4 & 5), Ministry of Health and Family Welfare (MoHFW) (2015-16, 2019-21)
- National Rural Livelihood Mission (NRLM) portal, Ministry of Rural Development
- Trainee & Instructor Dashboard, National Council of Vocational Training (NCVT), Ministry of Skill Development and Entrepreneurship (MSDE)
- Gender Analysis: PMKVY 2016-20, National Skill Development Corporation (NSDC), Ministry of Skill Development & Entrepreneurship (MSDE)
- One Nation One Ration Card (ONORC) Dashboard, Ministry of Consumer Affairs, Food & Public Distribution (MoCAFPD)
- One Stop Centre (OSC) Portal, Ministry of Women & Child Development (MWCD)
- Periodic Labour Force Survey (PLFS), Ministry of Statistics and Programme Implementation (MoSPI) (2020-21; 2021-22; 2022-23)
- Press Information Bureau Releases
- PMSVANidhi Dashboard, Ministry of Housing & Urban Affairs (MoHUA)
- Pradhan Mantri Jan Dhan Yojana (PMJDY) & Bank Correspondent, State Level Bankers Committee (SLBC) (2022)
- Road Transport Yearbook, Ministry of Road Transport & Highways (MoRTH) (2017-18, 2018-19)
- Sakhi Niwas Scheme Portal, Ministry of Women & Child Development (MWCD)
- Unified District Information System for Education Plus (UDISE), Ministry of Education (MoE)

Government of Uttar Pradesh: Data Sources

- Department of Police
- Department of Vocational Training & Skill Development
- Department of Women Welfare
- Directorate of Industries and Enterprise Promotion (DIEP)
- Department of IT & Electronics
- Department of Transport
- Labour Department
- National Rural Livelihood Mission (NRLM)
- State Urban Development Agency (SUDA)
- State Level Bankers' Committee (SLBC)
- UP Skill Development Mission (UPSDM)

Miscellaneous Reports & Publications

- Bangladesh Female Participation in Technical Education, World Bank (2017)
- Financial Inclusion of Women, Observer Research Foundation (2022)
- Metro Extension Plan, Asian Development Bank (2018)
- Transgender Policy, Government of Kerala (2015)
- State of Discrimination, TRAYAS (2022)
- Secondary Review: Articles from leading dailies & publications: The Week, Business Standard, Times Of India, Business Today, LiveMint, NASSCOM
- Women's Economic Empowerment in India: Landscape Study & Policy Analysis, The Quantum Hub (2020)

Stakeholders Consulted

General stakeholder consultations		
Organization	POC	Designation
Transform Rural India Foundation (TRIF)	Anirban Ghose	Co-Lead
	Neeraj Ahuja	Senior Manager
Microsave	Sonal Jaitly	Senior Manager & Lead
SafetyPin	Kalpana Viswanath	Co-Founder & CEO
	Neeruja Gupta	Assistant Program Manager
	Sonali Vyas	Program Head
Centre for Catalyzing Change(C3)	Aparajita Gogoi	Executive Director
	Madhu Joshi	Senior Advisor
	Anamika Priyadarshini	Research Lead
Artha Global	Jagan Shah	Senior Fellow
The Times Group	Dhanush Vir Singh	Vice President & Branch Head (Uttar Pradesh, Uttarakhand, Bihar & Jharkhand)
MeraBizNet	Pritha Dutt	
Anudip Foundation	M Banerjee	
Policy & Development Advisory Group	Arindam Banerjee	
International Labour Organization	Vishishta Sam	
The /Nudge Foundation	Akshay Kumar Baskaran	

Stakeholder consultations for major levers of women's workforce participation

Lever	Department	POC	Designation
Skilling	Kaushal Vikas Mission (UP Skill Development Mission)	Rajesh Jaiswal	Deputy Director
		Manoj Shrivastava	Officer
	Directorate of Training and Employment	Mayank Gangwar	Deputy Director
		Mayank Gangwar	Deputy Director
		Pallavi Pathak	Officer
		Rajendra Prasad	Joint Director
		Female Trainees	NA
Entrepreneurship	UPLC Electronics	KPMG team	PMU
		Vishnu Mohan Srivastava	Assistant Manager
		E&Y team	PMU
	Fisheries Department	Ijaz Ahmad Naqvi	Deputy Director
		Anil Rastogi	Officer
	Animal Husbandry Department	Dr. J.P. Verma	Director
		Sanjeev Sharma	Officer
	State Urban Development Authority (NULM and PMAY-Urban)	Tayyaib	Officer
		Vivek Srivastava	MIS Specialist(NULM)
		Vinod Kumar	MIS Specialist(PMAY-Urban)
	Handloom and Textile Department	Anand Mohan	Joint Director
		KP Verma	Deputy Director
	EFPO	Anup Katiyar	Commissioner II
	MSME Department	Archana Dixit	MSME
		Sudhir Shrivastava	GM DIC, Kanpur district
		Rajesh Kumar	Commissioner & Director
		Manoj Chourasia	GM ODOP Cell
		Manish Pathak	LDM BOI Lucknow
		Sunil	Assistant Manager DIC, Lucknow
		Sanjay Tiwari	Assistant Commissioner, ODOP Cell
		ODOP applicants	NA
		PM SVANidhi applicants	NA
	Banks	Ashutosh Verma	District Coordinator, Gramin Bank of Aryavat, Lucknow
		Mahesh Kumar	District Coordinator, Punjab National Bank, Lucknow
	Agriculture Skill Council of India	Dr. Satender Singh Arya	CEO
	CGTMSE	Sandeep Varma	CEO, CGTMSE
	SIDBI	Manish Sinha	GM, Regional Office, Lucknow

Stakeholder consultations for major levers of women's workforce participation

Lever	Department	POC	Designation
Safety & Mobility	Women Welfare Directorate	Anu Singh	Deputy Director
		Ashutosh	Deputy Director
	Transport Department/Nigam	Vineet Tripathi	MIS Specialist
		Rakesh	Deputy Director
	Police Department	Sanjay Singhal	ADG
	Labour Department	Kalpana shrivastava	Deputy Labour Commissioner
		Rizwan Ali	Assistant Director factories
		Ram Bahadur	Assistant Director factories
Shamim Akhtar		MIS, E-Shram	
Digital and Financial Inclusion	State Rural Livelihood Mission	Janmejay	Deputy director
	Directorate of Institutional Finance	Neeti Jain	Officer
	State Level Banker's Committee	Brijesh Kumar	GM office of SLBC UP, BOB
	Common Service Centres	Atulit Rai	Head CSC- SPV, UP

WEE Framework

Goal:

Every woman achieves her economic potential & has economic agency, through increased participation in the workforce and improved quality of work

Outcome:

Increase women in quality JOBS

- Participation in workforce
- Quality of work
- Equity at workplace

Advance women's ENTERPRISE

- Share of women owned enterprises
- Scale & type of enterprises

Improve AGENCY for women

- Say in HH decision making

Levers:

**UNLOCK:
Gender Smart Infra & Services**

- Mobility
- Safety (workplace, public spaces)
- Worker housing
- Access to toilets (public / workplaces)
- Care support
- Time (Domestic amenities tap water; cooking gas; toilets)

**ENABLE:
Productive Resources**

- Digital inclusion
- Financial inclusion
- Access to funding
- Education & Skilling
- Mentors, Networks, Counselling
- Asset Ownership
- Social protection

**EXPAND:
Work Opportunities**

- Cos. with diversity policies & targets (for jobs & value chains)
- Opportunities prioritized for women in govt. and private sector (jobs, value chains, procurement, schemes)
- Inclusive HR practices by cos. (hiring, advancement retention, re-entry)

HUMAN & SOCIAL CAPITAL

- Marriage age
- Nutrition / Health
- Absence of Gender based violence
- Political representation

Outcome Level Metrics

							Comparison with:		
S. No.	Metric	Sub Domain	Years Covered	Data Source	All India	Uttar Pradesh	National Average	Similar States (MP, Bihar)	Top Economies (Guj., Maha., TN, Karn.)
EMPLOYMENT									
1	Female LFPR	Total	2017-21	PLFS	35.60%	27.40%	Worse	Worse	Worse
		Rural			39.30%	30.60%			
		Urban			26.50%	14.70%			
2	% Unemployment rate of women		2019-21	PLFS	4%	2%	Better	Comparable	Better
3	% women employed in salaried jobs/regular wages		2017-21	PLFS	17%	7%	Worse	Worse	Worse
4	% of women casual worker		2017-21	PLFS	21%	8%	Worse	Worse	Worse
5	% employed in Informal Sector (non farm sectors)		2017-21	PLFS	59%	55%	Better	Worse	Better
6	% women employed in non-farm sector		2017-21	PLFS	37%	21%	Worse	Worse	Worse
7	% women employed in Professional, scientific and technical activities		2017-21	PLFS	0.32	0.05	Worse	Worse	Worse
8	% women employed in secondary and tertiary sector	Secondary Sector	2017-21	PLFS	16.50%	9.50%	Worse	Comparable	Worse
		Tertiary Sector			20.70%	11.70%	Worse	Worse	Worse
9	Women wages as % of Men wages	Self Employed	2017-21	PLFS	41%	38%	Comparable	Comparable	Comparable
		Casual labour (other than public works)			75%	71%	Comparable	Comparable	Comparable
		Regular Salaried			67%	72%	Better	Better	Better
ENTREPRENEURSHIP									
10	Share of women-owned MSMES		2015-16	NSSO 73rd Round	20%	10%	Worse	Comparable	Worse
11	Share of women owned enterprises in urban & rural areas	Urban	2015-16	NSSO 73rd Round	18%	9%	Worse	Comparable	Worse
		Rural			22%	10%			
12	Size of women-owned MSMES	Micro	2017-21	Udyam Publication	98.20%	97.60%	Better	Better	Better
		Small			1.80%	2.30%			
		Medium			0.10%	0.10%			

							Comparison with:		
S. No.	Metric	Sub Domain	Years Covered	Data Source	All India	Uttar Pradesh	National Average	Similar States (MP, Bihar)	Top Economies (Guj., Maha., TN, Karn.)
12	Sources of funding for women-owned enterprises	Self-Finance	2013-14	6th Economic Census	3.40%	3.00%			
		Financial Assistance from Govt Sources			1.10%	0.50%			
		Borrowing from financial Institution			0.80%	0.50%			
		Non-institutions/ Money Lenders			1.00%	0.20%			
		SHGs			15%	20%			
		Donations/ Transfers from other agencies			15%	20%			
13	Share of startups		2021-22	Startup India Report	45%	48%	Better	Better	Worse
14	Share of state in total no. of SHGs		2015-22	NRLM Publication		9%		Worse	Worse

Enabler Level Metrics:

							Comparison with:		
S. No.	Metric	Sub Domain	Years Covered	Data Source	All India	Uttar Pradesh	National Average	Similar States (MP, Bihar)	Top Economies (Guj., Maha., TN, Karn.)
EDUCATION									
1	Literacy Rate		2018-2022	PLFS	69%	60.90%	Worse	Comparable	Worse
2	Proportion of women with more than 10 years of schooling		2015-16, 2020-21	NFHS	41%	39.30%	Comparable	Better	Worse
3	Dropout rate at secondary level		2018-22	UDISE	12.30%	10%	Better	Better	Better
4	Education Level - Secondary & above		2018-22	PLFS	33.60%	31.50%	Comparable	Better	Worse
5	Education Level - Graduation		2018-22	PLFS	7.70%	7.90%	Comparable	Better	Worse
6	Education Level - Post graduation & above		2018-22	PLFS	2.60%	2.50%	Comparable	Comparable	Worse
7	% of teachers by grade	Primary & Upper Primary	2018-2021	UDISE	56%	53%	Worse	Better	Worse
		Secondary			46%	34%	Worse	Comparable	Worse
		Higher Secondary			44%	30%	Worse	Comparable	Worse
		Higher Education	2018-22	AISHE	42.90%	31.80%	Worse	Worse	Worse

							Comparison with:		
S. No.	Metric	Sub Domain	Years Covered	Data Source	All India	Uttar Pradesh	National Average	Similar States (MP, Bihar)	Top Economies (Guj., Maha., TN, Karn.)
8	GER at higher education level		2018-21	AISHE	26.70%	24.30%	Comparable	Comparable	Worse
9	Enrolment at higher education		2018-22	AISHE	100%	16%	Comparable	Comparable	Worse
10	Pass-out at higher education	Undergraduates	2017-19, 2020-21	AISHE	100%	16%	Worse	Better	Worse
SKILL									
11	Female ITI Trainers		2022	NCVT	15.23%	10.04%	Worse	Comparable	Worse
12	Apprenticeships	Optional Trade	Cumulative	NAPS Dashboard	25.2%	17.5%	Worse	Worse	Worse
		Designated Trade			11.7%	10.2%	Worse	Comparable	Worse
MOBILITY									
13	Proportion of women allowed to go out to three specified places alone	Total	2014-15, 2019-21	NFHS	NA	34.70%	Worse	Worse	Worse
		Urban				47.10%	Better	Better	Comparable
14	Share of new driving licenses issued		2017-18, 2018-19	Road Transport Yearbook	14.90%	6.70%	Worse	Worse	Worse
15	Prevalence of Sexual Harassment during Public Transport		2018	NCRB	730	299	Worse	Worse	Worse
16	Share of new conductor licenses issued		2017-18, 2018-19	Road Transport Yearbook	6.80%	0.47%	Worse		Worse
SAFETY									
17	Rate of Total Crime against Women		2017-2021	NCRB	65	51	Better	Better	Worse
18	Crime Against Women as % of Total Crime		2017-2021	NCRB	11%	13%	Worse	Worse	Worse
19	# of Women per Woman Police		2017-2021	BPRD	3.04	3.7	Worse	Better	Worse
20	Domestic Violence per Mn Women		2017-2021	NCRB	192	166	Better	Worse	Worse
GENDER INFRASTRUCTURE									
21	Households with electricity %		2015-16, 2020-21	NFHS	96.50%	89.80%	Worse	Worse	Worse
22	Households with clean water %		2015-16, 2020-21	NFHS	95.90%	99.20%	Better	Better	Better
23	Households with toilet facility %		2015-16, 2020-21	NFHS	80.60%	77.10%	Worse	Better	Worse
24	Number of LPG connection under PMUY per lakh women		Till Jan-2023	MPNG	14428	15778	Better	Worse	Better
25	Number of working women (in '000) per govt. working women hostel		2019-2021	WMCD	204	660	Worse	Worse	Worse

							Comparison with:		
S. No.	Metric	Sub Domain	Years Covered	Data Source	All India	Uttar Pradesh	National Average	Similar States (MP, Bihar)	Top Economies (Guj., Maha., TN, Karn.)
DFI									
26	Mobile phone usage		2015-16, 2020-21	NFHS	54%	46.50%	Worse	Comparable	Worse
27	Ability to operate a computer		2017-18	NSO	12.80%	6.50%	Worse	Comparable	Worse
28	Usage of internet		2015-16, 2020-21	NFHS	33.30%	30.60%	Comparable	Better	Worse
29	% of women who have money that they can decide how to use it		2015-16, 2020-21	NFHS	51.20%	54.50%	Better	NA	NA
30	% of women who have a bank or savings account that they themselves use		2015-16, 2020-21	NFHS	78.60%	75.40%	Worse	NA	NA
31	% of women who use mobile phone for financial transactions		2015-16, 2020-21	NFHS	22.50%	18%	Worse	NA	NA
32	Number of women banking correspondents		Cumulative	Directorate of Institutional Finance		36019	NA	NA	NA



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