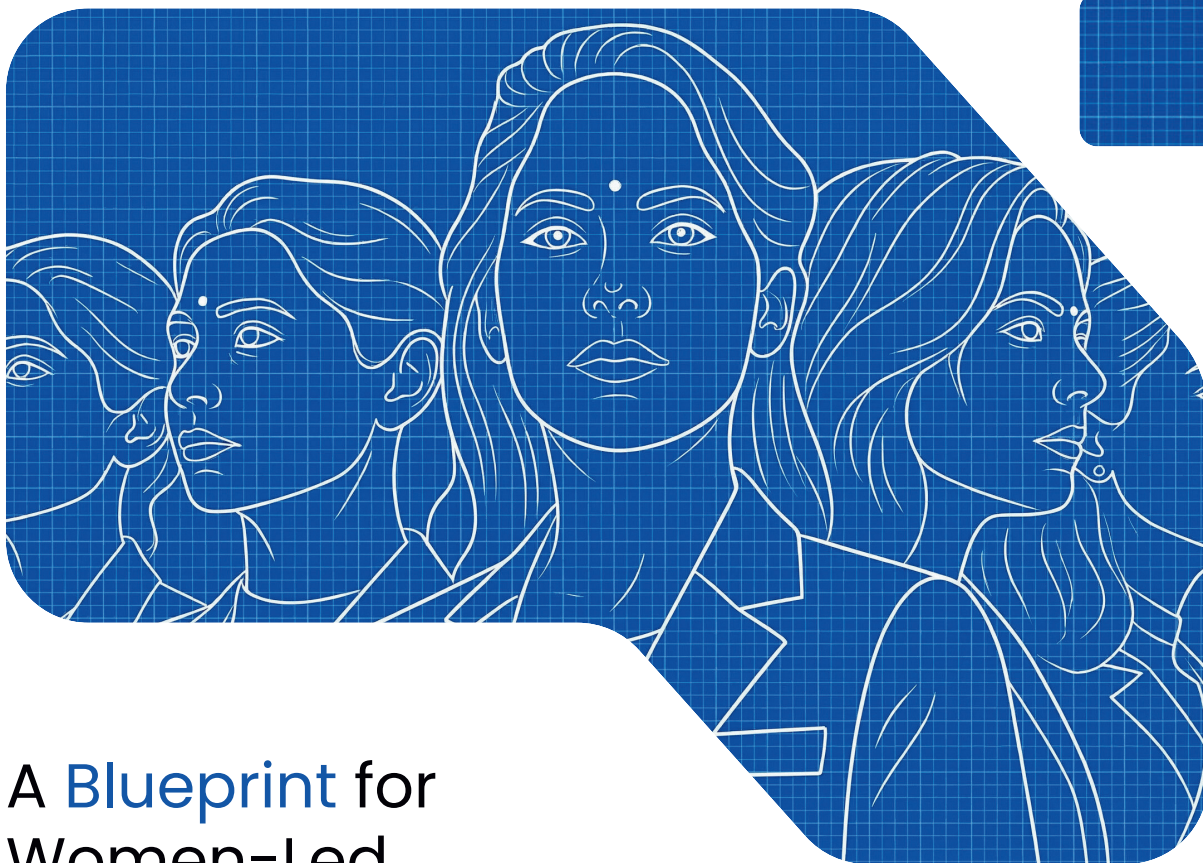


Empowering Women for Economic Development

Strategic Interventions of the Ministry of Finance



A **Blueprint** for
Women-Led
Development and
Economic Parity



The Power to Empower

Strategic Interventions of the Ministry of Finance

A **Blueprint** for Women-
Led Development and
Economic Parity

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Foreword

It gives me immense pride to present this focused white paper on the initiatives of the Ministry of Finance, aligned with India's national vision of women-led development. As India advances towards becoming a more inclusive and resilient economy, financial empowerment of women—through access to credit, formal financial systems, and enterprise support—remains a critical driver of sustainable growth.

Flagship initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Mudra Yojana (PMMY), and Stand-Up India Scheme have significantly strengthened the financial inclusion ecosystem by expanding access to banking, enabling credit for micro and small enterprises, and promoting entrepreneurship among women. Supported by institutions such as SIDBI, NABARD, public sector banks, and other financial intermediaries, these initiatives have created structured pathways for women to participate more actively in the formal economy. This white paper builds on these efforts through focused analysis and actionable collaboration pathways. Developed by a cohort of young researchers and interns at FICCI FLO, it examines the implementation landscape of these initiatives and identifies opportunities where FLO can partner with the Ministry and its associated institutions to enhance financial literacy, strengthen access to credit, promote women-led enterprises, and enable better integration into formal financial and market systems.



For over four decades, FICCI FLO has been committed to advancing women's economic empowerment through entrepreneurship, capacity building, and leadership development. With its strong national footprint and diverse membership base, FLO is uniquely positioned to act as a bridge between policy frameworks and grassroots impact, enabling scalable and sustainable models of financial inclusion and enterprise growth.

This initiative also reflects our commitment to fostering research-led engagement and nurturing young talent. Undertaken within a structured institutional framework under the guidance of the Rashmi Sarita - Executive Director, the work has been further enriched through consultations and deliberations with key industry stakeholders, ensuring both analytical rigor and strong alignment with sectoral realities.

We believe this paper will serve as a catalyst for deeper collaboration between FICCI FLO and the Ministry of Finance, contributing to strengthening women's financial inclusion, expanding entrepreneurship opportunities, and unlocking their full economic potential. As India moves towards the vision of Viksit Bharat @2047, such partnerships will be instrumental in ensuring that women are not only financially included but are central to the nation's growth and prosperity.

Poonam Sharma

National President of FICCI FLO
(2025-2026)

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Executive Summary

This report serves as a strategic analysis of the financial empowerment of women in India, reframing the issue from a social welfare objective to a fundamental pillar of national development. While the government has made significant strides in financial inclusion through initiatives like the Mahila Samman Savings Certificate, Stand-Up India, and the Pradhan Mantri Jan Dhan Yojana (PMJDY), a persistent and critical gap remains between access and utilisation.

This analysis argues that a new, integrated policy framework is required—one that transcends a collection of disparate schemes and focuses on building a complete financial ecosystem for women-led growth. The report identifies several key barriers that hinder the full economic potential of women, including the paradox of inactive bank accounts, a significant credit gap exacerbated by a lack of collateral and systemic biases, and a pervasive digital and financial literacy divide.

It also highlights the on-ground implementation failures of well-intentioned schemes, where underutilization of funds and a lack of public awareness render even robust policies ineffective. To bridge these gaps and accelerate progress, this report proposes a strategic blueprint for creative, high-impact collaboration between the Ministry of Finance and the FICCI Ladies Organisation (FLO). The core recommendations are:

- **A National Women's Enterprise Procurement Policy:** To create a stable and significant market for women-owned businesses by mandating a minimum percentage of government purchases, building on successful international models.
- **The Establishment of Women's Economic Zones (WEZ) and Mahila Haats:** To provide the physical infrastructure and supportive community required to nurture and scale women-led ventures, leveraging a proven domestic public-private partnership model.
- **A new Digital Financial Inclusion Fund for Women:** A dedicated public-private partnership to provide seed capital for fintech solutions that offer bias-free lending and training, using alternative credit-scoring mechanisms that bypass traditional barriers.

This blueprint culminates in a powerful call for the immediate **formation of a Joint Standing Committee of the Ministry of Finance and FICCI FLO** to ensure the effective implementation of these recommendations and to continuously refine a policy agenda that unlocks the full economic potential of women, thereby making them central to India's vision of a **\$30 trillion economy in the next three decades**.

The Strategic Imperative: Beyond Welfare, Towards Wealth

1.1 Introduction: From Social Welfare to Economic Engine

The economic empowerment of women is no longer merely a social welfare objective; it has emerged as a fundamental pillar of national development. This report is a strategic document prepared for the Ministry of Finance and the FICCI Ladies Organisation (FLO) to provide a comprehensive analysis of the existing landscape of women's financial inclusion in India. It delves into the various government schemes and policies, assesses their effectiveness, identifies the critical barriers that women continue to face, and proposes a new, integrated policy framework to accelerate their financial independence through work and entrepreneurship.¹

This analysis is grounded in a recognition of the significant strides already made, while also acknowledging the need for a targeted and nuanced approach to address the remaining challenges. The financial inclusion of women is directly linked to several of India's national priorities, including economic growth, poverty alleviation, and social equity.¹ This report, therefore, frames the issue not as a matter of social good alone, but as an essential and high-return investment in the nation's economic future.

1.2 India's \$30 Trillion Vision: The Non-Negotiable Role of Women

India is poised to become a **\$30 trillion economy** in the next three decades, and women are expected to play a crucial role in this transformation.¹ This viewpoint highlights the shift from perceiving women's empowerment as a niche issue to recognizing it as a critical engine for the nation's economic progress. The expansion of financial inclusion for women is a key driver of poverty alleviation and overall economic growth. When women are financially independent, they are better equipped to contribute to their households and communities, which has a ripple effect on health, education, and social well-being.¹

A compelling economic case for this focus is presented by a McKinsey study, which suggests that reducing the gender gap in digital finance alone could boost India's GDP by a substantial **\$700 billion by 2025**.² This quantified economic benefit links the abstract idea of a "national priority" to a concrete, fiscal outcome, demonstrating that a policy that does not prioritize women is not just socially inequitable; it is a strategic and fiscal failure. The report shows that the investment in women's economic participation has a significant and direct return on the nation's ambitious macroeconomic goals.

1.3 A Shared Vision, A Joint Mandate: The Synergies between FICCI FLO and the Ministry of Finance

The FICCI Ladies Organisation (FLO) serves as a key partner in this national endeavor, consistently advocating for policies that foster women's economic empowerment. FLO's policy advocacy is rooted in a deep understanding of the on-the-ground challenges faced by women entrepreneurs and professionals.¹ The organization has proposed several concrete measures to facilitate this empowerment, including the call for an exemption of stamp duties and registration fees for properties registered in the name of women at the national level.¹ This particular measure addresses a foundational barrier to financial independence by facilitating asset ownership, which can also serve as collateral for business loans.¹

Furthermore, FLO has actively recommended the creation of dedicated **Women's Industrial Parks**, suggesting that all government-promoted industrial parks should reserve a certain percentage of land—at least **10%**—for women entrepreneurs.¹ This initiative aims to provide a supportive ecosystem for women-led businesses. In a similar vein, FLO has advocated for the establishment of "Mahila Haats," which would offer dedicated retail space for women entrepreneurs and artisans.¹

These proposals underscore a focus on creating supportive physical infrastructure beyond just financial schemes. The organization has also been a proactive partner in digital initiatives, collaborating with companies like Meta to digitally enable **500,000 women entrepreneurs**.¹ The alignment between FLO's on-the-ground advocacy and the government's policy-making capacity creates an ideal public-private partnership (PPP) model, where a shared vision can be translated into collaborative, tangible action.

Mapping the Landscape: A Foundational Review of Existing Initiatives

The Government of India has adopted a multi-ministerial strategy to address the diverse needs of women, recognizing that financial inclusion is a cross-cutting issue. This coordinated effort involves schemes managed by the Ministry of Finance, the Ministry of Rural Development, and the Ministry of Women and Child Development. This approach allows for a tiered system of support, from foundational social welfare to advanced entrepreneurial funding, providing a pathway for women at different stages of their economic journey.

Scheme Name	Ministry/ Department	Key Features
Mahila Samman Savings Certificate (MSSC)	Ministry of Finance	A small savings scheme that offers a competitive interest rate of 7.5% per annum over two years, specifically for women and girls.
Stand-Up India Scheme	Ministry of Finance	A flagship initiative launched in 2016 that facilitates bank loans ranging from ₹10 lakhs to ₹1 crore for new business ventures. Over 180,000 entrepreneurs have benefited, with more than 80% of the loans directed toward women.

**Pradhan Mantri
Mudra Yojana
(PMMY)**

Ministry of
Finance

Provides collateral-free loans up to ₹10 lakhs to micro and small businesses, with a strong focus on women. A remarkable 69% of Mudra microloans have been disbursed to women-led companies.

**Deendayal
Antyodaya
Yojana - National
Rural Livelihoods
Mission (DAY-
NRLM)**

Ministry of
Rural Develop-
ment

A cornerstone of poverty reduction efforts that has mobilized over 10.05 crore rural women into more than 90.90 lakh Self-Help Groups (SHGs) across the country. It serves as an initial entry point into the formal financial system.

**Stand-Up
India Scheme**

Ministry of
Rural Develop-
ment

Contributes to women's financial well-being by addressing related social and economic vulnerabilities, such as mandating female ownership of houses.

**Pradhan Mantri
Mudra Yojana
(PMMY)**

Ministry of
Petroleum
and
Natural
Gas

Frees up women's time from domestic chores by providing free LPG connections to women from BPL households.

The Paradox of Progress: An Analysis of Critical Barriers

Despite the extensive range of schemes and significant progress in extending financial access, a comprehensive analysis reveals several persistent and intertwined barriers that hinder the full economic empowerment of women. The challenge has shifted from a lack of schemes to a lack of effective implementation and utilization. This section outlines these critical barriers in a pointer-style format.

- **The Paradox of Access vs. Utilization:** A major success of national financial inclusion programs has been the dramatic increase in the number of women with bank accounts, with over 86% of Indian women now owning one.¹ However, this achievement masks a deeper problem: many of these accounts remain inactive.¹ The existence of a bank account does not automatically translate into active engagement with the financial system. The average deposit amount in PMJDY accounts, for example, has increased, but a significant gap remains in account usage, savings, and credit.¹ This constitutes a fundamental paradox of financial inclusion, where the supply-side issue of access has been addressed, but the demand-side issue of utilization remains a critical challenge. The root cause is a pervasive knowledge and confidence gap that prevents women from actively engaging with the formal financial system.

- **The Persistent Credit Gap:** Women-led businesses in India face a substantial credit gap, with only **10%** of female borrowers reportedly accessing formal credit and **79%** relying on self-financing.¹ A primary reason is the lack of collateral, as women often have limited access to assets and properties that can be pledged as security for loans.¹ While schemes like the Pradhan Mantri Mudra Yojana and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) offer collateral-free loans, women still face significant barriers, indicating that the problem is not a lack of schemes but a pervasive bias in practice.¹ Traditional lending practices, which rely heavily on credit histories and collateral, are ill-suited to the informal nature of many women's businesses. This structural inequality is a major obstacle to accessing formal credit and stifles the growth of women-led enterprises.
- **The Digital and Financial Literacy Divide:** The digital gender divide is a pervasive barrier that compounds the challenges of financial access and utilization. Women are **19%** less likely than men to own a mobile phone, a basic tool for accessing modern financial services.¹ Even among women who own a mobile phone, only **22.5%** use it for financial transactions, highlighting a significant gap in digital literacy.¹ This lack of digital proficiency prevents women from fully participating in India's booming fintech ecosystem and utilizing mobile banking, digital wallets, and online platforms for scheme applications.¹ This barrier is inextricably linked to the financial literacy gap; many women lack awareness of financial products beyond basic savings accounts and are often discouraged by socio-cultural norms from independently managing their finances.¹

- **Systemic Failures in On-Ground Implementation:** A review of several initiatives reveals that despite a robust framework of schemes, significant challenges exist in their on-the-ground implementation and utilization. A parliamentary committee has criticized the Union Home Ministry for the underutilization of the Nirbhaya Fund, with almost two-thirds of the fund remaining unused.¹ This lack of financial utilization points to a systemic inefficiency in rolling out and executing key safety initiatives. A NITI Aayog study of women's safety schemes recorded "abysmal failure" and found that public awareness of the One Stop Centres (OSCs) was "alarmingly low" at around **4%**, primarily due to minimal information, education, and communication (IEC) activities.¹ The annual allocation for training, IEC, and advocacy—**₹50,000 per OSC**—was deemed inadequate to raise public awareness.¹ These findings underscore a critical gap between policy formulation and on-the-ground execution.
- **Socio-Cultural and Structural Constraints:** The challenges to women's financial empowerment are not solely economic or digital. Deeply ingrained socio-cultural factors play a significant role. Women are more likely to live far from a bank branch and often face mobility constraints¹. Social norms can discourage women from making autonomous decisions on how to spend their earnings, with the majority of married women making financial decisions jointly with their spouses¹. These societal factors limit women's independence and their ability to effectively engage with the financial system, underscoring the need for policies that address not only economic and technological gaps but also the social context in which they operate⁴.

Call for Collaboration with FICCI FLO

Beyond enhancing existing schemes, new strategic policies are required to build a complete, mutually reinforcing ecosystem for women entrepreneurs. These proposals are not merely incremental improvements but are designed to create a comprehensive environment that supports, nurtures, and scales women-led ventures. This section outlines a blueprint for creative collaboration between the Ministry of Finance and FICCI FLO to address the barriers identified in the preceding chapter.

- **Foundational Enhancements:**

- **Building Capacity from the Grassroots**

- **A Mandated Financial and Digital Literacy Mission for Women:**
To address the paradox of inactive accounts and low utilization, a nationwide, grassroots-level Financial Literacy Mission for Women should be formally mandated.¹ This mission would be strategically integrated into existing structures, particularly the vast network of SHGs under the DAY-NRLM, which has reached over 10 crore rural women.¹ The curriculum would move beyond basic budgeting and savings to include practical and critical topics such as debt management, understanding the nuances of various loans, and the importance of establishing a credit history.¹ A key component must be digital financial literacy, teaching women how to use mobile banking, digital wallets, and ATMs to increase their active participation in the formal financial system.¹ This model leverages a proven, existing infrastructure to address the root cause of the knowledge-confidence gap.

- **Strategic Policy Proposals: A Blueprint for a Full Ecosystem**
 - **Proposal for a "National Women's Enterprise Procurement Policy":** To provide a stable and significant market for women-led enterprises, a "National Women's Enterprise Procurement Policy" should be established.¹ India already has a Public Procurement Policy for MSMEs that mandates a **3%** sub-target for women-owned MSMEs, but its on-ground impact is limited.¹ The solution is not to create a new policy, but to enhance the existing one with a formal certification process and address implementation barriers. The United States' **Women-Owned Small Business (WOSB)** program provides a strong international model, which uses a certification process and reserves certain contracts exclusively for women-owned businesses.¹ By adopting a similar approach, the government can leverage its immense purchasing power to drive social change, ensuring that the spirit of the policy is translated into practical and equitable outcomes.
 - **Proposal for a "Women's Economic Zones" (WEZ) & "Mahila Haats" Initiative:** This proposal aims to provide the physical infrastructure and supportive community that entrepreneurs need to thrive beyond just capital infusion.¹ As advocated by FLO, this initiative would involve creating and administering industrial parks and retail spaces with a mandated percentage of land reserved for women entrepreneurs.¹ The feasibility of this model has been demonstrated by the successful launch of India's first 100% women-owned industrial park by FICCI FLO in partnership with the Telangana government.¹ This public-private partnership serves as a powerful case study, proving the efficacy of providing a dedicated, focused ecosystem that includes shared resources, administrative support, and market linkages, significantly reducing the barriers to entry for aspiring women entrepreneurs.¹

- **Proposal for a "Digital Financial Inclusion Fund for Women":** A new and dedicated "Digital Financial Inclusion Fund for Women" should be created, structured as a high-impact public-private partnership.¹ The fund, which could be jointly administered by the government and organizations like FICCI FLO, would serve as a vehicle to leverage technology for bias-free lending and training.¹ This proposal draws inspiration from successful international models like the Women in the Digital Economy Fund (WiDEF).⁸ The fund would provide seed capital and grants to fintech startups and non-profit organizations that are developing innovative digital solutions specifically tailored to the needs of women, such as user-friendly tools for managing accounts and digital payments.¹ By using innovative, alternative credit-scoring mechanisms, these fintech firms can provide a bias-free lending pathway for women who lack traditional collateral or a formal credit history.¹
- **Fiscal Levers: A New Approach to Taxation**
 - **Proposal for Targeted Tax Incentives for Certified Women-Owned Businesses:** While India's tax system is largely gender-neutral, existing provisions are fragmented and not explicitly linked to a cohesive strategy for women's economic empowerment.¹ To address this, it is proposed that the Ministry of Finance introduce a new policy to provide targeted tax incentives for a "Certified Women-Owned Business" (WOB) status. This certification would be built upon the existing, highly successful Udyam Registration portal, adding a new layer of verification and benefits.¹ This streamlined approach ensures that tax benefits, such as reduced corporate tax rates or R&D tax credits, are directed toward bona fide women-led enterprises, creating a powerful economic signal and reducing red tape for both entrepreneurs and policymakers.¹

Conclusion: The Path to Parity

While India's fiscal landscape features robust initiatives from the **Ministry of Finance** and other key departments, transitioning from scheme-based access to true economic agency remains a challenge. Addressing the persistent utilization gaps—driven by systemic biases and the digital divide—requires a fundamental pivot toward an integrated ecosystem. By adopting strategic interventions like a **National Women's Enterprise Procurement Policy** and dedicated **Women's Economic Zones**, India can move beyond isolated interventions to structural empowerment. Establishing a **Joint Standing Committee** between the Ministry of Finance, MWCD, and industry stakeholders like the FICCI Ladies Organisation will ensure these policies are not just well-funded, but evidence-based and effectively implemented to drive a truly inclusive, women-led economy.

Appendix

Table 1: A Consolidated Directory of Government Schemes for Women's Economic Empowerment

Scheme Name	Ministry/ Department	Objective	Key Features
Mahila Samman Savings Certificate	Ministry of Finance	To provide financial security for women and girls.	Offers a 7.5% p.a. interest rate on a 2-year tenure. Maximum deposit of ₹2 lakhs. ¹
Stand-Up India Scheme	Ministry of Finance	To promote entrepreneurship among women, SC, and ST communities. ¹	Provides bank loans from ₹10 lakhs to ₹1 crore for a new enterprise. Over 80% of loans are directed to women. ¹

**Pradhan Mantri
Mudra Yojana**

Ministry of
Finance

To provide collateral-free loans to micro and small businesses.¹

Offers tiered loans up to ₹10 lakhs. Over 69% of loans have gone to women-led companies.¹

**Mahila Udyam
Nidhi Scheme**

Small
Industries
Development
Bank of India
(SIDBI)

To support women in setting up new ventures or upgrading existing projects.¹

Provides financial assistance up to ₹10 lakhs with a repayment period of 10 years.¹

TREAD Scheme

Ministry of
MSME

To empower women from economically weaker sections with credit, training, and counseling.¹

Government grant of up to 30% of the total project cost is provided.¹

Stand-Up India Scheme	Ministry of Finance	To promote entrepreneurship among women, SC, and ST communities. ¹	Provides bank loans from ₹10 lakhs to ₹1 crore for a new enterprise. Over 80% of loans are directed to women. ¹
DAY - NRLM	Ministry of Rural Development	To organize rural poor into Self-Help Groups and enable financial access. ¹	Mobilized over 10.05 crore rural women into 90.90 lakh SHGs. ¹
Lakhpati Didi Scheme	Ministry of Rural Development	To empower women in SHGs to achieve financial self-reliance. ¹	Aims for women to earn over ₹1 lakh annually through skill development. ¹
Drone Didi Scheme	Ministry of Rural Development	To train women in SHGs to become drone pilots. ¹	Provides a source of modern livelihood for women for activities like agricultural surveys and deliveries. ¹

**Pradhan Mantri
Awas Yojana -
Gramin (PMAY-
G)**

Ministry
of Rural
Develop-
ment

To provide
affordable
housing to the
rural poor.¹

Mandates
ownership of
houses in the
name of
female
members of
the household.¹

**Pradhan Mantri
Ujjwala Yojana**

Ministry of
Petroleum
and Natural
Gas

To provide
free LPG
connections
to women
from BPL
households.¹

Aims to
improve
women's
health by
reducing
exposure to
harmful smoke
from
traditional
cooking fuels.¹

Table 2: Key Challenges and Proposed Solutions

Challenge	Description of Challenge	Proposed Solution	Description of Solution
Inactive Accounts	While over 86% of women have bank accounts due to PMJDY, many remain inactive, demonstrating a gap between access and utilization. ¹	Re-envisioned Financial Literacy Mission	A national, grassroots-level program integrated with SHGs to teach budgeting, savings, and digital transactions to convert access into active utilization. ¹
Credit Gap & Collateral	Women-led businesses face a significant financing gap. They lack access to collateral and face systemic biases from financial institutions. ¹	Reforming Credit Assessment Frameworks	Promote alternative credit scoring that uses transaction-based data and encourage banks to create special programs for women. ¹

Digital Divide

Women are 19% less likely to own a mobile phone, and only 22.5% of women with phones use them for financial transactions.¹

Strengthening Digital & Fintech Linkages

Create dedicated industrial parks with reserved land and retail spaces for women entrepreneurs and artisans.¹

Lack of Infrastructure

Entrepreneurs need more than just loans; they require physical space, market access, and administrative support to thrive.⁸

"Women's Economic Zones" (WEZ) & "Mahila Haats"

Leverage fintech solutions and public-private partnerships to provide bias-free digital lending and training in mobile banking.¹

Market Access

Women-owned enterprises, particularly micro-businesses, struggle to find stable and large-scale markets for their products and services.¹

National Women's Enterprise Procurement Policy

Mandate a minimum percentage of government procurement from certified women-owned businesses, creating a reliable market.¹

Implementation Failures

Schemes like the Nirbhaya Fund and One Stop Centres have faced significant underutilization of funds and low public awareness.¹

Establish Joint Standing Committee

Create a joint committee with the government and organizations like FICCI FLO to ensure policies are evidence-based and responsive to ground realities.¹

Table 3: A Comparative Analysis of Indian and International Policies

Policy Area	India's Current Policy (with examples)	International Model (e.g., USA)	Proposed Policy
Government Procurement	A Public Procurement Policy for MSMEs mandates a 3% sub-target for women-owned businesses, but implementation is weak. ¹	The US federal government is required to award at least 5% of all contracts to women-owned small businesses (WOSBs) via a formal certification process and "set-aside" contracts. ⁶	A "National Women's Enterprise Procurement Policy" mandates a minimum of 5% of government purchases from certified women-owned enterprises. ¹
Tax Incentives	The tax system is gender-neutral. Specific benefits exist but are not exclusively for women, e.g., the Presumptive Taxation Scheme allows a 6% rate on digital transactions for small businesses. ¹	The US offers various tax credits and deductions to certified women-owned small businesses, including R&D tax credits and deductions on certain business expenses. ¹	Creation of a "Certified Women-Owned Business" (WOB) status to provide targeted tax benefits on business expenses and R&D activities. ¹

Financial Support

Wide array of schemes providing loans, grants, and subsidies (e.g., Mudra, Stand-Up India, Mahila Udyam Nidhi).¹

Similar schemes exist, but the WOSB certification provides a unified pathway to access federal contracting and other benefits.⁶

Creation of a "Digital Financial Inclusion Fund for Women" to provide seed capital for fintech solutions that offer bias-free lending and training.¹

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About

FICCI LADIES ORGANISATION (FICCI FLO) **Empowering Women, Transforming India**

Established in 1983 by a pioneering group of visionary women, FICCI Ladies Organisation (FICCI FLO) has emerged as one of India's most influential platforms for the advancement and empowerment of women. With its headquarters in New Delhi and a widespread network of 20 chapters and over 14,000 members across India, FLO has been the torchbearer for women-led development for more than four decades.

What began as a small collective of driven women professionals and entrepreneurs has evolved into a powerful nationwide movement that brings together women from diverse regions, industries, and walks of life. Through mentorship, leadership, advocacy, capacity-building, and grassroots impact, FLO enables women to rise as agents of change, both in their personal and professional lives.

For the year 2025 -26, FLO has unveiled a comprehensive, forward-looking roadmap aligned with national priorities and global best practices. Around 17 key initiatives reflect FLO's holistic and inclusive approach, focusing on sustainability, digital skilling, entrepreneurship, policy influence, and social impact.

Aligned with India's Vision: Viksit Bharat @2047

As India strides toward becoming a developed nation by 2047, FICCI FLO proudly aligns its mission with the vision of Hon'ble Prime Minister Shri Narendra Modi Ji—placing women-led development at the heart of the nation-building process.

Through every initiative, FLO reaffirms its unwavering commitment to empower women not just as participants—but as leaders, innovators, and change-makers. Together, we are not just empowering women—we are transforming India.



The Power to Empower

www.ficciflo.com

