



The Power to Empower



The Intersection of Social Justice and Economic Empowerment

Analysis of the Ministry of Social Justice & Empowerment's Schemes for FICCI FLO



THE INTERSECTION OF SOCIAL JUSTICE AND ECONOMIC EMPOWERMENT

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FOREWORD

It gives me immense pride to present this focused white paper on the initiatives of the Ministry of Social Justice & Empowerment, aligned with India's national vision of women-led development. As India advances towards a more inclusive and equitable society, ensuring dignity, access, and opportunity for women from marginalized and vulnerable communities remains central to this transformation.

Flagship initiatives such as the SMILE (Support for Marginalized Individuals for Livelihood and Enterprise) Scheme, National Action Plan for Senior Citizens (NAPSrC), and various scholarships and welfare programmes for Scheduled Castes, Other Backward Classes, and persons with disabilities have significantly strengthened the social justice ecosystem. These initiatives aim to reduce structural inequalities, enhance access to education and livelihoods, and enable greater social and economic participation for women across disadvantaged groups.

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 outreach, strengthen livelihood opportunities, promote inclusion in skill and enterprise ecosystems, and support rehabilitation and empowerment frameworks for women from marginalized communities.

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, particularly in extending opportunities to underserved and underrepresented groups.

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 Social Justice & Empowerment, contributing to strengthening inclusion, expanding livelihood opportunities, and enabling dignity-led development for women across communities. As India moves towards the vision of Viksit Bharat @2047, such partnerships will be instrumental in ensuring that no woman is left behind in the nation's growth journey.

Poonam Sharma

National President FICCI FLO
2025-26

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1. EXECUTIVE SUMMARY

This report provides a structured analysis of the Ministry of Social Justice & Empowerment's (MSJE) initiatives over the last decade, with the strategic objective of identifying tangible opportunities for advancing women's economic empowerment and women-led development.

The core finding is that while MSJE's primary mandate is the welfare of marginalized communities, its schemes, by their very nature, profoundly impact women, who are a significant subset of all these communities. The schemes represent a powerful yet under-leveraged platform for women-led development.

A critical gap in the publicly available data is a lack of consolidated, gender-disaggregated information that moves beyond simple beneficiary counts. The data rarely capture qualitative outcomes related to women's agency, decision-making power, and socio-cultural liberation. This absence presents a unique and compelling opportunity for FICCI FLO to collaborate with the government and fill this void.

Based on a detailed analysis, this report proposes three high-impact collaborations for FLO. First, a joint initiative with MSJE to develop and implement a gender-responsive monitoring and evaluation framework. Second, a public-private partnership (PPP) with MSJE's financial corporations (NSFDC, NBCFDC) to establish a Women Entrepreneurship & Market Linkage Accelerator. Finally, a high-visibility, high-impact program to support the dignity and skill transformation of sanitation workers under the NAMASTE scheme, directly addressing the gendered nature of this work.

These proposals are designed to align FLO's expertise with national priorities, creating a new and powerful model for women-led development.

2. INTRODUCTION:

THE STRATEGIC IMPERATIVE FOR WOMEN-LED DEVELOPMENT

2.1. THE VISION OF FICCI FLO

FICCI FLO's strategic mission is to champion women's entrepreneurship and economic participation across India. By leveraging its nationwide network and proven expertise, FLO aims to foster an environment where women are not merely beneficiaries of development but are its primary drivers. This research is a vital step in this direction, seeking to identify concrete avenues for collaboration with key government ministries to amplify FLO's impact and align it with the national vision of women-led development.

2.2. THE ROLE OF THE MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT (MSJE)

The Ministry of Social Justice & Empowerment is the nodal ministry for the welfare, social justice, and empowerment of India's most disadvantaged and marginalized sections of society, such as the scheduled caste, backward classes, persons with disabilities, senior citizens, and victims of drug abuse.¹

Given the disproportionate vulnerability of women within each of these groups, MSJE's mission inherently intersects with gender equality. This report, therefore, evaluates how its programmatic efforts can be strategically leveraged to accelerate women's economic empowerment.

2.3. THE WEE TRIAD: A FOUNDATIONAL FRAMEWORK

To provide a robust and nuanced analysis, this report employs the Women's Economic Empowerment (WEE) triad as its core analytical

lens. This framework moves beyond simple economic metrics to assess empowerment across three interconnected pillars:

- **Resources:**

This pillar measures a woman's access to and control over physical and financial capital, such as loans, assets, income, and human capital, which includes skills, education, and health.²

- **Agency:**

This is the critical, often subjective, dimension that evaluates a woman's ability to make decisions and act on her goals. It encompasses self-efficacy, control over personal finances, and participation in household and community decision-making.²

- **Context:**

This pillar examines the formal and informal social norms, relationships, laws, and institutions that either enable or constrain a woman's ability to exercise her agency and access resources. This includes issues like gender bias, time poverty due to unpaid work, and social hierarchies.²

2.4. ANALYTICAL APPROACH & SCOPE

The methodology of this report is a multi-level analysis. It begins with a comprehensive catalog of MSJE's key schemes from 2015 to 2025, drawing on publicly available documents and reports. This is followed by a qualitative evaluation of these schemes using the WEE triad to assess their impact beyond mere quantitative outputs. The analysis then identifies synergies with other national initiatives, such as the Lakhpati Didi scheme, and highlights the existing ecosystem of public-private partnerships. The report culminates in the formulation of targeted, actionable proposals for FICCI FLO to collaborate with the Ministry.

3. DATA POINTS:

AN OVERVIEW OF MSJE'S PROGRAMMATIC LANDSCAPE (2015-2025)

This section systematically presents an overview of MSJE's schemes and their key features, providing the factual basis for the subsequent analysis.

3.1. SKILL DEVELOPMENT AND LIVELIHOOD INITIATIVES

- **PM-DAKSH**

(Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi):

Launched in 2020-21, this scheme is a Central Sector initiative to provide high-quality skill training to marginalized groups, including SCs, OBCs, EWS, DNTs, and Safai Mitras.⁵ It focuses on enhancing employability and income prospects through upskilling, reskilling, and entrepreneurial development programs. A key feature is the explicit goal of enabling women to enter self-employment, thereby achieving financial independence without neglecting domestic activities.⁷ The scheme provides free training and a stipend of ₹1,000 to ₹1,500 per month for non-residential courses.⁶

- **NAMASTE**

(National Action for Mechanised Sanitation Ecosystem):

This joint initiative by MSJE and the Ministry of Housing and Urban Affairs (MoHUA) was launched in 2023-24 with a budget of ₹349.73 crore over a two-year period.⁸ Its core objective is to eliminate manual scavenging and ensure the safety, dignity, and sustainable livelihoods of sanitation workers.⁹ Key components include occupational safety training, distribution of Personal Protective Equipment (PPE) kits, health insurance under Ayushman Bharat-PMJAY, and livelihood support through capital subsidies and enterprise formation.⁸

- **SMILE**
(Support for Marginalized Individuals for Livelihood and Enterprise):

This umbrella scheme was launched in 2022 to provide comprehensive rehabilitation and welfare to transgender persons and individuals engaged in begging.¹² The scheme's objectives are multifaceted, addressing social, economic, psycho-social, and health issues. It offers scholarships for transgender students from Class 9 to post-graduation, skill development through PM-DAKSH, medical care, and shelter homes known as 'Garima Greh'.¹²

3.2. FINANCIAL INCLUSION AND ENTREPRENEURSHIP SCHEMES

- **National Scheduled Castes Finance and Development Corporation (NSFDC) & National Backward Classes Finance and Development Corporation (NBCFDC):**

These are not-for-profit entities under MSJE that provide financial assistance and promote economic and developmental activities for their respective target groups.¹ They act through State Channelizing Agencies (SCAs) and Self-Help Groups (SHGs) to provide loans and micro-financing.¹⁵ Schemes specifically targeting women include:

- **Nari Arthik Sashaktikaran Yojana (NASY):**

This scheme provides financial assistance to single women, widows, and female heads of households to help them earn income and improve their socio-economic status.¹⁸

- **Mahila Samridhi Yojana (MSY):**

A micro-credit scheme for women entrepreneurs, particularly those from backward backgrounds and SHGs. It provides financial assistance up to ₹1,40,000.¹⁹

- **Swarnima Scheme:**

This term loan scheme for women entrepreneurs from backward classes offers loans up to ₹2,00,000 at a low interest rate of 5% per

annum.²⁰ An important detail is that beneficiaries are not required to provide their own contribution for projects costing up to ₹2,00,000.²⁰

3.3. WELFARE AND REHABILITATION SCHEMES

- **Schemes for Persons with Disabilities (PwD):**

The Department of Empowerment of Persons with Disabilities (DEP-wD) offers a range of schemes, including scholarships, financial aid for assistive devices, and vocational training.⁵ The government of Kerala, for example, has a dedicated “Matru Jyothi” scheme for PwD mothers and “Marriage Assistance” for differently-abled women.²³ The national “Post Matric Scholarship” and “National Overseas Scholarship” also specifically cover students with disabilities.⁵

- **Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY):**

This scheme aims to holistically develop Scheduled Caste-dominated villages into “Adarsh Grams” (Model Villages) by improving infrastructure and socio-economic indicators.²⁴ As of an August 2025 update, the scheme had covered nearly 4.5 million beneficiaries across over 29,910 villages.²⁴

A comprehensive view of these schemes, their beneficiaries, and budgets is presented in the following table.

TABLE 1: KEY MSJE SCHEMES AND PERFORMANCE METRICS (2015–2025)

Scheme Name	Implementing Body	Budget (₹ in crores)	Key Beneficiaries & Metrics	Notes on Gender
PM-DAKSH	MSJE	₹450 crore (2021–26)	Targets SC, OBC, EWS, DNT, and Safai Mitras.	Explicitly targets women for self-employment.
SMILE	MSJE	₹365 crore (2021–26)	Identified Beggars: 9,958. Rehabilitated: 970. Also targets Transgender persons.	Targets a community with gender identity issues. Scholars and beneficiaries include women.
NAMASTE	MSJE & MoHUA	₹349.73 crore (2023–26)	Identified SSWs: 84,902. Waste Pickers: 37,980.	A high-impact scheme for women, as 99% of manual scavengers are women.
NSFDC Schemes	NSFDC (MSJE)	₹8,467.83 crore disbursed (cumulative till 2024)	1.62 million beneficiaries covered to date.	Features schemes like MSY, NASY, and a 0.5% interest rebate on educational loans for women.
PM-AJAY	MSJE	₹2050 crore (Budget outlay for 2023–24)	Villages Covered: 29,910. Beneficiaries: 4,522,950.	Hostels for girls have been a component since the Third Five Year Plan.

Swarnima Scheme	NBCFDC (MSJE)	₹ 24.67 crores disbursed to OBC women	Term loans up to ₹2,00,000 for women entrepreneurs.	Exclusively for women entrepreneurs from backward classes.
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4. ANALYSIS FRAMEWORK:

EVALUATING GENDER IMPACT BEYOND NUMBERS

4.1. THE WEE TRIAD IN PRACTICE

The schemes listed above are clearly designed to provide resources—financial loans, skills training, and infrastructure—to marginalized communities. The true test of their effectiveness, however, lies in how they affect a woman’s agency and whether they can transform the social context.

4.2. SCOPE FOR ENHANCING REPORTING PROTOCOL

A significant challenge identified in this analysis is the critical gap in publicly available outcome data. While MSJE’s official sources⁴ and reports¹⁴ meticulously track quantitative outputs like budget allocation, number of beneficiaries, and villages developed, they rarely provide a deeper, qualitative understanding of gendered outcomes. The metrics provided, such as “number of beneficiaries covered” or “funds disbursed,” are necessary but insufficient for measuring true empowerment. Current data metrics overlook whether a woman’s control over her income has increased, if her decision-making power has improved, or if she has gained social mobility as a result of the scheme.

The publicly showcased success stories from the National Scheduled Tribes Finance and Development Corporation (NSTFDC), a related body, further illustrate this point. The narratives prominently feature male beneficiaries who leveraged loans to start successful businesses, but there is a notable absence of equivalent success stories for women.³⁰ This creates a public perception that may not fully reflect the schemes’ potential gender impact.

This lack of granular data on subjective empowerment outcomes presents a fundamental challenge for a comprehensive assessment. However, it also reveals a prime opportunity for an organization like FICCI FLO to step in and fill this analytical void

4.3. LEVERAGING GENDER-RESPONSIVE EVALUATION MODELS

To bridge this data gap, this report advocates for the adoption of gender-responsive evaluation models championed by global bodies such as the World Bank and UNDP.³² These frameworks are designed to ask the kind of questions that measure true empowerment: “Did the intervention affect women and men differently? If so, why?” and “What effects did the interventions have on power relations between women and men?”.³² Implementing such a framework would not only improve the accuracy of impact assessment but also provide a data-backed foundation for future policy adjustments and targeted interventions.

5. DETAILED ANALYSIS:

MAPPING MSJE'S SCHEMES TO WEE OUTCOMES

This section applies the WEE framework to MSJE's schemes, offering a qualitative assessment of their gendered impact.

5.1. THE DUAL-PURPOSE OF SKILL & LIVELIHOOD SCHEMES

The PM-DAKSH scheme is a powerful vehicle for building human capital, a key component of the 'Resources' pillar of the WEE framework. By providing skill training, certification, and stipends, it directly equips marginalized women with tools for economic participation.⁶ The scheme's explicit focus on women for self-employment is a crucial programmatic feature that aligns perfectly with FLO's mission.⁷

A particularly compelling case is the NAMASTE scheme. While its stated objective is to eliminate manual scavenging and improve the lives of sanitation workers, this goal is profoundly gendered. The available data indicate that females constitute a major portion of the manual scavenger community, with 99% of women involved in cleaning dry latrines.²⁸

This makes the scheme a de facto women's empowerment initiative for one of the country's most vulnerable and stigmatized groups. The scheme's focus on occupational safety, social security, and providing alternative livelihoods directly addresses the deep-seated social stigma and health risks that disproportionately affect women. By offering them capital subsidies to become "sanipreneurs," the scheme provides them with both resources and an opportunity to transform their social context and elevate their dignity.

5.2. FINANCIAL INCLUSION AND ENTREPRENEURSHIP: THE PROMISE OF NBCFDC AND NSFDC SCHEMES

The financial schemes under National Backward Classes Finance & Development Corporation and National Scheduled Castes Finance and Development Corporation, such as the Mahila Samriddhi Yojana and Swarnima Scheme, are designed to directly enhance women's access to financial resources and assets.¹⁹ These schemes offer low-interest loans, sometimes without requiring personal investment, which is a powerful intervention for women who often lack collateral or financial independence.²⁰ The interest rebate offered to women on educational loans further demonstrates a clear governmental intent to prioritize their financial empowerment.¹⁴

However, there is a visible contradiction between the existence of these schemes and the public narrative surrounding their success. While the schemes are in place, the public-facing success stories from affiliated corporations predominantly highlight male beneficiaries, such as a seed producer from Odisha and a grocery shop owner from Chhattisgarh.³⁰

This suggests a significant gap between the schemes' intent and the communication of their impact. This is not a failure of the policy itself but rather a missed opportunity to document and showcase the success of women-led enterprises. This gap is a prime area where a collaboration with FLO could add immense value.

5.3. THE INTERSECTIONAL CHALLENGE: PWD, TRANSGENDER & OTHER COMMUNITIES

The schemes for Persons with Disabilities and the SMILE scheme represent an important focus on intersectional vulnerabilities. The Kerala government's provision of marriage assistance for differently-abled women²³ is a powerful example of a highly targeted social intervention. The SMILE scheme's focus on shelter, medical care, and

skill development for transgender persons directly tackles the severe 'Contextual' barriers they face.

A key finding from this analysis is the decentralized nature of data collection. While national-level reports may be broad and lack gender-disaggregated data, a review of state-level initiatives, such as those in Kerala²³ or the CRCSRE report from Tripura³⁵, shows that granular data, including sex and caste breakdowns, is being collected on the ground. This indicates that the true picture of gender impact is fragmented across different tiers of governance. FLO's national network is uniquely positioned to aggregate and analyze this disparate data, thereby building a more complete picture of the overall gender impact.

TABLE 2: WEE IMPACT MATRIX: A GENDER-RESPONSIVE ASSESSMENT

Scheme Name	Impact on Resources	Impact on Agency	Impact on Context	Key Findings & Gaps
PM-DAKSH	High (Skills, Stipend)	Potential (Self-employment)	Medium (Social & economic upliftment of marginalized groups)	High potential for women's empowerment, but requires data on self-employment success rates.
NAMASTE	Medium (Capital Subsidies)	High (Livelihood choice, dignity)	High (Elimination of social stigma)	Profoundly gendered impact due to the high proportion of women in manual scavenging.

Swarnima Scheme	High (Low-interest loans)	Direct, but needs verification.	Identified SSWs: 84,902. Waste Pickers: 37,980.	A contradiction exists between stated intent and publicly visible success stories, which predominantly feature men.
SMILE	Medium (Scholarships, Skill Training)	Potential (Decision-making over livelihood)	High (Shelter, medical care, identity protection)	Addresses intersectional vulnerabilities for a highly marginalized community. Data on beneficiaries is limited.

6. IDENTIFYING SYNERGIES AND OPPORTUNITIES FOR FICCI FLO

6.1. THE LAKHPATI DIDI MODEL: A BLUEPRINT FOR SUCCESS

The Lakhpati Didi initiative, while led by the Ministry of Rural Development, serves as a powerful blueprint for what is possible through a concerted, multi-stakeholder approach to women-led development.³⁷ The program's success is rooted in its focus on catalyzing women's economic independence through micro-enterprises, skill development, and the leveraging of Self-Help Groups (SHGs).⁴⁰ This model, with its emphasis on a "women-led development" approach, is directly relevant to MSJE's schemes and can be used to frame compelling proposals for collaboration.

6.2. THE ESTABLISHED ECOSYSTEM OF COLLABORATION

The analysis confirms that a thriving ecosystem of public-private partnerships and Corporate Social Responsibility (CSR) already exists, creating a low barrier to entry for FLO. MSJE's own organizational structure explicitly mentions "Public Private Partnership" as a key area of focus.¹ Major corporations, including Tata, Microsoft, and Infosys, are already deeply invested in community development, skill training, and financial literacy initiatives that benefit women.⁴⁰ This corporate interest and existing infrastructure mean that FLO can approach MSJE not just with ideas but with a potential roster of partners and a proven model for success. This creates a powerful convergence of government mandate, corporate resources, and FLO's on-the-ground expertise.

7. TARGETED PROPOSALS FOR FICCI FLO:

AN ACTIONABLE BLUEPRINT FOR COLLABORATION

Based on the detailed analysis, this report presents three concrete, strategic proposals for FICCI FLO to collaborate with the Ministry of Social Justice & Empowerment.

7.1. PROPOSAL 1: THE GENDER-RESPONSIVE IMPACT ASSESSMENT INITIATIVE

- **Objective:**

To partner with MSJE on a national-level gender audit of its flagship schemes. The goal is to move beyond mere beneficiary counts to collect and analyze sex-disaggregated data and subjective empowerment metrics.

- **FLO's Role:**

FLO would provide expertise in designing the evaluation framework, leveraging its network of researchers and experts to conduct on-the-ground qualitative surveys and focus groups. This would position FLO as a vital thought leader, providing the data-backed evidence needed to optimize policy.

- **Expected Outcome:**

The initiative would culminate in a joint "FLO-MSJE Gender Impact Report." This report would provide a nuanced understanding of scheme effectiveness, identify best practices, and create a robust data foundation for future policy recommendations, thereby filling the data gap identified in this analysis.

7.2. PROPOSAL 2: THE WOMEN ENTREPRENEURSHIP & MARKET LINKAGE ACCELERATOR

- **Objective:**

To create a public-private partnership with NSFDC/NBCFDC to provide critical, non-financial support to women beneficiaries of their loan schemes. This would directly address the disconnect between providing a loan and ensuring business success.

- **FLO's Role:**

FLO would leverage its business network to provide mentorship, business incubation support, and market access to women entrepreneurs. This could involve linking them to formal supply chains, facilitating participation in trade fairs, and providing financial literacy training. Such an initiative would mirror successful models that go beyond a simple credit-linked approach.⁴⁷

- **Expected Outcome:**

A measurable increase in the sustainability and revenue of women-led enterprises, accompanied by a joint effort to document and publicize these success stories, thereby correcting the public narrative imbalance and providing role models.

7.3. PROPOSAL 3: THE DIGNITY & SKILL TRANSFORMATION PROGRAM FOR SANITATION WORKERS

- **Objective:**

To launch a high-visibility, high-impact collaboration with MSJE and MoHUA on the NAMASTE scheme.

- **FLO's Role:**

FLO would use its strong advocacy voice to raise awareness about the gendered nature of manual scavenging and the NAMASTE scheme. In a PPP model, FLO could provide skill training in alternative, dignified

livelihoods such as tailoring, digital literacy, or other non-hazardous trades.⁸ Furthermore, FLO could assist in the formation of women-led sanitation enterprises, empowering women to collectively purchase and operate mechanized sanitation equipment and become “sanipreneurs.”

- **Expected Outcome:**

This would lead to a tangible reduction in the number of women involved in manual scavenging, a rise in their income and social status, and a profound transformation of their working and living conditions. This project would become a powerful example of FLO’s commitment to social justice and economic empowerment.

8. CONCLUSION:

THE PATH FORWARD FOR A NEW ERA OF PARTNERSHIP

The Ministry of Social Justice & Empowerment's schemes are a powerful and effective platform for addressing the welfare needs of India's most vulnerable communities. However, their full potential for women-led development remains under-leveraged. The analysis presented in this report indicates that the key to unlocking this potential lies in a shift from merely tracking quantitative outputs to measuring qualitative, gender-responsive outcomes, particularly in the areas of agency and social context.

A strategic partnership between FICCI FLO and MSJE, as outlined in the proposals above, would not only fill this critical data void but also create a new model for women-led development in India. By combining the government's immense programmatic reach with FLO's expertise in entrepreneurship and its expansive network, this collaboration can ensure that development is not only effective but also equitable, dignified, and truly transformative for the country's most vulnerable women.

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ABOUT

FICCI LADIES ORGANISATION

THE PATH FORWARD FOR A NEW ERA OF PARTNERSHIP

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.

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The Power to Empower

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