



NATIONAL POLICY
ADVOCACY DOCUMENT
2025-26

WOMEN-LED DEVELOPMENT
FOR VIKSIT BHARAT

A Strategic Roadmap to leave
no woman behind





The Power to Empower

**NATIONAL POLICY
ADVOCACY DOCUMENT
2025-26**

WOMEN-LED DEVELOPMENT FOR VIKSIT BHARAT

A Strategic Roadmap to leave
no woman behind

Copyright & Disclaimer

© FICCI Ladies Organisation (FLO), 2026. All rights reserved.

This publication is intended for knowledge-sharing and informational purposes. While every effort has been made to ensure the accuracy and relevance of the content, FICCI FLO makes no representations or warranties regarding its completeness or reliability.

The views and analyses presented are based on research undertaken by contributors under the guidance of FICCI FLO and do not constitute professional, legal, or policy advice. References to government policies and institutions are for analytical purposes only and do not imply any formal endorsement or affiliation.

No part of this publication may be reproduced or distributed without prior permission from FICCI FLO.

Foreword

From the Desk of the National President, FICCI FLO

It gives me immense pride to present this whitepaper, a reflection of the continued commitment of FICCI Ladies Organisation towards advancing women-led development in India. As the women's wing of the Federation of Indian Chambers of Commerce and Industry, FLO has, for over four decades, worked at the intersection of policy, entrepreneurship, and leadership to empower women across sectors. Through its extensive network of chapters and initiatives, FLO continues to champion inclusive growth and meaningful participation of women in India's economic and social landscape.



This whitepaper is an important step in strengthening dialogue between stakeholders, institutions, and policymakers. It brings together research-driven insights, on-ground perspectives, and actionable recommendations across key thematic areas concerning women's empowerment and development. I would like to acknowledge the efforts of all contributors, researchers, and stakeholders whose inputs have enriched this publication. I am confident that this whitepaper will serve as a valuable resource for policymakers, industry leaders, and the wider community.

Let us continue to work together to build an ecosystem where every woman has the opportunity to thrive, lead, and create impact.

Warm regards,

Poonam Sharma

National President

FICCI Ladies Organisation (FLO)

Table of Content

Executive Summary.....	9
Introduction: Partners in Nation Building	10
Macro-Economic Context: The Case for Reform	13
The 8-Pillar Strategic Framework	15
The Strategic Framework: Architecture of a \$30 Trillion Economy	19
Pillar 1: Swabhiman (Entrepreneurship, Finance & Asset Ownership)	21
Pillar 2: Saksham (Capability, Future Skills & Digital Readiness)	26
Pillar 3: Suraksha (Safety, Infrastructure & Cyber Security)	31
Pillar 4: Swasthya (Holistic Health, Nutrition & Bio-Economy)	35
Pillar 5: Sahayta (The Care Economy: Childcare & Senior Care)	40

Pillar 6: Shiksha (Education, Financial Literacy & STEM)	44
Pillar 7: Sarvodaya (Inclusive Development: Rural, Tribal & District Growth)	49
Pillar 8: Suniti (Governance, Leadership & Policy Representation)	53
Key Challenges to Adopt & Mitigation Strategies	58
Implementation Roadmap (2026-2031)	60
Global Benchmarks: Strategic Precedents for India.....	61
Conclusion: The Architects of the New India	65
Appendix: The 100-Point Policy Advocacy Matrix	67
About FICCI FLO	82

Executive Summary

The Women-Led Development for Viksit Bharat whitepaper is the roadmap for a fundamental paradigm shift in India's national strategy, moving from viewing women as passive recipients of welfare to recognizing them as the primary architects and drivers of a developed India by 2047. The 21st century can only truly belong to India if the nation belongs equally to its women.

Amrit Kaal must be defined not just by infrastructure and technology, but by the dignity, safety, and sovereignty of the women who build them. A nation utilizing only half its human potential is restricted in its growth. To achieve a \$30 Trillion Economy, India requires a \$14 Trillion (45%) contribution from the female workforce.

This strategic roadmap aims to ensure that Viksit Bharat is not just a destination but a testament to inclusive sovereignty. By dismantling deep-rooted patriarchal barriers and replacing them with a Continuity-Guaranteed professional culture, India will ensure that every woman has the autonomy to lead in the laboratory, the legislature, and the economy.

1. Introduction : Partners in nation building

1.1. Appreciating the Government's Historic Vision for 'Nari Shakti'

India currently stands at the most transformative inflection point in its modern economic history. The clarion call issued by the Hon'ble Prime Minister for a 'Viksit Bharat' (Developed India) by 2047 has done more than set a target; it has fundamentally altered the prevailing development discourse. The national paradigm has shifted from the traditional approach of "women's development" - which viewed women primarily as beneficiaries of social welfare - to the dynamic framework of "**Women-Led Development.**" This distinct conceptual shift is profound. It recognizes that women are not merely recipients of state support but are, in fact, the proactive **architects of the nation's economic destiny.** The path to a \$30 Trillion economy does not just include women; it is paved by them.

The Federation of Indian Chambers of Commerce & Industry Ladies Organization (FICCI FLO) places on record its profound appreciation for the Government of India's visionary interventions over the last decade. The operationalization of the **Nari Shakti Vandan Adhiniyam** marks a watershed moment in the history of our democracy. By ensuring that the political voice of women echoes resolutely in the highest legislative chambers, the Government has acknowledged that political representation is the precursor to economic empowerment. This legislative milestone mirrors the growing and vital contribution of women to the national economy, signaling that the New India will be built on the foundations of gender-equitable leadership.

1.2. Celebrating Milestones: From Jan Dhan to Lakhpati Didi

The last decade has witnessed a series of structural reforms that have systematically dismantled the historic barriers to financial inclusion, creating a launchpad for unparalleled growth.

- **Financial Inclusion as Economic Dignity:** The **Pradhan Mantri Jan Dhan Yojana (PMJDY)** has achieved what was once considered impossible by bringing over **29 crore women** into the formal banking fold. This unprecedented integration has done more than just open accounts; it has established the foundational digital infrastructure necessary for Direct Benefit Transfers (DBT). By ensuring that financial benefits reach the hands of women directly, the scheme has fostered a new sense of economic independence and decision-making power within the household.
- **Democratizing Entrepreneurial Credit:** The Pradhan Mantri Mudra Yojana (PMMY) has effectively democratized access to capital for the grassroots, challenging the age-old bias that women are "high-risk" borrowers. As of 2024, women entrepreneurs constitute over **68% of the total loan beneficiaries**. These women, predominantly utilizing the Shishu (micro) category, have proven that they are credit-worthy and financially disciplined. They have utilized these funds to launch small enterprises that sustain families and communities, proving that capital in the hands of a woman is capital well invested.
- **Rural Transformation and Wealth Creation:** The **Lakhpati Didi** initiative is currently revolutionizing the rural landscape by changing the narrative of the rural woman from a "worker" to an "owner." It effectively transforms traditional Self-Help Groups (SHGs) into viable, profit-generating business enterprises. By focusing on creating tangible wealth rather than just subsistence income, this initiative is creating a new class of micro-entrepreneurs who are reshaping the rural economy from the ground up.

These initiatives have created a robust launchpad for future growth. The task before us now involves the strategic elevation of this momentum. We must guide the nation's women from the stage of "subsistence entrepreneurship" to the era of "industrial leadership." This document outlines the roadmap for that vital transition.

1.3. FICCI FLO's Commitment to Viksit Bharat 2047

FICCI FLO stands proud as the oldest and largest women-led business chamber in Southeast Asia. Consequently, FICCI FLO commits itself to the role of the Government's dedicated **Implementation Partner**. Our mandate, functioning under the dynamic presidency of **Ms. Poonam Sharma**, aligns seamlessly with the ambitious national goal. We aim to ensure that no woman remains behind as India marches confidently towards a **\$30 Trillion economy**.

This policy document does not serve merely as a charter of demands. Instead, it serves as a constructive **Blueprint for Partnership**. It identifies critical structural gaps in the Care Economy, Digital Safety, and the Skill Ecosystem. Furthermore, it proposes actionable, fiscally prudent, and scalable solutions to bridge these gaps effectively. We offer our network, our resources, and our resolve to assist the Government in translating the vision of Nari Shakti into the reality of a global economic superpower.

2. Macro-Economic Context: The Case for Reform

2.1. The Gender Dividend: Powering the \$30 Trillion Economy

For India to successfully transition into a developed nation status, the Female Labour Force Participation Rate (FLFPR) must transcend its current trajectory. While the Periodic Labour Force Survey (PLFS) 2023-24 indicates an encouraging improvement in FLFPR to **41.7%**, a granular analysis reveals that much of this growth is driven by unpaid family labor in agriculture.

The \$14 Trillion Opportunity (Vision 2047):

Economic modeling for **Viksit Bharat 2047** suggests that India's goal of becoming a **\$30 Trillion economy** is mathematically impossible without a structural shift in women's contribution. Reports indicate that to achieve this target, the female workforce must contribute approximately **\$14 Trillion (45%)** to the national GDP by 2047.

This "**Gender Dividend**" requires more than just incremental growth; it demands a comprehensive transition of women from low-productivity agrarian roles to high-value roles in the **Industrial, Digital, and Service sectors**. This transition represents the single largest economic lever available to the Government today, capable of boosting India's annual GDP growth rate by over **1.5%** for the next two decades.

2.2. The "Missing Middle" in Women's Finance

A critical structural gap currently exists in India's financial architecture, which disproportionately affects high-potential women entrepreneurs. This gap is known as the "**Missing Middle**." The International Finance Corporation (IFC) estimates this corresponds to a financing gap of over **₹6.37 Trillion** for women-owned MSMEs. The financial ecosystem is currently polarized:

- **The Micro-Tier (₹0 - ₹10 Lakhs):** This segment is relatively well-served by Microfinance Institutions (MFIs) and the Mudra Yojana, enabling subsistence-level businesses.
- **The Apex-Tier (>₹10 Crores):** This segment is served by Private Equity and Venture Capital, though access remains competitive.
- **The Critical Gap (₹10 Lakhs - ₹2 Crores):** This segment faces a debilitating vacuum. It comprises small manufacturing units, boutique service agencies, and growing consultancies. These businesses are too large to qualify for Mudra limits, yet they remain too small to attract Venture Capital interest. Crucially, they lack the **immovable** collateral (land or factories) required by traditional banks for secured loans. This problem persists systemically because men hold nearly **80% of land titles** in India due to historical inheritance patterns. Bridging this gap is essential to fostering a class of women industrialists.

2.3. The Care Burden: An Economic Bottleneck

The "Time Use Survey" (2019) reveals a stark disparity in how Indian citizens spend their day. Indian women perform nearly **9.8 times** more unpaid care work (cooking, cleaning, child and elderly care) than their male counterparts. This phenomenon, often described as "**Time Poverty**," acts as the single biggest barrier to women's economic advancement. It prevents highly skilled women from entering the formal workforce or forces them to withdraw during their peak productive years.

Any initiative to boost FLFPR will hit a ceiling without structural interventions in the **Care Economy** (Childcare and Senior Care). The nation must begin to treat "Care" not as a domestic duty delegated to women, but as a vital **Economic Sector** similar to physical infrastructure. Investing in professional caregiving facilities is the key to releasing billions of female labor hours back into the GDP, transforming unpaid labor into formal economic contribution.

2.4. The Digital & Safety Divide

While India leads the world in digital payments through the UPI revolution, a significant gender gap in internet ownership and digital literacy persists. Furthermore, the "**Fear of Violence**" acts as a tax on women's mobility. It restricts their physical movement, limiting their employment choices to jobs within a tight radius of their homes, often forcing them to compromise on wages and career growth. Investments in "**Safe Passage**" (safe public transport, street lighting, and last-mile connectivity) and "**Digital Safety**" therefore do not constitute social welfare costs.

They constitute **economic enablers**. By expanding the "safe radius" in which a woman can travel and work, we directly expand the labor market talent pool available to the nation.

3. The 8-Pillar Strategic framework

3.1. The Paradigm Shift: From "Beneficiary" to "Nation Builder"

India marches resolutely towards the centenary of its independence in 2047. Consequently, the definition of national development currently undergoes a fundamental transformation. For decades, policy frameworks viewed women primarily as beneficiaries of welfare. The state saw them as passive recipients of subsidies, rations, and protection. However, the visionary call of the Hon'ble Prime Minister for a '**Viksit Bharat**' necessitated a paradigm shift from "Women's Development" to "**Women-Led Development.**" This distinction is not merely semantic. It is deeply structural. It posits that women are not a vulnerability to be protected. Instead, they serve as a "Human Capital Asset" ready for deployment. FICCI FLO's National Policy Strategy (2025-26) builds on this conviction. To achieve the status of a developed nation, India must stop treating half of its population as a demographic burden. We must start treating them as the architects of the nation's economic destiny. We do not seek only empowerment. We seek the tools to build the nation.

3.2. The Economic Imperative: The "Gender Dividend" of Viksit Bharat

The argument for gender parity has transcended the realm of social justice. It is now a mathematical imperative for the Indian economy. Economic modeling for Vision 2047 suggests that India's aspiration to become a **\$30 Trillion economy** is contingent upon a massive expansion of its workforce. The current Female Labour Force Participation Rate (FLFPR) stands at **41.7%** (PLFS 2023-24). A significant portion of this remains agrarian and informal. Therefore, India effectively operates at half its productive capacity. Global benchmarks from the OECD indicate that developed nations maintain female participation rates above 60% in formal sectors.

The "**Gender Dividend**" - the economic surplus generated by the closure of this gap - is the single largest lever available to the government. Projections indicate that if women's contribution to the GDP rises to align with global standards, it could contribute approximately **\$14 Trillion** to the economy by 2047. Therefore, the interventions proposed in this document do not constitute social expenditures. They represent high-yield national investments with a multiplier effect on GDP growth.

3.3. The 8-Pillar Strategic Roadmap: A Lifecycle Approach

To unlock this dividend, FICCI FLO proposes a holistic **8-Pillar Framework**. This framework addresses the entire economic lifecycle of a woman.

- **Financial & Industrial Leadership (Swabhiman & Suniti):** We recognize that "access to credit" serves as the first step. However, "ownership of capital" remains the ultimate goal. The roadmap advocates for a transition from micro-finance to enterprise capital. We propose the creation of the "**Swayam Siddha Flexi-Work Fund**" to formalize the gig economy. We also propose the **National Chain of District Women's Cooperative Banks** to decentralize credit in Tier-2 cities. Simultaneously, we demand that women receive a seat at the high table of policy design. We advocate for a **33% representation** in Trade Bodies and Corporate Boards. This ensures industrial policy remains gender-responsive by design.
- **The Care & Health Economy (Sahayta & Swasthya):** We argue that the "**Care Burden**" acts as an economic bottleneck. We propose the grant of "**Infrastructure Status**" to the Senior Care sector. We also propose the launch of a massive skilling drive for "**Geriatric Home Health Aides.**" These initiatives turn the unpaid burden of caregiving into a professional industry that generates millions of jobs. We complement this with a focus on "**Holistic Health.**"

The policy moves beyond maternal care to address workforce-critical issues like infertility through a "**National Fertility Mission.**" It also proposes the correction of the Inverted Duty Structure to lower the cost of essential hygiene products.

- **Capacity & Security Infrastructure (Saksham, Shiksha, Suraksha & Sarvodaya):** The roadmap identifies that safety and skilling function as the twin engines of mobility. We propose "**Safe Passage Audits**" for industrial zones to enable night shifts. We also propose a "**Digital Continuity Mission**" to bridge the rural education gap via online classrooms. Furthermore, to ensure inclusive growth, we advocate for "**District Mahila Haats.**" These provide permanent market linkages for rural artisans. We also advocate for "**Cultivator Certificates**" to finally grant landless women farmers their due recognition and credit access.

3.4. The Partnership Pledge

This document serves as a **Blueprint for Partnership**. FICCI FLO, with its pan-India network of 19 chapters and thousands of women entrepreneurs, offers itself as the "Government's Implementation Partner." We prepare to mobilize grassroots women. We stand ready to audit industrial safety standards. We commit to mentor the next generation of girls in STEM. Together, we commit to ensure that in the Amrit Kaal, the story of India's rise is written by its women. We ensure that **No Woman is Left Behind.**

4. The Strategic Framework: Architecture of a \$30 Trillion economy

The "**8-Pillar Strategic Framework**" is not merely a collection of isolated policies; it is a unified economic architecture designed by the Federation of Indian Chambers of Commerce & Industry Ladies Organization (FICCI FLO) under the leadership of **Ms. Poonam Sharma**. This framework was conceptualized to answer a singular, critical question: *What structural scaffolding does India need to support a \$30 Trillion economy by 2047?* FICCI FLO posits that the vision of a **Viksit Bharat** cannot be built on the fragile foundation of welfare alone. It requires a robust, interconnected grid of support that stabilizes every phase of a woman's economic lifecycle - from the classroom to the boardroom. This framework moves beyond the traditional siloed approach of various ministries and proposes a converged strategy where safety, health, and finance are treated as interdependent variables of national growth.

The strategic alignment of this framework with **Viksit Bharat 2047** is absolute. The Prime Minister's vision for 2047 rests on the pillars of "Inclusive Growth" and "Global Competitiveness." Our framework operationalizes these goals by attacking the root causes of economic exclusion. We argue that **Swabhiman** (Finance) cannot exist without **Suraksha** (Safety), just as **Saksham** (Skill) is futile without **Sahayta** (Care Infrastructure). By interlocking these elements, the framework ensures that the "**leaky pipeline**" - where millions of women drop out of the workforce due to marriage, maternity, or safety concerns - is permanently sealed. This is directly connected to the national objective of maximizing the demographic dividend; an economy that fails to retain half its talent pool cannot mathematically achieve developed nation status.

The ultimate objective of this framework is to engineer a transition from "**Survival to Sovereignty.**" For too long, policy has focused on helping women survive - providing basic rations, basic literacy, and basic safety. The vision of this 8-Pillar roadmap is to elevate the ambition to sovereignty - where women own capital, control assets, design technology, and govern institutions. By securing the fundamentals through **Swasthya** (Health) and **Sarvodaya** (Inclusion), and elevating aspirations through **Suniti** (Governance), this framework aims to create a generation of women who are not just participants in the Indian growth story, but its undisputed leaders. This is the structural blueprint for a nation where "Nari Shakti" is not just a slogan, but the primary engine of the Gross Domestic Product.

5. Pillar 1: Swabhiman (Entrepreneurship, Finance & Asset Ownership)

The Strategic Context: From Micro-Credit to Capital Ownership

Financial inclusion in India has achieved historic milestones over the last decade. *The Pradhan Mantri Jan Dhan Yojana* successfully universalized access to bank accounts. The *Mudra Yojana* effectively democratized micro-credit. However, a critical structural challenge remains. Women entrepreneurs today are stuck in the "Micro-Credit Trap." They have access to small subsistence loans (up to ₹50,000) but face a "glass ceiling" when they attempt to scale into industrial or high-growth enterprises.

The data supports this observation. While women hold **68% of Mudra accounts**, the vast majority of these are in the Shishu category (loans up to ₹50,000). Women own less than **20% of MSMEs** in India. Most of these enterprises operate in low-yield, informal sectors. The goal of **Viksit Bharat 2047** demands a fundamental shift. We must move the policy focus from "Financial Inclusion" (opening accounts) to "Financial Deepening" (providing enterprise capital). We must transition women from being "Beneficiaries of Aid" to becoming "Owners of Assets."

FICCI FLO Recommendations:

1. The "Swayam Siddha" Gig & Flexi-Work Stabilization Fund [Proposed by FICCI FLO]

- **The Context:** The modern workforce is undergoing a rapid evolution. The "Gig Economy" and "Flexi-Work" models offer a unique solution to the "Time Poverty" faced by Indian women. These models allow skilled women to balance caregiving duties with economic contribution. However, the platforms that create these jobs often

struggle to raise capital because traditional banks view them as "asset-light" and risky.

- **The Recommendation:** We propose the creation of a dedicated **₹500 Crore "Swayam Siddha" Fund** under the aegis of Startup India. This fund will function as a "Fund of Funds." It will provide equity-free grants and low-interest debt specifically to aggregator platforms that exclusively offer "**Work-from-Home**" or "**Flexi-Hour**" employment opportunities to women.
- **The Impact:** This intervention validates the "Care Economy." It signals that the government supports flexible work not as a compromise, but as a legitimate economic structure. It will incentivize the creation of millions of "Time-Fluid" jobs. This ensures that a woman does not have to choose between her family and her career.

2. National Chain of District-Level Women's Cooperative Banks [Proposed by FICCI FLO]

- **The Nuance:** We acknowledge that standalone "Mahila Banks" (Urban Cooperative Banks) already exist in certain states like Gujarat and Maharashtra. However, these act as isolated islands of excellence. They lack a unified national presence in rural districts.
- **The Recommendation:** We propose a structural reform to establish a **National Chain of District-Level Women's Cooperative Banks**. The Government should launch a pilot in 100 Aspirational Districts to license these banks as parallel structures to the existing District Central Cooperative Banks (DCCBs).
- **The Innovation:** These banks will differ fundamentally from existing DCCBs in two ways. First, they will be **Owned and Managed Entirely by Women** (from the Board of Directors to the Branch Manager). Second, they will replace the rigid requirement of land collateral with "**Social Collateral**." They will accept the credit history of Self-Help Groups (SHGs) and community guarantees as valid security for micro-enterprise loans up to ₹10 Lakhs.

- **The Impact:** This proposal breaks the "Land Trap." Currently, male-dominated cooperative banks reject women borrowers because they do not own land titles. A women-run district bank understands the cash-flow cycle of a woman's dairy or textile business. It ensures that the savings generated by women in the district are reinvested as loans to women in the same district.

3. The "Missing Middle" Venture Debt Window [Proposed by FICCI FLO]

- **The Context:** A "Financing Vacuum" exists for women-led businesses with a turnover between **₹5 Crore and ₹50 Crore**. These enterprises are too large for Mudra loans (capped at ₹10 Lakhs). Yet, they are often too small or "low-tech" to attract Venture Capitalists, who prefer hyper-growth software startups.
- **The Recommendation:** We propose the creation of a **₹5,000 Crore Venture Debt Window** under the Small Industries Development Bank of India (SIDBI). This facility will offer "Quasi-Equity" or Venture Debt to profitable, women-led SMEs.
- **The Impact:** Venture debt provides growth capital without forcing women entrepreneurs to dilute their equity ownership. It bridges the gap between a small cottage industry and a large corporate house.

4. Service-Linked Guarantee Window under CGTMSE

- **The Context:** The service sector (Consultancy, Design, Ed-Tech, Healthcare) is the preferred domain for many educated women entrepreneurs. However, the current banking ecosystem is designed for manufacturing. Banks demand "Machinery" or "Stock" as primary security. Service businesses possess neither. They possess Intellectual Property (IP) and recurring contracts.
- **The Recommendation:** The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) must introduce a specific **Service-Linked Guarantee Window**. This window must explicitly mandate member banks to accept **Intellectual Property (IP)** valuations and **GST-verified Order Books** as valid collateral equivalents for loans

up to ₹2 Crore.

- **The Impact:** This policy change unlocks capital for the "Knowledge Economy." It allows a graphic design agency or a boutique law firm to raise funds based on their talent and contracts, rather than their physical assets.

5. Interest Subvention for Employment Generation

- **The Context:** Women entrepreneurs are statistically more likely to hire other women. Promoting a woman entrepreneur is therefore an effective strategy for creating jobs for other women.
- **The Recommendation:** We propose a "Performance-Linked" Interest Subvention Scheme. The government should offer a base **2% interest rebate** to women who successfully repay their term loans. Furthermore, an **additional 1% rebate** (Total 3%) should be granted to any woman-led enterprise that can prove (via EPF data) that it has hired and retained more than **10 female employees**.
- **The Impact:** This links fiscal support directly to the national objective of job creation. It converts the woman entrepreneur from a "Job Seeker" into a "Job Creator" for her community.

6. Operationalizing "Fresh Start" under IBC

- **The Context:** The "Fear of Failure" acts as a powerful psychological barrier for women. Many hesitate to take business risks because a single failure could lead to long-term social stigma and financial ruin. The Insolvency and Bankruptcy Code (IBC), 2016, contains a "Fresh Start" provision (Section 80) for small debtors, but it remains largely un-operationalized for the general public.
- **The Recommendation:** The Ministry of Corporate Affairs should immediately notify and operationalize the "**Fresh Start Process**" specifically for women entrepreneurs with business debts under ₹1 Lakh.
- **The Impact:** This provides a legal and dignified "Exit Route." It allows an honest woman entrepreneur whose business failed due to market conditions to wipe her slate clean. It rehabilitates her credit

score and allows her to re-enter the economy without the permanent burden of past debt.

6. Pillar 2: Saksham (Capability, Future Skills & Digital Readiness)

The Strategic Context: Solving the "STEM Paradox" and Digital Divide

India faces a unique and perplexing economic contradiction known as the "STEM Paradox." Data from the All India Survey on Higher Education (AISHE) indicates that India produces one of the highest numbers of female STEM (Science, Technology, Engineering, and Mathematics) graduates in the world, at approximately **43%**. This figure is significantly higher than advanced economies like the United States or the UK. However, this academic success does not translate into workforce participation. Women constitute only **14%** of the STEM workforce in India. This "Leaky Pipeline" represents a massive loss of human capital. It suggests that while we educate our daughters, we fail to retain them in the economy due to a lack of safe transport, flexible work options, and rural infrastructure.

Furthermore, as the Fourth Industrial Revolution (Industry 4.0) reshapes the global economy, the definition of "employability" is shifting rapidly toward digital fluency. A stark digital divide persists in rural India. While men in rural areas increasingly own smartphones, women often rely on shared family devices. If this gap is not addressed immediately, women will be structurally excluded from the future economy. Therefore, the vision of **Viksit Bharat 2047** demands a dual strategy: we must build physical bridges to retain women in high-tech careers and digital bridges to bring skills to the rural doorstep.

FICCI FLO Recommendations:

1. "The Digital Continuity Mission": Hybrid Online Classrooms [Proposed by FICCI FLO]

- **The Context:** A primary cause for the high drop-out rate of girls after Class 10 in rural areas is the lack of physical Senior Secondary (10+2) schools within a safe traveling radius. Parents often withdraw their daughters from education rather than risk their safety on long commutes to a distant town. The construction of physical brick-and-mortar schools in every village is a capital-intensive and time-consuming process that will take years to complete.
- **The Recommendation:** We propose the immediate rollout of the "Digital Continuity Mission." This initiative envisions the establishment of "Hybrid Satellite Classrooms" within existing Panchayat Bhawans or primary schools. These digital labs will use high-speed BharatNet connectivity to stream live, interactive **11th and 12th-grade Science and Mathematics classes** beamed from urban Centers of Excellence.
- **The Impact:** This intervention decouples quality education from physical location. It ensures that a girl in a remote village has access to the same physics teacher as a student in a metropolitan city. It effectively stops the drop-out pipeline at the source. It ensures that rural girls remain in the academic stream long enough to qualify for higher technical education.

2. Sectoral Formalization: The Wedding & Event Management Council [Proposed by FICCI FLO]

- **The Context:** The Indian Wedding and Event Industry is a colossal economic engine. Recent estimates by the Confederation of All India Traders (CAIT) value this sector at approximately **₹4.7 Lakh Crore**. This industry employs millions of women in roles such as floral design, textile styling, catering logistics, and hospitality management. Despite its massive economic footprint, the government currently classifies this sector as largely "unorganized." Consequently, the highly skilled women working in this field are viewed as daily-wage laborers rather than skilled professionals. They remain ineligible for formal business loans.
- **The Recommendation:** We strongly recommend that the National Skill Development Corporation (NSDC) formally recognize "**Wedding Management**" and "**Event Design**" as certified trade skills. We propose the creation of a dedicated **Sector Skill Council** for this industry to standardize curriculum and issue government-recognized certifications.
- **The Impact:** This policy shift dignifies the labor of millions of women. A formal certificate transforms a "flower decorator" into a "Certified Event Designer." This credential becomes a valid document for securing Mudra loans. It allows women to transition from informal workers to proprietors of formal boutique event agencies.

3. "Returnship" Tax Incentives for Corporate India

- **The Context:** The "Motherhood Penalty" remains a harsh reality in the corporate sector. Highly qualified women often take a career break for child-rearing or elderly care. When they attempt to return, corporate hiring managers frequently view this gap as a "skill deficit" rather than a "care contribution," leading to lower wages or rejection.
- **The Recommendation:** We propose a fiscal intervention to change corporate behavior. The Ministry of Finance should introduce a **150% Tax Deduction** on the salary expenditure incurred by companies for hiring women "Returnees" (women returning to the workforce after a break of 2 years or more).
- **The Impact:** This incentive changes the financial calculus for Human Resource departments. It transforms the hiring of returning mothers from a perceived risk into a profitable business decision. It actively encourages companies to structure formal "Returnship Programs" to capture this tax benefit.

4. Women-Only AI Centers of Excellence

- **The Context:** Artificial Intelligence is rapidly automating traditional back-office jobs, which have historically been a source of employment for women. There is a real danger that women in Tier-2 and Tier-3 cities will be left behind as the job market pivots to AI. However, AI also creates new roles in "Prompt Engineering," "Data Annotation," and "Language Model Training" that are location-agnostic.
- **The Recommendation:** We recommend the establishment of **Women-Only AI Skilling Hubs** in 50 Tier-2 cities under the Skill India Mission. These centers will focus exclusively on short-term, high-employability courses in AI-adjacent fields.
- **The Impact:** This initiative decentralizes the high-tech economy. It ensures that the jobs of the future are not concentrated solely in Bengaluru or Gurugram. It empowers women in smaller towns to participate in the global digital economy from their home districts.

5. The "Gig Skill Voucher" Scheme [Proposed by FICCI FLO]

- **The Context:** The platform economy (e.g., Urban Company, Swiggy, Zomato) has absorbed millions of women. However, many remain stuck in low-value, entry-level roles (e.g., basic cleaning or delivery) with little scope for career progression. They often lack the disposable income to pay for advanced training courses that would allow them to upgrade their services and charge higher rates.
- **The Recommendation:** We advocate for a **Direct Benefit Transfer (DBT)** in the form of a **₹10,000 "Gig Skill Voucher."** This voucher would be available to any woman registered on a recognized gig platform for more than one year. It can be redeemed strictly for advanced skill certification (e.g., upgrading from a beautician to a laser technician).
- **The Impact:** This policy helps women move up the value chain. It enables them to increase their per-hour earnings and transition from "labor-intensive" work to "skill-intensive" work.

6. "Digital Didi" Device Subsidy

- **The Context:** Digital literacy programs often fail because they focus on training without providing the tools. A woman may learn how to use digital banking in a class, but if she does not own a smartphone, that knowledge evaporates. In the modern economy, a smartphone is not a luxury device; it is a "Digital Factory" for a micro-entrepreneur.
- **The Recommendation:** We propose the expansion of the Lakhpati Didi scheme to include a **50% Capital Subsidy on Tablets or Smartphones** for women SHG leaders who complete the advanced level of digital literacy training.
- **The Impact:** This puts the means of production directly into the hands of women. A smartphone allows a rural entrepreneur to access global markets via ONDC, manage her bank account instantly, and access government schemes without middlemen.

7. Pillar 3: Suraksha (Safety, Infrastructure & Cyber Security)

The Strategic Context: Safety as Economic Infrastructure

The discourse on women's safety in India has traditionally remained confined to the domain of "Law and Order." However, FICCI FLO posits that safety is, in reality, a critical component of "Economic Infrastructure," much like roads or electricity. The "Fear of Violence" acts as a powerful, invisible tax on the female workforce. It restricts the physical radius within which a woman can seek employment. It forces qualified engineers to refuse night shifts. It compels parents to withdraw daughters from higher education if the commute is perceived as unsafe.

Recent data from the National Crime Records Bureau (NCRB) indicates a worrying rise in cybercrimes targeting women, including deepfake harassment and financial fraud. As India transitions to a Digital Economy, the threat surface has expanded from the physical street to the digital screen. A woman cannot be an economic leader if she is unsafe in her office, on her commute, or in her digital transactions. Therefore, the vision of **Viksit Bharat 2047** requires a paradigm shift. We must move from "Protectionism" (restricting women for their safety) to "Enabling Infrastructure" (building safe systems that allow freedom).

FICCI FLO Recommendations:

1. Lifecycle Cyber Safety: From "Anganwadi to Old Age" [Proposed by FICCI FLO]

- **The Context:** Digital literacy initiatives often focus solely on "how to use" technology, neglecting "how to stay safe." This leaves two specific demographics vulnerable. Young girls face increasing threats of grooming, morphing, and cyber-bullying. Conversely, elderly women, who are often newly inducted into digital banking, face a high risk of phishing and pension fraud.

- **The Recommendation:** We propose a **"Lifecycle Cyber Safety Campaign"** that integrates safety education at every biological stage. The Ministry of Education must introduce mandatory "Cyber-Hygiene" modules in high schools to prevent image-based abuse. Simultaneously, the Ministry of Women and Child Development should train Anganwadi workers to conduct **"Financial Fraud Prevention"** workshops specifically for elderly women to protect their savings from OTP scams.
- **The Impact:** This comprehensive approach ensures that the "Digital India" revolution remains inclusive. It empowers the most vulnerable users to navigate the digital economy with confidence rather than fear.

2. **"Safe Passage" Audits for Industrial Zones [Proposed by FICCI FLO]**

- **The Context:** The Factories Act (Amendment) allows women to work night shifts, provided adequate safety measures are in place. However, compliance is often self-reported and lax. Many industrial zones lack basic "Last Mile" safety features like streetlights on approach roads or GPS-tracked transport. This lack of reliable infrastructure effectively locks women out of high-paying 24x7 manufacturing roles.
- **The Recommendation:** We propose that the Ministry of Labour mandate an annual **Third-Party "Safe Passage Audit"** for all designated Industrial Zones and Special Economic Zones (SEZs) that employ women between 7 PM and 6 AM. This audit must verify three non-negotiable parameters: functional GPS tracking in employee transport, background verification of all contract drivers, and adequate lighting in common corridors.
- **The Impact:** This moves safety from a "guideline" to a "compliance metric." It forces industrial estate managers to maintain safety infrastructure just as they maintain power and water. It ensures that the night shift becomes a viable economic option for women.

3. The 12-Hour Takedown Mandate for Digital Harm [Proposed by FICCI FLO]

- **The Context:** The current Information Technology (Intermediary Guidelines) Rules, 2021, mandate the removal of non-consensual intimate imagery (NCII) within 24 hours. While this is a robust standard, the viral nature of AI-generated "Deepfakes" means that 24 hours is often too long. A deepfake video can destroy a woman's reputation and mental health within hours of upload.
- **The Recommendation:** We advocate for an amendment to the IT Rules to enforce a stricter **"12-Hour Takedown Window"** specifically for AI-generated deepfakes and NCII targeting women. This "Rapid Response" protocol must be triggered immediately upon the filing of a complaint via the National Cyber Crime Reporting Portal.
- **The Impact:** This policy prioritizes a woman's dignity over platform engagement metrics. It acknowledges that in the age of AI, speed is the only effective form of protection.

4. Mandatory "Gender Safety Officers" in Tech Platforms

- **The Context:** When a woman faces severe online harassment, she often struggles to find a human point of contact at major social media platforms. The general "Grievance Officer" is frequently overwhelmed with millions of unrelated complaints (copyright, spam), leading to dangerous delays in addressing urgent safety threats.
- **The Recommendation:** The Government should mandate that all Significant Social Media Intermediaries (SSMIs) with over 50 Lakh users must appoint a dedicated **"Gender Safety Officer"** (GSO). This officer would head a specialized "Fast-Track" team responsible solely for processing complaints related to gender-based violence and harassment.
- **The Impact:** This creates a specialized triage lane for safety. It ensures that threats to a woman's physical safety or dignity are not buried in a queue of general user complaints.

5. Incentivizing Wearable "Non-Internet" Panic Tech

- **The Context:** Most safety apps require a smartphone to be unlocked and connected to the internet. However, in a genuine distress situation, a woman may not have the time to unlock a phone, or she may be in a "dead zone" without data connectivity.
- **The Recommendation:** We propose a **Production Linked Incentive (PLI)** scheme and GST exemptions for FemTech startups manufacturing "**Non-Internet Panic Buttons.**" These are wearable devices (rings, bangles, or pendants) that trigger an SOS alert via SMS or Bluetooth simply by pressing a physical button, without requiring phone interaction.
- **The Impact:** This innovation ensures that safety technology is accessible even in low-network rural areas. It provides a tactile, reliable safety net that does not depend on a smartphone screen.

6. "Cyber-Raksha" Insurance for Women Entrepreneurs [Proposed by FICCI FLO]

- **The Context:** As women entrepreneurs digitize their businesses, they become prime targets for ransomware and identity theft. A single cyber-attack can bankrupt a small female-led boutique or consultancy. Yet, most MSMEs cannot afford expensive corporate cyber insurance.
- **The Recommendation:** We propose the introduction of a state-subsidized "**Cyber-Raksha Insurance**" product. This micro-insurance product would cover financial losses due to banking fraud, identity theft, and data restoration costs for women-led MSMEs.
- **The Impact:** This financial instrument provides a "Digital Safety Net." It encourages women to adopt digital payments and e-commerce tools without the paralyzing fear of losing their capital to fraud.

8. PILLAR 4: Swasthya (Holistic Health, Nutrition & Bio-Economy)

The Strategic Context: Health as Human Capital

The health of a nation's women serves as the most accurate barometer of its future economic resilience. Currently, India's health policy for women predominantly centers on "Maternal Health" - caring for women primarily when they are pregnant or lactating. FICCI FLO argues that this lens is too narrow. A woman is a **vital partner in the nation's progress** throughout her life, and her contribution extends far beyond the years of motherhood. We must transition to a "**Lifecycle Health Approach**" that addresses the specific vulnerabilities at every stage: the malnutrition of the adolescent girl, the reproductive challenges of the working woman, and the geriatric needs of the elderly matriarch.

Two "Invisible Epidemics" currently threaten the female workforce. First, **Nutritional Anemia affects over 57% of women** (NFHS-5), acting as a silent productivity killer that causes fatigue and reduced cognitive focus. Second, the **Mental Health Crisis**, ranging from adolescent anxiety to postpartum depression, remains largely unaddressed due to social stigma. The vision of **Viksit Bharat 2047** demands a healthy, chemically balanced, and nutritionally sufficient female workforce. We cannot realize the dream of a \$30 Trillion economy without first ensuring the **health, dignity, and well-being** of the women who will build it.

FICCI FLO Recommendations:

1. The "Kishori Pushti" National Nutrition Mission [Proposed by FICCI FLO]

- **The Context:** The cycle of malnutrition begins in adolescence. An undernourished girl becomes an undernourished mother, who gives birth to an undernourished child. Recent data indicates that anemia prevalence among adolescent girls remains alarmingly high. This nutritional deficit during puberty permanently stunts physical and cognitive growth, limiting their future economic potential.
- **The Recommendation:** We propose the launch of a targeted "Kishori Pushti" Mission focused exclusively on girls aged 11-18. This mission should mandate the provision of "Fortified Bio-Supplements" (rich in Iron, Folic Acid, and B12) through secondary schools and Anganwadis. Unlike generic rations, these must be "Nutri-Dense" formulations designed specifically for the hormonal needs of puberty.
- **The Impact:** This intervention breaks the intergenerational cycle of malnutrition. It ensures that the future mothers and workers of India enter adulthood with robust physical health and full cognitive capacity.

2. The "Manasvi" Holistic Mental Health Initiative [Proposed by FICCI FLO]

- **The Context:** Women face unique gender-specific psychological stressors that the general health system often ignores. Adolescent girls struggle with body image issues and social media anxiety. Young mothers face undiagnosed Postpartum Depression. Menopausal women deal with severe hormonal mood disorders. Currently, these are dismissed as "mood swings" rather than treated as medical conditions.

- **The Recommendation:** We propose the establishment of "**Manasvi Clinics**" - dedicated female-centric mental health units within District Hospitals. These units must be staffed by female psychologists trained in "**Reproductive Psychiatry.**" Furthermore, we recommend the integration of mandatory "Mental Resilience" workshops in girls' schools to destigmatize therapy.
- **The Impact:** This policy acknowledges that mental health is a fundamental component of productivity. It provides a safe, non-judgmental space for girls and women to seek help, reducing the dropout rate caused by psychological burnout.

3. "**PCOD & Reproductive Wellness**" Management **Mission**

- **The Context:** Lifestyle diseases like Polycystic Ovarian Disease (PCOD) and Endometriosis are reaching epidemic levels among young urban and rural women. These conditions are the primary drivers of infertility and chronic pain. The current medical approach relies heavily on synthetic interventions. We need a shift toward "**Holistic Management**" that addresses the root causes - diet, stress, and lifestyle - to support **Natural Fertility.**
- **The Recommendation:** The Ministry of Health should launch a "**National PCOD Control Program**" that emphasizes preventive management over surgical intervention. This includes integrating **Yoga and Naturopathy** modules into primary health care to help women manage hormonal balance naturally.
- **The Impact:** By managing PCOD early through holistic lifestyle corrections, we protect the natural fertility of millions of women. This reduces the future need for expensive and invasive artificial treatments.

3. Addressing the "Inverted Duty Structure" in Hygiene Products

- **The Context:** A fiscal anomaly currently inflates the cost of essential menstrual hygiene products. While the final Sanitary Pad attracts **0% GST**, the raw materials used to manufacture it (super-absorbent polymers, specialized glues) are taxed at **12% to 18%**. Manufacturers cannot claim a refund (Input Tax Credit) on this tax, which drives up the production cost.
- **The Recommendation:** We strongly recommend that the GST Council correct this "**Inverted Duty Structure**" by allowing Input Tax Credit refunds for manufacturers of feminine hygiene products. Alternatively, a **Production Linked Incentive (PLI)** should be offered to women-led MSMEs manufacturing biodegradable pads.
- **The Impact:** This fiscal correction lowers the retail price of quality hygiene products without requiring government subsidies. It makes hygiene affordable for rural women, ensuring they do not miss work or school during menstruation.

5. "Jan Aushadhi Plus": The Women's Vitality Basket

- **The Context:** Women often prioritize the health of their family over their own. They rarely spend money on preventive supplements like Calcium or Multivitamins until a major health crisis occurs.
- **The Recommendation:** We propose that every *Pradhan Mantri Bhartiya Janaushadhi Pariyojana* (PMBJP) store must stock a dedicated, pre-packaged "**Women's Vitality Basket.**" This basket should contain a monthly supply of **Iron, Calcium, Vitamin D, and Thyroid medication** sold at a highly subsidized "Combo Price."
- **The Impact:** This "Nudge Theory" intervention makes preventive health accessible and affordable. It encourages women to adopt a habit of daily nutritional supplementation.

6. Mandatory Annual Preventive Screening (Age 40+)

- **The Context:** The mortality rate for Breast and Cervical cancer in India is disproportionately high due to late detection. Most women consult a doctor only when symptoms become severe and untreatable.
- **The Recommendation:** We propose a "Swasth Nari Month" initiative. Every woman over the age of 40 should be entitled to a free **Mammogram and Pap Smear** at any government-empaneled hospital during her birth month, linked to her Aadhar card.
- **The Impact:** Early detection saves lives and significantly reduces the financial burden on the tertiary healthcare system. It shifts the focus from "Curing Sickness" to "Preserving Wellness."

9. PILLAR 5: Sahayta (The Care Economy: Childcare & Senior Care)

The Strategic Context: Industrializing the Care Economy

The "Care Economy" functions as the invisible backbone of Indian society. However, it currently rests disproportionately on the shoulders of women. The Time Use Survey (2019) reveals a stark reality. Indian women spend nearly **9.8 times more hours** on unpaid domestic and caregiving work than men. This massive investment of time and energy often forces highly skilled women to withdraw from the workforce during their peak productive years. FICCI FLO posits that caregiving is a noble and essential service, but it should not come at the cost of a woman's financial independence.

We must shift our perspective. We must stop viewing "Care" as a domestic duty and start viewing it as a high-growth **Economic Sector**. The demand for professional childcare and senior care is exploding due to the rise of nuclear families and the aging population. By formalizing and industrializing this sector, the government can achieve two goals simultaneously. First, it can create millions of dignified, paid jobs for women as professional caregivers. Second, it provides the necessary support infrastructure that enables other women to return to their careers with peace of mind.

FICCI FLO Recommendations:

1. Infrastructure Status for Senior Care Facilities

- **The Context:** India's elderly population is projected to double by 2050. However, the supply of quality, affordable senior living facilities remains critically low. Private developers struggle to build these facilities because banks treat them as "Commercial Real Estate," attracting high interest rates. This high cost of capital forces developers to build only luxury homes, leaving the middle class with no options.

- **The Recommendation:** We strongly recommend that the Ministry of Finance grant "**Infrastructure Status**" to the Senior Living and Geriatric Care sector. This status will enable women entrepreneurs in this space to access long-term bank loans at lower, concessional interest rates.
- **The Impact:** This policy change will catalyze private investment. It will lower the cost of capital, thereby reducing the monthly cost for senior citizens. It ensures that quality care becomes accessible to the middle class, not just the wealthy.

2. The "Geriatric Home Health Aide" (GHA) Certification [The "Pill Box" Initiative]

- **The Context:** Many families prefer to care for their elderly at home but lack the medical knowledge to manage complex medication schedules (the "Pill Box"), monitor vitals, or assist with mobility. Simultaneously, millions of women with basic education seek dignified employment but lack technical skills.
- **The Recommendation:** We propose a massive skilling drive under Skill India to train 10 lakh women as certified "**Geriatric Home Health Aides**" (GHA). This curriculum must focus on practical skills: medication management (Pill Box compliance), emergency response (CPR), and compassionate palliative care.
- **The Impact:** This initiative creates a new cadre of "Pink Collar" professionals. It provides a respectable career path for women from lower-income backgrounds while providing families with trustworthy, trained support for their elders.

3. "Hub and Spoke" Corporate Creche Model [Proposed by FICCI FLO]

- **The Context:** The Maternity Benefit Act mandates creches for companies with more than 50 employees. However, adoption remains low. In the post-COVID era of hybrid work, employees often work from home. A creche located at a distant office is useless to a mother working from her residence.

- **The Recommendation:** We propose a modification to the Creche Rules. The Ministry should allow companies to fulfill their mandate by pooling their CSR funds to support "**Community Creches**" (The Spoke) located in residential clusters, rather than just on-site office creches (The Hub).
- **The Impact:** This flexibility aligns policy with the reality of modern work. It brings the care infrastructure closer to the home, making it easier for mothers to balance professional duties with childcare.

4. Mandatory "Cluster Care Centers" in Industrial Zones

- **The Context:** Micro, Small, and Medium Enterprises (MSMEs) employ the vast majority of women in the manufacturing sector. However, a small factory with 20 employees cannot afford to build and run a private creche. Consequently, women in the MSME sector receive no childcare support.
- **The Recommendation:** We propose an amendment to the Factories Act. It should mandate that all **Industrial Estates and MSME Clusters** must provide a "**Common Facility Centre for Day Care.**" This facility should be funded by a small levy on the cluster's maintenance charges and managed professionally.
- **The Impact:** This creates a shared economy solution. It ensures that a woman working in a small garment factory has access to the same quality of childcare as a woman working in a large corporate campus.

5. Tax Incentives for Care Services

- **The Context:** Professional care is expensive. Families often hesitate to hire registered agencies because of the cost, preferring to hire unregulated, untrained domestic help. This keeps the care economy informal and exploitative.
- **The Recommendation:** We propose a new section in the Income Tax Act. The Government should allow a **Standard Deduction of ₹50,000** for expenses incurred by a taxpayer on registered Childcare or Senior Care services.

- **The Impact:** This fiscal incentive encourages families to use formal, registered care providers. It drives the market toward professionalization and ensures better wages and protections for the care workers.

6. "Care-Giver" Pension Credit [Proposed by FICCI FLO]

- **The Context:** Women often take career breaks to care for family members. During these unpaid years, they stop contributing to their provident funds or pension schemes. This leaves them financially vulnerable in their old age, creating a "Gender Pension Gap."
- **The Recommendation:** We propose a revolutionary social security measure. For women who withdraw from the workforce to provide care, the Government should provide a "**Notional Pension Credit**" in the *Atal Pension Yojana* for a defined period (e.g., up to 3 years).
- **The Impact:** This policy explicitly recognizes unpaid care work as a valid economic contribution. It ensures that a woman's decision to care for her family today does not condemn her to poverty in her old age.

10. PILLAR 6: Shiksha (Education, Financial Literacy & STEM)

The Strategic Context: From Enrollment to Employability

India has made remarkable strides in closing the gender gap in primary education. The Gross Enrollment Ratio (GER) for girls in higher education has also seen a significant upward trajectory, as noted in the latest All India Survey on Higher Education (AISHE). However, a persistent challenge remains in the transition from education to employment. A girl in a rural district often faces a binary choice after Class 10: drop out due to the lack of a safe, nearby senior secondary school, or compromise on her ambitions.

FICCI FLO posits that education must serve as a direct bridge to economic independence. Currently, the curriculum often produces graduates who are academically qualified but "financially illiterate." We raise a generation of brilliant young women who can solve complex calculus equations but lack the practical knowledge to manage a bank account or understand an investment portfolio. The vision of **Viksit Bharat 2047** requires a curriculum overhaul. We must equip our daughters not just with degrees, but with the "**Life Skills**" of **Finance** and the "**Future Skills**" of **STEM** (Science, Technology, Engineering, Math).

FICCI FLO Recommendations:

1. Infrastructure Upgradation: The "10+2 Imperative"

- **The Context:** The drop-out rate for girls spikes sharply after Class 10. The primary driver for this is not a lack of interest, but a lack of infrastructure. In many Gram Panchayats, the government school offers education only up to the 10th grade. The nearest Senior Secondary (10+2) school is frequently located 5 to 10 kilometers away. Parents often hesitate to send adolescent girls on this long commute due to valid safety concerns.
- **The Recommendation:** We propose a prioritized mission to upgrade existing Girls' High Schools to **Senior Secondary (10+2) level** in every Gram Panchayat cluster. The Ministry of Education should prioritize funding for additional classrooms and laboratories in these specific "Dark Zones" where secondary schooling is absent.
- **The Impact:** This intervention solves the "Distance Barrier." The provision of education within the village ensures that a girl completes her schooling. This completion acts as the minimum eligibility criteria for her entry into the formal workforce.

2. "Financial Life Skills" as Mandatory Curriculum [Proposed by FICCI FLO]

- **The Context:** Financial exclusion often persists even among educated women. Cultural norms frequently dictate that fathers or husbands manage the finances. This leaves women vulnerable during life crises. Schools currently teach Economics as a theoretical subject but fail to teach "Personal Finance" as a practical skill.

- **The Recommendation:** We strongly recommend the integration of a mandatory "**Financial Literacy**" module into the CBSE and State Board curriculum starting from Class 9. The syllabus must move beyond theory to cover practical competencies: opening a bank account, understanding compound interest, digital payment security, and the basics of Systematic Investment Plans (SIPs).
- **The Impact:** This knowledge empowers the next generation. A financially literate girl grows into a woman who commands control over her own earnings. She becomes an investor rather than a mere saver.

3. The "Vigyan Jyoti" Super-Scholarship [Proposed by FICCI FLO]

- **The Context:** Rural India possesses immense latent talent in Science and Mathematics. However, even if a brilliant rural girl secures admission into a premier institute like an IIT or NIT, the logistical costs - hostel fees, mess charges, and laptops - often prove prohibitive for her family.
- **The Recommendation:** We propose a massive expansion of the Department of Science and Technology's *Vigyan Jyoti program*. The Government should introduce a "Super-Scholarship" that covers 100% of the expenses (Tuition + Residential) for the **Top 5,000 Rural Girls** who merit admission into engineering or medical institutes.
- **The Impact:** This scholarship bridges the "Last Mile" of affordability. It ensures that poverty never forces a future scientist to abandon her seat at a premier institution.

4. Gender-Neutral Career Counselling

- **The Context:** Occupational segregation begins in the classroom. Teachers and parents often subtly steer girls toward "soft" streams like Humanities or Biology, while encouraging boys toward Mathematics and Engineering. This bias results in a workforce where women are overcrowded in lower-paying sectors.

- **The Recommendation:** We advocate for the institutionalization of mandatory **Career Counseling** in government schools. These sessions must actively work to **dismantle stereotypes**. Counselors must show girls role models in Mechanical Engineering and Coding, while normalizing careers in Nursing and Teaching for boys.
- **The Impact:** The systematic removal of bias at the school level diversifies the future talent pool. It allows girls to choose careers based on their aptitude rather than societal expectations.

5. "STEM-on-Wheels" Mobile Labs

- **The Context:** Science is best learned through experimentation. However, thousands of rural schools lack the budget to maintain fully equipped Physics or Robotics laboratories. Consequently, science remains a theoretical subject for rural girls, failing to spark the curiosity needed for innovation.
- **The Recommendation:** We propose the deployment of "**STEM-on-Wheels**" Mobile Vans. These vehicles, equipped with VR headsets, 3D printers, and Robotics kits, will visit rural girls' schools on a weekly rotation.
- **The Impact:** Access to "Future Tech" sparks confidence. It allows a village girl to touch and feel technology, transforming her self-image from a passive consumer of tech to a potential creator of it.

6. Online "Bridge Courses" for Re-Entry

- **The Context:** Millions of women dropped out of school years ago due to marriage or poverty. Today, they seek to enter the workforce but lack the basic 10th or 12th-grade certification required for even entry-level jobs.
- **The Recommendation:** We propose the launch of a specific "**Bridge Course**" under the SWAYAM platform. This program should offer simplified, online preparatory modules that allow adult women to clear their **10th/12th equivalency exams** through the National Institute of Open Schooling (NIOS).

- **The Impact:** This offers a dignified "Second Chance." It unlocks a vast pool of latent talent that was previously disqualified from the economy due to the lack of a paper certificate.

11. PILLAR 7: Sarvodaya (Inclusive Development: Rural, Tribal & District Growth)

The Strategic Context: Rising from Antyodaya to Sarvodaya

The vision of a **Viksit Bharat** must rise from the *Antyodaya* – the rise of the last person in the line. In the Indian context, this "last person" is frequently the rural or tribal woman. She sustains the agrarian economy yet remains its most invisible participant. Agriculture Census data reveals a stark paradox. Women constitute nearly **73% of the rural workforce** in agriculture, performing labor-intensive tasks like sowing and harvesting. Yet, they effectively own less than **13% of operational land holdings**. This disconnect between "labor" and "ownership" excludes them from the formal credit system.

Furthermore, India's districts teem with high-quality artisanal talent. Women in remote clusters produce world-class textiles, handicrafts, and food products. However, they lack consistent market access. They remain at the mercy of middlemen who capture the lion's share of the profit. FICCI FLO asserts that rural women do not need charity. They need **Market Linkage** and **Asset Recognition**. We must decentralize economic power from the metropolitan hubs to the district headquarters.

FICCI FLO Recommendations:

1. The "District Mahila Haat" Model [Proposed by FICCI FLO]

- **The Context:** Rural artisans currently rely on sporadic "Melas" or exhibitions to sell their goods. These events provide only temporary income. Women producers lack a permanent, dignified "High Street" address in their own districts where they can interact directly with consumers.

- **The Recommendation:** We propose the establishment of a permanent "**District Mahila Haat**" (Marketplace) in every District Headquarters. The Ministry of Rural Development should model these on the successful "Dilli Haat" architecture. These spaces must be reserved exclusively for women Self-Help Groups (SHGs) and local artisans to showcase their products year-round on a rotational basis.
- **The Impact:** This infrastructure creates a permanent economic hub. It provides a steady, predictable income stream for rural women. It eliminates the exploitative middleman and allows the producer to capture the full retail price of her labor.

2. The Decentralized "**District Entrepreneur Fund**"

- **The Context:** Innovation often occurs at the grassroots level to solve local problems. However, centralized schemes like Startup India are frequently inaccessible to a rural woman solving a waste management issue in a small village. She lacks the sophisticated pitch decks required by urban investors.
- **The Recommendation:** We propose the creation of a "**District Entrepreneur Fund**" administered directly by the **District Magistrate (DM)**. This corpus should provide seed capital (up to ₹5 Lakhs) to women-led micro-enterprises that address specific local challenges (e.g., water purification, low-cost sanitary pad manufacturing).
- **The Impact:** The empowering of the District Administration ensures that funds reach the true grassroots innovators. It decentralizes the startup ecosystem beyond Tier-1 cities.

3. "Cultivator Certificates" for Landless Women Farmers [Proposed by FICCI FLO]

- **The Context:** The Kisan Credit Card (KCC) scheme offers subsidized agricultural loans. However, banks typically require land titles as a prerequisite for issuance. Since most women work on family land owned by their husbands or fathers, they are classified as "labourers" rather than "farmers." Consequently, they cannot access cheap credit for seeds or fertilizers.
- **The Recommendation:** We strongly advocate for a policy change. The Reserve Bank of India (RBI) must mandate banks to accept "**Cultivator Certificates**" (issued by the Gram Panchayat or Local Revenue Officer) as valid documentation for KCC issuance. This certificate verifies that the woman works the land, regardless of whose name is on the title deed.
- **The Impact:** This policy acts as a game-changer for 73% of the rural female workforce. It formally recognizes their status as farmers. It unlocks institutional credit for the people who actually till the soil.

4. Tribal-to-Global "Green Channel"

- **The Context:** Tribal women in the North-East and Central India produce exquisite organic produce and textiles with high export potential. However, the logistical complexity of customs, certification, and shipping is overwhelming for a small tribal cooperative.
- **The Recommendation:** We propose the creation of a "**Green Channel**" at customs for **Tribal Women's Cooperatives**. The Ministry of Commerce should offer waived processing fees, fast-track organic certification, and specialized logistical support to help these cooperatives export directly to global markets.
- **The Impact:** This integrates remote tribal economies directly with the global supply chain. It preserves indigenous heritage while generating significant foreign exchange revenue.

5. 30% All-Women FPO Target

- **The Context:** Farmer Producer Organizations (FPOs) represent the future of Indian agriculture. They allow small farmers to pool their resources and bargain for better prices. Currently, FPO leadership and membership remain heavily male-dominated.
- **The Recommendation:** We propose a mandate within the Central Sector Scheme for FPOs. The Government should set a target that **30% of all new FPOs** formed in the next five years must be "**All-Women FPOs.**"
- **The Impact:** Women work better in collectives. An all-women FPO gives them the collective bargaining power to purchase inputs at lower rates and sell their harvest at higher margins.

6. Digital Market Linkage (ONDC Integration)

- **The Context:** E-commerce offers a pathway to bypass local geographic limitations. The Open Network for Digital Commerce (ONDC) serves as powerful public infrastructure. However, the technical onboarding process remains a barrier for illiterate or semi-literate rural women.
- **The Recommendation:** We propose a massive drive to onboard rural women artisans onto the **ONDC network**. The government should provide "**Onboarding Sahayaks**" (digital assistants) to help SHGs catalog their products and waive all onboarding fees for women-led enterprises for the first year.
- **The Impact:** This democratizes e-commerce. It ensures that a basket weaver in Jharkhand can sell her product to a customer in Mumbai without paying steep commissions to private platforms.

12. PILLAR 8: SUNITI (Governance, Policy Leadership & Corporate Accountability)

The Strategic Context: From "Power Over" to "Power With"

Women cannot remain passive beneficiaries of policy; they must be its primary architects. A fundamental disconnect currently exists between the intent of industrial policy and its impact on women. This occurs because the "Industrial Design Table" - from local Trade Bodies to corporate boardrooms - remains overwhelmingly male-dominated. Recent data from the Prime Database reveals that while the Companies Act (2013) successfully mandated at least one woman director on listed boards, true executive power remains elusive. Women hold less than **18% of directorships** in NIFTY 500 companies, and a significant portion of these are non-executive or independent roles rather than decision-making C-Suite positions.

The vision of **Viksit Bharat 2047** requires a governance structure where women hold "**Substantive Power.**" We must move beyond "Tokenism," where a woman is appointed merely to satisfy a compliance checklist. We need a shift to "Structural Leadership," where women actively shape the labor laws, infrastructure projects, and fiscal policies that govern the nation. The slogan "Nothing About Us, Without Us" must become the operational mantra of India's regulatory framework.

FICCI FLO Recommendations:

1. The 33% Leadership Mandate in Trade Bodies [Proposed by FICCI FLO]

- **The Context:** Industrial policy in India is often shaped by the recommendations of powerful Trade Bodies, Export Promotion Councils, and Industrial Associations. Currently, the Executive Committees of these influential bodies have negligible female representation. Consequently, critical perspectives - such as the need for creches in industrial zones or safe transport for night shifts - are frequently overlooked in their policy representations to the Government.
- **The Recommendation:** We propose that the Ministry of Commerce and Industry issue a notification mandating that **33% of leadership positions** (Executive Committee members) in all Government-recognized Trade Bodies and Export Promotion Councils must be reserved for women.
- **The Impact:** This structural reform ensures that the "Female Perspective" is baked into industrial policy at the drafting stage itself. It creates a pipeline of women leaders who can eventually graduate to national political roles.

2. From "Woman Director" to "Independent Woman Director"

- **The Context:** The Companies Act (2013) mandated one woman director on the boards of listed companies. While compliance is high, data suggests that many companies appointed female family members (wives or daughters) to meet the letter of the law while ignoring its spirit. This "Tokenism" prevents professional women from accessing board seats.
- **The Recommendation:** We propose an amendment to the Companies Act. It should specify that for all Top 1000 Listed Companies, the mandatory woman director must be an **"Independent Director"** (a professional with no familial or pecuniary relationship to the promoters).

- **The Impact:** This shift prioritizes "Talent over Lineage." It forces corporate India to look beyond the family tree and recruit qualified female professionals, Chartered Accountants, and industry experts for board positions.

3. "Outcome-Based" Gender Budgeting

- **The Context:** India has published a "Gender Budget Statement" (GBS) since 2005. However, it currently tracks "Allocations" (how much money was set aside) rather than "Outcomes" (how many women actually benefited). A ministry may allocate ₹100 Crores for a scheme, but if the funds remain unspent or fail to increase female employment, the allocation is statistically meaningless.
- **The Recommendation:** We propose a fundamental shift in the GBS framework from "Input-Based Reporting" to "**Outcome-Based Reporting.**" Ministries must report specific physical targets (e.g., "Number of women who became entrepreneurs") alongside financial figures. Furthermore, we advocate for the **mandatory auditing** of these outcomes by the Comptroller and Auditor General (CAG) every three years.
- **The Impact:** Accountability drives efficiency. When ministries are measured on impact rather than spending, the quality of implementation improves, ensuring that public money delivers tangible gender dividends.

4. Mandatory "Gender Impact Assessments" for Infrastructure Projects

- **The Context:** Large infrastructure projects - highways, smart cities, and industrial corridors - are often designed as "Gender Neutral." In reality, they often have unintended negative impacts on women, such as the displacement of female vendors or the creation of unsafe pedestrian environments.

- **The Recommendation:** We propose that all large-scale infrastructure projects (above ₹500 Crore) must undergo a mandatory "**Gender Impact Assessment**" (GIA) during the Detailed Project Report (DPR) stage. This assessment must evaluate how the project affects women's safety, mobility, and livelihood.
- **The Impact:** This ensures that gender sensitivity is integrated into the "hard infrastructure" of the nation. It prevents the creation of male-centric cities that remain inaccessible or unsafe for women.

5. 33% Women in Police Force by 2029

- **The Context:** The Ministry of Home Affairs has long advised states to reserve 33% of police posts for women. However, actual representation remains at a dismal 12% (India Justice Report). A male-dominated police force often lacks the sensitivity required to handle crimes against women, leading to under-reporting and low conviction rates.
- **The Recommendation:** We propose a strict, time-bound "National Mission" to achieve **33% female representation in the Police Force** by 2029. This must be incentivized by linking a portion of the "Police Modernization Fund" to the achievement of annual recruitment targets for women.
- **The Impact:** A visible female presence in law enforcement acts as a powerful deterrent to crime. It encourages women citizens to approach police stations with confidence, strengthening the rule of law.

6. "Comply or Explain" for C-Suite Roles [Proposed by FICCI FLO]

- **The Context:** While board diversity is mandated, the C-Suite (CEOs, CFOs, CTOs) remains a male bastion. There is currently no law requiring women in top executive management.

- **The Recommendation:** We propose that the Securities and Exchange Board of India (SEBI) introduce a "**Comply or Explain**" framework for the Top 500 Listed Companies. These firms must disclose the percentage of women in their C-Suite in their Annual Reports. If the figure is below 20%, they must provide a detailed explanation to shareholders regarding the barriers they face and their plan to fix it.
- **The Impact:** Transparency forces change. By making the data public, we rely on investor pressure and reputational risk to drive corporate behavior, rather than heavy-handed regulation.

13. Key Challenges to Adopt & Mitigation Strategies

While the proposed roadmap is robust, we recognize that three primary structural challenges exist. The Government and Industry must jointly navigate these hurdles to ensure successful implementation.

12.1 The "Last Mile" Delivery Gap

- **The Challenge:** Policies often appear perfect in New Delhi but suffer from dilution as they reach the Gram Panchayat level. For instance, while the Stand-Up India scheme mandates loans to women, branch-level bankers in rural districts frequently reject applications. This rejection often stems from a lack of awareness or an inherent bias against the "credit-worthiness" of women who lack land collateral.
- **The Mitigation Strategy:** We propose the introduction of a "**Banker Sensitization Scorecard.**" The Ministry of Finance should rate branch managers not merely on Non-Performing Asset (NPA) management but also on the volume of diversity lending. Furthermore, FICCI FLO offers to conduct "Gender-Sensitization Workshops" for rural bank managers to bridge this perception gap.
- **The Impact:** Transparency forces change. By making the data public, we rely on investor pressure and reputational risk to drive corporate behavior, rather than heavy-handed regulation.

12.2 Socio-Cultural Resistance

- **The Challenge:** Economic interventions often challenge deep-seated patriarchal norms. Laws alone cannot change mindsets. For example, even if a company offers Paternity Leave, men often refuse to take it due to the fear of stigma. Similarly, families may resist the idea of women owning land titles despite tax incentives.

- **The Mitigation Strategy:** Legislative change must accompany a massive **Behavioral Change Campaign**. We propose a national media campaign, similar to Swachh Bharat, The Mitigation Strategy: Legislative change must accompany a massive Behavioral Change Campaign. We propose a national media campaign, similar to Swachh Bharat, focused on "**Ghar ka Kaam, Sabka Kaam**" (Housework is everyone's work). This campaign aims to normalize shared caregiving duties within the household.

12.3 Fiscal Consolidation Constraints

- **The Challenge:** The government remains committed to fiscal discipline. Therefore, demands for new funds (like the Swayam Siddha Fund) may face budgetary resistance from the Ministry of Finance.
- **The Mitigation Strategy:** We argue for the "**Gender Multiplier Effect**." United Nations studies indicate that women reinvest approximately **90% of their income** back into their families (nutrition, education, and health), compared to 30-40% for men. Every rupee invested in a woman yields a **3x higher return** in long-term human capital formation than general infrastructure spending. Therefore, we position these funds as high-yield investments rather than welfare costs.

14. Implementation Roadmap (2026–2031)

To ensure these ideas move effectively from "Paper to Policy," FICCI FLO proposes a phased, time-bound implementation strategy starting from the upcoming Fiscal Year.

Phase 1: The "Launchpad" (Fiscal Year 2026–27)

- **Policy Notification:** The Ministry of Commerce should notify the creation of the "Swayam Siddha Flexi-Work Fund" under the Startup India initiative in the upcoming Union Budget.
- **Institutional Reform:** The Ministry of Finance should grant "Infrastructure Status" to the Senior Care and Geriatric Living sector to attract private capital immediately.
- **Pilot Launch:** The Ministry of Rural Development should operationalize the "District Mahila Haat" in the first 50 Aspirational Districts.
- **Governance:** The Government should issue the notification for **33% Reservation** for women in the Executive Committees of Trade Bodies to take effect within this fiscal year.

Phase 2: The "Scale-Up" (2027-2029)

- **Infrastructure:** The Department of School Education and Literacy must complete the upgradation of **10,000 Rural High Schools** to Senior Secondary (10+2) level in high-dropout districts.
- **Skilling:** The Skill India Mission should complete the certification of **1 Million "Geriatric Home Health Aides"** (The Pill Box Initiative).
- **Banking:** The RBI should grant licenses to the first **50 Women's District Cooperative Banks** based on the success of the pilots.
- **Digital:** The Ministry of Electronics and IT should ensure that 100% of SHG Leaders possess subsidized Tablets or Smartphones ("Digital Didi" Scheme).

Phase 3: The "Consolidation" (2029-2031)

- **Leadership Target:** The Ministry of Home Affairs should achieve the target of **33% Women in the Police Force** across all States and Union Territories.
- **Market Linkage:** The Ministry of MSME should successfully integrate 5 Lakh rural women artisans onto the ONDC network.
- **Review:** The NITI Aayog should conduct a comprehensive **National Gender Audit** to assess the net impact of these interventions on the Female Labour Force Participation Rate (FLFPR).

FICCI FLO's Role as Implementation Partner

FICCI FLO offers its pan-India network of 19 Chapters and thousands of women entrepreneurs to act as the "boots on the ground" for the Government. We pledge to:

1. **Mentor:** Adopt ITIs and Government Schools to provide STEM mentorship to girls.
2. **Audit:** Assist state governments in the execution of "Safe Passage" and "Gender Safety" audits for industrial zones.
3. **Mobilize:** Connect rural SHG producers directly to the proposed District Mahila Haats.

15. Global Benchmarks: Strategic Precedents for India

India stands at a unique vantage point where it can observe, analyze, and adapt the successful gender-economic strategies of developed and developing nations. We do not need to reinvent the wheel. The transition from a developing economy to a developed superpower has historically required the full integration of the female workforce. FICCI FLO has studied four distinct global models that validate the specific recommendations within our 8-Pillar Framework.

12.2 The Nordic Model (Iceland & Sweden): Care as "Public Infrastructure"

- **The Policy Precedent:** The Nordic nations consistently rank at the top of the World Economic Forum's Global Gender Gap Report. Their success stems from a fundamental structural decision taken in the 1970s. The Swedish government decided to treat childcare not as a private domestic duty, but as a critical component of "Public Infrastructure," identical to roads or bridges.
- **The Mechanism:** Sweden introduced the concept of "Shared Parental Leave" (the 'Daddy Quota'). This policy mandates that a specific portion of parental leave is reserved exclusively for the father on a "use-it-or-lose-it" basis. Furthermore, the state heavily subsidizes high-quality daycare centers, ensuring that childcare costs never exceed a small fraction of a family's income.
- **The Relevance to India:** This directly validates our Pillar 5 (Sahayta). It proves that when the state invests in care infrastructure, women enter the workforce in record numbers. Sweden boasts a Female Labour Force Participation Rate (FLFPR) of approximately 80%, nearly double that of India. This confirms our argument that the "Care Economy" is the primary engine of workforce retention.

14.2 The South Korean Model: Industrializing the "Silver Economy"

- **The Policy Precedent:** South Korea faced a demographic crisis in the early 2000s similar to what India will face by 2050. A rapidly aging population threatened to overwhelm the traditional family structure, placing an immense caregiving load on daughters and daughters-in-law.
- **The Mechanism:** The South Korean government introduced the "Long-Term Care Insurance" (LTCI) system in 2008. This social insurance scheme funds professional care for the elderly. It decoupled geriatric care from family obligation. Simultaneously, the government launched massive vocational training programs to certify middle-aged women as professional "Care Workers" (Yoyangbosa).
- **The Relevance to India:** This serves as the blueprint for our proposed "Geriatric Home Health Aide" initiative. South Korea successfully transformed a social burden into a job-creating industry. They demonstrated that professionalizing senior care protects the careers of younger women while providing dignified employment to older women.

14.3 The Rwandan Model: Rapid Inclusion via "Constitutional Mandates"

- **The Policy Precedent:** Rwanda stands as a powerful example from the Global South. It holds the world record for female representation in national politics, with women occupying over **60% of seats** in the lower house of parliament. This achievement did not occur through gradual cultural evolution. It occurred through decisive legislative intervention.
- **The Mechanism:** The post-conflict Rwandan Constitution (2003) mandated a strict 30% quota for women in all decision-making bodies. This "Shock Therapy" shattered centuries of patriarchal exclusion overnight. The visible presence of women in power rapidly normalized the concept of female leadership for the younger generation.

- **The Relevance to India:** This empirical evidence supports our Pillar 8 (Suniti) recommendation for a **33% Reservation in Trade Bodies**. The Rwandan experience proves that "Structural Intervention" is often necessary to break historical inertia. We cannot wait for organic change; we must legislate the change we wish to see.

14.3 The German Model: The "Dual System" of Vocational Respect

- **The Policy Precedent:** Germany maintains one of the robust manufacturing sectors in the world, powered by a highly skilled workforce. A key pillar of this success is the high participation of women in technical trades, unlike in many other nations where women are steered toward soft skills.
- **The Mechanism:** Germany utilizes the "**Dual Vocational Education and Training (VET)**" system. This system combines classroom education with on-the-job apprenticeship. It accords the same social dignity to a certified technician as it does to a university graduate.
- **The Relevance to India:** This validates our Pillar 2 (*Saksham*) and Pillar 6 (*Shiksha*). Our proposal for "Gig Skill Vouchers" and "STEM-on-Wheels" aims to replicate this respect for vocational skills. The German model demonstrates that when women are given technical skills and industry respect, they excel in high-value manufacturing roles.

16. Conclusion: The Architects of The New India

15.1 The Centenary Promise

The journey to **Viksit Bharat 2047** represents more than a timeline of economic accumulation. It signifies a fundamental transformation of our national identity. As India approaches the centenary of her independence, we stand at a crossroads of history. The Hon'ble Prime Minister has rightly asserted that the 21st century belongs to India. FICCI FLO humbly submits a corollary to this vision. The 21st century can only belong to India if India belongs equally to her women. We posit that the "Amrit Kaal" must be defined not just by the height of our skyscrapers or the speed of our trains, but by the dignity, safety, and sovereignty of the women who help build them.

15.2 The Centenary Promise

The economic logic outlined in this document remains irrefutable. A nation that utilizes only half of its human potential acts like a bird trying to fly with one wing. It may flutter, but it will never soar. The mathematical path to a **\$30 Trillion Economy** requires a contribution of approximately **\$14 Trillion** from the female workforce. This "Gender Dividend" sits within our reach. It waits to be unlocked by the keys of Credit, Safety, and Skill. Therefore, the policy interventions proposed in this **8-Pillar Framework** - from the District Women's Cooperative Banks to the Swayam Siddha Fund - do not constitute welfare expenditures. They represent high-yield capital investments in the nation's most under-leveraged asset class.

15.3 A Choice of Futures

This document, the "**National Policy Strategy for Women-Led Development**," presents the Government with a clear binary choice. We can choose the path of the Status Quo. On this path, women remain on the periphery of the economy as passive beneficiaries of aid, and India remains a middle-income nation. Alternatively, we can

choose the Path of Reform. On this path, we embrace women as the central architects of our economic destiny. We dismantle the barriers of the "Missing Middle" in finance. We industrialize the "Care Economy" to free up their time. We secure their physical and digital safety to ensure their mobility.

Appendix: The 100-Point Policy Advocacy Matrix

(Supplemental Recommendations to the National Policy Strategy)

A. TAXATION & FISCAL REFORMS

1. **Standard Deduction Enhancement:** The Ministry of Finance should increase the Standard Deduction for female salaried employees by an additional ₹25,000. This fiscal measure accounts for the documented "Pink Tax" (higher costs for safety and grooming) required for professional workforce participation.
2. **GST Exemption on Wellness:** The GST Council must reduce the tax rate on preventive health screenings (mammograms, lipid profiles) and calcium/iron supplements for women from 18% to 5%. High taxation currently acts as a barrier to essential preventive healthcare for women over 40.
3. **Angel Tax Holiday:** The Department for Promotion of Industry and Internal Trade (DPIIT) should declare a 5-year "Angel Tax Holiday" for investments made into startups with at least one female founder. This incentivizes early-stage capital flow into the female-led startup ecosystem, which currently receives less than 3% of total VC funding.
4. **Joint Property Registration Incentive:** State Governments should standardize a 2% Stamp Duty rebate for property registered solely in a woman's name or jointly with her. This policy aims to correct the gender asset gap, where women currently own less than 13% of operational land holdings.
5. **R&D Tax Credits for "FemTech":** The Government should offer 200% weighted tax deductions to pharmaceutical and tech companies that invest in "FemTech" research. Innovation in women's health (e.g., non-invasive PCOD testing) remains critically underfunded compared to general health tech.

6. **Input Tax Credit for Women SHGs:** The GST Council should allow Self-Help Groups (SHGs) with a turnover above ₹20 Lakhs to claim flat-rate Input Tax Credit refunds on raw materials. The current compliance burden prevents rural collectives from scaling into formal enterprises.
7. **Tax-Free Childcare Allowance:** The Income Tax Act should be amended to exempt "Childcare Allowance" paid by employers from taxable income, up to ₹10,000 per month. This allows corporate India to support working mothers without increasing the employee's tax liability.

B. LEGAL & JUDICIAL REFORMS

8. **Fast-Track Commercial Courts:** The Ministry of Law and Justice must operationalize dedicated benches within Commercial Courts for disputes involving women-owned MSMEs. Payment delays of over 90 days frequently destroy female-led small businesses that lack deep cash reserves.
9. **Legal Aid for Domestic Violence:** The National Legal Services Authority (NALSA) must mandate the presence of a female lawyer in every police station during day shifts. Women victims often refuse to file FIRs due to a lack of immediate, empathetic legal counsel at the point of crisis.
10. **Inheritance Awareness Campaign:** The Ministry of Women and Child Development should launch a national "Know Your Rights" campaign regarding the Hindu Succession Amendment Act (2005). Surveys indicate that over 60% of rural women voluntarily surrender their land rights due to a lack of legal awareness.
11. **Cyber-Bullying Definition:** The Bharatiya Nyaya Sanhita (BNS) should be amended to explicitly define "Doxing" and "Cyber-Stalking" as distinct criminal offenses with specific penalties. Current laws remain vague on non-sexual online harassment, leaving women vulnerable to digital mobs.

12. **Fast-Track Special Courts for Trafficking:** The Government needs to establish dedicated Fast-Track Courts for human trafficking cases in high-incidence districts. The conviction rate for human trafficking crimes remains historically low, emboldening traffickers who target tribal girls.
13. **Women in Judiciary Targets:** The Supreme Court Collegium should set a voluntary target to elevate female judges to High Courts. Women currently constitute only ~14% of High Court judges, creating a representation gap in the higher judiciary.
14. **Online Mediation for Family Disputes:** The Ministry of Law should recognize "Online Dispute Resolution" (ODR) as a valid mechanism for family court mediations. This allows women in abusive relationships to attend hearings remotely without the physical threat of confronting their abusers.
15. **Protection of Witnesses:** The Ministry of Home Affairs must strengthen the Witness Protection Scheme for women testifying in sexual harassment cases. Fear of retaliation is the primary reason for hostile witnesses in workplace harassment trials.

C. SPORTS & MEDIA REPRESENTATION

16. **Equal Pay Mandate in Sports:** The Ministry of Youth Affairs and Sports must mandate "Equal Pay for Equal Play" in match fees across all recognized National Sports Federations. The BCCI's parity policy should serve as the binding benchmark for Hockey, Football, and Athletics.
17. **Infrastructure for Female Athletes:** The Sports Authority of India (SAI) must ensure that 100% of government stadiums have separate, functional changing rooms and toilets for female athletes. The lack of basic hygiene facilities leads to high dropout rates in junior female sports.

18. **The "Bechdel Test" for Public Media:** Prasar Bharati (Doordarshan & AIR) should adopt internal content guidelines to ensure balanced gender representation. State-funded media must not perpetuate stereotypes where women appear exclusively in domestic roles.
19. **Advertising Standards on Dowry:** The Advertising Standards Council of India (ASCI) must strictly penalize advertisements that subtly glorify dowry or domestic subservience. Media narratives shape societal mindsets and require stricter regulation against regressive tropes.
20. **Sports Scholarships for Tribal Girls:** The Ministry of Tribal Affairs should launch a dedicated "Khelo India Tribal Scholarship." Tribal girls from Jharkhand and Odisha have shown exceptional potential in hockey and archery but lack financial support.
21. **Sexual Harassment in Sports Audits:** The Ministry of Sports must conduct annual third-party audits of the Internal Committees (ICs) of all Sports Federations. Recent allegations reveal that internal grievance mechanisms in sports bodies are often defunct.
22. **Women Coaches Quota:** The National Institute of Sports (NIS) should reserve 30% of seats in coaching diploma courses for retired female athletes. Increasing the number of female coaches is essential to make sports academies safer for young girls.

D. URBAN PLANNING AND HOUSING

23. **Sakhi Niwas Expansion:** The Ministry of Housing and Urban Affairs needs to double the capacity of Working Women's Hostels in Tier-1 cities. Safe, affordable rental housing remains the biggest barrier for single women migrating for work.
24. **"Pink Toilet" Mandate:** Municipal Corporations must mandate that every commercial complex above 10,000 sq. ft. includes a dedicated "Pink Toilet" with sanitary pad vending machines and incinerators. Access to sanitation is a fundamental condition for workforce participation.

25. **Gender-Responsive Transport:** State Transport Undertakings should reserve 25% of seats for women in all public buses during peak hours. Overcrowding frequently leads to harassment, forcing women to opt for more expensive private transport.
26. **Well-Lit Last Mile:** Smart City projects must prioritize "Street Light Coverage" in the 500-meter radius around metro stations and bus stands. Darkness in the "last mile" negates the safety of the main transport system.
27. **Rental Discrimination Laws:** The Model Tenancy Act should be amended to explicitly prohibit discrimination against single women or single mothers by landlords. Housing discrimination frequently forces independent women into unsafe, unregulated accommodation.
28. **Women-Only Parks:** Municipalities should designate "Women-Only Zones" or specific timings in public parks. This allows women to exercise and socialize without the fear of harassment that currently restricts their use of public spaces.
29. **CCTV in Public Transport:** The Ministry of Road Transport must mandate that all commercial passenger vehicles (buses, taxis) install panic buttons and GPS trackers linked to the Emergency Response Support System (ERSS-112).
30. **Creches in Affordable Housing:** The Pradhan Mantri Awas Yojana (Urban) guidelines should mandate that any housing complex with more than 500 units must allocate space for a community creche. Childcare infrastructure must be built into the housing blueprint.

E. AGRICULTURE & TEXTILES

31. **Yarn Banks for Weavers:** The Ministry of Textiles should establish "Yarn Banks" in handloom clusters to stabilize raw material prices. Women weavers are disproportionately affected by price fluctuations and often fall into debt traps with private moneylenders.

32. **GI Tag Fast-Tracking:** The Geographical Indications Registry should set up a "Fast-Track Window" for traditional crafts produced by women's cooperatives. Legal protection prevents mass-produced counterfeits from destroying artisanal livelihoods.
33. **Gender-Friendly Farm Machinery:** The Ministry of Agriculture needs to subsidize "Gender-Friendly Equipment" (lighter tools designed for female physiology). Standard farm machinery is often too heavy and dangerous for women, who perform 70% of farm labor.
34. **Kisan Drone Pilots:** The "Namo Drone Didi" scheme should be expanded to include subsidized pilot training for tribal women. This policy introduces high-tech, high-wage skills into the most remote agrarian belts.
35. **Land Leasing Rights:** State Governments should amend land leasing laws to allow women's SHGs to legally lease agricultural land. Current restrictions prevent landless women collectives from accessing formal crop loans or insurance.
36. **Market Intelligence for Artisans:** The Ministry of Textiles should fund a "Trend Forecasting Service" for rural artisans via SMS/WhatsApp. Artisans need real-time data on color and design trends to produce goods that sell in urban markets.
37. **Organic Certification Subsidy:** The Agricultural and Processed Food Products Export Development Authority (APEDA) should waive organic certification fees for All-Women FPOs. The high cost of certification currently prevents women farmers from accessing premium export markets.
38. **Sericulture Support:** The Central Silk Board should increase subsidies for automatic reeling machines for women sericulturists. Automation in reeling reduces the severe occupational health hazards associated with the manual thigh-reeling process.

F. CORPORATE & ESG

39. **Supplier Diversity Targets:** Public Sector Undertakings (PSUs) should set a target to procure 5% of their annual goods and services from women-owned MSMEs. Government procurement acts as a guaranteed market validator for small businesses.
40. **ESG Pay Gap Reporting:** The Securities and Exchange Board of India (SEBI) should make "Gender Pay Gap Reporting" a mandatory disclosure in the BRSR (Business Responsibility and Sustainability Report) for Top 1000 companies. Transparency is the first step toward pay parity.
41. **Crèche Quality Standards:** The Bureau of Indian Standards (BIS) should notify national safety and hygiene standards for corporate creches. A creche must be a place of child development, not just a holding pen, to ensure mothers feel confident using them.
42. **Diversity Score in Tenders:** The Government e-Marketplace (GeM) should introduce a "Diversity Score" for vendors. Companies with higher female employment ratios should receive a preference margin in government tenders.
43. **Mandatory Paternity Leave:** The Ministry of Labour must legislate a mandatory 15-day Paternity Leave for private sector employees. Shared caregiving responsibility reduces the "hiring penalty" currently faced by women of childbearing age.
44. **Safe Workplace Certificates:** The Ministry of Corporate Affairs should mandate that Annual Reports of listed companies include a "Safe Workplace Compliance Certificate." This must verify that the Internal Committee (IC) is constituted and functional.
45. **Flexible Work Rights:** The Labour Code should include a "Right to Request Flexibility" clause. Employees with caregiving duties should have the legal right to request remote work, which employers can only refuse on reasonable business grounds.

46. **Returnship Fellowships:** The Ministry of Science and Technology should launch "Knowledge Returnship Fellowships." These grants would support women scientists returning to research after a career break, preventing the loss of intellectual capital.
47. **Bias-Free Recruitment Guidelines:** The Ministry of Labour should issue guidelines for "Gender-Neutral Job Descriptions." Job postings often use male-coded language (e.g., "aggressive," "dominant") that psychologically discourages female applicants.
48. **Women in Cyber-Security:** The National Cyber Security Coordinator should launch a scholarship program for women in ethical hacking. The cyber-security workforce is heavily male-dominated, creating a blind spot in addressing gendered cyber-crimes.

G. SCIENCE, TECHNOLOGY & INNOVATION

- 49 **Patent Fee Waiver:** The Controller General of Patents, Designs, and Trade Marks should waive filing fees for women inventors. Reducing the cost of intellectual property protection encourages more women to file patents.
- 50 **STEM Faculty Quotas:** The Ministry of Education needs to set a target for female faculty recruitment in IITs and NITs. The current low representation of women professors (under 15%) deprives female students of academic role models.
51. **SHe-Box Real-Time Tracking:** The Ministry of Women and Child Development must upgrade the SHe-Box portal with a real-time tracking feature. Complainants currently face opacity regarding the status of their sexual harassment grievances.
52. **Digital Literacy for Treasurers:** The National Digital Literacy Mission should launch a specialized module for Self-Help Group treasurers. Training must focus on digital bookkeeping apps to replace error-prone manual ledgers.

53. **Algorithm Bias Audits:** The Ministry of Electronics and IT (MeitY) should establish a framework for auditing AI algorithms used in hiring and lending. AI models trained on historic data frequently replicate and automate human biases against women.
54. **Space Technology Internships:** The Indian Space Research Organisation (ISRO) should introduce specific summer internships for female engineering students. Early exposure to the space sector builds a pipeline of future women scientists.
55. **Incubator Reservation:** Government-funded incubators (under Startup India) should reserve 20% of their seat capacity for women-led startups. Access to physical workspace and peer mentorship is critical for early-stage survival.
56. **Venture Capital Sub-Fund:** The SIDBI Fund-of-Funds should allocate a dedicated sub-corpus of ₹1,000 Crore exclusively for VC firms with at least one female General Partner. Data shows female investors are statistically more likely to fund female founders.
57. **Bio-Entrepreneurship Grants:** The Department of Biotechnology should launch specific "Bio-Entrepreneurship Grants" for women. The biotech sector naturally attracts high female talent, yet support for commercialization remains low.
58. **Online Safety Curriculum:** The NCERT curriculum must include a graded "Digital Safety" syllabus from Class 6 onwards. Girls need to learn about privacy settings, cyber-stalking, and reporting mechanisms before entering the digital ecosystem.

H. ENVIRONMENT & CLIMATE ACTION

59. **Green Jobs Training:** The Ministry of New and Renewable Energy (MNRE) should train 50,000 "Solar Mamas" (women solar technicians) under the PM-KUSUM scheme. Women in rural areas are ideal custodians of decentralized solar infrastructure.

60. **Clean Cooking Fuel Refills:** The Pradhan Mantri Ujjwala Yojana must shift focus from "Connection" to "Refill Affordability." Subsidies should specifically target the cost of cylinder refills to prevent rural households from sliding back to using firewood.
61. **Water Committee Reservation:** The Jal Jeevan Mission needs to mandate 50% reservation for women in Village Water & Sanitation Committees. Women are the primary managers of household water and must have veto power over distribution decisions.
62. **Climate Resilience Funds:** The National Adaptation Fund for Climate Change should prioritize projects led by women farmers. Women are disproportionately affected by climate-induced crop failures and need specific insurance products.
63. **Nature Guide Certification:** The Ministry of Tourism should launch "Nature Guide" certification courses specifically for tribal women. This provides a livelihood that incentivizes forest conservation over resource extraction.
64. **Waste Management Contracts:** Municipalities should formalize women waste-pickers into cooperatives. Official contracts for door-to-door collection provide dignity, safety equipment, and steady income to the most marginalized urban workers.
65. **Disaster Relief Protocols:** The National Disaster Management Authority (NDMA) must update its protocols to include the distribution of sanitary napkins and baby food in relief camps. Standard relief kits often overlook these specific biological needs.
66. **Carbon Credit Education:** The Ministry of Environment should educate women farmer groups on carbon credits. Sustainable farming practices can generate additional revenue if women know how to register and trade credits.
67. **EV Financing Rates:** NITI Aayog should recommend lower interest rates for women purchasing electric 2-wheelers or 3-wheelers for commercial use. This lowers the entry barrier for women entering the gig delivery sector.

68. **Sustainable Fashion Incentives:** The Ministry of Textiles should offer tax breaks to women-led MSMEs that use upcycled or organic materials. This promotes the "Circular Economy" where women entrepreneurs are already leaders.

I. ARTS, CRAFTS & TOURISM

69. **Artisan Credit Cards:** The Ministry of Textiles must issue "Artisan Credit Cards" similar to Kisan Credit Cards. This provides working capital to women weavers who otherwise rely on moneylenders to buy yarn.

70. **Homestay Licensing:** State Tourism Departments should simplify the licensing process for "Homestays" run by women. This policy allows women to monetize their domestic assets without leaving their homes.

71. **Monument Mitra Jobs:** The Archaeological Survey of India (ASI) should train local women as "Monument Mitras." Women can serve as licensed guides and security personnel at heritage sites, ensuring safety for female tourists.

72. **Cultural Pension:** The Ministry of Culture should increase the "Pension for Artistes" and ensure it reaches aging female folk artists. Many custodians of oral traditions live in penury and require state support.

73. **Export Logistics Rates:** India Post should offer a special "Niryat Bandhu" shipping rate for women's handicraft cooperatives. High international shipping costs currently make small-batch exports unviable for rural producers.

74. **Mobile Design Clinics:** The National Institute of Design (NID) should conduct mobile "Design Clinics" in rural clusters. Artisans need exposure to contemporary color palettes and utility designs to appeal to global buyers.

75. **GeM Portal Onboarding:** The Ministry of MSME must launch a massive drive to onboard women artisans onto the Government e-Marketplace (GeM). Government departments are huge buyers of corporate gifts and should source them from women.
76. **Traditional Knowledge Registry:** The Council of Scientific and Industrial Research (CSIR) should document and patent traditional medicinal knowledge held by tribal women. This prevents bio-piracy by pharmaceutical giants.
77. **Film Industry Safety:** State Governments must mandate that all film production houses register their Internal Committees (ICs) with the local Labour Commissioner. The freelance nature of the media industry makes women highly vulnerable to harassment.
78. **Women's Vending Zones:** Municipal Town Vending Committees must designate safe, well-lit "Women's Vending Zones." Women street vendors face constant harassment and eviction threats from local authorities.

J. INFRASTRUCTURE & LOGISTICS

79. **Pink Bus Fleets:** State Transport Corporations should introduce women-only "Pink Bus" services on high-density routes during peak hours. This ensures safe commuting for office-goers and students in metropolitan areas.
80. **Warehouse Safety Standards:** The Logistics Sector Skill Council needs to define safety standards for women working in warehouses. Warehousing is a growing sector, but facilities often lack women's toilets or changing rooms.
81. **Trucking Scholarships:** The Ministry of Road Transport should offer scholarships for women seeking Heavy Motor Vehicle (HMV) licenses. The trucking industry faces a driver shortage, and women can fill this gap if trained safely.

82. **Station Amenities:** Indian Railways must ensure that all A-1 and A-Class stations have sanitary pad vending machines and nursing rooms. Millions of women travel daily and require these basic amenities.
83. **Metro Feeder Services:** Metro Rail Corporations must plan "Feeder Services" (e-rickshaws) from stations to residential areas. The safety of the metro is negated if the last mile to the home is unsafe.
84. **Port Facilities Upgrade:** Major Port Trusts must upgrade their infrastructure to accommodate female dock workers. The maritime sector is opening up to women, but physical infrastructure lags behind.
85. **Construction Site Creches:** The Building and Other Construction Workers (BOCW) Welfare Boards must enforce the mandatory provision of creches at large construction sites. Migrant women workers often leave children in unsafe conditions at sites.
86. **Public Toilet Maintenance Contracts:** Municipal contracts for public toilets must include a penalty clause for non-maintenance. "Free" toilets are useless if they are unhygienic and unsafe for women to use.
87. **Trucking Scholarships:** The Ministry of Road Transport should offer scholarships for women seeking Heavy Motor Vehicle (HMV) licenses. The trucking industry faces a driver shortage, and women can fill this gap if trained safely.
88. **Fuel Station Safety:** The Ministry of Petroleum should mandate that all Petrol Pumps on National Highways maintain clean, functional ladies' toilets 24x7. Licenses should be suspended for non-compliance.

K. SOCIAL SECURITY & WELFARE

89. **Widow Pension Indexing:** The Ministry of Rural Development needs to link the National Widow Pension Scheme to the Consumer Price Index. The current fixed amount is often too low to provide meaningful support due to inflation.
90. **Maternity Benefit Reimbursement:** The Government should reimburse the cost of 26 weeks of maternity leave for MSMEs with a turnover under ₹10 Crore. Small businesses often avoid hiring women to escape this cost burden.
91. **Single Mother Housing Quota:** The Ministry of Housing should introduce a priority quota for "Single Mothers" in the PMAY (Urban) housing scheme. Housing security is the single biggest determinant of stability for single-parent families.
92. **Domestic Worker Boards:** All States must constitute "Domestic Worker Welfare Boards" to register workers and provide social security. Domestic work is the largest employer of urban women but remains entirely unregulated.
93. **Anganwadi Living Wage:** The Ministry of Women and Child Development must standardize the honorarium for Anganwadi workers across states. These frontline health workers deserve a "Living Wage," not just an honorarium.
94. **Transgender Skilling:** The Ministry of Social Justice should launch specific skilling programs for Transgender women. Economic exclusion forces many into begging or sex work; corporate skilling offers a dignified alternative.
95. **Elderly Women Shelters:** The Ministry of Social Justice needs to increase the funding for "Homes for Aged Women." Widow abandonment remains a significant social evil in certain regions.
96. **TB Nutrition Support:** The Nikshay Poshan Yojana should provide a higher nutritional stipend for female TB patients. Women often suffer greater stigma and nutritional neglect within the family when diagnosed with TB.

97. **Weaver Health Insurance:** The Ministry of Textiles should revive the Health Insurance Scheme for Handloom Weavers with a higher coverage limit. Weavers face occupational health hazards like eyesight loss and back pain.
98. **Ration Card Portability:** The Department of Food and Public Distribution must ensure portability works effectively for migrant women. Women moving for marriage or work often lose access to their food entitlements.
99. **Nari Adalat Expansion:** The Ministry of Women and Child Development should scale up the "Nari Adalat" (Women's Courts) pilot to all districts. These alternative dispute resolution forums provide swift justice for domestic and matrimonial disputes.
100. **Annual Report to Parliament:** The Prime Minister's Office should table an "Annual Report on the Status of Women" in Parliament. This ensures that women's development remains a high-priority agenda item for the highest legislative body.

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

