



CLEAR CUT

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Sharp Analysis. Clear Voice.

March 2026 Edition

Empowered in Rhetoric Excluded in Design

Why India's Gender Policies Still Fail Women?



PERPECTIVES
Empowerment shaped by
autonomy, not just participation.

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Women's presence without
real decision-making authority.

Unpaid Care
 Wage Gap
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 Gender Bias
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Editor's *Note*

India speaks of women's empowerment with confidence. It appears in policy speeches, budget statements, CSR reports, and global platforms. The language is strong. The intent sounds sincere. Yet outcomes remain uneven. Women still work less in paid sectors, earn less, own fewer assets, and carry a disproportionate burden of unpaid care. The gap between promise and proof is no longer subtle. It is measurable.

This March edition of Clear Cut turns a sharp lens on that gap. Our cover story, "Empowered in Rhetoric, Excluded in Design: Why India's Gender Policies Still Fail Women," argues that the core failure is not lack of schemes, but flawed design. Systems are built around gender-neutral assumptions in a gender-unequal society. What is called neutrality often becomes exclusion by default. When time poverty, care work, safety, and mobility are not built into policy architecture, empowerment remains decorative.

The edition builds outward from that central thesis. Our policy analysis examines Gender Budgeting — not as a line item exercise, but as a test of fiscal seriousness. The deep dive

and case study sections explore how programme design choices shape

real outcomes. In our policy champion feature, Kiran Bedi's administrative legacy is revisited through the lens of institutional reform and accountability. Pieces on Shabana Azmi and Nobel laureate Esther Duflo remind us that voice, evidence, and courage can shift public discourse and development practice alike.

Across sections — policy, philanthropy, economics, and technology — one thread runs constant: what is not measured does not get managed. Gender data gaps are not technical oversights. They are design failures.

Clear Cut remains committed to evidence over comfort, and structure over slogan. Empowerment must be engineered, not merely announced.

Regards,

Parash Kumar

CLEAR CUT

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MARCH 2026 EDITION

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Declaration

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Union Health Minister Shri Jagat Prakash Nadda Launches Indigenously Manufactured Tetanus & Adult Diphtheria (Td) Vaccine.

Union Health Minister Shri J.P. Nadda inaugurated the indigenously developed Tetanus and Adult Diphtheria (Td) vaccine at the Central Research Institute, Kasauli, marking its inclusion under the Universal Immunization Program. CRI will supply 55 lakh doses by April 2026, with production expected to rise in the coming years. The Minister highlighted India's global vaccine leadership and its WHO Maturity Level 3 regulatory status.

Inauguration of Tetanus and Adult Diphtheria (Td) vaccine



SBI supports 200 children with developmental delays in Kolar district of Karnataka

State Bank of India has allocated CSR funds to support an early intervention program for 200 children with developmental delays in Kolar district. The bank also financed 300 clubfoot braces for 150 children to prevent relapse after treatment and improve mobility. SBI recently announced additional contributions toward broader community development and social welfare initiatives.



CARI Delhi Inducts CSR-Sponsored Ambulance to Boost Community Health Outreach

The Central Ayurvedic Research Institute, New Delhi, under CCRAS, Ministry of Ayush, strengthened its community outreach with a new ambulance funded by NBCFDC through its CSR initiative. The vehicle was flagged off by senior officials for public service deployment. The initiative supports enhanced healthcare delivery and promotes stronger integration of Ayurveda research and community services.



CJI inaugurates top judicial meeting

Chief Justice of India Surya Kant inaugurated a two-day conference of High Court Chief Justices in Bhopal, bringing together judicial leaders from across the country. The meeting focused on framing a National Judicial Policy, expanding technology-driven court systems, and improving access to justice for citizens. Key discussions include case backlog reduction, digitisation of court records, and strengthening judicial infrastructure while maintaining independence and constitutional values.



24th National Handloom Expo opens in Bhubaneswar

The 24th National Level Handloom Expo was inaugurated at the Unit-III IDCO Exhibition Ground in Bhubaneswar and continued until February 22, 2026. Weavers from Odisha and various parts of India showcased their handloom textiles and crafts across nearly 80 stalls, highlighting traditional weaving heritage and promoting sales.



Ministry of Women and Child Development launches PANKHUDI

The Ministry of Women and Child Development launched PANKHUDI, an integrated digital portal to strengthen CSR partnerships for women and child welfare. Designed as a single-window platform, it connects individuals, NRIs, NGOs, corporates, and government agencies. The portal streamlines contributions across nutrition, health, ECCE, child protection, and women's safety and empowerment initiatives.



Udaipur World Music Festival celebrates 10 years

The Udaipur World Music Festival marked its 10th anniversary from February 6–8, featuring over 150 performers from more than 11 countries. The festival brought together diverse global music genres at scenic lakeside venues across Udaipur, creating a vibrant cultural celebration.



Mumbai-Pune chemical tanker leak crisis

A major safety scare unfolded on the Mumbai-Pune Expressway after a tanker carrying highly flammable propylene gas overturned and leaked for nearly 32 hours. Authorities cordoned off the area, diverted traffic, and deployed emergency response teams to prevent ignition or explosions. Fire services, disaster response units, and chemical experts worked continuously to stabilise the tanker. The incident raised serious concerns over hazardous material transport, emergency preparedness, and traffic management on one of India's busiest highways.



Manipur ethnic strife still in headlines

Developments related to the prolonged ethnic violence in Manipur continue to dominate national headlines, with fresh reports of security force clashes, curfews, and political reactions. Authorities remain engaged in peacekeeping operations while community leaders call for dialogue and rehabilitation. The unrest, which has persisted for months, has displaced thousands and strained law enforcement resources. The Centre and state government are under pressure to restore normalcy, ensure accountability, and address long-standing social and ethnic grievances.



Indo-French AI Collaboration Deepens Health and Education Ties

French President Emmanuel Macron said India and France are entering a “new phase of strategic cooperation” in artificial intelligence, health, and education. The statement came alongside the launch of an Indo-French Centre for AI in Health at AIIMS Delhi. Macron also announced a target to host 30,000 Indian students in France by 2030, signalling expanded academic mobility. Officials said the centre will focus on clinical AI, neuroscience, and data-driven medicine, reflecting a shared priority on ethical, scalable, and applied AI research with long-term public health impact.



India Registers Landmark Progress in Organ Donation & Transplantation

India has recorded significant progress in organ transplantation, with procedures rising from under 5,000 in 2013 to nearly 20,000 in 2025, according to NOTTO. About 18% involve deceased donors, with over 1,200 families consenting in 2025 alone. Advances in complex heart, lung, and pancreas transplants reflect sustained government policy support and expanding medical expertise.



Global AI summit in New Delhi draws world leaders

The India AI Impact Summit 2026, held from February 16–20 in New Delhi, was the first global AI summit hosted in the Global South. The event witnessed participation from over 50 ministers, 15–20 heads of government, and more than 40 CEOs. Leading global technology companies, including Meta, Google, OpenAI, and others, took part in the summit.



Uttar Pradesh Expands Rural Primary Healthcare Services

State health authorities said strengthening primary care is critical to reducing preventable deaths and easing pressure on major hospitals. Uttar Pradesh has expanded services at PHCs and CHCs, including round-the-clock maternity care, diagnostics, telemedicine, and emergency response systems. Officials said the focus is on infrastructure upgrades, trained manpower, and digital health integration at the grassroots level. Public health experts view the move as part of a broader effort to improve healthcare access in remote areas and ensure early intervention for common and chronic diseases.



Google Signals Long-Term Commitment to India's AI Ecosystem

Company executives said India is central to their global AI strategy due to its large developer base and mature digital infrastructure. Google announced plans to invest in subsea data cables to enhance India-US digital connectivity and expand funding for AI research and startups. Officials said the initiatives aim to support scalable, secure, and responsible AI development. The announcement reflects growing international confidence in India as a hub for advanced technology, innovation ecosystems, and digital public platforms.



India's Technology Sector Eyes Long-Term Economic Expansion

Economic policymakers and investors have said India's technology sector could add nearly \$2 trillion in market value over the next decade. The growth is expected to be driven by artificial intelligence, digital public infrastructure, and enterprise technology adoption across sectors. Industry leaders highlighted India's scale, skilled workforce, and interoperable digital platforms as key advantages. Areas such as health-tech, fintech, and AI-led enterprise services are projected to play a central role, positioning technology as a sustained driver of productivity, employment, and long-term economic growth.



India Records Strong Growth in Renewable Energy Capacity Amid Climate Commitment

India has taken a major step forward in its clean energy journey this year, recording its highest-ever increase in power capacity. Between April 2025 and January 2026, more than 52,500 MW of new electricity capacity was added, with solar and wind energy accounting for most of this growth. The expansion highlights India's push to cut back on fossil fuel use, improve energy security, and honour its climate commitments. Renewable sources are also becoming a bigger part of everyday power supply, with clean energy expected to generate nearly 26% of total electricity. Continued investment in grids and energy storage will be crucial to keep this progress on track.





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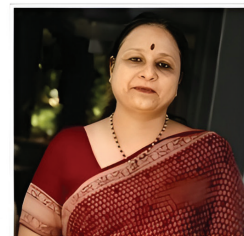
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SHAHJAHAN BEGUM: **GRASSROOTS LEADER,** **FEMINIST FIGHTER**



Dr Deepti Priya Mehrotra

Shahjahan Begum (1942-2013) is a leading figure in the Indian women's movement. From her working-class neighbourhood, she spoke up, calling out violence and abuse, rampant within families, society and the state. She was a grassroots leader, who joined forces with national and global feminists struggling to end patriarchy and its violence. She pioneered action on the ground, building institutions committed to supporting women and educating girls, so they are empowered to carry the torch forward.

Early Life

Born in Mathura, Shahjahan Begum lost her parents during 1947 violence. She was brought up by foster-parents, studied in an Urdu school, and married off at the age of 14. She felt trapped in an abusive marital family. She had four children, before she left, determined to stand on her own feet. Along with the children, she came to Delhi in 1972, where her sister lived.

Using the sewing machine her sister's mother-in-law lent her, she began stitching for a living. In 1975 she bought her own sewing machine, rented a room in Nangloi and moved there. She found work in a factory. Her husband had come to live with her, and in all, she gave birth to nine children: two daughters, seven sons. She was the family bread-winner.

Plunge into Activism

Shahjahan arranged the marriage of her elder daughter, Nur Jahan, within Nangloi. After a while, Nur Jahan told her mother that her in-laws were harassing her and demanding Rs. 7,000. Shahjahan took a loan to help her daughter. But the in-laws kept torturing, and raised a demand for Rs. 30,000. Nur Jahan did not convey this to her mother. One afternoon, her in-laws threw kerosene on her, and lit a match. Hearing her screams, a neighbour ran to inform Shahjahan. She ran to the in-laws' house, but was unable to save her daughter.

Her 12-year old son ran to the police station but the police refused to come. Shahjahan Begum later recalled, “I became crazy with grief. I brought my daughter’s lifeless body, and placed it in front of the police station. I didn’t know any women’s organisations. In my fury, I sat there, others sat with me. It was a gherao. Traffic stopped, everyone got to know. The police had to register a case. After that, we took her for burial.”

This was 1978, and Shahjahan Begum’s first encounter with the law. She fought the case, but Nur Jahan’s in-laws had bribed the police and there was no evidence. In court, one day she met a young lawyer, Nandita Haksar, who began helping her. Though it was not possible to win the case, Shahjahan learnt a lot. Others in the neighbourhood began approaching her for advice.

Shahjahan’s life changed. She plunged into activism – extending support to women in distress. She recalled: “I threw aside my burqa, stepped out, leaving my younger children with the older ones. My husband would shut me out of the house, but there was no way I could return to my old life.” People vilified her, calling her a loose woman who goes to court-kacheri, but she remained focused. The work kept expanding. She formed a group of local women to tackle the cases that poured in, from Nangloi and beyond – of abuse, rape, harassment, murder – and took up community issues as well. One summer day she led some 200-300 women to break their matkas outside the local MLA’s house. After that water started coming into their homes! She thought, “If we keep up this work, mind-sets will change.... When everybody around was a wolf, I grew from a lamb into a lion. I am a lioness and I work as such.”

Safe Shelter, Dignity and Justice

Through the 1980s, Shahjahan Begum became immersed in the women’s

movement, which was very vibrant at the time. She joined protests and street plays against dowry-murders, rape, domestic violence, and actively participated in meetings and discussions where the new thinking that was taking shape. Groups such as Saheeli, Sabla Sangh, Ankur, Action India realized that many women needed to walk out of violent family situations, but had nowhere to go to. Several activists got together and started a shelter home, Shaktishalini, in 1986, in a rented house in Jangpura. Shahjahan Aapa was involved since its inception, and joined full-time, as its manager. Her motivation was strong as steel, for what happened to my daughter must not happen to anyone else!”

For the next twenty-five years, Shahjahan Aapa was the mainstay of the shelter, along with its co-manager, Satyarani Chaddha, whose daughter too had been murdered in her marital household. Shahjahan and Satyarani were from different class, caste, religious, cultural backgrounds, yet came together as a joint force, a force to reckon with. They clocked in daily, supporting women, and children, move from vulnerability, to dignity. The shelter home offered space to heal, seek justice, and prepare to live again in the wider world. Shahjahan Begum and others in Shaktishalini dealt with police, law, government, families and communities, even as they offered counselling, legal aid, education, vocational training, empathy and solidarity to the women who came to them. Shaktishalini opened another centre in Old Delhi, to house more women.

Shahjahan Aapa mused, we did what we could, but cases continued for years. Women suffered so much. Even after fighting for ten years, she may get nothing. Police and court work for money, not for people like us. People must demand accountability!” Shahjahan Aapa held legal awareness workshops all over, and also spread awareness of how women can unite to tackle pressing

problems be it around electricity, water, goondas or religious bigotry.

Girls Will Grow Beyond Us – Nav Srishti

In Shahjahan Aapa’s lane, in Nangloi, girls were generally pulled out of school by Class 5. Feeling keenly the importance of education, she started non-formal classes in her tiny home: her daughters-in-law Shaheen and Shahida were the (unpaid) teachers, as well as Reena Banerjee, Shaktishalini’s part-time typist. The girls studied with a will, learning several skills. Parents were satisfied. There was increasing demand from lanes near-by. Shahjahan Aapa and Reena Banerjee secured a small grant, rented a room, and launched Nav Srishti, in the early 1990s. The first batch completed school, through NIOS (National Institute of Open Schooling). The organisation expanded organically, with Reena as Director. Within a decade, Nav Srishti was teaching a few hundred girls, in seven working-class localities across Delhi.

As they studied further, the girls grew increasingly confident, and articulate. Zeibun, Babita, Zeenat, Varsha and others performed street plays across the city, on issues of gender, education, health. When Zeibun’s brother forbade her, their mother, Khatoon Begum, supported Zeibun. Later, that same brother became extremely respectful of the girls – seeing them complete diplomas, degrees, take up jobs. Some joined Nav Srishti as teachers!

Shahjahan Aapa summed up: “I feel that girls will learn beyond what we have, they will do more and better than us. They will run families with equality and will teach others too.... But if we had not come out onto the streets and raised our voices, asked questions, these girls too would not have studied, nor come out into the world and become so capable.”

Precious Legacy: Lest We Forget

Shahjahan Aapa was deeply disturbed by the scourge of rising fundamentalism. She engaged with a grassroots forum discussing women's experience of different religions. A prominent speaker at women's movement gatherings, her ideas were well honed, language powerful. In 1995 she participated in the huge women's conference at Beijing.

Feminist thought was critical to her life-journey. She was glad to be part of the women's movement – which, she said, was for women and men – for 'badlaav', not 'badla'. She added: "What I lost during childhood and youth, I found in older life. My soul is satisfied. Those who insulted me, now come to me.... If we work in the midst of people, with commitment, it makes a difference.... Our success is, that women today step out for their rights.... My sons and daughters-in-law help people, take them to the police station if needed.... In Nangloi today, if I call people, in one call they will all come."

Shahjahan Aapa died tragically in 2013, while crossing railway tracks in Nangloi. Thousands crossed those tracks daily, with no option and no warning system. Paradoxically thus, it was the criminal negligence of civic authorities that killed her.

She was a stalwart, an inspiration, a true leader, whose legacy lives on -- in the thousands of lives she touched, and the thousands that Nav Srishti and Shakti Shalini continue to impact.

This article is based largely on the author's interviews and interactions with Shahjahan Begum during 1980-2010; and a documentary film, 'Shahjahan Apa' (director Vishnu Mathur). Photos are by Sheba Chhachhi.

About the Author: Dr Deepti Priya Mehrotra is a political scientist, teacher, and consultant with specialization on gender, education and social issues. She writes in English and Hindi, has authored several books including acclaimed biographies of Irom Sharmila, Gulab Bai, stories of single mothers, and a history of street theatre in India.

Photo-credit: Sheba Chhachhi

View expressed are personal and do not reflect the official position of the Clear Cut Magazine



Shabana Azmi: Ethics of Philanthropy



Nidhi Chandrikapure

Despite five National Film Awards for Best Actress, over fifty years of Indian film, and a multi-continental career, Shabana Azmi is uninspired by spectacle. Her life, both on and off screen, is still anchored by the conviction she was instilled with at a young age and never let go of: art must benefit society.

For Azmi, philanthropy is a moral extension of her artistic work rather than a side endeavor. She was taught quite early that privilege comes with responsibility because she was raised in a home that was influenced by progressive ideals, democratic discourse, and intellectual independence. She has frequently remarked, “You owe it back to the world when you receive love, equality, and opportunity.”

When Art Becomes a Moral Practice

Shabana Azmi’s work stands out for its depth, consistency, and ethical clarity in a time when charity is frequently reduced to photo ops and hashtags. After a global body of work, and innumerable

honors, Azmi’s most lasting legacy may not be found in her filmography but rather in the way she has continuously used her cultural capital to subvert structural inequality in a quiet, and spectacle-free manner.

Social responsibility was never an afterthought to Azmi’s success as an artist. It was fundamental. She was raised in a politically aware home that was influenced by the modern beliefs of her parents, theater actor Shaukat Kaifi and poet and activist Kaifi Azmi. She was indoctrinated at a young age with the notion that privilege necessitates responsibility and that art must speak to society. She has frequently stated that “my work is an extension of what I learned as a child.”

Decades of action centered on women’s empowerment, children’s rights, social harmony, and the dignity of marginalized communities have resulted from that concept; these efforts frequently overlap with her acting career.

Mijwan: A Village, A Vision, A Model

Mijwan, Shabana Azmi’s hometown in the

Azamgarh district of Uttar Pradesh, is at the center of her charitable legacy.

Mijwan, which was formerly notorious for its poverty and high rate of child marriage, is now frequently used as a case study in grassroots development spearheaded by women.

Kaifi and Shabana Azmi founded the Mijwan Welfare Society, but it was never intended to be a charity in the conventional sense. As Azmi says, its emphasis has been on long-term empowerment as opposed to temporary alleviation. “Empowerment entails imparting long-term skills,” she says. “Building self-worth is the goal.”

Women’s and girls’ economic independence and education have been

at the heart of this effort. The NGO has made significant investments in vocational training, especially in the areas of embroidery and tailoring, allowing women to generate steady incomes. Women are now actively involved in household decision-making, and their labor is valued rather than seen as a burden as a result of this economic transformation.

There has been a noticeable social influence. Once common, child marriage has been eradicated in the village.

Education for girls has significantly improved. Power dynamics as well as income were altered. According to Azmi, “women are viewed as assets, not liabilities, when they earn.”

The prevailing development narratives are challenged by Mijwan’s metamorphosis. It shows that community-based interventions based on dignity and agency are more important for social change than large infrastructure alone.

Children at the Centre of Social Justice

Azmi’s longstanding affiliation with CRY (Child Rights and You) is another pillar of her generosity. She characterizes her own upbringing as democratic, caring, and intellectually free, which has greatly influenced her support for children’s rights.



She has stated, “I was given equal opportunity with my brother.” “We were urged to express our opinions.” Her conviction that every child deserves not only an education but also an environment that supports their growth is influenced by that experience.

Azmi has repeatedly emphasized that progress cannot be made in fragments. If issues like poverty, discrimination, dangerous housing, or exploitative labor persist, sending a child to school is not enough. Her systems-oriented approach is consistent with CRY’s concept, which involves collaborating with government agencies, educators, parents, and community leaders.

Another aspect of this way of thinking is seen in her interactions with the Indian diaspora, especially in the US and the UK.

Azmi frequently pushes diaspora groups to see the structural effects of their contributions and go beyond symbolic giving. She contends that science, education, healthcare, and the arts are necessities that enable kids to see more than just survival.

Activism Beyond the Stage and Screen

Institutions have never been the exclusive focus of Shabana Azmi’s activism. It has frequently viewed as awkward intervention. Her involvement has been embodied rather than theatrical, ranging from advocating for the rights of slum people to taking part in a five-day hunger strike to highlight housing inequities.

Her inability to discern between the political and personal is what sets her advocacy apart. She frequently discusses the ordinary hierarchies present in Indian homes, such as the inequity and intimacy that coexist in interactions with domestic workers. “Asking where their child is studying is the least you can do,” she advises.

These small acts, in her view, are not trivial. They are the building blocks of ethical citizenship. Change, she insists, does not always come from grand gestures, but from consistent moral choices.

Feminism as Structure, Not Slogan

Azmi has a very uncompromising view of feminism. According to her, feminism is about inclusive decision-making and fair opportunity rather than ideological purity or theatrical revolt. She accepts diversity without letting it serve as an excuse for exclusion. She asserts that although men and women are different, they are neither superior nor inferior.

Azmi maintains that feminism is essential—not only for women, but for society at large—in public conversation, where it is sometimes mocked or watered down. She feels irritated when young women reject the term without acknowledging its history and attributes the modern freedoms to prior generations of feminists.

Importantly, she locates feminism within institutions as much as identities. Whether discussing cinema, governance, or philanthropy, she argues that progress requires dismantling male-centric frameworks and including women’s perspectives at every level of decision-making.

Representation, Responsibility, and the Global Stage

Azmi’s generosity also touches with issues of cultural power and representation. She has continuously campaigned for stories that represent complexity rather than caricature, from opposing the condescending term “Bollywood” to supporting color-blind casting in Western films.

An uncommon instance of true inclusion is her experience working

on Steven Spielberg’s *Halo*, when she was not asked to change her appearance or accent. According to Azmi, representation determines whose lives are considered visible and whose experiences are conveyed; it is not merely a cosmetic issue.

Her involvement in diaspora storytelling reflects this belief. She encourages filmmakers to go beyond clichés and investigate more general social issues, even as she acknowledges the significance of identity narratives. She contends that identity should enhance narrative rather than limit it.

Philanthropy as Ethical Continuity

Continuity is what eventually characterizes Shabana Azmi’s charitable endeavors. It is persistent spanning decades, causes, and settings rather than being reactive or episodic. It has its roots in inherited values, is honed in life experience, and manifested via deeds.

Azmi consistently operates under the moral tenet that privilege, art, and influence must serve justice, whether she is speaking to Members of Parliament at the House of Lords, to grassroots women’s forums like *Asmita-Woman*, or to silently support community initiatives.

Her art provides a counter-narrative in a society where exposure and analytics are becoming more and more important. It emphasizes effect over image and depth over presentation. Shabana Azmi reminds us that true philanthropy is a practice of solidarity over time rather than charity given from above.

Her story serves as a potent example of what it means to lead a public life while maintaining one’s integrity and to steadfastly believe that social change is not only feasible but also essential.



Samiksha Shambharkar

Kiran Bedi:

*A Life that Turned
Authority into
Reform*

Kiran Bedi broke more than just a gender barrier when she joined the Indian Police Service in 1972.

She changed the definition of authority in a democracy. Over the course of five decades, Bedi not only became a distinguished administrator or police officer but also a champion of policy, someone who employed institutions as tools for change rather than for control. Her career demonstrates how individual leadership can fundamentally alter public policy when it is based on values.

Kiran Bedi is unique because she implemented participatory, transparent, and corrective rather than punitive systems wherever she was assigned. From street policing to prison reform to overseeing a Union Territory, her career followed a well-defined path, with each stage strengthening her policy vision.

Early Years: Discipline, Law, and the Making of a Reformer

Kiran Bedi was born in 1949 in Amritsar into a strict family that valued

education and self-reliance. She brought the same competitiveness and tenacity to her career in public service as a young tennis player who competed at the national level. She became India's first female IPS officer after passing the UPSC exam after earning her law degree.

Her presence in the police force questioned long-standing hierarchies from the beginning. Bedi demanded professional equality over token acceptance in a male-dominated service. Her policy philosophy would later be based on this insistence on accountability, fairness, and rules.

Policing the Streets: Community before Command

Bedi's inclination towards citizen-centric governance was evident during her initial assignments in Delhi in the late 1970s and early 1980s. She viewed policing as a collaborative civic duty rather than a top-down endeavor while serving as the Deputy Commissioner of Police (West Delhi) and then the Delhi Traffic Police.

Delhi encountered previously unheard-of traffic and security issues during the 1982 Asian Games. In order to promote equality before the law, Bedi famously towed the vehicle of a prominent political figure, instituted participatory traffic management, and strictly enforced the law. This was not merely symbolic; it conveyed a policy message that regulations only become valid when they are applied consistently.

Additionally, she promoted neighbourhood vigilance and night patrolling, two early forms of community policing that eventually found their way into India's larger policing discourse.

Tihar Jail: Turning Punishment into Rehabilitation

Her appointment as Inspector General of Prisons, Delhi, in the 1990s marked the most significant turning point in Bedi's career. The largest prison in Asia at the time, Tihar Jail was a representation of institutional neglect, violence, and overcrowding.

Bedi viewed prisons as places of policy failure rather than as places where criminals are housed. Her changes were intended to address the societal causes of criminality. Tihar was transformed into a rehabilitation center under her direction.

In order to address inmate aggression and mental health, she established yoga and meditation programs in collaboration with volunteers and spiritual leaders.



Open schooling initiatives, vocational training, and literacy classes came next. By creating inmate panchayats, she allowed inmates to participate in internal governance and dispute resolution.

These changes caused controversy. She was criticized for being “soft” on crime. However, data indicated better reintegration outcomes, better discipline, and less violence. Tihar turned into a global case study in correctional reform, proving that rehabilitation is good public policy rather than charity.

Navjyoti as a Policy Laboratory for Addiction Treatment

In 1988, Bedi established the Navjyoti Police Foundation for Correction, De-addiction, and Rehabilitation after realizing the close connection between addiction and crime. Long before such convergence was codified into policy, this initiative served as a link between social welfare and law enforcement.

Navjyoti provided detoxification, counseling, education, and vocational training to drug users, slum communities, and vulnerable youth. Crucially, it worked with local government, schools, and law enforcement, demonstrating how non-state actors can support governance.

Later thoughts on de-addiction policies were impacted by Navjyoti’s success, especially the necessity of treating substance abuse as a public health issue as opposed to just a criminal one.

The Puducherry Experiment: From Policing to Governance

Kiran Bedi was named Puducherry’s Lieutenant Governor in 2016. Her move from enforcement to executive governance during this phase tested the viability of her reformist inclinations in a political-administrative framework.



She introduced the “Prosperous Puducherry” vision as LG, emphasizing openness, service provision, and public participation. She actively avoided bureaucratic delays by using social media and messaging platforms to directly receive citizen complaints. Supporters claimed this restored accountability, while detractors labeled it populist.

Her government supported sanitation campaigns, de-silting of canals and water bodies as part of the Water Rich Puducherry project and rigid control over garbage clearance. She also interfered in the regulation of professional colleges of the private institutions, by imposing the transparency of fees and admission based on merit.

All these moves frequently led her into confrontation with people who were elected, which showed structural friction among constitutional offices. However, policy-wise her tenure made a very critical observation that good governance needs friction when systems are not answerable.

Women, Leadership and Institutional Change

The woman leader, Kiran Bedi has always had it political even at times when she did not anticipate herself. She opened up the imagination of an open leadership by taking over areas that women had been denied.

She invested in the youths through the India Vision Foundation and subsequently Kiran Bedi Leadership Learnings (KBLL) to educate them on ethical leadership, governance and social responsibility.

These efforts indicate her perception of reforms in policy being unsustainable without leadership reform.

Instead of championing token representation, she always placed a strong emphasis on competence, discipline, and integrity, in which she argued, gender justice in governance cannot be symbolic, but has to be institutional.

Recognition and Global Influence.

In 1994, Kiran Bedi was awarded the Ramon Magsaysay Award of Government Service who is commonly referred to as the Asian Nobel Prize. Her book on prison reform and innovative public service was recognised in a citation.

She also served in other global organizations such as the UN where she was involved in talks concerning crime prevention, drugs control and changes in governance. Her concepts shaped discussions on the field of correctional systems and community policing around the world.

Why Kiran Bedi Matters as a Policy Champion.

It is not her visibility that makes Kiran Bedi be. On institutions and over decades, she had practiced a comparable logic of policy:

- authority should be to citizens service,
- punishment needs to yield to reform,
- and the governance should be open to be authentic.

She employed institutions as learning and never as enforcing. She should have proved that legislation is not always the start of change in policy, whether in a police station, prison or Raj Niwas. It usually commences with the leadership that is ready to give challenges to routines.

A Legacy Beyond Office.

The career of Kiran Bedi demonstrates that the policy champions can be not only law developers or people, who can occupy a political office. They are the ones who change systems internally which is usually met with opposition, criticism and alienation.

In a world where policies have often been diluted to sound bites, her life acts as a reminder of how difficult, disputed and human reform can be. Kiran Bedi left a blueprint of policy leadership with her fundamentals in the human services through the placement of dignity, discipline, and participation at the center of the facility to this day.

It is only her contribution to what is changed, but what is shown: that one person, convincingly empowered by an institution, can reformulate authority.

Gender Budget 2026–2027: Fiscal Signals and Women's Empowerment



Nidhi Chandrikapure

Persistent gender discrepancies in political representation, education, health, and labour markets coexist with India's macroeconomic success story. Despite making up about 48.4% of India's population, women still participate in the labor field at a much lower rate than men. The Female Labour Force Participation Rate (FLFPR) for women aged 15 and over was 32.8%, while the FLFPR for men was 77.2%, according to the Periodic Labour Force Survey (PLFS) 2021–2022. Provisional estimates for 2023–2024 show that this percentage will rise to about 37%, primarily due to rural self-employment. There are still gaps in literacy: According to figures from the 2011 Census, 77% of women and 84.7% of males are literate.

Similar asymmetries are reflected in political representation. According to figures from the Department of Personnel and Training (DoPT) and the Election Commission of India, women make up 13.8% of the members of the 17th Lok Sabha, and are still under 14% represented in high bureaucratic posts. These numbers highlight how entrenched gender disadvantage is and how crucial fiscal policy is as a tool for correction and redistribution.

India implemented Gender-Responsive Budgeting (GRB) in 2005–06 in recognition of this. Every year, the Union Budget is accompanied by the Gender Budget Statement (GBS), which aims to map public spending using a gender perspective. In contrast to welfare-based methods, GRB seeks to investigate

how financial distributions impact men and women differently and if they address systemic limitations such as time poverty, asset access, and unpaid caregiving. But even after twenty years, there are still important concerns regarding its capacity for transformation.

Using the paradigm of gender budgeting, this analysis looks at the Union Budget 2026–2027, evaluating allocation trends, structural constraints, and any policy shift from incremental welfare to revolutionary gender justice.

Architecture of the Gender Budget 2026–27

The Gender Budget for 2026–27 is estimated at approximately ₹5.00 lakh crore, up from ₹4.49 lakh crore in the 2025–26 Budget Estimates (BE). It makes up approximately 9.37 to 9.4 percent of all Union spending, which is a slight rise from 8.86 percent in 2025–2026 BE.

The Gender Budget Statement continues to classify allocations under three categories:

- **Part A:** Schemes exclusively for women (100 per cent allocation counted).
- **Part B:** Schemes where 30–99 per cent of benefits accrue to women.
- **Part C:** Schemes with less than 30 per cent gender component.

Part	Definition	Share in GBS (%)
Part A	100% women-specific schemes	21.49%
Part B	30–99% women beneficiaries	72.56%
Part C	<30% women beneficiaries	5.95%

Year	Gender Budget (₹ lakh crore)	% of Total Budget
2025-26 BE	₹4.49 lakh crore	8.86%
2025-26 RE	—	9.37%
2026-27 BE	₹5.00 lakh crore	9.4%

Part A contributes for 21.49 percent of the overall gender budget in 2026–2027, while Part B accounts for 72.56 percent and Part C for 5.95 percent. According to this breakdown, most reported gender allocations come from mainstream programs that partially assist women rather than those that are solely focused on women.

Housing and livelihood programs like PMAY-Gramin, PMAY-Urban, DAY-NRLM, LPG connections, and Mission Shakti are among the major allocations under Part A. PMGKAY, Jal Jeevan Mission (JJM), Saksham Anganwadi and POSHAN 2.0, Reproductive and Child Health (RCH), and rural employment-linked programs under Viksit Bharat–Guarantee for Rozgar and Aajeevika (Gramin) are important elements under Part B.

Instead of redirection, the structure shows continuity. The mix is still largely welfare-oriented and infrastructure-linked, even though nominal amounts have increased.

Revised Estimates and Fiscal Volatility

A closer look at the Revised Estimates (RE) for 2025–2026 reveals issues with underutilization and volatility. The RE decreased this share to 8.01 percent, an 11.6% decrease, even though the 2025–26 BE estimated gender allocations at 8.86 percent of overall expenditure.

The 31% decrease in Part A allocations in the revised stage was especially worrisome. Mission Shakti, DAY-NRLM, PMAY-Urban,

and PMAY-Gramin were among the schemes that underwent downward adjustments. This reduction coincided with broader fiscal compression, as total expenditures were cut by almost ₹1 lakh crore and overall revenue receipts were revised down from ₹42.70 lakh crore to ₹40.77 lakh crore. From 5.41 lakh crore to 4.20 lakh crore, Centrally Sponsored Schemes had a decrease.

The trend suggests that social sector and gender-focused programs continue to be at risk during periods of fiscal restraint. Program continuity is disrupted and the legitimacy of gender pledges is weakened by such uncertainty. Budget instability results in stalled infrastructure, decreased service delivery, and delayed payments for recipients, especially low-income women.

Expansion through Reclassification: Accounting or Additionality?

Although there is a notional rise of about ₹51,000 crore in the 2026–2027 Gender Budget, the source of the expansion needs to be examined. Instead of large new investments in women-specific programs, a large share results from improved reporting in Parts B and C.

This problem is exemplified by the Jal Jeevan Mission (JJM). Its stated gender component jumped significantly from ₹20,476 crore to ₹33,022 crore, but its overall allocation climbed somewhat from ₹67,000 crore to ₹67,670 crore. There is no methodological

explanation for this recalibration in the Gender Budget Statement. Such increases run the danger of exaggerating the true incremental benefits to women if gender shares are not estimated transparently.

A similar 20% gender component (₹4,088.84 crore of ₹20,082 crore) is reported by the Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY) under Part C. However, the scheme's funding in RE 2025–2026 dropped sharply from ₹20,000 crore to ₹848 crore, which raised questions regarding continuity and absorption capability.

These illustrations imply that advancements in classification procedures could account for a portion of the GBS's expansion. Although better reporting is a good thing, it cannot replace more focused investments.

Housing, Water, and Convergence

The gender budget's core pillars continue to be housing and essential services. The focus placed by PMAY on registering homes in women's names has increased negotiating leverage and asset ownership. Funding for the Jal Jeevan Mission was also boosted by ₹12,500 crore in the 2026–2027 Budget, indicating a continued focus on piped water provision.

However, effective convergence is necessary for such infrastructure to have a gendered impact. Water, sanitation, electricity, and waste systems must all be integrated into a functional home. Seasonal disturbances, like “dry taps,” run the

risk of putting the onus of collecting water back on women. Time poverty endures in the absence of dependable last-mile connectivity and maintenance.

Rekindled interest in clean cooking energy is shown in the 2026 reinstatement of ₹9,200 crore for LPG connections, following no allocation in 2025. However, the cost of refills continues to be a barrier, especially for homes with low incomes. Price stability and predictable subsidy schemes are essential for the behavioral shift from biomass to LPG to be sustainable.

Infrastructure improvements have the potential to decrease women's unpaid labor, but their revolutionary power depends on their affordability and dependability.

The Care Economy: Recognition without Restructuring

Women's "dual burden" of unpaid caregiving and paid employment is specifically acknowledged in the Economic Survey 2026. However, fiscal measures continue to be gradual.

From 2025–2026 BE to 2026–2027 BE, Saksham Anganwadi and POSHAN 2.0 had a 5.19 percent growth, from ₹21,960 crore to ₹23,100 crore. Approximately 40 paise per day per beneficiary, across more over 9 lakh supplemental nutrition beneficiaries, is what this ₹1,140 crore increase means in absolute terms. Crucially, despite food inflation, supplemental nutrition unit cost norms have not been updated since 2018.

Anganwadi workers' honoraria, which are ₹4,500 for main centers, ₹3,500 for mini centers, and ₹2,250 for assistance, have not changed

since 2018. The quality of services is compromised by this stagnation, which is a reflection of the systemic undervaluation of caregiving.

There are still operational holes in Mission Shakti's Palna scheme, which provides creche facilities. Due to labor shortages and delayed financial flows, only around 2,800–3,100 of the 14,599 sanctioned centers were completely functioning by 2025. Anganwadis' ability to facilitate women's engagement in formal employment is limited because the majority of them operate as part-time feeding centers rather than full-day childcare centers.

Recognizing demographic shifts is indicated by the plan to provide geriatric services training to 1.5 lakh caregivers. Instead of reorganizing the care economy as a formal employment sector, such initiatives run the risk of increasing low-paid informal labor if frameworks guaranteeing appropriate salaries, formalization, and social security are not in place.

Urban Blind Spots and Safety

The gender budget is still mostly focused on rural areas despite the fast urbanization and consistently low urban FLFPR. There is little focus on workplace-connected crèches, safe public transportation, and urban childcare infrastructure.

In 2026–2027, Mission Sambal, which comprises One Stop Centers (OSCs) for victims of violence, only got a ₹50 crore boost. Such small increases seem insufficient in light of empirical data that links women's labor force involvement and perceptions of safety.

Urban women confront unique challenges, such as precarious housing, informal work, and a lack of childcare options, but these factors are still not given enough consideration when allocating resources.

Intersectionality and Marginalised Groups

Allocations for Scheduled Tribes (STs) and Scheduled Castes (SCs) are tracked in Statements 10A and 10B of the Union Budget. These allocations have slightly decreased since 2022–2023 and still fall short of their population share as a percentage of overall scheme spending.

Limited growth is projected in the 2026–2027 budgets for the Ministries of Women & Child Development, Tribal Affairs, Minority Affairs, and Social Justice & Empowerment. The Samarthya component of Mission Shakti increased somewhat from ₹2,521 crore to ₹2,573 crore; nevertheless, RE 2025–26 shows that only ₹1,678 crore was actually spent.

Limited fiscal expansion limits transformative impact because caste, poverty, and gender disadvantage are intertwined.

Outcome Deficit and Accountability

The design of India's gender budgeting may be its most basic drawback. Instead of being an evaluation instrument focused on results, the GBS continues to be a beneficiary-accounting exercise. It does not systematically assess changes in time usage, safety, asset ownership, or labor market results; instead, it tracks allocations and projected female beneficiaries.

For instance, the FLFPR for women aged 15–29 stays at about 32.8% despite increases in allocations (PLFS 2021–22). The transformative impact of gender budgeting is unclear if spending is not tied to quantifiable increases in employment, income parity, or the decrease in unpaid care time.

According to Time-Use Surveys, which were last carried out nationally in 2019, women devote over five times as many hours to unpaid caregiving and household duties as men do. It would be possible to go from infrastructure provisioning to structural transformation by incorporating Time-Use Impact Assessments into budget appraisal.

From Incrementalism to Structural Reform

The Union Budget 2026–27 introduces initiatives such as SHE Marts, Lakhpati Didi 2.0, and district-level girls’ hostels to support livelihoods and STEM education. These measures reflect continuity in promoting credit-linked income generation and asset ownership.

However, transformative gender budgeting requires deeper shifts:

- Stabilising allocations to protect women-specific schemes during fiscal compression;
- Revising cost norms and honoraria to reflect inflation;
- Formalising and professionalising the care economy;






- Strengthening urban childcare and safety infrastructure;

- Institutionalising outcome-based monitoring, including time-use metrics;

- Aligning allocations proportionately with population needs, especially for marginalised communities.

Absent these reforms, the Gender Budget risks evolving into an increasingly sophisticated reporting framework with limited qualitative change in women’s lived realities.

Fiscal Indicators: 2025–26 BE to 2026–27 BE

	2025–26 BE 2025–26 BE	2025–26 RE 2025–26 RE	2026–27 BE 2026–27 BE	Observation
 Gross Revenue Receipts	₹42.70 lakh crore	₹40.77 lakh crore	~₹44 lakh crore	↓ Downward revision in 2025–26, Moderate rise projected for 2026–27
 Total Budget Size	₹50.47 lakh crore*	₹49.47 lakh crore* 2025–26 RE	₹53.47 lakh crore 2026–27 BE	↑ ₹3 lakh crore increase over 2025–26 BE
 Government Borrowing	→ ₹16.63 lakh crore 2026–27 BE			High borrowing planned
 Gross Tax Revenue (% of DP)	12%		11.25%	↓ Decline in tax-to-GDP ratio
 Centrally Sponsored Schemes	₹5.41 lakh crore 2025–26 BE	₹4.20 lakh crore 2025–26 RE		↓ ₹1.21 lakh crore reduction in RE














Conclusion

India's gender-responsive budgeting framework has developed significantly but still has significant limitations twenty years after it was first implemented. The Union Budget 2026–2027 exhibits enhanced classification procedures, continuity, and minor expansion. However, the lack of outcome-based accountability, limited care-economy restructuring,

and instability in updated estimates limit the possibility for transformation.

The next stage of gender budgeting needs to measure structural change instead of just counting beneficiaries. The Gender Budget can only move from incremental benefit provisioning to true gender equity through convergence, fiscal stability, and explicit investment in the care sector.

Scheme Allocations: 2025–26 BE vs 2026–27 BE

Scheme	2025-26 BE	2026-27 BE	Key Observation
 Jal Jeevan Mission (Total)	₹67,000 crore	₹67,670 crore	Marginal total increase
 JJM – Gender Component	₹20,476 crore	₹33,022 crore	 Significant rise in reported gender share
 PM Viksit Bharat Rozgar Yojana	₹20,000 crore	₹20,082 crore	Revised to ₹848 crore in 2025–26 RE
 PM VBRY – Gender Component	—	₹4,088.84 crore (20%)	 Newly reported gender component
 Saksham Anganwadi & POSHAN 2.0	₹21,960 crore	₹23,100 crore	 5.19% increase
 Mission Shakti – Samarthya	₹2,521 crore	₹2,573 crore	 Minimal increase
Mission Shakti – Samarthya (RE 2025–26)	₹2,521 crore	₹2,573 crore	 Underutilisation (–two-thirds spent)
 Mission Shakti – Samarthya (RE 2025–26)	—	₹1,678 crore	 Underutilisation (–two-thirds spent)



Long Arc of Empowerment:

Not Louder, But Deeper



Sonali Maheshwari

What if women's empowerment is not about lifting women up rather about examining what has been holding them down? Who is being empowered? How? Under what conditions? And with what long-term impact? To move beyond conventional framing, we must dissect how empowerment is conceptualized, implemented, and lived — especially in the vastly different contexts of rural and urban India.

Let's begin with a simple image. In a rural village, a woman attends a self-help group meeting. She signs her name on a bank document for the first time. In a metropolitan office tower, a woman presents quarterly results to a room full

of senior executives. Two very different worlds. Yet both women are negotiating something deeply similar i.e. institutional recognition.

A Science Direct piece dissects India's dual realities: urban women leverage education / politics, rural via economics, but both stall without holistic reforms, cultural patriarchy, informal labor traps, proposing lived-experience reforms over top-down quotas.

Across India's villages and cities, women's empowerment programs operate within vastly different

landscapes. Women's empowerment is often described through visible milestones.

In rural contexts, empowerment programs focus on first-generation access like literacy, credit, livelihoods. These are foundational and transformative. But they operate within tightly woven social norms that regulate mobility, ambition, and financial control.

In urban settings, women may have degrees, networks, and employment and focus shifts toward leadership pipelines, corporate diversity, entrepreneurship, and economic mobility. Yet glass ceilings, unpaid care burdens, and subtle workplace biases limit upward mobility.

Economic Participation

Rural women dominate sheer numbers (30% Labour Force Participation Rate vs. urban 15.4%, Census 2011; 41.7% overall Periodic Labour Force Survey), often in agriculture/self-employment (90% informal), yet urban women access formal jobs (47% contribute to income vs. 33% rural), salaried roles, and digital gigs—urban Female Labour Force Participation Rate at 25.4% masks quality gaps like pay inequity.

Access to Resources

Urban advantages shine in education (near-parity), healthcare (77% institutional births vs. rural variances), mobiles (85% vs. 52%), and schemes awareness; rural gaps persist in sanitation (ODF slippage), digital divides, and unpaid care (3x urban), despite NRLM/Skill India targeting livelihoods.

Social Norms and Challenges

Patriarchy binds both: dowry/violence at 30% urban, higher rural but urban safety biases and glass ceilings contrast rural isolation; empowerment paradox: rural “same potential, unequal access” demands grassroots upskilling, urban systemic reforms.

So, the architecture differs.

The language differs.

The delivery models differ.

Yet the obstacles that delay true transformation are remarkably similar.

A Deeper Rationale

A program that equips women with a sewing machine, for example, may report an “empowerment success” if the machine is delivered and training completed. Yet if the revenue from the machine is collected by a male family member or if time for production is negotiated daily with other caretaking duties, empowerment has not substantively occurred.

A rural woman who joins a self-help group, an urban woman professional who secures a managerial role, a gig women worker who earns through a digital platform each represents movement. But does movement always translate into agency? Does income automatically convert into influence? Does access to technology guarantee autonomy?

At its core, women's empowerment is not a programmatic outcome, is not merely entry into spaces. It is influence within them.

This is why true empowerment must be judged not by inputs (training, assets) but by outcomes that reflect agency, decision-making power, and control over income and future choices.

While the goal may be common, the ecosystems in which these programs operate are starkly different.

Control over income remains contested.

Unpaid care work continues to shape time and mobility.

Social norms quietly dictate what is acceptable ambition.

Decision-making spaces whether in village councils or corporate boardrooms remain gender-skewed.

Rural vs Urban Empowerment Programs: Different Realities, Shared Goals

Women's empowerment initiatives have mushroomed over the past few decades from self-help groups and microcredit schemes in villages to corporate gender diversity programs in urban centers.



The Platform Economy: A New Frontier, A Familiar Pattern

In today's platform-driven and technology-mediated economy, empowerment is acquiring new dimensions. The platform economy may reduce physical mobility constraints like digital marketplaces promise flexible work, social commerce allows home-based entrepreneurship, gig platforms offer income without formal gatekeepers, financial technology connects women to credit without traditional intermediaries. All this is great and sounds revolutionary. And in many ways, it is. But does all this automatically neutralize gendered power relations?


Algorithms mirror social hierarchies. Digital literacy gaps mirror educational inequalities. Platform participation often replicates precarious work conditions without social protection.

Without safeguards, technology can scale opportunity and inequality simultaneously. Hence, the digital revolution should level the field to enable women for expansion of choice without penalty, ability to earn without surrendering control, lead without apology, speak without consequence, participate without permission.

Lived Transformation - From Celebration to Structural Change

Empowerment is a transformation of systems that have historically restricted, discounted, and invisible-ized women's contributions. And it often gets stall at the intersection of policy intent and household power dynamics.

As International Women's Day approaches, conversations around equality will intensify. We will celebrate resilience, leadership, and progress. And we should and rightly so. Celebration has symbolic power. Recognition matters.

Dimension	Rural Context: Limited Access, High Aspirations	Urban Context: Skill with Opportunity, But Structural Gaps
Program Focus	<ul style="list-style-type: none"> • Self-Help Groups (SHGs) and microenterprises • Skill development for livelihood diversification • Financial inclusion (bank accounts, microcredit) • Basic health and reproductive services 	<ul style="list-style-type: none"> • Workforce participation • Professional training and placement • Leadership and entrepreneurship programs • Corporate diversity, equity, and inclusion (DEI) initiatives
Structural Constraints / Barriers	<ul style="list-style-type: none"> • Limited mobility due to social norms • Lower literacy and digital access • Inadequate market linkages • Seasonal livelihood constraints 	<ul style="list-style-type: none"> • Unpaid care responsibilities • Workplace discrimination • Culture of unpaid internships • Glass ceilings
Underlying Biases in Both Contexts	<ul style="list-style-type: none"> • Assumption of female 'deficit' instead of systemic bottlenecks • One-size-fits-all training models not aligned to local economic ecology • Tokenistic recognition rather than structural inclusion in decision-making • Emphasis on participation rather than power and control 	

But this moment also calls for introspection. Perhaps the real call to action this year is not to limit applaud till participation but intentionally reframing programs around agency, access, acceptance and recalibrate what stakeholders, policy makers, corporates, resource agencies define as results and to audit power.

The behavioural shifts, renegotiated household dynamics, increased mobility, and subtle redistribution of decision-making power are "softer" indicators which are often dismissed as intangible because they resist immediate quantification. Yet they are precursors to structural change and the very foundations upon which durable change rests and.

To honor women's leadership be it in cities, villages, markets, homes design policies and implementation frameworks shall be designed to see power as the true metric of empowerment. True transformation, particularly in patriarchal contexts is intergenerational and not linear and immediate. The question, therefore, is not only whether women

are ready to lead change but also whether institutions commitments are patient enough to accommodate?

A woman may receive a loan. But can she decide how to spend it?
She may earn through a platform. But can she retain her earnings?
She may be promoted. But does she influence strategy?

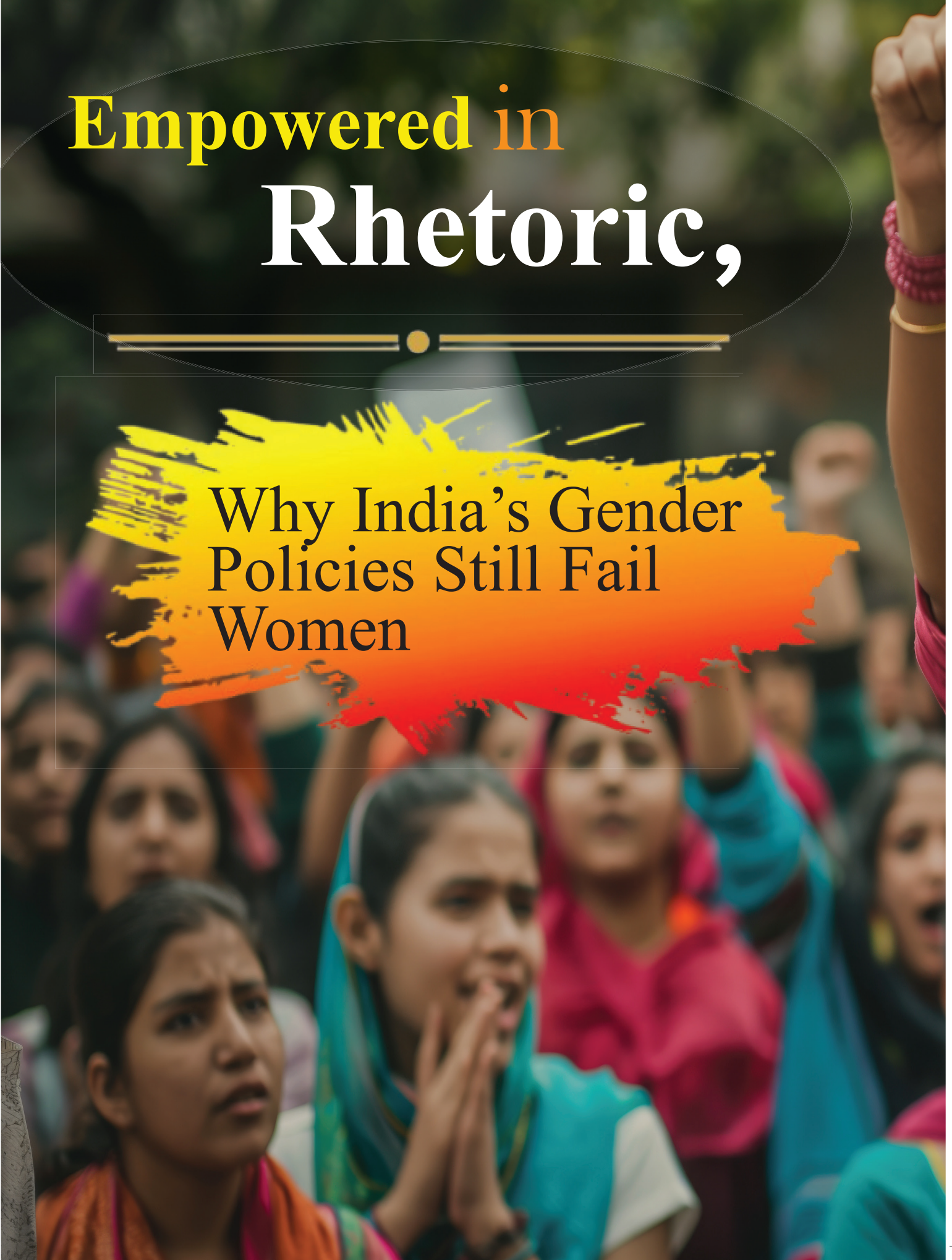
About the writer:

The writer, Sonali Maheshwari a social development professional with two decades of professional experience. Being strategic program specialist, she has extensive experience in curating and leading behaviour change and policy shaping interventions, focusing developmental themes such as Women Empowerment, Adolescent & Youth Development, Social Inclusion, Public Health, Workforce Wellbeing.

View expressed are personal and do not reflect the official position of the Clear Cut Magazine

Empowered in Rhetoric,

Why India's Gender
Policies Still Fail
Women



Excluded in Design



Empowered in Rhetoric,



Antara Mrinal

Why India's Gender

India speaks the language of women's empowerment fluently. It does so in policy documents, CSR reports, election manifestos, and global forums. From the Sustainable Development Goals to G20 declarations, from "Nari Shakti" campaigns to corporate diversity pledges, empowerment has become a familiar refrain. Yet the outcomes remain stubbornly uneven. Women continue to work less, earn less, own less, decide less, and carry more unpaid labour than men.

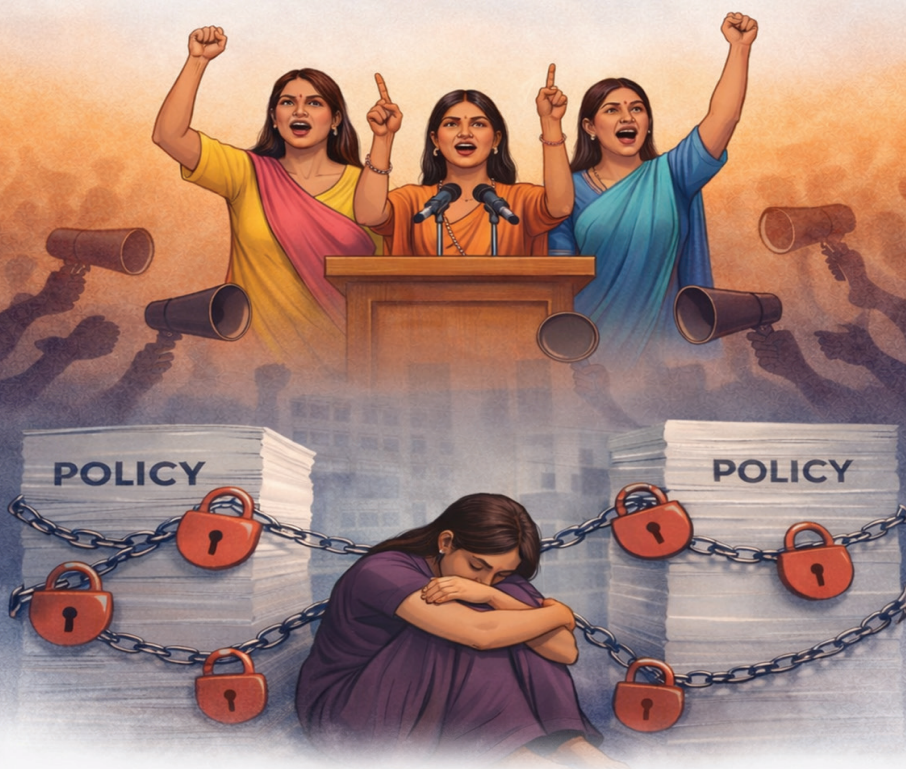
The problem is not intent. India has no shortage of schemes, missions, and commitments directed at women. The failure lies in architecture: in how systems are designed, what they measure, how

budgets are allocated, and where accountability is placed. Women remain peripheral to the design logic of institutions that claim to empower them.

It's a high time we should interrogate where empowerment breaks down, not rhetorically, but structurally; and what evidence-led redesign would actually look like.

The Promise vs the Proof

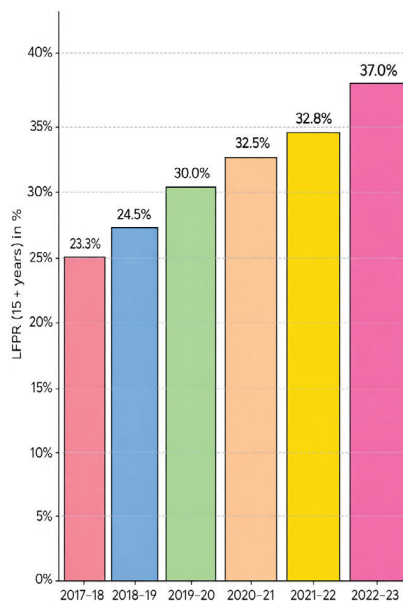
India's official narrative on women's empowerment is expansive and self-assured. The Constitution guarantees equality before the law. Flagship schemes promise education, nutrition, livelihoods, financial inclusion, and political participation.



Excluded in Design:

Policies Still Fail Women

At international forums, India positions itself as a champion of women-led development, framing gender equity as both a moral imperative and an economic strategy. The language is confident, even celebratory. Yet when rhetoric is tested against measurable outcomes, the picture becomes markedly more restrained.



Let's start with the Labour force participation: the headline contradiction. India's female labour force participation rate (FLFPR) remains among the lowest globally. According to the Periodic Labour Force Survey (PLFS) 2022-23, women's labour force participation stood at 37%, rising from 23.3% in 2017-18, a jump frequently cited as evidence of progress (PLFS, 2023). However, these figures remain well below global averages and significantly lower than that of many countries at comparable income levels (World Bank, 2024).

More importantly, the composition of this increase complicates the celebration. Much of the rise reflects unpaid family labour, marginal self-employment, and distress-driven participation. Women are entering work because household incomes have fallen, not because decent jobs have expanded. Regular wage employment for women remains limited, particularly in urban areas, and gender wage gaps persist across sectors, occupations, and educational levels (PLFS, 2023). Participation, in this context, does not automatically translate into economic security or autonomy.

Then comes the unpaid care burden. The Time Use Survey (TUS) exposes the invisible architecture underpinning these outcomes. Indian women spend over five hours a day on unpaid domestic and care work, while men spend less than two hours (Time Use Survey, 2019). This imbalance cuts across class, caste, and geography, but it is most acute for poorer women who lack access to childcare, piped water, clean cooking fuel, and reliable sanitation.

Unpaid care work is not a peripheral issue; it is a binding constraint. It limits women's ability to pursue education, engage in paid employment, upskill, travel safely, or participate in public life. Yet despite its scale and economic significance, unpaid care remains largely absent from macroeconomic planning, infrastructure investment decisions, and public budgeting. What is treated as "natural" or "private" is effectively excluded from policy calculus.

And when it comes to representation of women in politics, let's not forget that it also brings itself without redistribution of power. India has made genuine gains in women's political representation at the grassroots level, largely due to constitutional reservations. Women now constitute over 46% of elected representatives in Panchayati Raj Institutions (Ministry of Panchayati Raj, 2023). Evidence suggests that women leaders often prioritize public goods such as water, sanitation, and education.

However, representation thins rapidly as one moves up the decision-making hierarchy. Women account for only 14% of Members of Parliament in the Lok Sabha (Inter-Parliamentary Union, 2024). In senior bureaucracy, women remain underrepresented in key economic and infrastructure ministries that shape budgets, data priorities, and national development trajectories (Department of Personnel and Training, 2022).

Empowerment framed as aspiration sounds impressive. But empowerment measured as a public outcome like work, time, income, and power reveals a far more uneven reality.

The Data Gap that Shapes Destiny

Policy design follows data. What is measured gets managed; what remains invisible is treated as incidental. India's gender data gaps are not accidental, they are structural. They are embedded in how surveys are framed, how administrative systems record information, and how success



is defined. These gaps do not merely reflect inequality; they actively reproduce it by shaping what policymakers see, prioritize, and fund.

India conducted its first comprehensive national Time Use Survey only in 2019. It was decades after many countries had institutionalized time-use accounting as a core input into economic planning. The findings were unambiguous. Women performed nearly 80% of all unpaid domestic work and nearly 70% of unpaid care giving, while men dominated paid market work (Time Use Survey, 2019).

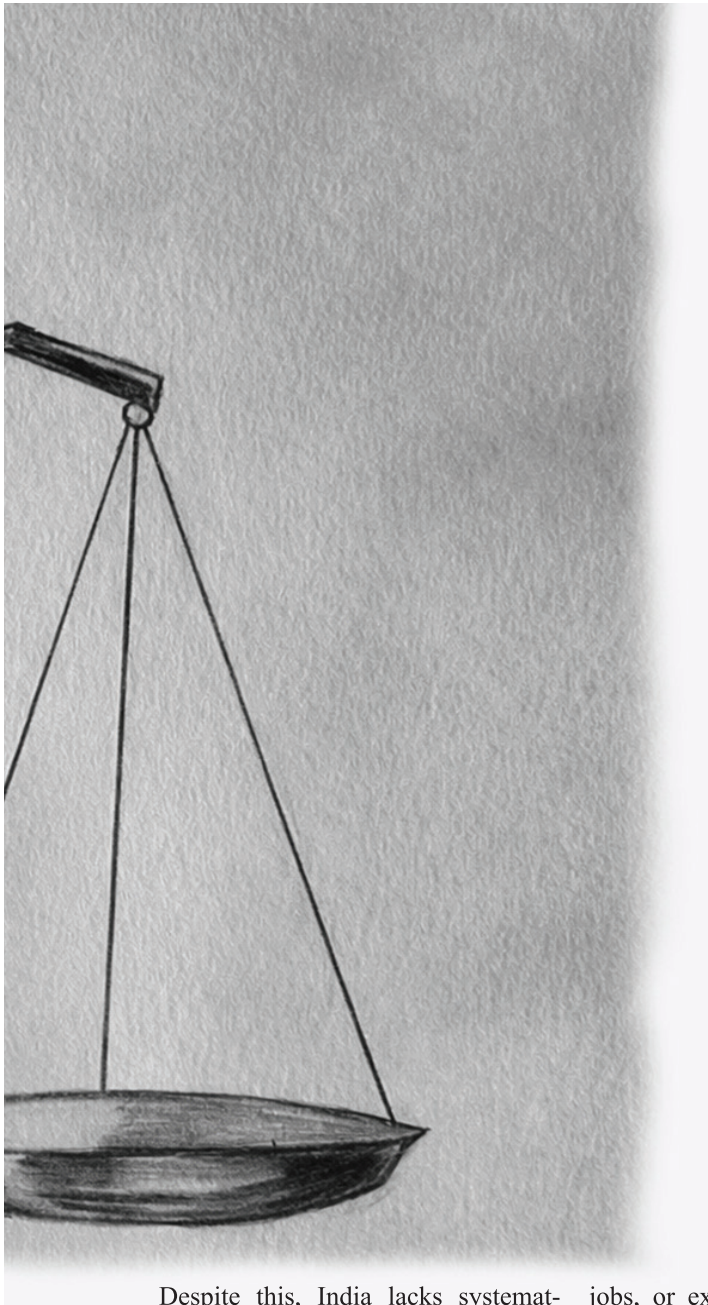
This was not a marginal insight. It quantified the single largest constraint on women's economic participation.

Yet the policy response has been strikingly muted. Time-use data remains cited in academic papers and gender reports, but rarely integrated into mainstream policy design. Infrastructure planning proceeds as if care work does not exist. Urban transport systems are designed around peak-hour commuting, not the multi-stop, time-intensive mobility patterns that define women's daily lives. Employment schemes assume flexible labour availability, ignoring the rigid care schedules that women navigate.

Budgets, in particular, remain careblind. Public expenditure frameworks do not account for time poverty, despite strong evidence that time scarcity is one of the most

powerful predictors of women's labour market exit and limited earnings (UN Women, 2023). By treating unpaid care as a private issue rather than a public constraint, policy effectively shifts the cost of social reproduction onto women's time.

When it comes to urban design, it is more like safety without gendered evidence. Urban safety debates in India are often reduced to policing, surveillance, or reactive crime control. Yet for women, safety is fundamentally an outcome of design. Street lighting, footpath continuity, last-mile connectivity, public toilets, mixed land use, and housing density all shape whether women can move freely and predictably through cities.



Despite this, India lacks systematic, gender-disaggregated data on urban mobility and safety. Transport surveys typically assume a linear home-to-work commute, mirroring male employment patterns. Women's travel being characterized by shorter trips, multiple stops, off-peak hours, and care-related journeys, remains undercounted or misclassified (World Bank, 2020).

The consequences are visible. Urban transport investments prioritize long-distance, peak-hour travel, while neglecting safe last-mile connectivity and non-motorized infrastructure. Women adjust by restricting their movement, choosing closer but lower-paying

jobs, or exiting the workforce altogether. This is not a failure of behavior; it is a failure of measurement.










Sanitation data offers another illustration. While toilet coverage expanded significantly under Swachh Bharat Mission, NFHS-5 shows that women continue to face safety, privacy, and dignity concerns, especially in informal settlements and rural areas. Counting toilets without capturing usability and safety produces an illusion of progress while leaving lived risks unaddressed.

When we further look into the health research and nutrition norms, we find that gender bias in data is not confined to infrastructure,

but is also embedded in health research itself. Historically, medical research has been male-centric. Women have been underrepresented in clinical trials, and sex-disaggregated analysis is often absent, leading to gaps in understanding how diseases present, progress, and respond to treatment in women (World Health Organization, 2022).








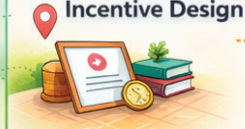
Nutrition policy reflects a similar narrowing of vision. NFHS-5 reports that 57% of women aged 15-49 are anaemic, a deterioration from previous rounds (NFHS-5, 2021). Yet nutrition interventions remain overwhelmingly concentrated around pregnancy and early motherhood. Adolescent girls, working-age women outside maternity, and older women are treated as secondary categories, despite evidence that anaemia, micronutrient deficiencies, and rising obesity affect women across the life course.

Climate change is another domain where gendered impacts are widely acknowledged but poorly measured. Women, particularly in agriculture-dependent and resource-constrained households, face higher exposure to heat stress, water scarcity, food insecurity, and livelihood disruption (United Nations Development Programme, 2022). Yet India's climate vulnerability assessments and adaptation plans rarely use gender-disaggregated data in any systematic way. Women appear in policy documents as "vulnerable groups" or "beneficiaries," not as economic actors, farmers, or decision-makers. Their adaptive strategies, labour contributions, and knowledge systems remain largely invisible in official datasets.

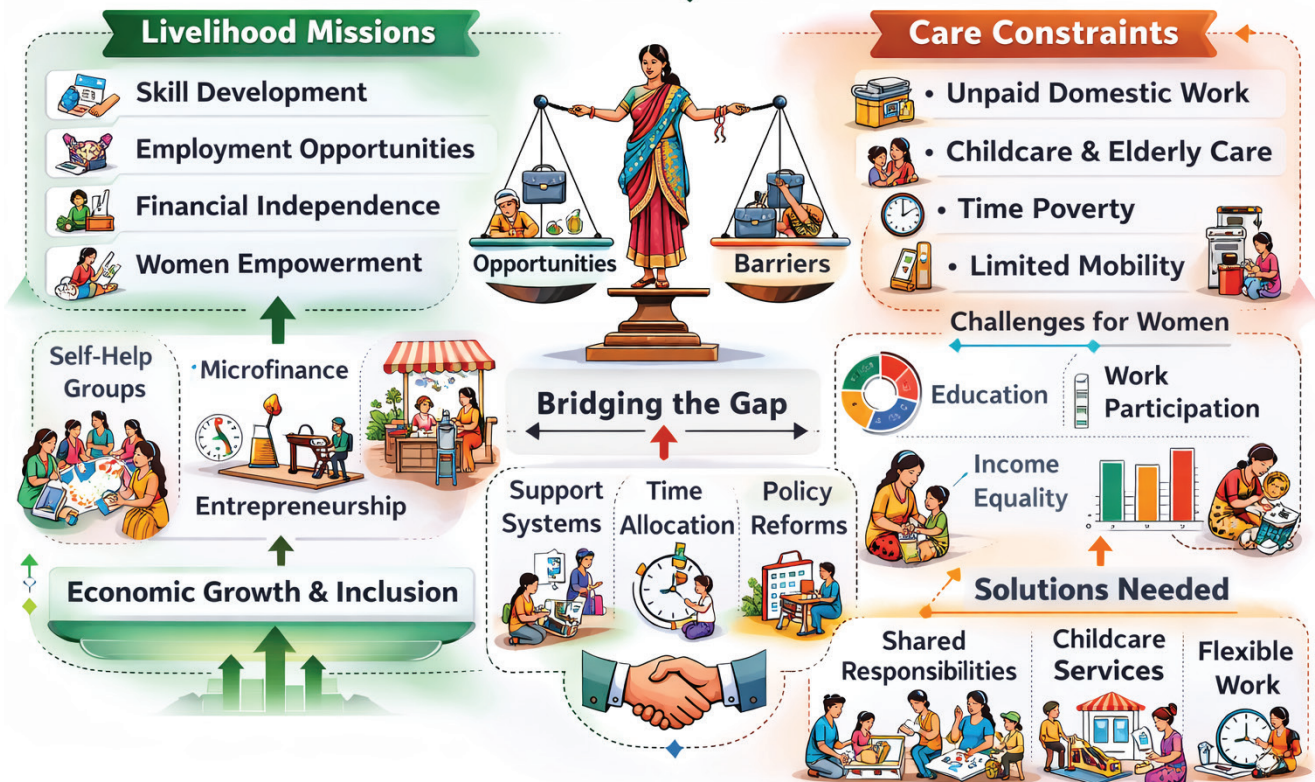
Dimension	Indicator	Key Data Point	What it Reveals	Source
 School access	School access	Gender parity index close to or above 1 in most states; in several states, girls outnumber boys at the primary level	Access has largely been achieved ; enrolment alone is no longer the binding constraint	 U-DISE+ (2022)
 Education continuity	Early marriage among young women	23% of women aged 20-24 married before age 18 	Early marriage truncates secondary and higher education pathways for girls	 NFHS-5 (2021)
 Care burden on adolescents	Share of unpaid domestic and care work	Adolescent girls spend significantly more time on household and sibling care than boys. 	Care responsibilities increase dropout risk during secondary schooling	NFHS-5 (2021); Time Use Survey (2019) 
 Gender gap in learning achievement	Gender gap in learning achievement	Learning outcomes remain weak overall; gender parity in enrolment has not translated into learning parity	Access-focused policies do not address quality or learning deficits	U-DISE+ (2022); ASER-linked analyses





Dimension	Indicator	Key Data Point	What it Reveals	Source
 Digital Access	 Smartphone Ownership	Women are significantly less likely than men to own a smartphone or have independent access	Digitalization of schooling reinforces gender gaps rather than closing them	World Bank (2023)
 Internet Usage	 Independent Internet Access	Women consistently lag men in mobile internet usage	Limits participation in online learning, exams, applications, and skill-building	World Bank (2023)
 Safety and Mobility	 Travel to Secondary Schools	Long distances, unsafe transport , and harassment influence parental decisions	Mobility constraints disproportionately restrict girls' education beyond primary level	NFHS-5 (2021); Urban Transport Studies
 Policy Focus	 Scholarship & Incentive Design	Programmes prioritize enrolment numbers over retention , learning quality, or transitions	Gender-neutral metrics obscure gendered dropout and stagnation	Government Education Scheme Reviews

← Livelihood Missions vs Care Constraints →



Livelihood Missions vs Care Constraints

Livelihood programmes represent one of India’s most visible investments in women’s empowerment. Initiatives such as the National Rural Livelihoods Mission (NRLM) have mobilised millions of women into self-help groups, expanding financial inclusion, collective bargaining power, and social networks (World Bank, 2023).

Yet the design logic of most livelihood interventions assumes a worker unencumbered by care responsibilities. Training schedules, work locations, credit cycles, and repayment timelines are rarely aligned with women’s time constraints. As a result, women’s enterprises tend to remain small, home-based, and low-return. Men, with greater mobility and fewer unpaid care obligations, dominate asset-intensive and scalable activities.

This is not a failure of entrepreneurship; it is a failure of design. Without childcare support, flexible training formats, safe transport, and market linkages, women’s economic participation remains circumscribed. Financial inclusion does not automatically translate into financial power.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) illustrates a similar pattern. Women’s participation rates are relatively high, reflecting the programme’s importance as a fallback employment option. However, the absence of functional childcare facilities at worksites, rigid work norms, and delayed wage payments limit women’s ability to engage consistently and productively (Ministry of Rural Development, 2022).

Participation numbers look gender-equal; lived experience does not.

India’s public health system has largely approached women through a maternal lens. Reproductive, maternal, newborn, child, and adolescent health (RMNCH+A) programmes have delivered real gains, most notably in institutional deliveries and reductions in maternal mortality. However, this focus narrows women’s health to reproduction. Mental health, occupational health, non-communicable diseases, and ageing-related conditions remain under-prioritized. NFHS-5 data reveal persistently high levels of anaemia, alongside rising rates of obesity and hypertension among women which are considered as signals of a complex, evolving disease burden that cannot be

addressed through maternal health interventions alone (NFHS-5, 2021).

Nutrition policy reflects the same fragmentation. Women are prioritized when pregnant or lactating, then largely disappear from the policy radar. Adolescent girls, working-age women outside maternity, and older women are treated as peripheral, despite evidence that nutritional deficits and health risks accumulate across the life course.

Gender-blind health design assumes women's needs begin with pregnancy and end with childbirth. This assumption leaves millions underserved and reinforces the idea that women's health matters primarily in relation to child outcomes, not as an intrinsic public good.

Across education, livelihoods, and health, the pattern is consistent. Policies that claim neutrality ignore the unequal distribution of time, care, mobility, and power. By treating households as homogenous units and citizens as interchangeable actors, policy design quietly embeds male norms as default.

Gender-neutral policy is not gender-just policy. Without explicitly accounting for structural constraints, even well-intentioned programmes reproduce the very inequalities they seek to address.

CSR and the Comfort of Safe Empowerment

Corporate social responsibility has become one of the most visible arenas of women's empowerment rhetoric in India. Annual reports are filled with images of women at training centres, entrepreneurship fairs, and leadership workshops. Skilling, self-employment, and confidence-building dominate CSR portfolios, offering corporations a low-risk way to

demonstrate social commitment while aligning with gender equality narratives. Yet despite scale and spending, the impact of many such interventions remains shallow.

The problem is not effort or funding. It is the preference for safe empowerment - interventions that are visible, non-confrontational, and unlikely to disrupt existing economic or organizational structures.

A large share of CSR spending on women focuses on skilling programmes. These are typically short-term, modular trainings aimed at improving employability. However, many such programmes stop at certification. They do not build clear pathways into jobs, apprenticeships, or sustained income opportunities. Evidence consistently shows that training alone has limited impact on women's earnings unless it is combined with placement support, employer engagement, and post-training handholding. According to the International Labour Organization, skilling interventions without placement mechanisms produce weak income gains for women, particularly in non-traditional or male-dominated sectors (ILO, 2021).

The choice of skills is also telling. Women are disproportionately trained in stereotypically "feminine" activities like tailoring, beauty services, food processing, handicrafts. These sectors are characterized by saturated local markets, low entry barriers, and limited scalability. Even when women complete training successfully, they often find themselves competing with dozens of others for the same narrow demand.

It is within this constrained landscape that entrepreneurship is then promoted as the logical next step. Women entrepreneurs are celebrated as symbols of resilience and self-reliance, and micro-enterprise

development is framed as empowerment in action. Yet the structural conditions under which women operate remain largely unchanged.

Women-owned enterprises in India are typically smaller, less profitable, and more likely to operate in the informal sector. They face persistent barriers in accessing credit, technology, digital platforms, supplier networks, and formal markets (International Finance Corporation, 2022). CSR programmes rarely engage with these systemic constraints.

Training women to run enterprises without integrating them into supply chains or procurement systems places the burden of success entirely on individuals. Market access that is often controlled by large firms, distributors, and financial institutions remain untouched. Without changes in procurement policies, credit assessment norms, and buyer-seller networks, entrepreneurship becomes a story of exceptional individuals rather than scalable economic transformation.

In effect, CSR entrepreneurship programmes often produce visibility without viability.

Leadership development is another popular CSR intervention. Workshops on confidence-building, negotiation skills, and personal branding are common. While such programmes can be personally affirming, their structural impact is limited. Leadership does not operate in a vacuum. Training women to lead does not automatically create leadership opportunities. Organizational hierarchies, decision-making norms, and power structures determine whose voices matter. Without changes in promotion pathways, governance frameworks, and accountability mechanisms, leadership training risks becoming symbolic.

In corporate contexts, women may be trained extensively but remain excluded from strategic roles, capital allocation decisions, or board-level influence. The result is a growing gap between individual capacity and institutional authority.

CSR programmes often prioritise interventions that are measurable, photo-friendly, and politically uncontroversial. Structural reforms such as changing procurement practices to include women-owned firms, investing in care infrastructure, or re-designing workplace norms are more complex and riskier. They demand shifts in power and resource flows.

This creates a fundamental tension. CSR claims empowerment while avoiding structural change. Women are expected to adapt to existing systems rather than systems being redesigned to include women.

The question, then, is unavoidable: are CSR programmes empowering women? Or merely funding optics? Until empowerment moves beyond training rooms and into markets, institutions, and decision-making structures, CSR will continue to produce stories of effort without evidence of lasting power.

Women in Leadership: Presence without Power?

Representation is often treated as a proxy for empowerment. The assumption is straightforward: if women are present at decision-making tables, outcomes will follow. Yet across governance, bureaucracy, and corporate institutions in India, presence has not reliably translated into influence. Numbers have improved in select spaces, but power which is defined as authority over resources, priorities, and accountability, remains unevenly distributed.

The most visible success story of women's political representation in India lies in Panchayati Raj Institutions (PRIs). Constitutional reservations have fundamentally altered the gender composition of local governance, placing millions of women in

elected positions. Empirical evidence suggests that this has mattered. Studies show that women leaders tend to invest more in public goods closely linked to everyday welfare such as drinking water, sanitation, and primary education, than their male counterparts (World Bank, 2018).

However, the limits of representation become evident when authority is examined more closely. Proxy representation where male relatives exercise de facto power on behalf of elected women continues to undermine women's autonomy in many regions. Even where women exercise independent leadership, they often operate within constrained administrative environments. Limited access to information, weak bureaucratic support, and exclusion from informal decision-making networks reduce their effectiveness.

The gap between presence and power widens further within India's bureaucracy. While women's entry into civil services has increased, representation declines sharply at senior levels. Women remain underrepresented in key economic and infrastructure ministries like finance, power, transport, and industry where decisions about budgets, data priorities, and national development trajectories are made (Department of Personnel and Training, 2022).

This distribution matters. Policy influence is not evenly spread across the state. Ministries that shape fiscal policy, infrastructure investment, and macroeconomic strategy wield disproportionate power. Women's concentration in social-sector roles reinforces gendered divisions of authority within the state itself. Decision-making power over what gets funded, what gets measured, and what gets evaluated is concentrated where women are least represented. As a

result, gender concerns are often treated as sectoral add-ons rather than embedded considerations across economic governance. Representation improves optics; power asymmetries persist.

In the corporate sector, regulatory mandates have led to visible improvements in women's representation on boards. Most listed companies now meet minimum requirements for female directors. Yet the nature of participation raises uncomfortable questions. Women are more likely to occupy non-executive or independent director roles, with limited involvement in operational decision-making or capital allocation. Executive leadership and board chair positions remain overwhelmingly male-dominated (Securities and Exchange Board of India, 2023). Presence at the table does not necessarily equate to agenda-setting power.

CSR governance often mirrors this imbalance. Decision-making committees tend to be top-down, risk-averse, and compliance-driven. Women's voices may be included, but strategic choices, what kinds of empowerment are funded, at what scale, and with what risk appetite remain constrained by existing hierarchies. As a result, CSR initiatives frequently default to safe, non-disruptive interventions rather than structural change.

The pattern is consistent. Representation has expanded faster than authority. Women are visible, but influence remains conditional. This disconnect reveals a deeper flaw in how empowerment is measured and pursued.



Counting seats occupied by women is easier than redistributing power. Yet without authority over budgets, data, and institutional priorities, representation risks becoming symbolic. Empowerment framed as numerical inclusion obscures the harder task of redesigning governance structures to enable women to shape decisions.

What evidence-backed empowerment actually requires

If empowerment is to move beyond rhetoric, systems must be redesigned around evidence. This requires a decisive shift from celebrating intent to enforcing architecture.

Women do not need more motivational language; they need institutions that recognize constraints, measure outcomes that matter, and redistribute power through rules, budgets, and accountability.

The first redesign imperative is measurement. All major surveys, administrative datasets, and programme management information systems (MIS) must collect, publish,

and use gender-disaggregated data as a non-negotiable standard. This goes well beyond health and education. Urban transport usage, digital access, climate adaptation spending, infrastructure utilisation, land ownership, credit flows, and public procurement must all be visible through a gender lens.

Without such data, gender remains a peripheral variable which is invoked rhetorically but excluded analytically. When transport data does not capture women's mobility patterns, cities are designed for male commuters. When climate datasets do not record women's agricultural roles or exposure to heat stress, adaptation plans miss their primary stakeholders. Gender-disaggregated data is not a reporting exercise; it is the foundation of equitable policy design.

Time poverty must be recognized as a core policy variable. Evidence from the Time Use Survey makes clear that unpaid care work is the single largest constraint on women's economic and civic participation. Yet time remains absent from cost-benefit analyses, infrastructure planning, and fiscal frameworks.

Care infrastructure like childcare, eldercare, water, sanitation, clean cooking energy, and safe transport must be treated as economic infrastructure, not residual social welfare. Investment in care reduces time poverty, increases women's labour force participation, and improves household well-being. As UN Women (2023) has argued, economies that fail to invest in care externalize costs onto women's time, entrenching inequality while appearing fiscally efficient.

Integrating time-use into planning would force a re-evaluation of what counts as "productive" investment and whose productivity is valued.

India's empowerment programmes, both public and CSR-funded, are heavily input- and participation-driven. Targets focus on enrolment, training numbers, or membership counts. These metrics are easy to track and politically attractive, but they say little about power.

Funding must shift toward outcomes that reflect women's agency: sustained control over income, freedom of mobility, decision-making

authority within households and institutions, and reduction in unpaid work burdens. Outcome-based financing requires longer time horizons, better data, and greater tolerance for complexity, but it is the only way to distinguish transformation from activity.

Participation is not empowerment if it does not change women's choices or constraints.

Accountability is where many empowerment efforts falter. Gender audits, impact evaluations, and social accountability mechanisms often devolve into checklists, verifying compliance rather than interrogating impact.

Independent evaluations must be embedded into programme lifecycles, not appended as afterthoughts. Gender audits should examine power flows: who controls budgets, who sets priorities, and whose interests are served. Social accountability mechanisms must amplify women's voices not just as beneficiaries, but as assessors of whether systems work for them.

Crucially, accountability must apply across sectors. Gender equality cannot remain confined to "women's departments" while economic and infrastructure institutions operate unchecked.

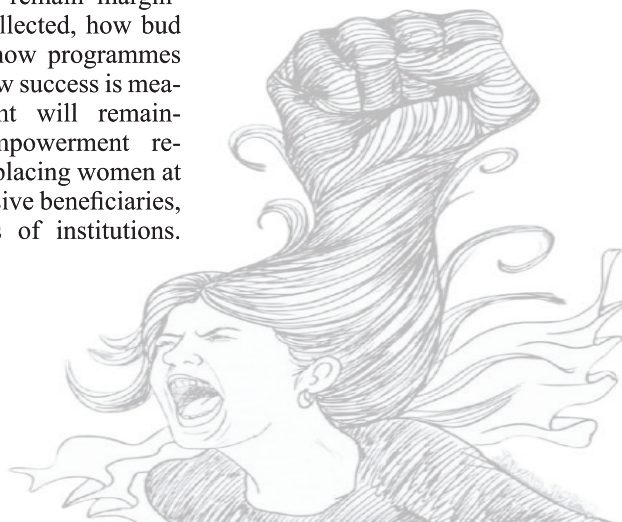
As long as women remain marginal to how data is collected, how budgets are allocated, how programmes are designed, and how success is measured, empowerment will remain symbolic. Real empowerment requires redesign and placing women at the centre not as passive beneficiaries, but as co-designers of institutions.

Until data, budgets, and accountability frameworks reflect women's lived realities, empowerment will remain fluent in rhetoric and fragile in reality.

Key sources :

- Government of India, Time Use Survey (2019).
- Periodic Labour Force Survey (2022–23).
- NFHS-5, Ministry of Health and Family Welfare (2021).
- World Bank Gender Data Portal.
- UN Women, Care Economy Reports (2023).
- OECD Gender Policy Toolkit.
- ILO, Women and Work Reports.
- SEBI, Corporate Governance Data.

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View expressed are personal and do not reflect the official position of the Clear Cut Magazine

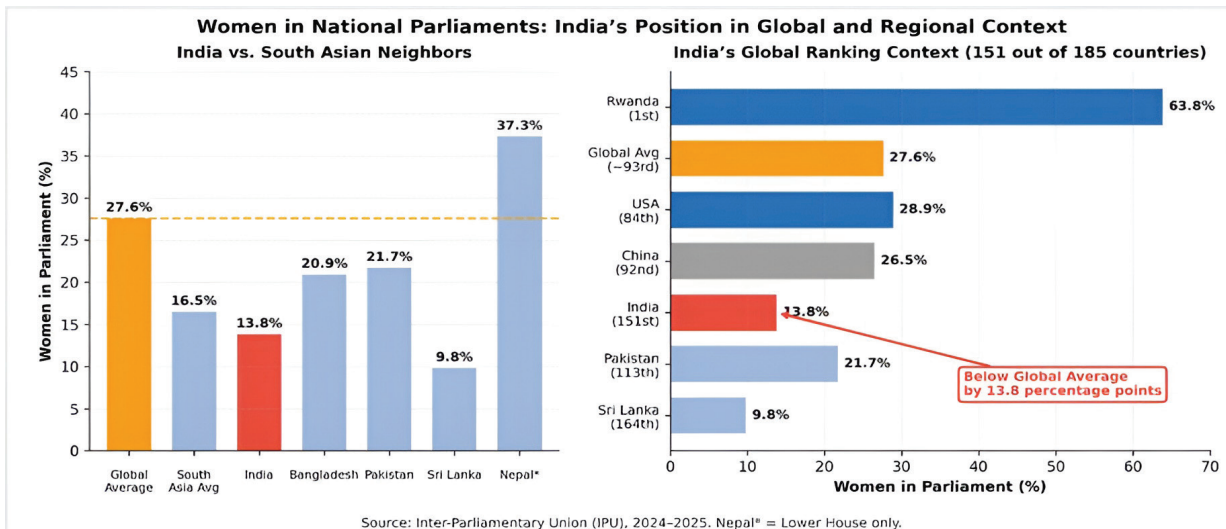
The Illusion of Empowerment When Women Are Present but Not in Charge



Asmita Yadav

Along the path to becoming a global economic power by 2047, women's empowerment in India has shifted from a social welfare concern to a strategic imperative. But now there is a shocking paradox of the modern landscape.

Although the number of women on the ballots and boardrooms lists is increasing, the very question of the distribution of authority, the ability to make decisions, use the money, and be in charge, remains one of the most crucial structural bottlenecks of the development of the country. To be aware of the prevailing condition of equality, we have to move beyond the face value of membership measures and consider the "Agency Gap" across critical pillars: the political platform, the corporate high ground, financial autonomy and the social sector ecosystem.



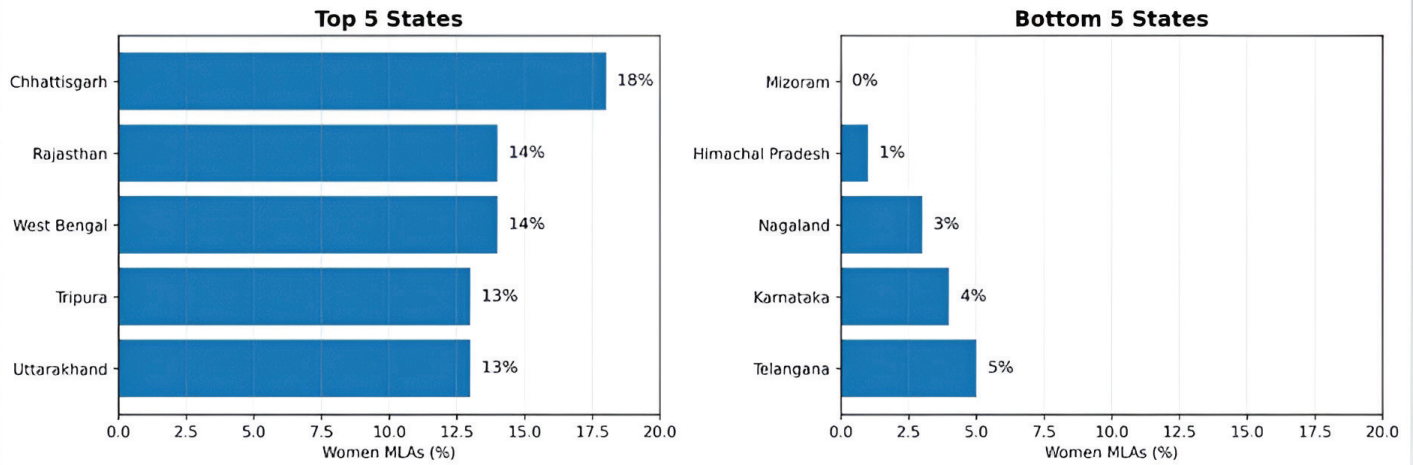
The Political Paradox: From Village Squares to Judicial Benches

India's political architecture for women is currently "bottom-heavy." The 73rd and 74th Constitutional Amendments sparked a grassroots revolution, giving rise to a pipeline of leadership unmatched anywhere in the world. It has roughly 46% of female political leaders in local government and more than 1.45 million elected women representatives (EWRs) in the Panchayati Raj Institutions (PRIs). There is also a provision of 50% reservation for women in PRIs in 21 states.

Currently, nationwide, women represent only 9% of members of state legislative assemblies (MLAs). The distribution at the state-level gives a glimpse of severe regional imbalance: Chhattisgarh has a maximum share of women MLAs - 18%; Himachal Pradesh has only one woman representative, and Mizoram reports zero. Not one state has come close to 20% female representation in its assembly.

As attention shifts to the upper echelons of governance, representation remains low. In the 18th Lok Sabha (2024), women's representation is only 13.8% (74 of 543),

Women's Representation in State Legislative Assemblies (India) Top 5 vs Bottom 5 States

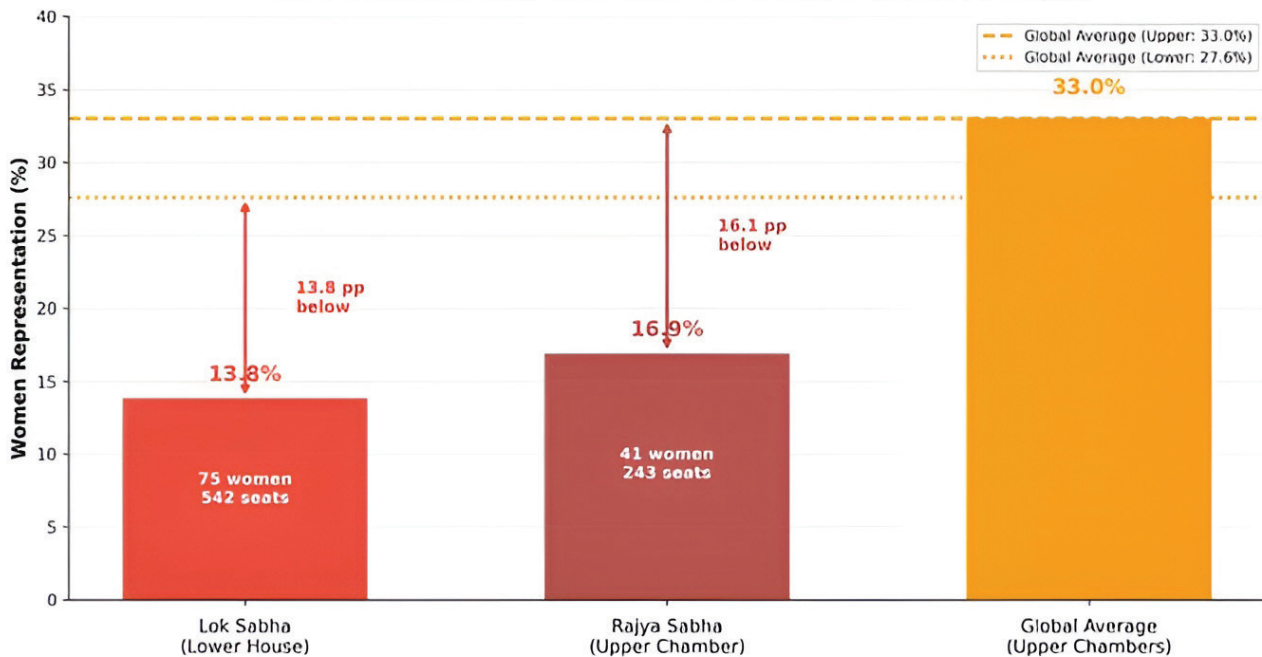


far below the global average of 27.6%. In the rankings, India ranks 151st out of 185 countries. Even where formal representation is assured, especially at the village level, authority tends to be informal and gendered. In many cases, women have the legal signature, but men are still the functional voice. This, in practice, frequently takes the form of

a woman sarpanch chairing the next meeting on the paper. At the same time, the more important bargaining, contractor decisions, block-level coordination, and political bargaining are made informally by male relatives or party agents. The matter of participation of women is documented in the institution, yet the ecosystem denies women legitimate power.

Perhaps the most noticeable lag is the Temple of Justice. The India Justice Report 2025 indicates that women constitute only 14% of judges in High Courts and only 3.1% in the Supreme Court. While lower courts show a comparatively healthier 38%, the “Glass Ceiling” in the higher judiciary remains intact.

India's Parliamentary Chambers: Both Below Global Averages



Source: Inter-Parliamentary Union (IPU).

The Nari Shakti Vandan Adhiniyam (2023) is a historic attempt to address this by reserving 33% of Lok Sabha seats for women. However, with its implementation tied to the future census and delimitation, the authority of women in national policymaking is effectively on hold until the 2029 elections.

Leading at the Corporate Mid-Market, Missing at the Top

In the corporate world, India presents a story of rapid acceleration meeting stagnant peaks.

- **The Indian Mid-Market Lead:** Surprisingly, as per the Grant Thornton 2025 Women in Business report, women hold

36.5% of senior management positions in Indian mid-market businesses. The figure surpasses the global average of 34%.

- **The “Broken Rung” and Functional Silos:** Despite this, a look into the nature of these roles reveals a persistent lag:

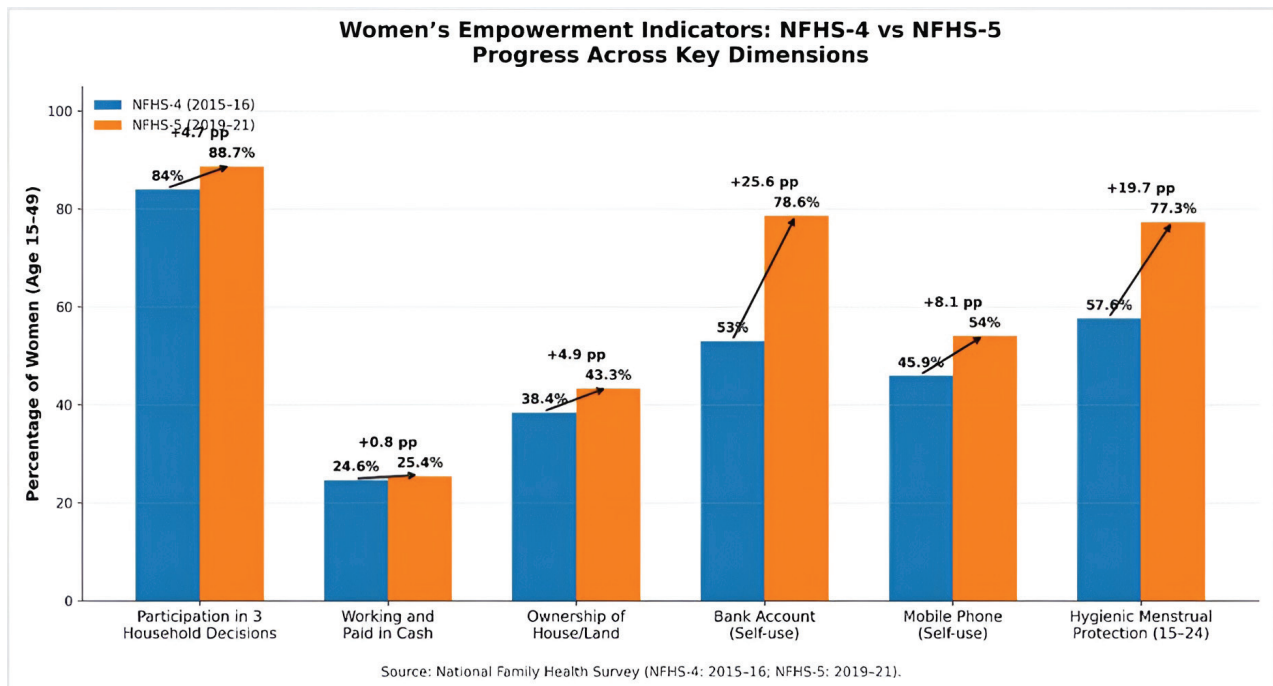
- o **P&L vs. Support:** Women are often funnelled into “Support Functions” rather than Profit & Loss (P&L) roles. While women hold 48.5% of CFO roles, they hold only 11% of Chairperson roles.

- o **The Attrition Trap:** Retention remains a critical issue, cited as a low priority by nearly 75% of firms. Without systemic support for the “Double Burden” of unpaid

care work, in which Indian womenspends 299 minutes a day compared with men’s 97 minutes, the leadership pipeline remains “leaky” precisely at the mid-career stage.

The Financial Autonomy Myth: Accounts vs. Agency

If political and corporate power are the visible branches of empowerment, financial agency is the root. India has a significant “inclusion miracle” to its credit in the form of the Pradhan Mantri Jan Dhan Yojana (PMJDY), which has successfully bridged the gap in account ownership. As of 2026, over 31 crore (310 million) women hold bank accounts, making up 56% of all Jan Dhan accounts.



Data from the National Family Health Survey (NFHS-5) and the World Bank Gender Data (2024) make one reality clear: access is not the same as agency. While most married women (88.7%) report being involved in household decisions, only one in five (18%) say they can make high-value purchases independently. The digital divide further constrains this.

Although bank account ownership is near universal in some areas, only half of women have a personal mobile phone, limiting their ability to spend money on their terms in an increasingly digital economy.

The Social Sector Blind Spot: When Empowerment Comes a Box to Tick

The problem isn’t limited to government or corporations. Even in the social sector, NGOs, development programs, and empowerment initiatives often make mistakes between activities and impacts.

Refer to any program report. The numbers look great: 50,000 women trained. 2,000 self-help

WHAT GETS COUNTED:



Women Trained



SHGs Formed



Bank Accounts Opened



Meeting Attendance

WHAT REALLY MATTERS:



Can she take decisions independently?



Can she access her own money?



Does she lead or only attend?



Does she have digital control?

groups formed, 100,000 bank accounts opened, or 85% attendance at panchayat meetings.

But here's what those numbers don't reveal: Can the "trained" women actually open a business loan independently? Do those SHG members make real decisions collectively, or does decision-making remain concentrated? Are those bank accounts used by the women who own them for their own choices? When women attend meetings, do they actively participate?

Most programmes in the development sector measure outputs. A training can be photographed. Attendance can be tallied. Listing of account numbers can be made. Much more elusive is whether a woman can now make a purchase on her own, chair a meeting with authority, or access her own finances without permission.

When empowerment becomes a Key Performance Indicator, organisations begin to optimise for metrics rather than for genuine shifts in power.

V. Beyond the Threshold: The Shift to Radical Agency

To move forward, the focus must pivot from Descriptive Representation, the mere counting of heads, to Radical Agency. Empowerment is not a gift to be bestowed; it is a power dynamic that must be recalibrated.

The path to substantive power requires dismantling the "Double Burden." Until the care economy is institutionalised, the professional authority of women will be compromised. We must move from mentorship (giving advice) to actively influencing or promoting women into high-risk, high-reward roles. We also need to separate financial access from domestic authorisation and make a Jan Dhan account not only a digital locker for family finances but also an instrument of personal agency.

It is time to ensure that women are not merely present in power but fully empowered to wield it. Closing the agency gap requires moving from symbolic inclusion

to structural transfer of authority. This demands four shifts:

1. Measuring women's decision-making power, not only participation, across governance and programmes.
2. Treating the care economy as economic infrastructure so that women can sustain leadership roles.
3. Ensuring women are placed in high-stakes roles with budget and P&L authority; and
4. Redefining financial inclusion to include digital control, device access and independent usage, rather than account ownership alone.
5. Rebuilding the social sector's definition of empowerment, so it is the agency outcomes that are tracked (control over resources, mobility, digital access, and leadership), and not only output metrics.

Only then will women's empowerment be recognised for what it truly is: a central pillar of India's democratic and economic future.

Invisible Women:



Ruchira Das

Exposing **DATA BIAS** in a World Designed for Men

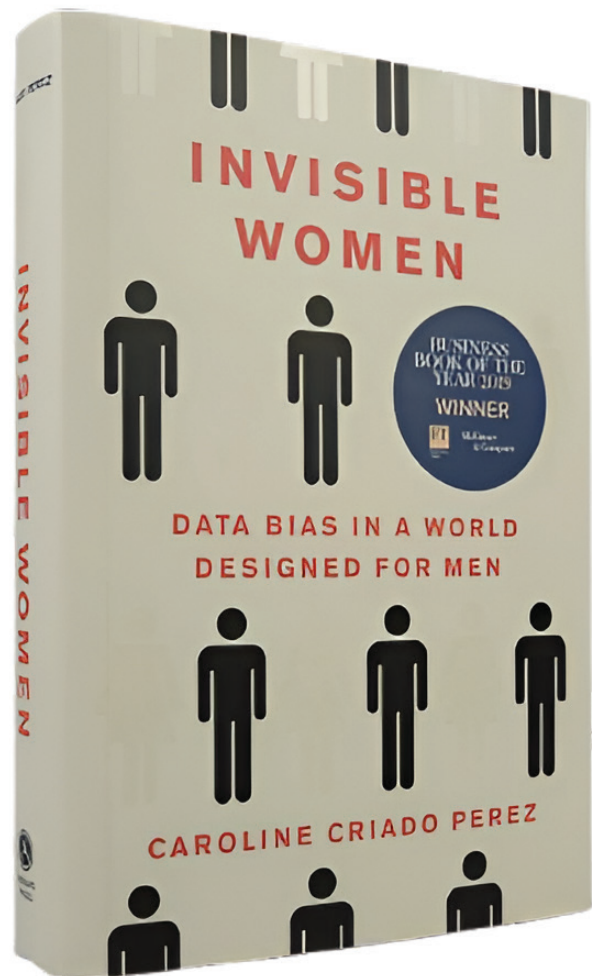
by *Caroline Criado Perez*

Invisible Women by Caroline Criado Perez explains a simple but powerful idea. The world is often designed using data that mainly represents men. Because of this, women's needs are often ignored. The book shows how this problem affects everyday life. It also explains why gender inequality continues even when countries try to create fair policies.

The book uses examples from many countries. But its message is very relevant to India. India has made progress in women's education, health, and employment. Still, many gender gaps remain. This book helps us understand why progress is slow and uneven.

One of the main ideas in the book is that men are treated as the "default human." This means that data systems often collect information based on men's lives and experiences. When governments use this data to make policies, women's needs are left out. In India, this is very important because the country is using more digital systems and large surveys to plan development programmes. If women are not properly counted, policies may not work for them.

The book gives strong examples from healthcare. Medical research has often focused on male bodies. As a result, women's health problems are not always understood properly. This leads to wrong diagnoses and delayed treatment. In India, this issue becomes more serious because many women already face problems in accessing healthcare. Rural women, in particular, struggle to reach hospitals and doctors. Conditions like anaemia, heart disease, and reproductive health problems often remain untreated. The book shows that this happens because women are missing from the data used to design health systems.



Another important topic in the book is unpaid care work. Women spend a large part of their day doing household work. They cook, clean, care for children, and look after elderly family members. In India, women spend much more time on these tasks than men. However, this work is not counted in economic statistics.

Because this work is invisible, policies often ignore the need for child-care services or social support. The book clearly shows that gender equality cannot happen unless unpaid work is recognised and measured.

The book also talks about cities and public spaces. Many cities are designed around men's daily travel patterns. For example, transport systems often assume that people travel directly from home to work and back. But women's travel patterns are different. Women often make multiple short trips in a day. They drop children at school, visit markets, and care for family members. In many Indian cities, public transport does not support these needs. Women also face problems like poor lighting, unsafe streets, and lack of clean public toilets. These issues make it harder for women to study, work, and move freely.

The discussion about data becomes even more important because India is investing heavily in digital governance. Large national surveys and digital identity systems are shaping policies.

These systems can bring positive change. But the book warns that data must be gender-sensitive. When data is not broken down by gender, caste, class, or region, it hides real problems. Policies may look successful on paper but fail in real life.

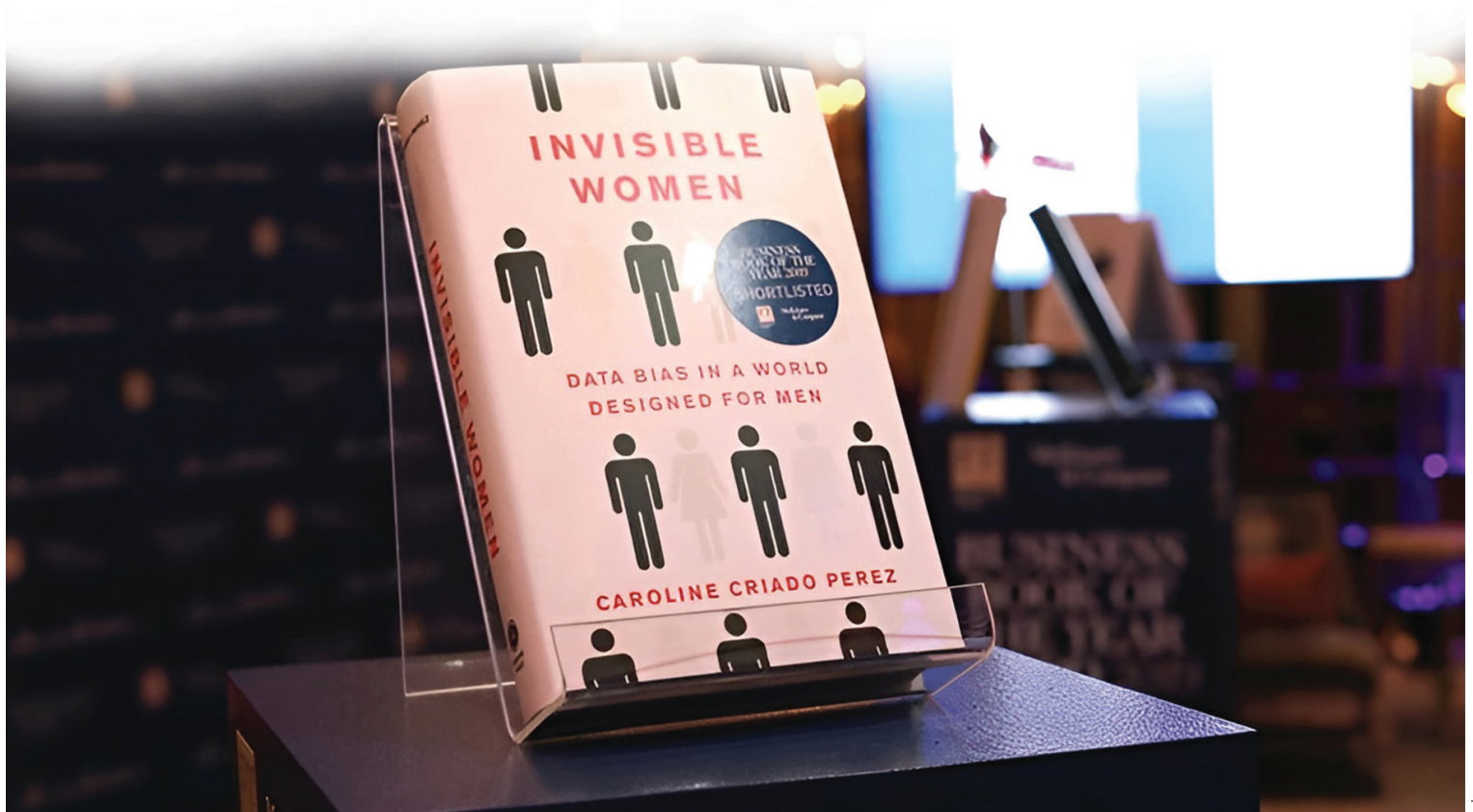
The book also gives lessons for development and CSR programmes. Many programmes focus on teaching women new skills or helping them start businesses. These efforts are important. But they sometimes ignore bigger barriers. Women often have less time, limited mobility, and more health risks. If these challenges are not considered, programmes may not reach the women who need them most.

One limitation of the book is that it does not give many clear solutions. Some readers may want more practical steps. However, the purpose of the book is different. It focuses on explaining the problem in a clear way. It encourages policymakers, researchers, and organisations to think differently about data.

Overall, *Invisible Women* is an important and eye-opening book. It challenges the idea that gender-neutral policies are always fair. It shows that fairness is not possible if women are missing from the data. The book reminds us that real progress begins with a simple step. Women must be properly counted and included in research and policymaking.

This message is especially important for India. Women's empowerment is a major development goal in the country. To achieve this goal, policies must be based on accurate and inclusive data. Only then can systems become truly fair and equal.

The book ends with a powerful reminder: women are not a minority. They make up half of the world's population. Yet their experiences are often ignored. *Invisible Women* encourages readers to notice this gap and think about how it can be changed.



Esther Duflo:



Priyanka Thakur

Reimagining the Fight Against Global Poverty

When the Nobel Prize in Economic Sciences was announced in October 2019, the world heard a name that symbolized a quiet revolution in development economics. At just 46, Esther Duflo became the youngest Nobel laureate in economics—and only the second woman ever to receive the honor. Yet for Duflo, the award was never the destination. It was simply a milestone in a lifelong mission to understand poverty not as an abstract statistic, but as a lived reality shaped by everyday choices, constraints, and opportunities.

For more than two decades, her work has reshaped how the world thinks about fighting poverty, bringing scientific rigor to a field long dominated by sweeping theories and ideological debates.

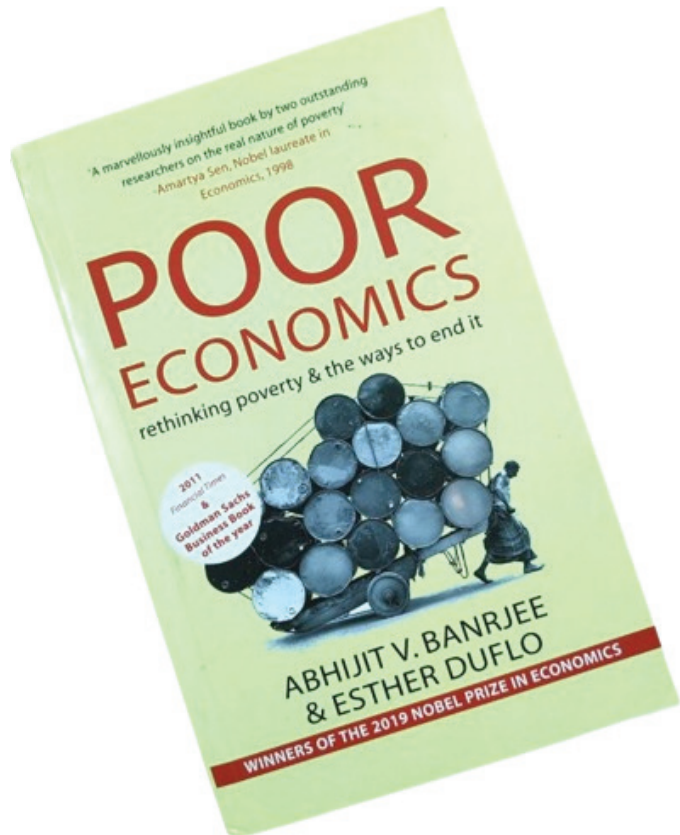
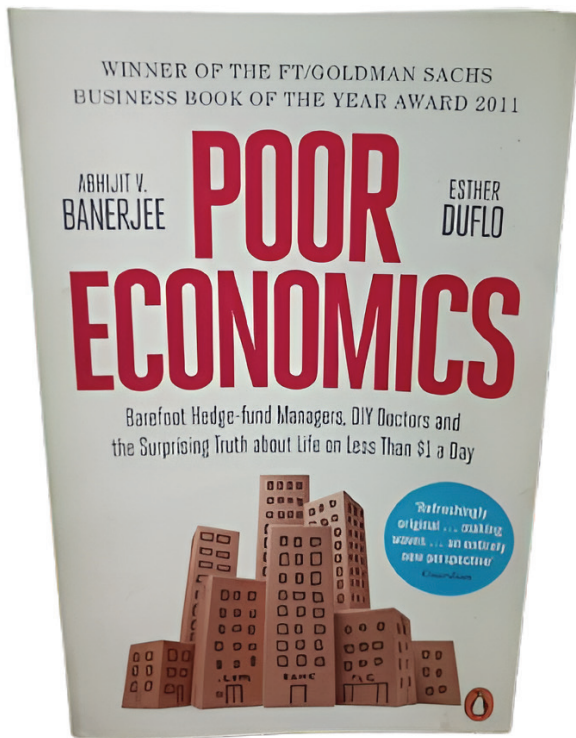
A Nobel Moment with Global Meaning

The Nobel Prize committee recognized Esther Duflo, along with Abhijit Banerjee and Michael Kremer, for transforming the way economists study poverty. Their research introduced experimental methods that allowed policymakers to test social programs in real-world settings before scaling them.

This approach changed development economics fundamentally. Instead of asking broad questions such as “Does aid work?” Duflo and her collaborators asked smaller, more practical questions: Which policies work? Under what conditions? For whom?

By the time the Nobel Prize arrived, Duflo had already spent years working with governments, NGOs, and international organizations to design and evaluate programs in education, health, and financial inclusion. The Nobel Prize did **not** mark the beginning of her journey—it confirmed the global significance of the movement helped create.





Early Life: Growing Up with a Global Perspective

Esther Duflo was born on October 25, 1972, in Paris, France, into a family deeply connected to education and public service. Her father was a mathematics professor, and her mother a pediatrician who frequently volunteered with humanitarian organizations assisting children affected by conflict.

Growing up in this environment exposed Duflo to global inequalities from an early age. She spent her childhood in Asnières, a suburb west of Paris, and later attended the prestigious Lycée Henri-IV, one of France's most academically elite secondary schools known for preparing top students for the country's leading universities. Her academic interests initially leaned toward history rather than economics.

At the École Normale Supérieure in Paris, one of France's most elite institutions, she pursued studies in history and economics while volunteering with youth organizations. At the time, she imagined a future in historical research.

A turning point came during her time in Moscow in the early 1990s, where she worked as a French teaching assistant. There, she assisted economist Jeffrey Sachs during Russia's post-Soviet economic transition and worked at the Central Bank of Russia. Witnessing economic policy unfold in real time convinced her that economics could be a powerful tool for social change.

Encouraged by economist Thomas Piketty, she applied to the Massachusetts Institute of Technology (MIT), where she began her PhD in economics in 1995. Her doctoral

research examined the long-term effects of a school construction program in Indonesia, providing some of the first causal evidence that increased schooling leads to higher earnings later in life.

MIT and the Birth of a New Approach

After completing her PhD in 1999, Duflo joined the MIT faculty—a rare achievement, as universities seldom hire their own doctoral graduates. Her rapid rise continued as she became one of the youngest professors in the institution's history to receive tenure.

In 2003, she co-founded the Abdul Latif Jameel Poverty Action Lab (J-PAL) alongside Abhijit Banerjee and Sendhil Mullainathan. The organization was created to promote the use of randomized controlled trials (RCTs)

to evaluate social policies. Inspired by medical research, RCTs allow researchers to test interventions by comparing groups that receive a program with those that do not. This method provided policymakers with reliable evidence about what works, replacing guesswork with data.

What began as a small research initiative soon grew into a global network. Today, J-PAL includes hundreds of researchers across dozens of universities, influencing policy decisions across multiple continents.

Changing the Science of Poverty

Duflo's research focuses on understanding how people living in poverty make decisions and how policy can support them effectively. Her work spans education, health, gender equality, governance, and financial inclusion.

One of her most influential education studies evaluated remedial learning programs in India. The research showed that targeted instruction for struggling students dramatically improved learning outcomes, far more than traditional interventions such as providing textbooks. These findings contributed to the global spread of the "Teaching at the Right Level" approach, now used in several countries.

Her research also challenged assumptions about microfinance. While microcredit had been widely celebrated as a solution to poverty, Duflo's experiments showed a more nuanced reality. Microfinance helped some people start businesses and invest in assets, but it did not significantly increase overall consumption for most households. This evidence reshaped global conversations about financial inclusion and the limits of one-size-fits-all solutions.

In another influential study, she examined how household spending changes when women control more financial resources. Using data from South Africa, she showed that increased income for grandmothers led to measurable improvements in girls' health.

The findings highlighted the importance of gender dynamics in economic policymaking. Through such research, Duflo helped transform development economics into a field grounded in evidence and experimentation.

Recognition and Global Influence

Duflo's contribution earned widespread recognition long before the Nobel Prize. She received the John Bates Clark Medal in 2010, one of the most prestigious awards in economics, and was named MacArthur Fellow in 2009. She also received the Infosys Prize in 2014 and the Princess of Asturias Award in 2015.

Her influence extends beyond academia. She has served on policy advisory bodies, including the Global Development Council under U.S. President Barack Obama, and has advised the government of Tamil Nadu in India.

She currently holds the Poverty and Public Policy Chair at the Collège de France and became President of the Paris School of Economics in 2024, further expanding her leadership role in global economic research.

Books that Shaped Public Debate

Duflo has also shaped public conversations through her writing. With Abhijit Banerjee, she co-authored *Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty*, which brought research insights to a global audience and

influenced policymakers worldwide.

Their later book, *Good Economics for Hard Times*, addressed major global challenges such as inequality, migration, and climate change through an evidence-based lens.

In 2024, Duflo expanded her reach to younger audiences with *Poor Economics for Kids*, reflecting her belief that discussions about inequality should begin early in life.

The Human Side of Economics

Despite her global recognition, Duflo's work remains grounded in humility and curiosity. She has consistently argued that poverty cannot be solved through grand theories alone. Instead, meaningful progress requires listening, experimentation, and a willingness to question assumptions.

Her approach combines rigorous research with empathy, focusing on the everyday realities of people living in poverty. By doing so, she has helped bridge the gap between academic research and real-world impact.

Duflo lives in the United States with her husband, economist Abhijit Banerjee, and their two children. Together, they continue to collaborate on research, teaching, and public engagement.

A Lasting Legacy

Esther Duflo has fundamentally reshaped how the world approaches poverty.

She helped transform development economics into a discipline driven by evidence, experimentation, and measurable results.

Today, governments and organizations across the globe design social programs using methods she helped pioneer.

Her influence can be seen in classrooms, research institutions, and policymaking circles worldwide.

Her legacy lies not only in what she discovered, but in how she changed the way questions are asked. By insisting on rigorous evidence, she turned the fight against poverty into a science of solutions.

As the world continues to confront inequality and economic uncertainty, Esther Duflo's work offers a powerful reminder: lasting change begins with understanding how people live and having the courage to test what truly works.





Ayushman Meena

Ruchi Kalra and the Discipline of Building Big:

**A Woman Leading Where
Numbers Decide Power**

In an ecosystem that often celebrates speed over substance, Ruchi Kalra built patiently. She did not chase visibility. She chased viability.

As the co-founder of OfBusiness and the chief executive of its financial arm Oxyzo, Kalra has spent the last decade working in parts of the economy that leave little room for error. Industrial procurement. Supply chains. Balance-sheet lending. These are sectors defined by thin margins, high capital requirements, and constant scrutiny.

They are also sectors where women leaders are still rare.

Kalra's significance does not come from symbolism or narrative positioning. It comes from the scale she has built and the discipline with

which she has built it. In a country where many startups chase valuation before profitability, her companies grew by embedding financial control into the core of their operations.

That choice has shaped not just two successful businesses, but a larger conversation about women's leadership in Indian enterprise.

From structural insight to institutional scale

The origins of OfBusiness lie in a structural inefficiency. Small and mid-sized manufacturers in India faced fragmented procurement markets, volatile pricing, and limited bargaining power. Raw material sourcing was unpredictable and expensive, directly affecting margins and planning.

OfBusiness addressed this by aggregating demand, negotiating pricing, and digitising procurement across

industrial inputs such as metals, chemicals, and construction materials. As transaction volumes grew, the platform began generating deep, transaction-level data on buyer behaviour, supplier reliability, and cash cycles.

That data revealed a second constraint.

Even profitable SMEs struggled to access timely credit. Traditional lenders relied heavily on collateral and rigid repayment structures that did not match how industrial businesses actually earned and spent money. This gap led to the creation of Oxyzo, a fintech lender designed to align credit with real operating cash flows.

The integration between commerce and finance proved critical. Procurement data enabled sharper underwriting. Lending strengthened supplier relationships. Over time, the ecosystem became self-reinforcing.

By FY24, Oxyzo reported operating revenue of approximately ₹903 crore and net profit of around ₹290 crore, according

to company disclosures. Its total assets crossed ₹9,200 crore, reflecting rapid expansion combined with profitability. In a fintech environment where many lenders struggled with rising defaults, Oxyzo's performance stood out for its consistency.

OfBusiness, meanwhile, scaled its core commerce operations to multi-billion-dollar gross transaction volumes. Publicly reported figures and investor briefings indicated operating profitability and readiness for public markets, with reported IPO fundraising targets reaching up to \$1 billion. These developments placed the group among the most institutionally mature startups in the country.



None of this came easily.

Industrial procurement and lending are unforgiving businesses. Mistakes compound quickly. Growth exposes weaknesses. Regulatory oversight intensifies as scale increases. Kalra's leadership has been defined by an insistence on systems, governance, and predictability rather than headline-driven expansion.

Capital, partnerships, and credibility

In lending, capital is both fuel and test. It follows trust.

Oxyzo's funding journey reflects this reality. In 2022, the company raised \$200 million in equity, crossing the \$1 billion valuation mark. The round was backed by a mix of global and domestic investors known for their focus on scale and governance rather than short-term speculation.

Beyond equity, Oxyzo secured large structured debt facilities from banks and institutional lenders, with cumulative borrowing running into several thousand crores. These facilities were used to expand the loan book while maintaining regulatory capital buffers and asset quality discipline.

Investor interest was driven by fundamentals. Journalist-led analyses repeatedly pointed to Oxyzo's cash-flow-aligned lending model, conservative risk frameworks, and profitability as reasons for sustained confidence. In a sector where aggressive growth often masked weak underwriting, Oxyzo's numbers told a different story.

OfBusiness also built extensive partnerships across the industrial ecosystem. It worked with large suppliers, distributors, logistics players, and manufacturers across sectors such as steel, chemicals,

cement, and in infrastructure-linked materials. These partnerships deepened network effects and strengthened pricing power for SMEs.

Kalra's role in building and sustaining these relationships has been central. Negotiating with industrial suppliers, lenders, and institutional investors requires credibility that is earned over time. Her presence in these rooms challenged deeply ingrained assumptions about who leads capital-heavy businesses.

Leadership that quietly rewrites norms

Kalra's success disrupts long-standing expectations in Indian business.

Capital-intensive companies have traditionally been associated with aggressive, male-dominated leadership styles. Fintech lending, in particular, has been viewed as a space where authority must conform to a narrow archetype to reassure investors.



Her leadership offers a counter-model.

Public interviews and journalist profiles describe her as deeply involved in financial controls, risk management, and unit economics. Growth is pursued deliberately. Profitability is non-negotiable. Governance is treated as infrastructure, not overhead. This approach has allowed her companies to scale while remaining resilient through market cycles.

For women in leadership, this matters deeply. Kalra's journey expands the definition of credibility. It shows that authority in finance does not come from fitting a stereotype, but from building systems that perform under pressure.

She does not frame herself as a disruptor of gender norms.

She simply leads serious businesses seriously.

Women empowerment through access, not rhetoric

The women-empowerment impact of Kalra's work extends far beyond her personal role.

A meaningful share of enterprises financed through Oxyzo include women-run or women-managed SMEs. For these businesses, access to structured working capital replaces informal borrowing and personal guarantees. It enables bulk procurement, smoother inventory cycles, and expansion without constant liquidity stress.

When credit aligns with cash flow, women entrepreneurs gain predictability. Predictability allows planning. Planning enables growth. This shift from survival to strategy is often the difference between stagnation and scale.

Within the organisation, Kalra has spoken consistently about building systems that allow women to sustain long-term careers. Not through symbolic gestures, but through clear performance frameworks, leadership pipelines, and realistic support structures. In India, where women frequently exit the workforce mid-career due to structural barriers, such systems are critical.

Empowerment, in this model, is not about exceptional treatment.

It is about equal access to serious opportunity.

Recognition through out comes

Kalra has not been defined by awards or ceremonial recognition. Instead, her credibility has been built through outcomes that are hard to ignore. Her journey has been profiled by journalists examining rare examples of women leading unicorn-scale enterprises in capital-heavy sectors. The OfBusiness–Oxyzo group has featured consistently in high-growth, profitability, and IPO-readiness discussions.

This form of recognition is quieter, but more durable.

It reflects trust earned in markets that punish failure.

What her story ultimately represents

India's startup ecosystem produces many founders.

It produces far fewer institution builders.

Ruchi Kalra belongs to the latter category. She has helped build businesses that move thousands of crores annually, manage large balance sheets,

serve tens of thousands of industrial clients, and operate under increasing regulatory and investor scrutiny.

Her journey reframes women empowerment away from inspiration and towards infrastructure. Away from motivation and towards measurement. She shows that women can lead where pressure is highest, margins are tight, and accountability is constant.

She did not arrive with applause. She arrived with control. And in the long run, that is how power is built and shared.



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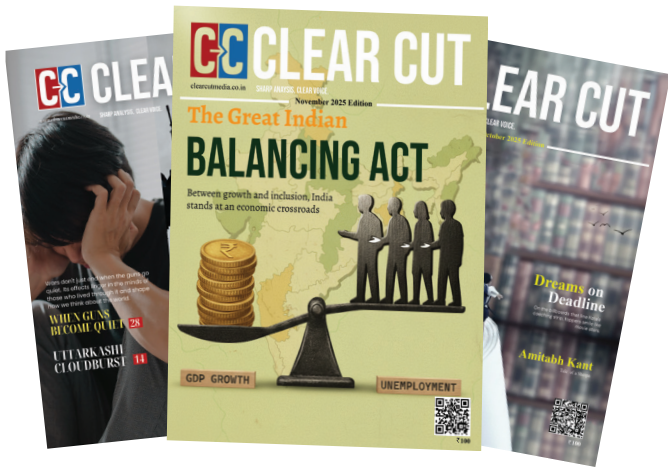
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