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The Pivotal Role of India's G20 Presidency in Advancing Women's Empowerment

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The Context

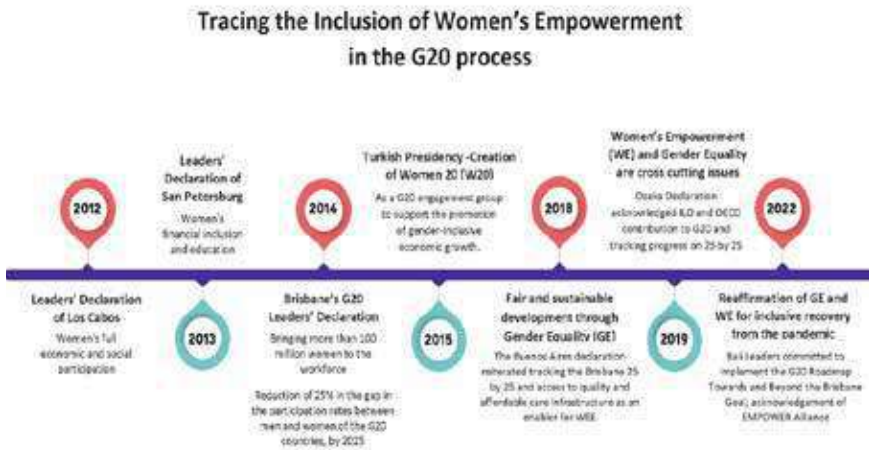
The G20, a grouping of the world's largest economies, has been instrumental in shaping global economic policies for a decade and more. Over the years, the G20 has increasingly recognized the importance of gender equality and women empowerment as critical to sustainable development. As the G20 Presidency baton passed to India in December 2022, a renewed focus on women's issues emerged, with India championing the cause of Women-Led Development.

The journey of women empowerment within the G20 has been progressive. The Leaders' Declarations from Los Cabos in 2012 to Osaka in 2019 have progressively emphasised the need to focus policies on women's economic and social participation, financial inclusion, education, and towards reducing the gender gap in workforce participation. The Indian Presidency in 2023 further

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amplified this focus, making Women-Led Development a cross-cutting theme across all Engagement Groups.

Economically empowering women and closing the gender gap is an important driver to achieving Agenda 2030 for Sustainable Development Goals. The Indian Presidency has committed to implementing the G20 Roadmap Towards and Beyond the Brisbane Goal, acknowledging the EMPOWER Alliance and emphasising the need for women to be involved in decision-making processes.



The SDGs, adopted by all the member states of the United Nations in 2015, provide a shared blueprint for peace and prosperity. Women empowerment is central to many of these goals, particularly SDG-5, which aims to achieve gender equality and empower all women and girls. SDG 5 seeks to end all forms of discrimination against women and girls everywhere, eliminate all forms of violence against women and girls, including trafficking and sexual and other types of exploitation, recognize and value unpaid care and domestic work. It urges governments to ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life, ensure universal access to reproductive health and rights. SDG-5 also exhorts governments to undertake reforms to

give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services and inheritance in accordance with national laws, to enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

The Indian G20 Presidency has underscored the importance of these goals, particularly in the context of economic empowerment. This was made evident with the release of the ‘G20 2023 Action Plan to Accelerate Progress on SDGs’ with a chapter devoted to the theme of ‘Sustainable Development through Gender Equality and Women’s Empowerment’. The OECD-Development Assistance Committee (or OECD-DAC Network) on Gender Equality defines women economic empowerment as their ‘capacity to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth’. This definition aligns with India’s focus on Women-Led Development, emphasizing the role of women not just as beneficiaries, but as active participants in decision-making processes. Research has shown that when women are economically empowered, it has a multiplier effect on their households and societies, leading to gains in health and education outcomes, upward mobility, and more dignified living.

Financial Inclusion and Women

Financial inclusion is a critical enabler of women’s empowerment. The G20 recognised this important linkage in 2015 under the Turkey Presidency. The Global Partnership for Financial Inclusion (GPII), established as the main implementing platform for the G20 Financial Inclusion Action Plan, released a report titled, ‘Digital Financial Solutions to Advance Women’s Economic

Participation'. Subsequent presidencies have also focused on the issue of financial inclusion for women. However, despite progress, a gender gap persists in financial inclusion, particularly in countries like India, where a significant proportion of women's work occurs in the informal economy. The Indian G20 Presidency has emphasised the need to bridge this gap, recognizing that economically empowered women can have a multiplier effect on their households and societies.

In India, the Self Employed Women's Association (SEWA) is a pioneer in financial inclusion, promoting the concept and practice of "nurturing finance," with its transformative potential of empowering women and building communities. Beyond their own entrepreneurial ventures, women take loans to support family economic interests and local businesses, thereby promoting local markets and encouraging communities to move towards self-reliance. This expansive notion of entrepreneurship is not contrary to an act of exercising agency but is seen as investing in the community they belong to and exist within.

Lifestyle for Sustainable Development

Under the Indian Presidency, the G20 introduced the concept of 'Lifestyle for Environment' (LiFE), which emphasises an integrated approach to sustainable development, with human beings at the centre of all actions. The LiFE principles provide an alternative to the dependence on GDP indicators and focus on sustainable consumption and production, promoting an enabling business environment, leveraging digital technology, and recognising the role of local communities and traditional knowledge in supporting sustainable lifestyles. These principles align with the broader SDGs and underscore the need for a more comprehensive approach to economic development. Women are crucial stakeholders of this transformation.

India's Own Experience

On the domestic front, India has placed women empowerment at the heart of its *Atmanirbhar Bharat* development agenda, with a commitment to supporting their holistic development. This follows the recognition of the centrality of women in effecting meaningful transformation in society. To secure the girl child, the Prime Minister Narendra Modi launched the *Beti Bachao Beti Padhao* (*save the girl child, educate the girl child*) scheme, which has led to a major improvement in the sex ratio at birth. The Government has also constructed 110 million toilets within homes that have helped millions of women. It has provided cooking gas connections that ensure women do not need to rely on unhealthy coal, kerosene or wood fires in their kitchens. Further, the government has increased maternity leave from three months to six months for working women. These are all measures that seek to uplift and empower women.

Many of the Government's financial schemes have been tailored to give priority to women borrowers. Mission Poshan (Nutrition) 2.0, which is an integrated nutrition support programme, has served over 12 million pregnant and lactating mothers. Other steps – from the establishment of working women's hostels and the launch of various skills-development programmes and initiatives to secure their safety and freedom from violence – underline India's emphasis on securing the safety and independence of women. The emphasis on sanitation in schools – i.e. construction of separate toilets in schools for girls in rural areas -- is slowly improving enrolment ratios vis-a-vis girls and also helped decreasing dropout rates.

Taken together, there is a greater focus on the role of women as drivers of growth and agents of change, and not simply as beneficiaries of development. This is the underlying principle of women-led empowerment. In his speech to the G20 Development

Ministers' meet that India hosted in June 2023, Prime Minister Narendra Modi said: "Gender equality and women's empowerment are crucial to achieve the SDGs. In India, we are not limited to women's empowerment women-led development. Women are setting the agenda for development and are also the agents of growth and change. I urge you to adopt a game-changing Action Plan for Women-led Development."

Likewise, in March 2023, the Prime Minister encouraged women to become entrepreneurs, creating "unicorns" with the help of women self-help groups, stating that currently, one in five non-farm businesses in the country was being handled by a woman. "India can move forward only by raising the levels of the respect for women and the sense of equality," the Prime Minister said adding that the 2023 annual budget would "give a new momentum to the efforts of women-led development."

With India steering the G20 conversations, it is time for the G20 to build on the momentum generated so far, and further this agenda of women-led development. Gender affects almost all the other development prospects and therefore, the importance of placing women at the centre of all policy planning and interventions – at the G20 level and beyond.

As G20 Presidency, India achieved significant seeking outcomes in Women-led Development in the following areas:

- Narrowing the Gender Digital Gap
- Financial Inclusion
- Skill Development
- Inclusive Employment
- Health and Social Protection

One of the critical areas where India looks to advance concrete actions at the G20 level is supporting women's digital and financial inclusion. Globally, it is estimated that almost half (42 per cent) of women and girls remain outside the formal financial system. Digital technology innovations, particularly for information and communication, can potentially accelerate women economic

empowerment. Despite progress in financial inclusion rates, the gender gap has not narrowed. A gulf also persists in access to digital technology and digital education.

In India's case, the Government has made women's digital financial inclusion a priority. This has been made possible through the three pronged push to ensure women acquire a digital identity and open a no-frills bank account, which can be accessed through a mobile phone. This has brought a significant number of women under the ambit of significant social protection programmes, in many cases, Government monetary support. These now reach women directly i.e. the money is paid straight into their bank accounts, eliminating their dependence on intermediaries, who are often male members of the family, to access these funds. This, in turn, has strengthened women's economic empowerment. The scale and ease with which this programme works in India shows it can be scaled according to needs to suit populations in countries, seeking to emulate this example of women's digital and financial inclusion.

Another effort by the Government in the direction of empowering women has been to enable them to take on leadership roles at all levels of decision-making. According to Government statistics, India has over 19 million women in administrative offices, over 17,000 women elected to Panchayati Raj (village, town and city council) institutions and over 10,000 women in the defence forces. This makes the decision making process more inclusive.

Expectations from Future G20 Presidencies

As the baton of the G20 Presidency passes on to Brazil and South Africa in 2024 and 2025, respectively, the commitment to women's empowerment and gender equality must remain steadfast. The Indian Presidency has set a strong precedent, and it is hoped that subsequent presidencies will further develop this focus. Women leaders have called for issues related to global

commons, future of work, and digital innovation to be embedded in Women's Empowerment and Gender Equality. The inclusion of the African Union's membership to the G20, as proposed by the Indian Presidency, would further amplify the voices from emerging countries, making the G20 a more representative forum.

Both Brazil and South Africa, with their rich traditions of empowering women, are uniquely positioned to further this agenda. Their cultural narratives, marked by the resilience and strength of women, can provide a powerful impetus to the global discourse on gender equality. Brazil, with its vibrant civil society and history of progressive social policies, has the potential to bring fresh perspectives to the table. For instance, the Bolsa Familia Program in Brazil is a social welfare program, which has been successful in empowering women by making them the primary beneficiaries. Similarly, South Africa's progressive Constitution and its 'National Policy Framework for Women's Empowerment and Gender Equality' is a testament to its commitment to advancing women's rights.

Conclusion

Indian Presidency of G20 in 2023 has contributed to strengthen the women-led development narrative, which is critical for achieving inclusive and sustainable development. The women-led development agenda can be further developed in the next two years through the formulation and implementation of specific transformative solutions and policies at both national and global levels. This requires a multi-pronged approach that addresses structural barriers, promotes women's economic participation, and ensures their access to quality education, health care, and digital resources. Moreover, the agenda must be rooted in the recognition of women not just as beneficiaries, but as active agents of change. This means involving women in decision-making processes, from

identifying development priorities to designing and implementing interventions. It also means creating an enabling environment where women can exercise their rights, voice their concerns, and make meaningful contributions to their communities and societies.





“India has developed a new model of inclusion, transparency, and targeted interventions with the JAM Trinity of bank accounts, Aadhaar identity and mobile phones. The World Bank has also acknowledged that the JAM Trinity has achieved a financial inclusion rate in just 6 years which would have taken 47 years to achieve.”

*— Shri Narendra Modi
Hon'ble Prime Minister of India*