

Advancing Women's Work in South Asia: A Pathway to Empowerment

Beena Pandey

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**Research and Information System
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Advancing Women's Work in South Asia: A Pathway to Empowerment

Beena Pandey*

*"The progress of humanity is incomplete without
the empowerment of women"*

— Hon'ble Prime Minister of India

1. Introduction

The South Asian region is home to 2.07 billion people, including approximately 937.5 million women and girls, or about one-fourth of the world's population, based on the latest United Nations 2025 estimates. Out of which, around 171 million adolescent girls, the world's largest population of this age in the South Asian region, continue to face multiple challenges of gender inequalities within intra-households' distribution of resources. The uneven distribution of unpaid domestic and care responsibilities in households limits young girls and women's participation in education, economic activities, leadership and decision-making roles across region. Hence, their involvement in entrepreneurial activities and active participation in income-generating avenues remained untapped in the region. In the South Asian region, maintaining a harmonious balance between paid work and unpaid household responsibilities as caregivers is still a significant challenge for women to be tackled.

Despite South Asia has made progress in women's education, still significant disparities persist, with female literacy rates that are lagging

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behind those of males. There has been a notable increase in female enrolment in primary and lower secondary education across South Asia, as against a high incidence of female dropouts in tertiary education. As a result, girls who lag behind in accessing or completing formal education are often unable to meet the 21st century digital skills in the labour market. According to the UNICEF Report, around 90 per cent of jobs worldwide have a digital component, as in developing countries, there is still around 33 per cent gap in internet access between females and males. Further, in many countries of the region, the female labour force participation rate is lowest in the world.

Over the years, women's entrepreneurship has been instrumental in contributing towards the economic growth and number of job creation. Yet, factors like discriminatory gender social norms, lack of adequate economic opportunities, limited market access, training, skills and ignorance towards laws and regulations, remain a key concern for women entrepreneurs in the region. Lack of access to a business network, combined with continued unpaid domestic care work and households' responsibilities, has further impacted their active participation in business activities. Gender inequality and gender-based violence have also been responsible to affect psychologically, socially, and economically the women's non-participation in economic activities. South Asia has the lowest rate of female ownership of firms i.e, only 18 per cent against the global average of 34 per cent in 2021 (World Bank, 2021).

In this context, India's G20 Presidency in 2023 has sensitized the whole world about the significance of women-led development. Its emphasis on multiple components like inclusive access to employment opportunities, participation in decision-making and leadership positions, digital skills, financial literacy and care economy is likely to create a world of equality, quality and equity where every woman lives with dignity.

Against this background, the paper presents an overview of South Asian countries in terms of access, equity and inclusion to achieve universal access to basic education, and their participation in labour force. It also analyses the policy initiatives and programmes initiated by respective South Asian countries in promoting entrepreneurship and care infrastructure, which is crucial to women's empowerment. Scope for

regional cooperation and lessons from best practices in care infrastructure in the concluding section would pave the way for their socio-economic empowerment.

2. An Overview of South Asia

Keeping track of being the vibrant, dynamic and fastest growing region of the world, South Asia's regional growth was expected to increase to 6.4 per cent in 2024 and 6.2 per cent a year in 2025-26. Similarly, growth in India's economy is expected to grow by (7.0 per cent), Maldives (4.7 per cent), Sri Lanka (3.5 per cent), Bangladesh (around 4 per cent), Bhutan (7.2 per cent), Nepal (5.1 per cent) and Pakistan (2.8 per cent) during the fiscal year 2024-25, respectively. ([worldbank.org/en/region South Asia Development Update](https://worldbank.org/en/region/south-asia-development-update), October 2024). Further, in terms of HDI rank, on the basis of 2022 HDI value, Sri Lanka ranks (78) tops South Asia in the HDI, followed by Maldives (87), Bhutan (125), India (134), Bangladesh (129), Nepal (146), Pakistan (164) and Afghanistan (182). (HDR, 2023/2024).

South Asian countries too faced the challenges amid the pandemic, overlapping with pre-existing crises of huge population growth, prevalence of high poverty, lack of access to healthcare, nutrition, drinking water, sanitation, housing, education and employment opportunities. The uneven growth pattern of the social sectors across the South Asian region has forced the countries to chart out novel ways to address common challenges. Rising inequalities, huge gaps in access to basic needs are a few indicators of growth stagnation, the South Asian countries experienced. Further access gaps are also determined by rich-poor, urban-rural and gender lines that lead to intergenerational vicious cycles of poverty.

Though the population growth rate from 2015 to 2023 has declined in almost all South Asian countries except Bangladesh, where it has risen from 0.8 per cent in 2020 to 1.2 per cent in 2023. (Table 1) In 2023, the highest population growth rate was registered in Afghanistan with 2.1 per cent, followed by Pakistan and Bangladesh (1.5 and 1.2 per cent, respectively). As evidenced from Table 1, all the countries in South Asia registered a decline in population growth during the period 2015-2023.

Table 1: Annual Population Growth Rate

Country	2015	2020	2023
Afghanistan	3.1	3.2	2.1
Bangladesh	0.9	0.8	1.2
Bhutan	1.0	0.7	0.7
India	1.2	1.0	0.9
Maldives	3.5	2.9	0.4
Nepal	0.5	1.9	-0.1
Pakistan	1.4	1.8	1.5
Sri Lanka	0.9	0.5	-0.7
South Asia	1.2	1.1	1.0

Source: World Bank, World Development Indicators, various reports

According to the WEF, Global Gender Gap Report, 2024, South Asia ranks last in economic participation and opportunity, as its gender parity score at 38.8 per cent indicates low- female labour force participation rate and significant disparities in women’s leadership roles. Despite the increase in female participation in educational attainment at all levels in South Asian countries, there are persistent gender gaps in literacy and education, particularly in Nepal and Pakistan at the tertiary level. The Report highlighted that, however, no country has yet achieved full gender parity, as only top economies, viz. Iceland, Finland, Norway, New Zealand, Sweden, Nicaragua, Germany, Namibia, and Ireland have closed 80 per cent of the gender gap in their respective countries. (WEF, GGGR, 2024)

2.1 Access to Education

Further, in order to achieve Goal 4, there is a need to move from quantity to quality education for all. As the concerns of coverage in enrolment rates and completion rates in elementary schools have expanded substantially, still the access to quality education, learning crisis and physical infrastructure have been recognized as the biggest challenges in all the South Asian countries. Apart from this, the region faces challenges like teacher shortages and a lack of basic teacher training facilities. Access to computers and internet services is often the main cause of the digital gender divide in school enrolment in the region.

Table 2: Access to Education
(As per cent of certain school age population) 2022/2023

	South Asia	Afghanistan	Bangladesh	Bhutan	India	Maldives	Nepal	Pakistan	Sri Lanka
Gross Primary School Enrollment Rate for Females (% of primary school age population)	106.00	88.0	116.00	110.0	111.00	98.0	121.00	76.0	97.00
Gross Secondary Enrollment Rate for females(% of secondary school age population)	71.00	41.00	77.00	97.00	79.00	84.00	90.00	39.00	92.00
Gross Tertiary Enrollment Rate for Females (% of tertiary school age population)	29.00	6.00	22.00	15.00	33.00	70.00	20.00	11.00	29.00

Source: World Bank, World Development Indicators, various reports

Note: * Data refer to the most recent year available before the year specified.

Table 2 indicates low enrollment of female students in tertiary education in South Asian countries, which has a correlation with labour force participation rates for females, which will be later highlighted in Table 3 respectively. Table 3 presents data on the status of labour force participation rate for both females and males in South Asian countries.

Table 3: Labour Force Participation Rate in South Asia

Country	Labour Force Participation Rate in South Asia (% ages 15 and older)					
	Female			Male		
	2018	2021	2022	2018	2021	2022
Afghanistan	48.7	14.8	23.3	82.1	66.5	77.1
Bangladesh	36	34.9	39.2	81.3	78.8	81.4
Bhutan	58.2	51.6	53.5	74.5	67.4	73.5
India	23.6	19.2	28.3	78.6	70.1	76.1
Maldives	41.9	34.3	53.3	82	67.5	78.2
Nepal	81.7	78.7	27.9	84.4	80.8	55
Pakistan	23.9	20.7	24.5	81.5	78.1	80.7
Sri Lanka	34.9	30.9	29.7	72.2	68.5	70.7
South Asia	25.9	21.6	28.1	78.8	71.6	76.3

Source: UNDP, Human Development Reports, 2023/24, 2019

According to Table 3, in 2022, Bhutan, Maldives, Bangladesh, and Sri Lanka were in a slightly satisfactory position, followed by India, Nepal, Pakistan and Afghanistan, where female labour force participation rate has been persistently low. Despite South Asia being the fastest-growing region in the world, the female labour force participation rate in 2022 was only 28 per cent as against 76.3 per cent for men. As evident from the table, in the South Asian region, there is a need to examine largely the critical factors behind the low participation of women as against men in the labour force. According to the World Bank, women in South Asia are primarily employed in sectors with limited earning potential, like family agriculture farms and home-based entrepreneurship. (blogs. worldbank.org, 2025) However, as stated earlier, girls and women, if employed and non-employed in both organized and unorganized sectors

spend comparatively more hours in unpaid work like domestic household chores and shouldering care work than men. Further, lack of decent job opportunities, and safety in workplaces for women forced them to remain outside the purview of labour workforce. However, instances of preferences for men over women in certain jobs, night shifts, deep-seated social and cultural norms and practices contribute to the low female labour participation rate.

3. Focus of India's G20 Presidency

Highlighting the spirit of 'Nari Shakti', or women power, India's G20 Presidency, identified gender empowerment and effective representation towards India's development pathway and national progress through women-led development, as one of its main priorities. To reiterate their commitment towards women-led development from the perspective of women's development, India has sensitized the whole world about the significant contribution of women-led development process.

Shift from women development to women-led development emphatically brings out that women are not mere passive beneficiaries of development but are the drivers of growth and active partners in decision-making to accelerate nation's progress. India's vision of development partnership can become a reality when women actively participate in their respective economies through education, entrepreneurship, skilling and gender friendly productive employment opportunities. For that, developing an affordable care infrastructure, to facilitate participation of young girls and women in education and the workforce is crucial for achieving gender equality. Women in India, Nepal, Sri Lanka and Bangladesh often face structural challenges even on a smaller scale to start any business ventures.

Recently, during the G20 Development Ministerial Meeting, in Varanasi, 2023, the Action Plan reaffirms their commitment to give utmost importance to gender equality by emphasizing the need to create an enabling environment through adequate investment in quality education, health care services, digital and financial literacy that promotes women empowerment. It also focused on promoting investment in the affordable care infrastructure for children, elderly, sick and disabled

people to address the unequal distribution of unpaid care and domestic work that encourages women to participate in education and employment activities. Insistence to support MSMEs owned and led by women by facilitating access to markets, global value chains and business networks in collaboration with the private sector, in addition to respective national policies and state of affairs, can be a key game changer to women's economic empowerment.

During the G20 Brisbane Meeting in 2014, member countries also flagged the issue of reducing the gender gap in female labour force participation rate (FLFPR) by 25 per cent by 2025; this is one of the commitments that still remain to be achieved in several G20 countries, including South Asia. This reiterates the need to promote women-led enterprises that itself can boost innovation, spur competition, create jobs, improve productivity and wages, which economically empower them, and improve better living standards for women and their families at large.

3.1 G20 on Women Empowerment

Since 2014, gender empowerment has also been one of the major priority areas of the G-20 agenda. As is the case, women face more challenges than their male counterparts, when it comes to labour participation and access to decent jobs. In the last four G-20 Presidencies, there was no separate Task Force for women empowerment, except in Argentina in 2018. Many Task Forces under different Presidencies mainly pertain to the issues of social cohesion, global governance and the future of welfare systems, etc., which partially touched upon the issue of women empowerment.

In subsequent G-20 Declarations, some commitments were shown by G20 countries to address women's issues. However, W-20, (Women 20), the engagement group of transnational networks of women's organizations, women entrepreneurs and think-tanks, along with the We-Fi (Women Entrepreneur Financing Initiative) have been two of the most crucial key initiatives of G-20 for promoting gender equality and entrepreneurship. W-20 was constituted in 2015 under the Turkish Presidency, coincidentally with the adoption of Sustainable Development Goals (SDGs), when the world leaders pledged their commitment to the

2030 Agenda in the special session of the UN General Assembly held in September 2015. In fact, gender equality pertaining to SDG 5 of the SDGs is considered to be cross-cutting issue across all the 17 SDGs.

Following every G20 Summit and Ministerial meetings, in various Communiqués and Declarations issued,witnessed the commitments made by the respective countries towards their inclusive support for women's economic empowerment. Commitments are being reaffirmed in the G20 meetings, time and again, to support economies through strengthening cooperation for sustained gender equality.

Under T20 Task Force 6, during India's G20 Presidency, pertaining to 'Accelerating SDGs: Exploring New Pathways to the 2030 Agenda', the focus is on the issues related to gender outcomes, which remained a cause for concern. Emphasis is on women-led development processes that require significant policy support to promote entrepreneurship and allied fields so as to increase female labour force participation.

In a recent meeting jointly organized by the Permanent Mission of India to the United Nations in partnership with W20,in March 2023, emphasis was laid on the role of Information Communication Technology (ICT), as the potential enabler to promote gender equality and women's empowerment. Deep concerns were set forth about the digital gender divide that exacerbates gender inequalities pertaining to access to intra-household resources, like health, education and skills. Digital gender divide has been identified as a new form of poverty that triggers gender inequalities. Lack of opportunities in adoption and use of digital financial services and technological innovations implies a need to upskill women in digitalization to remove all barriers to women-led development. This would involve the need to give thrust to provide safe, inclusive and affordable digital technologies to women entrepreneurs to rigorously participate in the labour market and global value chains with added digital skills and self-confidence.

It is a great opportunity for India's G20 Presidency to showcase their strength to the rest of the world by creating a pathway where every woman lives with dignity by removing all barriers to women-led development and ensuring their optimum contribution in the nation building through

cohesive societies. For that, there is an imperative need for tackling critical issues of women's access to finance, entrepreneurship and labour force participation.

In the G20 Development Ministers' Conclave in Varanasi, June 2023, India has adopted a seven-year Action Plan to accelerate progress on the SDGs by all G20 member countries. It is reiterated to promote women's financial inclusion by integrating women entrepreneurs and MSMEs owned and led by women into the formal financial system through digital finance and other tailored financial services, like micro-finance, etc., in both rural and urban areas (G20 Action Plan, 2023). The emphasis on the collaboration with the private sector by facilitating access to markets and global value chains may be explored to give impetus to women's entrepreneurial endeavors. It was also stressed to formulate gender-responsive policies to create an enabling, inclusive, open, fair, and discriminatory digital economy for promoting businesses, including women-owned and women-led SMEs.

3.2 Overview of SMEs

As per the Ministry of Micro, Small and Medium Enterprises (MoMSMEs) Annual Report, 2023-24, out of the total 633.88 lakh MSMEs, there are around 608.41 lakh (95.98 per cent) MSMEs were proprietary concerns, in which there is strong prevalence of male ownership, on the whole, male owned 79.63 per cent of enterprises as compared to 20.37 per cent owned by females. It is also reported that male-dominated enterprises are widely prevalent in urban areas as compared to rural areas. It is also revealed that women-owned enterprises have greater share (22.24 per cent) in rural areas as compared to (18.42 per cent) in urban areas. (Table 4) Apart from this, most women-owned enterprises are active in micro-enterprises (20.44 per cent) in contrast to their male counterparts (79.56 per cent) during the same period. If we further analyse the trend in this sector, around 1109.89 lakh people are employed in the MSME sector according to NSS 73rd round conducted during the period 2015-16, out

of which 844.68 lakh (76 per cent) males are employed and remaining 264.92 lakhs (24 per cent) jobs are occupied by females. According to the Master Card Index of Women Entrepreneurs, 2022, India ranked 57th, followed by Bangladesh, figuring last among the total 65 countries reported.

Table 4: Percentage Distribution of Enterprises (Male/Female & Entrepreneurs wise) (2015-16)

Sector	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100
Category			
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Source: GoI, Ministry of MoSME, Annual Report, 2023-24

During the COVID-19 pandemic, as compared to men, women-led enterprises suffered major setbacks in terms of closure and job losses, especially in sectors like services, retail trade and hospitality, where women are predominantly more concentrated. This adds impetus to closing the gender gap in women entrepreneurship for giving a boost to the global economy, by taking required measures for women entrepreneurs to recover the losses suffered during the lockdown.

However, we must also acknowledge that the pandemic, at the same time, created new opportunities for women entrepreneurs to move into the fast-emerging digital economy by transcending national boundaries to forge new partnerships and target new customers by overcoming travel and trade restrictions. In fact, many business women effectively responded to the COVID-19 pandemic with new insights and creativity, adopting new business models and using digital platforms to take advantage of the emerging regional opportunities.

Here, it needs to be highlighted that it has been experienced and reported in various literature that a high proportion of women-led businesses are established out of necessity in lower-income countries. While in higher-income countries, a greater share of women entrepreneurship is driven by opportunities. As mentioned, there have been many barriers and impediments to women's entrepreneurship in most of the developing as well as developed countries. As stated, women entrepreneurs from developing countries have not only taken initiatives but also proactively exploited the emerging opportunities amid the COVID-19 pandemic. The situation also provided an opportunity for the respective Governments, private sector, and civil societies in different regions to lay extra emphasis on the steps required to be taken for addressing digital inclusion, access and bridging the gender digital divide.

Some of the institutional initiatives such as the South Asia Regional Digital Initiative (SARDI), the Indian SME Forum empowering women initiative and allied activities through Mastercard's Centre for Inclusive Growth, including the Digital Frontiers-implemented the project 'Women Kirana', services to local communities in a self-sustaining mode. The SARDI has also aligned with the Government of India's PM_WANI programme to empower women entrepreneurs to act as data officers and provide internet access. (Creed, 2021)

Various institutional and governmental interventions have been made in South Asian countries to encourage participation of women entrepreneurs in regional and global trade in providing them access to technologies which would enable them in manufacturing and marketing of products and services which are globally competitive.

3.3 Participation of Women in Services Sector

According to the International Finance Corporation, women in South Asia own 8 per cent of SMEs and 10 per cent of microenterprises. According to the World Bank and WTO Reports, there has been a marked shift of women from the agriculture sector and manufacturing sectors to the services sector in some countries.

Table 5: Employment in Services Sector, Male, Female (% of male, female Employment) modeled ILO estimates

	Male		Female	
	% of male employment		% of female employment	
	2023	2019	2023	2019
East Asia and Pacific	43.0	43.6	57.0	57.5
Europe and Central Asia	59.0	57.4	81.0	79.9
Latin America and Caribbean	57.0	55.7	81.0	81.3
Middle East and North Africa	57.0	55.6	75.0	70.1
North America	70.0	68.8	90.0	90.4
South Asia	38.0	36	23.0	26
Sub-Saharan Africa	35.0	33.6	42.0	39.7
World	46.0	45.1	57.0	59.3

Source: World Development Indicators, wdi.worldbank.org

It is evident that the worldwide scenario in terms of female employment rate in the services sector improved significantly in 2023 as against males' participation during the same period. Further, it also reveals that since 2000 onwards, there has been an increase in women in the services sector in almost all the economies. On the contrary, women are underrepresented in the services sector in South Asia as against male counterparts. However, women in the agricultural sector are generally involved in basic planting and growing of the crops, whereas men are involved in the processing of the agricultural production (Table 5).

In Pakistan, only 8 per cent of women are the owners of MSME's (World Bank) and 13 per cent are borrowers from microfinance and formal banks and receive only 2 per cent of business loans to SME's.(UN Women Pakistan, 2013) However, women in Bangladesh and Nepal also

face trouble in accessing finance from the bank in the absence of a form of collateral. (The Asia Foundation and University of Dhaka, 2017) Despite the outbreak of COVID-19 in Sri Lanka, the participation of women in women-led enterprises has shown improvement. But, despite the high literacy rate among women, female participation in the labour force was at 33.6 per cent in 2018, as compared to their male counterparts at 73 per cent respectively. According to the Department of Census and Statistics, Sri Lanka has more than 1 million registered SMEs out of which 24.8 per cent are owned by women.

ADB, in their strategy to promote gender equality, has been promoting Sri Lankan women's entrepreneurship through SMEs line of Project, with support from Women Entrepreneurs-Finance Initiative (We-Fi). The project targets various challenges which women were facing by facilitating them through access to finance, through institutional changes to remove bottlenecks for their smooth functioning as women entrepreneurs.

The most innovative and successful example of women-led entrepreneurship venture in Sri Lanka, the 'Hela BojunHala', the traditional food outlet, has empowered rural women's entrepreneurial skills besides improvement in their social and economic status. Moreover, this women-led venture is successful in promoting healthy traditional food habits by serving the most nutritious food with the help of local culinary practices (Muthulingam and Madhuwanthi, 2020).

In India, more and more women, irrespective of their education, social and economic background, are planning to become entrepreneurs because of innovative government policies. In order to address problems in the development of women entrepreneurship, different Ministries/ Departments of the Government of India have initiated an end number of schemes viz. Start Up India, Udyam Sakhi portal and Special Entrepreneurship Promotion Drive for Women - SAMARTH by the Ministry of MSMEs etc. In India, women-led cooperatives like Shri Mahila Griha Udyog, makers of Lijjat Papad, symbolizes the strength of women and can be a success story for women in South Asian countries to lead a dignified life.

A classic example from the state of Telangana, India, of WE HUB – The Women Entrepreneurship Hub, a government-supported India’s first state-led incubator for women entrepreneurs, provides a necessary comprehensive support system. That includes access to technical, financial, policy support required to initiate and sustain start-ups with global market access. This government -led initiative has engaged as many as 7828 entrepreneurs and has launched 87-start-ups, out of which 75 per cent of them lasted beyond a couple of years (GoI, Economic Survey, 2024-25).

Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) in Bangladesh is considered to be a best practice that promotes employment opportunities for poor women in rural areas through a cash-for-work programme. Under this programme, a small amount of money from the household wages is saved to provide seed capital for future employability through skill development, counselling, education and training for market-driven self-employment ventures like micro-enterprises and women-led enterprises. Basically, it focuses on a transitional strategy to facilitate women through seed money, establishing local small and medium enterprises and building public-private partnerships to engage trained women (UNESCAP, SANS, 2021).

The Indian Ministry of Skill Development and Entrepreneurship, in collaboration with Microsoft, launched ‘AI Careers for Women’, a pioneering initiative for industry-aligned AI skills for women in higher education institutions to pursue a career in AI. For that around thirty Centres of Excellence in Women’s colleges across six states are to be established. This initiative would be expected to enhance women workforce participation in the digital economy, thereby contributing to the women-led innovation-driven economy. (PIB, 22 April, 2025)

In recent years, the Government of India has been supporting Bhutanese women entrepreneurs through collaborative initiatives in setting up their startups and exchanging knowledge, capacity building programmes, as well as a feasibility study to set up an entrepreneurship development center in Bhutan.

Table 6: Employment in Services Sector in South Asia, Male, Female (% of male,female Employment) modeled ILO estimates

Country	Female	Male
	2023	
Afghanistan	19	37
Bangladesh	29	52
Bhutan	37	44
India	23	35
Maldives	76	65
Nepal	11	27
Pakistan	19	44
Sri Lanka	49	46
South Asia	23	38

Source: World Bank Indicators, wdi.worldbank.org

3.4 Some Case Studies of Setting up SMEs in the South Asian region:

BAOWE – A Woman Entrepreneur Network in Bhutan

BAOWE was set up in 2010 in Bhutan to help economically disadvantaged women and girls by identifying business opportunities for them in both rural and urban areas. Accordingly, it has introduced the concept of rural entrepreneurs among its women members. For that, tailor-made training programmes for women entrepreneurship in all relevant aspects like, processing, value addition, pricing, packaging, labelling and branding are being provided to assist them to be part of the income-generating activities.

With the strong intervention by the founder of BAOWE, MsDamchae Dem, led to the setting up of small outlets for street women vendors to earn their livelihoods by selling sustainable traditional crops. For that, SHGs have been formed that establishes value-added centers for the processing of products with the help of national and international donors. Initially, the Government is keen to

Continued...

promote the production and export of the two most sustainable crops viz. yacon or ground apple, and buckwheat, which can significantly increase farmers' income. Further, the organization also launched BAOWE-Pelzhing Microfinance Institution to provide affordable finances, complementing the Government's initiative of financial inclusion.

This pioneering multi-pronged initiative in Bhutan has the immense potential to address multifarious aspects of gender equality through the economic empowerment of women farmers by increasing their income.

Source: <https://www.wipo.int/en/web/ip-advantage/w/stories/baowe-a-woman-entrepreneur-network-in-bhutan>

Douche – Rukhsana

In order to promote, the finest Balochi hand embroidery, Rukhsana and her sister, member of 'Mochani', one of the nine tribal families of Baluchistan, initiated the manufacturing of hand-embroidered kurtas as a small enterprise. Hard-pressed with the structural gender social norms of a traditional tribal family, they were unable to monitor the intricacies of local craftsmanship and its production process, a local female housecleaner was deputed for day-to-day reporting.

Fortunately, with a positive response, their first collection resulted with bulk orders, and they labelled their brand 'Douche'. Without turning back, they also stepped into manufacturing 'Chadders', a traditional cloth worn by the feudals. Despite using the finest lawn and threads for maintaining quality standards of the product, the brand lacked marketing strategies for sales in the market due to malpractices prevailing in the business enterprises. Notwithstanding this, two sisters have become a source of inspiration for other women and continued their efforts from home and giving opportunities to underprivileged women in the community to earn their livelihood through traditional skills.

Source: <https://www.sbp.org.pk/departments/ihfd/Sub-Segment%20Booklets/Diagnostic-SurveyReport-Women-SMEs.pdf>

Empowerment through Entrepreneurial Skills

CABI's initiatives for empowering women entrepreneurship in Pakistan through projects like Better Cotton Growth and Innovation Fund (Better Cotton- GIF) and potato production have enhanced women's skills in agricultural practices and sewing.

Under the project Better Cotton-GIF, by establishing sewing machine centres in a village, CABI emphasized on sewing entrepreneurship. For that, sewing machines and other necessary materials have been provided. In fact, the success of the project is based on its core principle of 'chain of empowerment', where a master trainer provides training to at least ten women in each village. As a result, the trained women in sewing skills have benefitted immensely in gaining economic and social empowerment.

Similarly, learning various aspects of potato farming, like soil management, integrated pest management and seed potato cultivation, has transformed the lives of many women farmers. In turn, the skilled farmers are also responsible to train other women in allied activities of potato farming and playing a key role in nurturing entrepreneurship among the women farming community.

Source: <https://www.cabi.org/stories-of-impact/empowering-women-in-pakistan-a-story-of-entrepreneurship-and-transformation/>

4. Constraints Facing Women SMEs

Some of the major hurdles faced by women in the South Asian region are digital literacy skills, digital financial skills, knowledge of online platforms, cyber security literacy, etc., which pose problems in the effective and successful conduct of online business. Lack of access to traditional forms of collateral to banks, like land ownership, own house or other fixed assets, and lack of family support forced women to struggle in the competitive world. To obtain loans from the banks in order to establish or grow their business ventures, extensive paperwork, complicated terminology, odd hours of bank operation, submission of documents along with the application along with a guarantor or are some of the hindrances that women often come across.

According to a recent report by the IFC, 2022, in India more than 90 per cent of women entrepreneurs haven't availed financial assistance from the formal financial institutions, as these institutions consider male counterparts as more reliable and potential entrepreneurs. Besides that, as stated, women entrepreneurs are also reluctant in accessing capital from the formal banking institutions owing to complicated procedural formalities. Similarly, SEWA Bharat in their survey revealed that around 78 per cent of women entrepreneurs surveyed reported that they exhausted all their savings during the lockdown. Due to the unprecedented situation during a pandemic, household incomes of women entrepreneurs significantly reduced because of the sudden closures of units.

According to the IFC Report 2022, in India, the analysis of MSME data reveals that around 18 per cent of the 15 million women-owned micro-enterprises in India are Women Very Small Enterprises (WVSEs). WVSEs in general undertake more home-based businesses like manufacturing of textiles, apparels, handicrafts and handlooms, food and grocery retail, jewelry and accessories retail, beauty salons and services, food and beverage services and the early education sector like pre-schools, crèches, after-school coaching and vocational education centers, etc.

In this selected set of sectors, women-owned MSMEs play a significant role in the field of manufacturing textiles, designing and stitching apparel, as artisans in producing handicrafts, handlooms and wooden-based artefacts, jewelry designing and its online retail sale. In 2020, over 300,000 women-owned micro-enterprises in the food services sector, around 500,000 women-owned micro-enterprises in the food and beverage manufacturing sector, were engaged in a market size of more than \$71 billion in the food and beverage services sector.

Further, it has been estimated that credit demand from these WVSEs is around Rs. 836 billion (\$11.4 billion) for logistics and infrastructural support. Procurement of a range of machinery, raw materials, capital needed for rents, staff wages and transport costs are some of the essential expenditures incurred by them in order to indulge in income-generating activities.

As, witnessed post-COVID-19, the Indian economy is graduating from a consumer economy to a manufacturing economy, in view of the crucial role played collectively by the women SMEs in manufacturing essential equipment's like masks, PPE kits, gloves and sanitizers etc. However, there is enough scope and potential for women entrepreneurs to expand into other productive business ventures or global value chains.

According to the Ministry of MSME Report, 2023, as per the MSMED Act, 2006, before starting an enterprise an entrepreneur had to file their registration in the Entrepreneurs Memorandum (Part I and Part II) which has been replaced in 2020, by Udyog Aadhar Memorandum 'Udyam', where new entrepreneurs can file their Udyam registration. As of December 31, 2022, only 19 per cent of women entrepreneurs have registered their enterprises in the Udyam portal as compared to 81 per cent by males.

5. Transformative Role of Childcare Services Supports Overall Women's Empowerment

As part of this scenario, focus on promoting investment in the affordable care infrastructure for children, elderly, sick and disabled people to address the unequal distribution of unpaid care and domestic work can be a key game changer, that encourages women to participate in education and employment activities.

According to the ILO, care work refers to a wide range of activities and relations involved in meeting the physical, psychological, and emotional needs of adults and children. Further, this broad concept of care work acknowledges that requirements for care extend across the life cycle, 'newborns and young people...adults and older persons (all) have physical, psychological, cognitive and emotional needs and require varying degrees of protection, care or support'. (ILO, 2023)

In this regard, investment in the care infrastructure and flexible working hours for women can provide new avenues for them to engage in employment or other entrepreneurial activities, which relive them from unrecognized household caring responsibilities. The care economy gained fresh impetus through India's commitment to empower women in its G20 Presidency in 2023.

“Promote investment in the availability and accessibility of social protection, and to affordable care infrastructure to address the unequal distribution in paid and unpaid care and domestic work and to promote the continued participation of women in education and employment”.

- G20 New Delhi Leader’s Declaration, 9-10 September, 2023

Recognizing the disproportionate burden of care work on women, the role of the Government in care infrastructure for women’s empowerment in South Asian countries is very crucial. In the region, gender disparities in labour participation, unpaid care work, and access to social support systems remain significant. Governments in the region should ensure the availability, affordability and quality of child care services to reduce the burden of unpaid care work on women.

Understanding care services from the psychological and emotional point of view of a girl and a woman’s disproportionate unpaid care burden within the four walls of the home hinders their fundamental right to freedom from discrimination. Unpaid care work is often performed by girls and women in their household, whereas paid work is remunerated, and carried out by nurses and caregivers is a worldwide phenomenon. Further, at par with the increase in equality of opportunity in education for women, but the gender gap in higher education that led to their low-paid employment is widely prevalent in the South Asian region.

Globally, women spend 2.5 times as many hours a day on unpaid care and domestic work as men (UN Women, 2024). In the South Asian region too, as evident from Table 7, on average, each day, women in general spend almost more than double their time in unpaid domestic and care work, rather than their participation in the labour market. Further, greater involvement of women’s time in unpaid care work is a critical factor in persisting inequalities between females and males, including their participation in labour market.

Table 7: Projections for Proportion of time spent in unpaid care and domestic work in a 24 - hour a day

	2023		2030	
	Female	Male	Female	Male
Afghanistan	21.6	3.3	21.6	4
Bangladesh	20.9	6.8	20.4	7.4
Bhutan	14.6	6.7	14.2	7.1
India	22.2	6.4	21.6	6.9
Maldives	19	8.1	18.1	8.5
Nepal	15.3	8.6	15.3	9.2
Pakistan	19.8	2.3	19.6	2.6
Sri Lanka	20	7.7	19.3	7.9

Source: UN WOMEN- Forecasting Time Spent in Unpaid Care and Domestic Work

Table 8: Length of Paid Parental Leave

	Female	Male
Bangladesh	112	na
Bhutan	60	14
India	182	15
Maldives	60	3
Nepal	98	21
Pakistan	112	0
Sri Lanka	84	0

Source: UN Women Report 2024

Recognizing the importance of crucial early childhood years to optimize child survival and their well-being in every sphere, across the world, for future economic growth requires multi-pronged approaches. Inadequate maternity and paternity leave policies force many parents, particularly mothers to leave the workforce or rely on family for childcare, reducing the demand for formal childcare services. Expanding maternity and paternity leave with adequate pay ensures that caregiving responsibilities are shared more equitably by both parents.

In South Asia, caregiving is predominantly viewed as a woman's responsibility. This social and cultural norm often leads to a lack of societal support for institutional child care services. In fact, many families prefer informal, family-based care arrangements over formal child care centers. However, there are concerns about the quality of formal childcare services, as many families perceive informal care, provided by family members or close relatives, as more trustworthy and beneficial for the overall child's growth and development.

India has taken a lead in strengthening the care economy by suggesting certain strategic reforms that are required to build equitable care systems for addressing gender disparities in the care system. It emphasizes on:

- Support for parental leave policies
- Subsidies for care services
- Public and private investments in building care infrastructure
- Mechanism for skill training for care workers, and
- Mechanisms for monitoring service quality and benchmarks

These specific interventions can be a guiding principle for the fellow South Asian partner countries in building care infrastructure in their respective countries, to facilitate women to actively participate in economic activities across various sectors.

6. Institutional Barriers

Moreover, establishing child care services or the infrastructure involves certain parameters to be fulfilled by the concerned authorities. There are certain crucial elements too, i.e parental trust, that are considered by families, and in particular working mothers in care infrastructure like affordability, quality, safety and accessibility to opt for. Untrained caregivers generally lack professionalism and commitment towards their care responsibilities that often limits their outreach to probable parents. Lack of clear guidelines regarding public provision of childcare in the South Asian region is often not prioritized in national and local policy agendas. It often leads to a lack of accountability, oversight, and quality assurance in child care services.

Though in November 2024, the Ministry of Women and Children Affairs (MoWCA), with the technical assistance from the ILO, launched the Roadmap for Childcare in Bangladesh to address the key gaps in accessibility, affordability and quality in the childcare services. However, according to the Child Daycare Centre Act 2021 of Bangladesh, both public and private childcare services are available for children as early as four months upto six years of age. Further, provision of regulated laws for employers pertaining to childcare services are also in place in countries, viz. Bangladesh, India, Pakistan and Sri Lanka are subject to the prescribed conditions with regard to a number of female employees or regardless of gender.

Inadequate childcare facilities in the region may be due to budgetary constraints and lack of awareness, both on the part of political will or its related policies, often scattered across different ministries with limited coordination, leading to inefficient childcare delivery services. Further, lack of any documented guidelines pertaining to financial support for parents as well as for service providers significantly impacted the participation of women in the labour force, which further burdened them with lower-income households. In that case, providing affordable childcare facilities to families and financial and non-financial support for providers are essential steps for any Government to encourage higher retention of women in the paid labour force.

According to the ILO Report, globally, care employment is the fastest-growing sector and the leading source of women employment. It is estimated that investments in care infrastructure would lead to generate around 475 million jobs by 2030, providing an enabling environment for bringing women into the workforce. Hence, investment in the care economy that facilitates women's prospects for entering job markets, has multi-dimensional dynamics for women empowerment. Be it gender equality, shared parental responsibility, decision-making, allocation of intra-household resources, economic security, enforced checks on domestic violence. Further, needless to mention, women tend to reinvest their earnings, and in particular, can take independent decisions to spend on nutrition, education, healthcare and well-being of their children.

7. Pioneering Initiatives

Despite the recognized fact that the care economy has immense potential for economic growth and well-being for the respective countries, globally, it is the most neglected sector, with very few exceptions to follow. While facilitating the positive approach towards gender equality and human development, emphasis on care economy in the South Asian region should be prioritized for an inclusive and equitable world.

In recognition that focusing on a well-developed care economy has a positive impact on working mothers and young girls to enter into the labour market, world-wide best practices in the care economy can be replicated in South Asian countries to address the gender gaps in labour force participation.

Likewise, while considering the difficulties faced by working women, India's Palna—a day care creche facility, provides a safe and secure place for children of working mothers. This scheme provides day care facilities for children in the age group from six months to six years old. Under this scheme, financial assistance is being provided to establish creches at Anganwadi centres, thereby supporting nutritional, health and cognitive development of the child, which would further enable more women to participate in paid employment.

The Government of India has recognized 'Mobile Creches' as a technical resource in early childhood care. Mobile Creches in collaboration with the estate developers, contractors and other NGO service providers offer a wide range of care services, that comprises health, nutrition, early learning and care for newly born to twelve years of children residing in construction sites. This organization works for the right of the marginalized children to early childhood development, by establishing day care centres within workplace settlements and urban slums. To address the basic needs of the children at the sites, capacity building programmes for the primary caregivers are an added advantage for the working mothers.

SEWA, through its 'Sangini' childcare cooperative, is a pioneer institution in catering to the childcare needs of women working in informal sectors. As many as around 3639 children of SEWA workers

have been taken care of by Sangini with a nominal fee, and the rest of the expenses are being shared with community contributors, donor grants and government subsidies.

Similarly, Armenia's family-friendly policies and Argentina's gender responsive social protection policies are helping women to balance their work and family responsibilities. In school feeding programmes in Jordan, women are formally employed in school meal preparation. Subsidized child care facilities were introduced in 1997, which had a significant impact on female labour force participation and economic growth. Uruguay's National Integrated Care System (NICS) was introduced in 2015 to address gender inequalities in caregiving responsibilities. It includes wide range of public care services, like care services for children under three years old, in public institutions like workplaces, universities, and community spaces; care services for elderly people and people with disabilities supported by personal assistance, tele assistance and day-care and long-term institutions; and professionalization of care work through training programmes.

In Australia, the Child Care Subsidy (CCS) scheme is offered by the Government to assist families with child care expenses for day care and after-school care services. The subsidies for care services are allocated towards approved service providers like home care, residential aged care and flexibility care centres. In 1997, Quebec introduced access to low-cost and high-quality child-care services for all families, regardless of their income. As of February 2025, the Federal Government has created or funded as many as 150,000 new child care spaces for only \$10-a-day. Some of these global initiatives or experiments dedicated to evidence-based child care services solutions share a common goal, i.e to bring women into the workforce and to empower them by sharing their unrecognized, unpaid care work.

However, in order to facilitate women's participation in the labour market and support women to initiate entrepreneurial ventures, India's policy initiatives have been reflective on the ground level.

8. India's Inclusive Approach - Right Track for Women-led Development

The Government of India has taken various steps to ensure women empowerment through their social, educational, economic and political uplifting through various welfare schemes and flagship programmes. In pursuance to promote women empowerment through emphasis on budding women entrepreneurs, India, during its G20 Presidency, has included women empowerment and women-led development in the agenda through focus on education, women's entrepreneurship by skilling, and strong partnership for promoting grassroots women's leadership through financial and digital inclusion.

8.1 Empowerment through Education

With emphasis on India's model, the women-led development strategy is now being encouraged to strengthen their commitment towards prioritizing girls' education, their participation in science and technology, engineering and maths (STEM) education, as an enabling factor for equal workforce labour participation. India's National Education Policy (NEP) 2020 has also heralded a new era in India's efforts to ensure quality education by providing the opportunities for building the human capital formation, as well as the challenges that India needs to overcome. The NEP, 2020 aims to provide holistic, all-round development, multi-disciplinary and skill acquisition by youth, including girls, in an inclusive, equitable, accessible and multilingual set-up. Women scientists are leading the space missions because around 43 per cent of graduates in STEM courses are women. A large number of women are playing a crucial role by breaking the gender ceiling in business enterprises, in the field of medicine and the armed forces.

However, there has been a socially perceptible change in India, where more and more girls are going for higher education and also pursuing in STEM education. With the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines. Therefore, a skilled women workforce, having sound knowledge of mathematics, computer science, and data science, in

conjunction with multi-disciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. There has been consistent improvement in the enrolment of female students in STEM courses, as per the AISHE Report, the number of female students enrolled in STEM courses has reached more than four million, i.e. 42.57 per cent of total STEM enrolment in 2020-21.

The most outstanding scheme for girl child - Beti Bachao, Beti Padhao, (BBBP) was launched in 2015, a tri-ministerial endeavor of the Ministry of Women and Child Development, Health and Family Welfare and Human Resource Development to address the challenges of declining trends in child sex-ratio, i.e. to value the birth of a girl child. The BBBP scheme mainly focused on the protection of the girl child and enabled her with quality education, by dealing with issues related to gender disparities in school enrolment. A game-changing environment, where every girl child lives with dignity, initiatives like girl-friendly schools with separate toilets for them have significantly impacted the school attendance.

8.2 Digital and Financial Inclusion for Entrepreneurship

At a jointly organized event by the Permanent Mission of India and the W20 recognized the role of ICT as the potential enabler to bridge the digital gender divide. The Pradhan Mantri Gramin Digital Saksharta Abhiyan, under the Digital India programme, a special drive of digital literacy for rural people, including women and girls, is underway. More than 50 per cent are being trained in operating digital devices like the internet and smartphones to equip them to cope with growing online economy. With the advent of digital technologies, women entrepreneurs and SHGs have become frontrunners in using the GEM portal and e-commerce to expand their business enterprises. In order to encourage women entrepreneurs and women SHGs from the informal sectors a 'Womaniya' initiative was launched to facilitate the sale of their products directly to Government buyers on the GEM portal. Over 1.44 lakh udyam, verified women MSE known as Womaniya, have been registered as the entrepreneurs and service providers on the GEM portal and they have successfully fulfilled the 14 lakh orders pertaining to generic product

categories viz. handicrafts and handlooms, jute/coir and bamboo products, organic foods, spices and office furnishings.

The setting up of girl-friendly schools, women's industrial training institutes, and skill training institutes under the Skill India Mission are some of the recent initiatives of the Government of India to improve women's active participation in the labour force. The Digital India campaign also targets to promote digital classrooms, e-libraries, e-learning platforms, e-PG Pathshala, and digital literacy among students, teachers and other stakeholders to improve the quality of education in accordance with the demands of the 21st century. India has also prioritized women's digital financial inclusion through leveraging digital technologies for Digital Public Infrastructure, as a global public good, like JAM or Jan Dhan-Adhaar-Mobile platform, Unified Payment Interface and Direct Benefit Transfer schemes to accelerate delivery of welfare schemes. JAM is one of the key components of the financial inclusion, as it facilitates the transfer of payments or subsidies directly to the bank account of women beneficiaries, devoid of any leakages and clutches of middlemen.

8.3 Economic and Social Empowerment

With schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri MUDRA Yojana (PMMY) and Startup India, the biggest financial initiatives of India in the world have been demonstrating India's commitment towards its pioneering initiative of women-led development. In fact, these schemes have been instrumental in increasing their economic power and their involvement in effective household decision-making. Increased access to banking services in the country through PMJDY has led to gender parity, as 56 per cent of women are Jan Dhan Account holders. The PMJDY has a national coverage of almost 54.58 crores beneficiaries, out of which 55.7 per cent are women beneficiaries.

Under PM MUDRA Yojana, an entrepreneurship promoting scheme, as much as 70 per cent of the loans have been given to women-owned and operated business enterprises that facilitate easy collateral-free microcredit of upto Rs 10 lakh to non-corporate, non-farm small and micro entrepreneurs. Thus, women are setting up startups to earn their

own livelihoods and simultaneously providing jobs to other women. This hassle-free credit scheme has so far benefited a large number of marginalized sections of the society, including a number of rural women, who had no assets in their name. Within a span of ten years, the scheme has disbursed over Rs 33.5 lakh crore through more than Rs. 52 crore collateral-free loans to empower the common citizens of the country through entrepreneurship. The Mudra Yojana scheme is an eye-opener for the world, particularly the South Asian countries, as it is promoting financial inclusion, women empowerment and economic development of the country.

Further, Pradhan Mantri Awas Yojana (PMAY) a flagship programme of Government of India being implemented by Ministry of Housing and Urban Affairs (MoHUA) under which houses are registered in the names of women is now reflected in their self-reliant outlook towards economic empowerment, i.e. marching towards AtmaNirbhar Bharat.

In order to promote entrepreneurship among women and others at the grass root level, there is also an important flagship programme, the Stand-Up India scheme, though launched in 2016, which was later extended up to 2025. Under this scheme, India has achieved the milestone by providing loans to around 1.8 lakh women along with SC/ST entrepreneurs, amounting to over Rs 40,600 crore, during the past seven years for Greenfield enterprises in the manufacturing, services or trading sector and agricultural allied activities. According to the FAO estimates, globally, 43 per cent of women make up the agricultural workforce, while 60 per cent of women farmers are in the least developed countries. Further, women, while being custodians of natural resources, also play decisive roles in the rural and urban agricultural economies. Women's contribution in enhancing food security through their labour-intensive work for improving agricultural productivity paves the way for alleviating poverty and hunger. In India, more than 75 per cent of rural women workers are engaged in the agricultural sector.

In general, despite being small-scale farmers, it is women who are the main producers of food and allied food products. But women farmers are quite vulnerable, owing to issues related to land ownership rights, crop-management, limited access to resources, credit, viable smart new

technologies for the mitigation of ill effects of climate change. Above all, they are already burdened with unrecognized domestic and care responsibilities. In view of this, there is a greater need to upskill them with modern and scientific agricultural technologies which enhance their efficiency in becoming agripreneurs. Currently, concerted efforts are underway to engage more women in agricultural sectors through imparting the latest technical trainings in agriculture and allied sectors to create sustainable livelihoods for women farmers. Under the Deendayal Antodaya Yojana - National Rural Livelihoods Mission, (DAY-NRLM) - a scheme, Mahila Kisan Sashaktikaran Pariyojana has been implemented with an objective to fuel investments in enhancing women farmers' technical capabilities for increasing productivity and ensuring maximum participation of women farmers in the rural economies. With the technological developments, Climate Smart Agriculture (CSA) is also the smart thing to adopt for food and nutritional security because of their inherent labour-saving technologies to reduce the burden of stereotypical menial jobs in the agricultural sector.

In India, there are around 1.2 crore SHGs, out of which 88 per cent are being solely owned by women. These SHGs are playing a crucial role in the transformation of the villages by taking core activities like financial inclusion, livelihood diversification and skill development. Apart from being small entrepreneurs, women are facilitating as the community resource person of Bank Sakhi, Krishi Sakhi and Pashu Sakhi in the development of the villages. It is also envisioned in the current Budget of 2023-24, that SHGs should be empowered to make them unicorns in the field of startups. The core dictum of trust, discipline and timely repayment of SHGs has a positive effect on women's economic, social, and political empowerment through their direct handling of cash, which significantly increases their chances in decision-making with respect to their children's wellbeing, better education, etc. In rural areas, while moving ahead collectively in terms of the next level of entrepreneurship, women SHGs are venturing for asset ownership and livelihood diversification through skill development. The SHG-Bank Linkage Project is also being promoted through the Government and NGOs; this has become the world's leading microfinance project.

9. Way Forward

Across the South Asian region, as stated, women are doing more unpaid care and domestic work than men. Respective Governments in the region can initiate a wide range of measures to recognize, reduce and redistribute unpaid care work, including investments in basic care infrastructure. Adoption of well-designed family-friendly policies is crucial in enhancing female labour force participation rate through their participation in paid work that guarantees women's income security.

In a true sense, young girls and women have the desire to work, the ability to work, and are seeking positive interventions for better and safer working opportunities. In that context, access to social protection policies is crucial for women in tackling both social as well as economic issues. Various social protection policies that include family and child allowances and old-age pensions deliver positive impacts on children and women's nutrition, health and educational outcomes. Further, basic needs like provision of safe drinking water, sanitation, healthcare services, care services for children, elderly and disabled can reduce women's drudgery of unpaid and domestic work. In reality, the countries in the region are committed to the notion that women and young girls face several common challenges and can benefit substantially from each other's experiences, and best practices in formulating care policies.

The role of the Government in care infrastructure is crucial for women's empowerment, especially in South Asian countries, where gender disparities in labour participation, unpaid care work, and access to social support systems remain significant. More transformative efforts must be made towards regional cooperation and collaboration of various agencies to ensure that care infrastructure supports women's economic participation, social well-being and overall empowerment.

By investing in childcare, healthcare, family friendly social protection policies, South Asian Governments can create an enabling environment where women can fully participate in economic and social life. While strengthening their commitment towards the goal of women's empowerment, respective Governments must ensure that policies are

inclusive, well-funded and implemented effectively to reduce gender inequalities and support women's overall development. Restructuring the existing narrative of female labour force participation with an emphasis on women-led development, as advocated by India, is crucial for ensuring equitable participation of women in national building in their respective countries.

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