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ANNEX II

to the Commission Implementing Decision on the financing of the annual action plan in favour of India for 2023

Action Document for WeEmpower India

ANNUAL PLAN

This document constitutes the annual work programme within the meaning of Article 110(2) of the Financial Regulation, and an action plan within the meaning of Article 23(2) of the NDICI-Global Europe Regulation.

1 SYNOPSIS

1.1 Action Summary Table

1. Title OPSYS business reference Basic Act	WeEmpower India OPSYS number: ACT-62220 Financed under the Neighbourhood, Development and International Cooperation Instrument (NDICI-Global Europe)
2. Team Europe Initiative	No
3. Zone benefiting from the action	The action shall be carried out in India
4. Programming document	Regional Multiannual Indicative Programme (RMIP) for Asia and the Pacific 2021-2027 ¹
5. Link with relevant MIP(s) objectives / expected results	Relevant specific objectives and expected results from the RMIP 2021-2027: Priority area 2: Pursuing EU Interests with Key Partners SO 3 – Promote good governance and reduce inequalities. ER 1: Effective implementation of the EU-India Roadmap 2025 and progress on implementation of the EU-India connectivity and sectoral partnerships ER 3: More inclusive and participatory decision-making processes of civil society, particularly of underprivileged groups, leading to poverty reduction and social inclusion
PRIORITY AREAS AND SECTOR INFORMATION	
6. Priority Area(s), sectors	151 (Government and Civil Society – general) 160 (Other Social Infrastructures and Services) 250 (Business and Other Services)
7. Sustainable Development Goals (SDGs)	Main SDG: SDG 5 - Achieve gender equality and empower all women and girls

¹ C(2021) 9251 of 15.12.2021.

	Other significant SDGs: SDG 8 – Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all SDG 10 - Reduce inequality within and among countries SDG 17 – Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development			
8 a) DAC code(s)	15170 - Women's rights organisations and movements, and government institutions			
8 b) Main Delivery Channel	UN entities – 41100			
9. Targets	<input type="checkbox"/> Migration <input type="checkbox"/> Climate <input checked="" type="checkbox"/> Social inclusion and Human Development <input checked="" type="checkbox"/> Gender <input type="checkbox"/> Biodiversity <input type="checkbox"/> Education <input checked="" type="checkbox"/> Human Rights, Democracy and Governance			
10. Markers (from DAC form)	General policy objective @	Not targeted	Significant objective	Principal objective
	Participation development/good governance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Aid to environment @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Gender equality and women’s and girl’s empowerment	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Reproductive, maternal, new-born and child health	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Disaster Risk Reduction @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Inclusion of persons with Disabilities @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Nutrition @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	RIO Convention markers	Not targeted	Significant objective	Principal objective
	Biological diversity @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Combat desertification @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Climate change mitigation @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Climate change adaptation @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	11. Internal markers and Tags:	Policy objectives	Not targeted	Significant objective
Digitalisation @		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
digital connectivity		YES <input type="checkbox"/>	NO <input checked="" type="checkbox"/>	/
digital governance		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
digital entrepreneurship	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
digital skills/literacy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		

	digital services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	Connectivity @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	digital connectivity	YES	NO	
	energy	<input type="checkbox"/>	<input type="checkbox"/>	
	transport	<input type="checkbox"/>	<input type="checkbox"/>	
	health	<input type="checkbox"/>	<input type="checkbox"/>	
	education and research	<input type="checkbox"/>	<input type="checkbox"/>	
	Migration @	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Reduction of Inequalities @	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Covid-19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BUDGET INFORMATION				
12. Amounts concerned	Budget line(s) (article, item): 14.020131 South and East Asia Total estimated cost: EUR 2 500 000 Total amount of EU budget contribution EUR 2 500 000 The contribution is for an amount of EUR 2 500 000 from the general budget of the European Union for 2024, subject to the availability of appropriations for the respective financial year following the adoption of the relevant annual budget, or as provided for in the system of provisional twelfths			
MANAGEMENT AND IMPLEMENTATION				
13. Type of financing	Indirect management with the entity(ies) to be selected in accordance with the criteria set out in section 4.3.1.			

1.2 Summary of the Action

Home to approximately 700 million women and girls, India – the most populated country in the world - ranks 135 among 146 nations in the 2022 World Economic Forum’s Global Gender Gap report and remains one of the lowest performers on the Economic Participation and Opportunity metric. Women’s labour force participation is currently at around 24% compared to the global average of 47.3%². According to estimates³, India could add USD 770 billion (approximately EUR 725 billion) to its annual GDP by 2025 through addressing its gender gaps. Culture, norms and beliefs continue to act as barriers to gender equality, women political participation and women’s economic empowerment.

The overall objective of this action is to advance **women’s economic empowerment** and more specifically to **enhance the enabling environment for economic and social rights for women and girls in all their diversity in India** through a three-pronged approach:

First, it will promote **increased access to safe and decent economic opportunities for women and girls in all their diversity with private sector actors**, through (i) the promotion of Women Empowerment Principles (WEPs), (ii) fostering women and girls access to jobs in high potential employment sectors (e.g. clean energy, STEM⁴), (iii) support to women entrepreneurs (e.g. networking, digital skilling, matchmaking with financial institutions/investors) to address barriers to access to markets and finance (e.g. gender lens investment), and (iv)

² World Bank. Labor force participation rate, female (% of female population ages 15+)- <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

³ The power of Parity: advancing women’s equality in Asia Pacific-Focus: India, McKinsey&Company, May 2018.

⁴ Science, Technology, Engineering and Mathematics.

partnering with the textile industry in Tamil Nadu with key EU brands to address gender based violence and harassment in the production clusters. It responds to the urgent issue of addressing women's declining labour force participation while at the same time focussing on sectors that are strategic to India and have high growth (clean energy, digital) and export (textile) potentials.

Second, the action intends to **foster a dialogue with institutional stakeholders** both at central and local levels with a view to supporting gender responsive policies and decision-making processes including through **strengthened statistical capacity** (filling SDG5-related data gaps and improving their utilisation), a necessary dimension to guide long-term domestic stakeholders' strategies and to bring about sustainable changes.

Third, the action intends to **foster a more collective agenda-setting approach with partners** (government stakeholders, Civil Society Organisations (CSOs), private sector, EU Financial Institutions and Member States) to facilitate information sharing, **build synergies and alliances for gender action and support efforts to shift gender norms in areas relevant to the broader EU-India strategic partnership agenda** (e.g. all **Global Gateway clusters**: clean energy and climate, sustainable urbanisation, digitalisation, research and innovation). A **Team Europe approach** will be embedded in the action's governance mechanisms to bring together a variety of relevant and complementary EU players especially in policy dialogue, monitoring and review as well as strategic communication and public diplomacy.

This **gender transformative action** builds on a previously implemented regional programme, and is in line with the Specific Objective 3 of the Regional multi-annual indicative programme (MIP) 2021-2027, namely "Promote good governance and reduce inequalities", as well as with the **EU-India Roadmap 2025**⁵, and the **Country Level Implementation Plan (CLIP) of the EU Gender Action Plan**⁶. It also builds on and feeds into **Global Gateway priority areas** where **private sector** engagement is critical in **leveraging investments for a transformational impact**. The focus of the project on women's access to decent and safe employment including in supply chains is in line with the EU 2022 Decent Work Communication⁷ and complements the proposed Directive by the European Commission on corporate sustainability due diligence⁸. The Directive emphasises the need for companies to ensure sustainable and responsible corporate behaviour across supply chains including considering the impact of global activities on human rights and gender.

This action aims at strengthening the EU's Global Gateway Strategy⁹ and initiatives in India in terms of gender equality as it will be implemented in **close coordination and complementarity with other EU-funded or Global Gateway initiatives and investments in India in a Team Europe approach**, such as Sustainable Finance, Renewable Energy, Sustainable Urbanisation, Digital, as well as trade and civil society projects¹⁰. The action contributes to the Agenda 2030 for Sustainable Development and the Sustainable Development Goals (SDGs) particularly on Gender Equality (Goal 5), Decent Work and Economic Growth (Goal 8), Reduced Inequalities (Goal 10), and Partnerships for the Goals (Goal 17). The proposed project is also aligned with a series of international legal and policy frameworks, such as Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Declaration and Platform for Action, and the gender-responsive implementation of the 2030 Agenda.

⁵ <https://www.consilium.europa.eu/media/45026/eu-india-roadmap-2025.pdf>

⁶ https://international-partnerships.ec.europa.eu/system/files/2021-01/join-2020-17-final_en.pdf

⁷ <https://ec.europa.eu/social/BlobServlet?docId=25260&langId=en>

⁸ https://commission.europa.eu/business-economy-euro/doing-business-eu/corporate-sustainability-due-diligence_en

⁹ https://www.eeas.europa.eu/delegations/india/global-gateway-and-eu-india-connectivity-partnership_en?s=167

¹⁰ The action will have strong synergy with the Green Transformation action (AAP 2023) for what concerns access to finance for women entrepreneurs as well as certain areas of cooperation under the AAP 2022 and EU's funded intervention with civil society organisations (CSOs). It will also feed in/support/complement numerous sector policy dialogues (e.g. clean energy and climate, digitalisation, human rights dialogue).

2 RATIONALE

2.1 Context

India is recognised as the fastest growing major world economy and plays a critical role in determining the success of the SDGs globally. India's strong economic growth over the past decade has supported development and modernisation. However, the country continues to face challenges in reducing poverty and promoting social justice and equality, and these challenges impact heavily on poor and vulnerable groups, among others on women and girls.

The principle of Gender Equality (GE) is enshrined in the Indian Constitution in its Preamble, as well as in the Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. The National Policy for the Empowerment of Women was formulated in 2001. The goal of this Policy is to bring about the advancement, development and empowerment of women. In 2016, the Union Government of India unveiled the Draft National Policy for Women aimed at “re-scripting” women’s empowerment by following a “socially inclusive, rights-based approach”¹¹. It was released by the Ministry of Women and Child Development (MWCD). However this policy is yet to be adopted by the parliament.

Numerous laws protect women’s rights, such as the Dowry Prohibition Act (1961), the Equal Remuneration Act (1987), the Pre-Natal Diagnostic Techniques (Regulation and Misuse) Act (1994) and the Protection of Women from Domestic Violence Act (2005). More recently, the Companies Act 2013 mandates every listed company and public company with a paid-up share capital of over 1 Billion Rupees (approximately EUR 11 million) or a turnover of at least 3 Billion (approximately EUR 34 million) to appoint at least one woman director. The Sexual Harassment of Women at the Workplace (Prevention, Prohibition and Redressal) Act, 2013 mandates companies with 10 employees or more to have mechanisms in place to address instances of sexual harassment at the workplace. The World Bank 2022 Women, Business and the Law index, acknowledges the relatively good performance of India’s regulatory business framework with a score of 74.4 out of 100. When it comes to constraints on freedom of movement, laws affecting women’s decisions to work, and constraints related to marriage, India is considered to be performing very well. However, when it comes to laws affecting women's pay, laws affecting women's work after having children, constraints on women starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension, India could consider reforms to improve legal equality for women. The promotion of women’s and girls’ human rights is also reflected in India’s institutional setup with a Ministry of Women and Child Development and a National Commission for Women (NCW). India has also ratified important international conventions for the protection of women’s and girls’ human rights, such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

Thanks to a strong women empowerment movement led by academia, lawyers, entrepreneurs and politicians, improvements have been made in the legal, constitutional and policy framework for gender equality, inclusive development and affirmative actions. In recent years, the Government of India has emphasised, in particular through its G20 Presidency, that India is transitioning from women’s development to **‘women-led development’**. In this vision, women are architects of India’s progress and modernisation. The shift reflects a change in mindset from seeing women as passive recipients of development programmes to active participants and leaders in the development process. Recognising the important role that women can play in driving sustainable and equitable development, the notion of women-led development emphasises the achievement of women with equal opportunities, decision-making power, and control over resources¹². In line with this, the Government has put in place and implements multi-sectoral schemes aimed at empowering India’s women and girls. A women-led development is also a key dimension of this year India G20’s presidency.

Despite domestic laws in place and dedicated government programmes and policies to protect and advance women's and girl’s rights and opportunities, challenges in terms of resources and capacity as well as enduring socio-cultural and patriarchal norms make regulations and government initiatives challenging to implement. As a result India continues to display poor performance in Gender Equality and Women Empowerment indicators.

¹¹ <https://pldindia.org/wp-content/uploads/2019/05/bi-monthly-newsletter-vol.-9-issue-3-may-june-2016.pdf>

¹² <https://www.smsfoundation.org/shift-from-womens-development-to-women-led-development-in-india/>

India ranks 135 among 146 nations in the 2022 World Economic Forum's Global Gender Gap report. Not only women political representation is low - as of February 2021, only 14.4 percent of seats in parliament were held by women¹³, but also **women's Labour Force Participation (LFP) has seen a declining trend over the past 20 years**. As such, women's LFP has not matched India's increase in economic growth. Recent (2022) estimates puts it at 24% compared to the global average of 47.3%¹⁴.

There are several reasons in particular that could explain this phenomenon:

- India lacking sufficient jobs that are appropriate and accessible for women.
- Inadequate education, skills and capacities.
- Safety concerns, with more women migrating to urban areas, and unsafe public, private, digital, and work places.
- Patriarchal social norms: low support in society for working women, arising from patriarchal structures, dictating that women prioritise responsibilities over professional aspirations.
- Traditional expectations of women to shoulder family care burden.
- Women from scheduled tribes and castes start working at an early age because of the urgency to earn.
- The impact of COVID-19 which has worsened many of these existing conditions.
- Women dropping out of the workforce as household incomes rise because they can afford to (no longer having to do manual labor).
- Women remaining longer now in the education system.
- Women doing a lot of unpaid work – running a household, or planting and harvesting on a family farm – that doesn't get counted.

It is also important to recall that out of the population of working women, more than 90 percent work in the informal sector as self-employed or casual workers (predominantly in agricultural and construction sectors). This means that they face increased exploitation, poor working conditions, lack of mobility, and higher risk of violence. This discourages women from entering the workforce.

The UN Women's regional flagship programme, Promoting Economic Empowerment of Women at Work in Asia – WeEmpower Asia (WEA) 2019-2022, with support from the EU, focused on fostering the WEPs and promoting women's entrepreneurship in a more holistic approach to increasing the number of women who lead and participate in business in the Asia Pacific region. WEA recognised the potential of the private sector in creating decent employment and entrepreneurship opportunities for women and girls and focused on three key components:

1. Creating an enabling business environment (knowledge exchange, sharing expertise, making the business case)
2. Driving gender-inclusive entrepreneurship (capable and connected women business owners and women entrepreneurs)
3. Implementing the UN's WEPs (gender-sensitive business culture and practices)

In India, thanks to WEA, the number of companies having adopted the WEPs increased from 54 to 322 in the course of the project implementation¹⁵. The programme focused on WEPs' adoption and supported their implementation through training and customised implementation guidance although more efforts are needed to support the implementation of the WEPs at scale (c.f. lessons learnt). In addition, over 2000 micro, small and medium women entrepreneurs were supported towards increasing their access to finance, markets, and networks (through training, matchmaking and mentorship). Through this work, women entrepreneurs have been able to expand their business operations within and outside of the country, have identified relevant business models to apply to their business, improved their digital e-commerce skills and taken steps to become more gender-inclusive business themselves.¹⁶¹⁷

¹³ <https://data.unwomen.org/country/india>

¹⁴ World Bank. Labor force participation rate, female (% of female population ages 15+)-
<https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

¹⁵ In India, the WEPs signatories are diverse in sectors but also in size. Of a total of 358 companies currently, 46% have 1-50 employees; 28% have 51-1000 employees, 25% have 1001-50,000 employees and 1% have 50001 to 100000 employees.

¹⁶ <https://asiapacific.unwomen.org/en/digital-library/publications/2021/11/driving-womens-entrepreneurship-innovation-and-leadership-in-india#view>

¹⁷ <https://thedo.world/wearable-poetry/>

The action builds on this previous regional support for women's economic empowerment and expands, allowing for a meaningful engagement with private sector and institutional actors as well as the participation of CSOs, and improving the implementation of WEPs. The action, for what concerns access to decent and safe jobs and support to women entrepreneurship, will take a particular focus on sectors relevant to the EU's strategic engagement with India (e.g. clean energy, digital, textile), while at the same time offering opportunities for useful policy dialogue with the Government, private sector actors, international partners and CSOs in tackling gender based violence and combatting social norms and gender bias.

2.2 Problem Analysis

With the level of growth India has been experiencing over the last decades, women's participation in the labour force should be much higher than it is.

We suggest six areas of work to help improve women's labour force participation in India:

- 1) bridging the demand and supply gap of women workers in high potential sectors (i.e. STEM, clean energy);
- 2) enabling women entrepreneurs access to finance and markets;
- 3) addressing Gender Based Violence and Harassment in the textile industry, in particular in the production clusters of Tamil Nadu;
- 4) improving women's access to board and/or leadership positions within firms;
- 5) ensuring availability of gender statistics to develop policies that support women in the above areas, and to track progress on SDG 5. These are detailed below.
- 6) addressing discriminatory cultural practices, norms and beliefs;

Access to decent jobs – bridging the supply and demand gap in promising sectors (STEM, clean energy):

The number of women in India who have opted for STEM as fields of study has increased. 43 % of STEM graduates in India may be women¹⁸, the highest in the world, but **their share in STEM jobs in India is a mere 14 %**. The paucity of women in STEM is not merely due to skill inadequacy, but also a result of assigned stereotypical gender roles. At the same time 2020 alone witnessed 44 per cent increase in STEM job postings. According to the National Science Foundation, it is estimated that 80% of the jobs created in the next decade will require some form of math and science skills, and India's young workforce must adapt for this eventuality. According to recent research report 'Bridging the Skills Gap – Towards an Equal Workplace'¹⁹ nearly 62% of employers intend to hire more women in the STEM field in 2024, as compared to the previous year, and close to 38% plan to increase women's representation by 11 to 20%. In addition, STEM education enables women to perform well in a digital world, coupled with women's and girls' increased access to digital tools/technology and skills.

India has committed to achieve net-zero carbon emissions by the year 2070. This is projected to create over 50 million new jobs. India has set an ambitious target of achieving 500 GW of Renewable Energy (RE) capacity by 2030, of which more than 100 GW of installed RE capacity has already been achieved. Yet, women account for an estimated 11% of the workforce in the RE sector, which is significantly less than the global average of 32%. Two contributing factors are: on the one hand, underrepresentation/translation of women's STEM education to jobs contributes to the imbalance in the clean energy industry; on the other hand, **social barriers** to women working in jobs that require them to travel extensively (many times alone and in remote rural areas), climb on to roofs, move, and fix heavy objects, etc., prevent them from accessing such opportunities. On the supply side, women are likely to miss this employment opportunity if their required skills, capital, and networks are not built today.

It is critical to work with higher education institutes in STEM areas including clean energy so that women and girls could be linked with job opportunities, receive employability skills' trainings and be linked with existing skilling opportunities in STEM including clean energy sector. Mobilising the family and community members of women and girls is also critical to address social barriers. Private sector companies engaged in STEM/RE fields need to take proactive steps in hiring more women in roles befitting their STEM education, as well as leadership

¹⁸ Women in STEM: The growing numbers, challenges and whether it translates into jobs (theprint.in)

¹⁹ NTT DATA and NLB Services

and decision-making roles where they can influence company policies and practices regarding decent conditions of employment of women in these sectors, as well as engaging with more women-led businesses through their procurement policies. This will draw more women owned businesses into the private sector, increase their financial viability and open up more jobs for other women as their businesses grow.

Enabling women entrepreneurs access to finance and markets:

Women make up 13.7 % of all entrepreneurs in India and own 20.3 % of micro, small and medium enterprises (MSMEs) out of a total of 58.5 million enterprises²⁰. An International Monetary Fund (IMF) study²¹ showed that increasing women entrepreneurs access to formal credit results in higher female entrepreneurship and employment, and combining gender-targeted financial inclusion policies with policies that lower constraints on formal sector employment **could boost India's output by 6.8 percent.**

Evidence from the International Finance Corporation (IFC) also shows that women-led firms are more likely to have sound management practices in place and are **more willing to introduce new products and innovative solutions**, particularly in developing economies²². Most government-led skill and entrepreneurship programmes for women focus largely on facilitating the entry of micro and/or smaller enterprises and less on the expansion through access to finance, market linkages and business mentoring for the 'missing-middle women entrepreneurs.' It is these women owned businesses that can have a ripple effect on many more women and girls in their value chains^{23,24,25} and also of employment of women and girls as their businesses grow. However, according to an IFC report (2022), out of 15 million women owned MSMEs in India **only 10% are served by formal financial institutions**²⁶. In addition, women entrepreneurs have low levels of information on government schemes for access to finance. A 2018 IFC study pointed out that women entrepreneurs in India grapple with differentiated challenges which are largely nonfinancial in nature, such as limited financial literacy and product knowledge. Further, women's lack of access to movable and immovable property as collateral. As there is little market data available on default rates, banks often use traditional credit scoring models – relying on credit history and collateral – to assess creditworthiness. This poses challenges for many women who simply do not have access to collateral or adequate credit history. 80% of banks identified challenges in establishing creditworthiness of women owned businesses. Banks also view women-owned enterprises as higher-risk in the absence of collateral to secure loans. Various fintech houses are developing alternative risk assessment mechanisms that allow financial institutions to assess the creditworthiness of women who lack sufficient credit history.

Another significant challenge preventing women entrepreneurs from starting and expanding resilient businesses is the limited access to markets. Knowledge, networks, and access to markets for women entrepreneurs means greater access to suppliers, producers and buyers for their products and services, in turn creating more potential employment opportunities for women in their own value-chains. Market access is the key to progress for women entrepreneurs, as it allows them to build more viable and sustainable businesses and increase their sales and incomes. This helps them to demonstrate their market potential and strengthen their business case to gain access to much-needed finance from investors to achieve economies of scale. Women entrepreneurs find it difficult to navigate government opportunities as well as corporate value chains. **Strengthening women entrepreneurs' skills and networks to access markets**, especially e-markets and access to more formalised procurement markets, which often are an entry-point to larger international value-chains, form crucial components of efforts to promote women's entrepreneurship and increase prospects for women employment.

²⁰ Forbes India (November 2021) <https://www.forbesindia.com/article/news-by-numbers/women-make-up-for-1376-percent-of-entrepreneurs-in-india-own-2037-percent-of-msmes/71731/1>

²¹ <https://www.imf.org/en/Publications/WP/Issues/2018/09/28/Closing-Gender-Gaps-in-India-Does-Increasing-Womens-Access-to-Finance-Help-46251>

²² IFC. 2020. Financial Inclusion for Women-Owned MSMEs in India, 60-64

²³ UN Women (2020). Review and Analysis of Women's Economic Empowerment Policies and Programmes in India.

²⁴ <https://sirohi.org/pages/people-of-sirohi>

²⁵ IFC study, pages 37, 58, 60 and 63: <https://www.ifc.org/content/dam/ifc/doc/mgrt/opportunities-and-constraints-of-wvses-in-india.pdf>

²⁶ <https://www.ifc.org/content/dam/ifc/doc/mgrt/opportunities-and-constraints-of-wvses-in-india.pdf>

Addressing Gender Based Violence and Harassment in the textile industry:

Violence against women and girls brings huge economic costs to any society. Research indicates that the cost of violence against women could amount to around 2 per cent of the global gross domestic product (GDP). Female Labour Force Participation in India is constrained by unsafe public, private, digital, and work places.

The Indian textiles and apparel industry contributes over 2 per cent to the country's GDP and is the second largest employment provider in India after agriculture, providing direct employment to 45 million people and 100 million people in allied industries. As regards trade, the share of textile, apparel and handicrafts in India's total exports was 11.4% in 2020-21. Within this industry, the Ready Made Garment exports is set to grow at 12-13% (compound annual growth rate) and surpass EUR 28 billion by 2027. India is the 3rd largest exporter of textiles and apparel in the world, with USA as its top destination (27%), followed by the EU (18%). A study by Fair Wear Foundation in 2013 found that approximately 60 per cent of surveyed Indian and Bangladeshi garment factory workers are estimated to have experienced "some type of harassment at work, verbal abuse or physical abuse". A global poll carried out by Care International as part of their campaign #ThisIsNotWorking found that significant numbers of men believe that it is acceptable to sexually harass and abuse women at work (CARE, 2018). Aggravated by the rape and killing of a 20-year-old Dalit garment worker at H&M supplier Natchi Apparels by her supervisor in January 2021, H&M recognised the need to create an industry-wide coalition/platform comprising of brands, manufacturers, suppliers, government, civil society, trade unions, workers, with a view to support actions at every level towards response and prevention of any form of violence against women and girls in the textile and apparel industry, including in the hosting communities.

Ensuring availability of gender statistics to develop policies that support women in the above areas, and to track progress on SDG 5:

Understanding how trends can impede or enable progress towards gender equality and sustainable development is vital for effective policy and dedicated schemes development and ultimately for SDG implementation. However, availability of robust gender statistics is critical to track progress on SDG 5. As of December 2020, only 44.3% of indicators needed to monitor the SDGs from a gender perspective were available in India, with gaps in key areas, in particular: unpaid care and domestic work, key labour market indicators, such as the gender pay gap, and information and communications technology skills. In addition, many areas – such as gender and poverty, physical and sexual harassment, women's access to assets (including land), and gender / environment – lack comparable methodologies for regular monitoring. The Government produces an annual report of sex disaggregated data each year, called 'Women and Men' but such data are not fully analysed and used to inform the work on gender equality and women empowerment. Niti Aayog²⁷ is planning to release in 2023 a National Gender Index. This development offers opportunities to engage the GoI on a structure dialogue regarding gender data and statistics, not only with a view of strengthening the data collection and analytical capacities of government stakeholders at central/state levels but also with a view of identifying areas of engagement to address data gaps.

Improving women's access to board and/or leadership positions within firms:

A UN Women study about women's leadership in the private sector found that while boards have responded to the Indian legislative mandate of appointing one independent woman director, the law has not provided an impetus to corporates to improve gender representation beyond the legal mandate.

A Harvard Business Review study²⁸ showed that India's 2013 Companies Act was successful in significantly enlarging the pool of distinct women serving as directors and found that most boards fulfilled the quota by appointing female directors who were independent, rather than insiders — 70.4% of women appointed to previously all-male boards were classified as independent. Yet, while these newly appointed female directors in Indian boards were also considerably more educated and more likely to have political experience than their male counterparts, they were also **less likely to be appointed to key board committees such as compensation or nomination committees**. It also noted the problem of filling women quota positions with 'buffers' i.e. women that are associated with the men of the company, often being appointed non-meritocratically and merely acting as echo chambers of the men's opinions instead of being a voice for women.

²⁷ NITI Aayog (abbreviation for National Institution for Transforming India) serves as the apex public policy think tank of the Government of India, and the nodal agency tasked with catalysing economic development, and fostering States participation in development and policy planning. It was established in 2015 to replace the [Planning Commission](#).

²⁸ <https://hbr.org/2021/02/what-happened-when-india-mandated-gender-diversity-on-boards>

Most large companies have an average of 2 women on boards, fewer women occupy executive director positions (53 in 2020-21) and even lesser number of women promoter-directors (18 in 2020-21). Independent Directors are appointed in a non-executive capacity and do not have any material relationship (pecuniary or otherwise) with the company. They often do not participate in the functioning and management of the company. A rise in the number of women in independent director positions without an increase of women in executive director positions indicates unwillingness or failure of corporates to create a gender-sensitive culture of growth within. The UN Women study pointed out that, contrary to the perception around lack of qualified women for board positions, there are five times more women directors available than required as per existing mandate. However, there is a mismatch between the requirements and available expertise. It is noted that the process of appointment of women to corporate boards remains informal and limited within male-dominated networks, with women lacking visibility in the process of appointments, partly because of difficulty in networking. Moreover, several respondents noted the presence of casual sexism, prejudice, bias and/or apathy towards concerns of gender equality in corporate institutions. Furthermore, difficulty to maintain a life-spanning career, or breaks in early stages of career due to family responsibilities, was also noted as a factor which puts women at a disadvantage in terms of seniority/experience during the hiring process. Once on boards, 42% women directors referred to various instances of feeling discriminated or treated differently for their gender. Diversity at management/board level in corporates is seen as a critical enabling factor for women and girls to join the workforce.

Addressing discriminatory cultural practices, norms and beliefs:

Patriarchal values and adverse social norms that discriminate against women remain pervasive. Women are expected to be primary care givers, and when in jobs, in certain kinds of jobs such as nursing, teaching etc., which again have care connotations, in labour intensive sectors that are low paying such as textiles, as well as in services sector that were hard hit by the pandemic. In India, women carry out ten times more unpaid care work than men - a much higher ratio than the global average of three times. That limits their prospects for participation in social, economic, political and leisure activities. The outbreak of COVID has only exacerbated this situation, and its impact on women's participation in the formal economy is clear. The underlying gender norms that see men as the "breadwinners" and women as "caregivers" leaves women entrepreneurs with little to no time to build or adapt their businesses. There is an increased recognition by employers of the domestic care burden on female employees resulting into work from home, flexible working hours and child care facilities.

27% of respondents in a UN Women study believed that women are held to higher standards of exception and have a low margin of error. Another research by ILO states that women encounter many barriers to advancement into corporate leadership positions, and these barriers include gender-based discrimination as well as unconscious gender bias. While gender equality and women empowerment as a critical area of engagement to guide sustainable development is seeing traction in India across a wide range of stakeholders (government, corporate, civil society and development partners community), there is much scope for efforts to be synergised as there is no existing formal or informal platform for information sharing and collective action to be pursued. This would help tackling India's diversity and need to implement at scale.

Key stakeholders

The Ministry of Women and Child Development (MWCD), the Ministry of Corporate Affairs (MCA), the Ministry of Small, Medium and Micro Enterprises (MSME), the Ministry of Statistics and Programme Implementation (MoSPI), the Ministry of Labour, and NITI Aayog will be key institutional interlocutors including at State level to advance the work on gender data and statistics as well as pursue efforts on promoting gender equality in the corporate sector, spending of Corporate Social Responsibility (CSR) funding on women's interest and support women's entrepreneurship. The Action will engage with industry bodies and associations such as the UN Women's Business Sector Advisory Council (BSAC) members, the Confederation of Indian Industries (CII), large companies including Indian and EU companies based in India, Women Empowerment Principles signatories, European Chambers of Commerce and women entrepreneurs (in particular micro and small entrepreneurs). European and domestic Financing Institutions as well as social impact investors, gender-lens investment funds will be key interlocutors for what concerns access to finance. Finally, CSOs and think-tanks will also be strategic partners for implementation on the ground (prevention against Gender-Based Violence and Harassment (GBVH) in textile production clusters for example, and advocacy activities towards challenging gender roles and stereotypes.

3 DESCRIPTION OF THE ACTION

3.1 Objectives and Expected Outputs

The Overall Objective (Impact) of this action is to advance **women's economic empowerment in India**.

The Specific Objective (Outcome) of this action is **to enhance the enabling environment for economic and social rights for women and girls in all their diversity in India**.

The Outputs to be delivered by this action contributing to the corresponding Specific Objective are:

- 1.1 Increased access to safe and decent economic opportunities for women and girls in all their diversity;
- 1.2 Enhanced gender transformative policies and decision-making processes to improve women's access to safe and decent employment and entrepreneurship;
- 1.3 Positive gender norms that enable and increase women's participation in economic and social life promoted.

The action will leverage the significant body of knowledge, tools created, and multi-stakeholders partnerships secured under the previously implemented WeEmpower Asia and other women's economic empowerment programmes in India by a foreseen implementing partner, which shall in all likelihood be a UN entity/international organisation.

3.2 Indicative Activities

Activities relating to Output 1.1 - Increased access to safe and decent economic opportunities for women and girls in all their diversity

1.1.1 Mobilising private companies to commit and implement the **WEPs**.

This would include:

- a) providing technical support to companies on implementation of WEPs.
- b) expanding WEPs Action Dialogue Series for targeted actions by companies on addressing issues around women's equal participation in the corporate sector and leadership (e.g. wage gaps, skill gaps, gender responsive procurement), and convening them around sharing experiences/good practices as well as committing actions.

1.1.2 Enabling women's access to decent and safe **employment** opportunities in **STEM, digital and clean energy sectors** with a focus on the States of Madhya Pradesh, Odisha and Maharashtra. This would entail:

- a) assessing the challenges and documenting good practices adopted by the corporates that enabled women's participation in STEM jobs and disseminating widely;
- b) mobilising private sector companies including from the BSAC and WEPs signatories for recruiting women in STEM fields including in the digital and clean energy sectors as well as sensitising them on breaking stereotypes;
- c) strengthening employability/soft and digital skills of women from diverse socio-economic backgrounds; linking women with existing technical capacity building initiatives by corporates/government/industry associations such as the National Association of Software and Service Companies (NASSCOM);

1.1.3 Facilitating **women's access to finance**. This would entail working with stakeholders in the investment ecosystem to:

- a) assess gaps in investing capital to women-led businesses in collaboration with the relevant stakeholders;
- b) collaborate with industry initiatives and networks to influence discourse on financing for gender (e.g. GRoW network²⁹, 2X Collaborative, Bombay Stock Exchange, etc.);
- c) enable women's access to innovative financial products and services and
- d) support matchmaking between providers of financial products and women entrepreneurs for micro and small businesses targeted under the project.

²⁹ The Greening of Finance by Women (GroW) Network seeks to advance the role of and integrate women in the green and climate finance landscape. It will be supported under the action entitled Green Transformation.

- 1.1.4 Providing networking, capacity building and enterprise/business development advisory services to **micro and small high growth potential women entrepreneurs**³⁰ including in the energy/digital sectors through:
- continued partnership with the United Nations Conference on Trade and Development (UNCTAD)'s Empretec programme targeting those in **digital and clean energy** sectors;
 - facilitating women entrepreneurs' connections with government and corporate procurement opportunities as well as establish women's entrepreneurs' support and referral networks to share knowledge and expand their networks;
 - organising entrepreneurial and digital skilling trainings including on financial technology as well as access to markets;
- 1.1.5 Convening and supporting the implementation of Industry Coalition activities in the textile sector in Tamil Nadu in partnership with brands (including H&M), government, civil society, trade unions as well as industry associations to strengthen prevention and response mechanisms to gender-based violence and harassment in the production clusters.

Activities relating to Output 1.2: Enhanced **gender transformative policies and decision-making processes** to improve women's access to safe and decent employment and entrepreneurship.

- 1.2.1 Providing **technical advisory support/capacity building** on gender statistics collection and analysis to:
- NITI Aayog in order to socialise the National Gender Index³¹ and support state governments with data collection methodology.
 - Ministry of Statistics and Programme Implementation (MOSPI) through its flagship publication "Men and Women" with a view of improving data collection and utilisation, including data gaps related to socioeconomic inequality within gender inequality.
 - Ministry of Women and Child Development and strengthening capacities of relevant functionaries in usage of gender statistics for informed policy and programme decisions.
- 1.2.2 Organizing **technical policy dialogues**, events, workshops with relevant stakeholders for wider dissemination of gender statistics and analysis.
- 1.2.3 Providing **technical advisory support** for women's increased access to economic opportunities to:
- MCA** through implementing recommendations emerging from the research study on review of laws to promote gender equality in the corporate sector; advocating for adoption of the National Action Plan on Business and Human Rights (NAP); and developing an implementation plan to strengthen the focus of CSR budget spent on gender through curating dialogues with key stakeholders (e.g Centre for Responsible Business (CRB)).
 - Awareness raising and building linkages targeting the **MSME and NITI Aayog's Women's Entrepreneurship Platform**

Activities relating to Output 1.3: Positive **gender norms** promoted that enable and increase women's participation in economic and social life.

- 1.3.1 Facilitating policy dialogue between government, private sector, and civil society organisations on relevant gender equality and women's empowerment at central and/or state level;
- 1.3.2 Facilitating coordination/knowledge exchange between international, local stakeholders (private sector, CSOs) with a view to capitalise on expertise, methodologies and fundings from various organisations;
- 1.3.3 Mobilising civil society and private sector platforms/coalitions for addressing negative and harmful gender norms and challenging stereotypes including in areas of relevance to the EU strategic partnerships (e.g. climate and energy, digital, circular economy, sustainable urbanisation, trade and investment);
- 1.3.4 Promoting gender champions to promote women's economic and social rights and challenge gender stereotypes.

3.3 Mainstreaming

Environmental Protection & Climate Change

³⁰ Women entrepreneurs in high growth sectors such as clean energy and higher value activities within traditional sectors largely identified through call for applications as in WeEmpowerAsia/ through Women's Entrepreneurship Platform of NITI Aayog/other existing networks of women entrepreneurs.

³¹ Such index is expected to be launched in 2023

Outcomes of the SEA screening (relevant for strategic-level interventions)

The Strategic Environmental Assessment (SEA) screening concluded that no further action was required.

Outcomes of the EIA (Environmental Impact Assessment) screening (relevant for projects)

The EIA (Environment Impact Assessment) screening classified the action as Category C (no need for further assessment). The action will focus for some part on creating decent employment opportunities for women and girls in the renewable energy sector, thereby contributing positively to India's energy and green transition.

Outcome of the CRA (Climate Risk Assessment) screening (relevant for projects and/or specific interventions within a project)

The Climate Risk Assessment (CRA) screening concluded that this action is no or low risk (no need for further assessment).

Gender equality and empowerment of women and girls

As per the OECD Gender DAC codes identified in section 1.1, this action is labelled as G2. This implies that gender equality and women empowerment is the principal objective. The action aims at supporting the Government of India's vision of a women-led development and more specifically promote the economic and social rights of women and girls. The action is fully aligned with the Gender Action Plan III and the India CLIP. The action contributes to the Agenda 2030 for Sustainable Development and the SDGs particularly on Gender Equality (Goal 5), Decent Work and Economic Growth (Goal 8), Reduced Inequalities (Goal 10), Peace, Justice and Strong Institutions (Goal 16) and Partnerships for the Goals (Goal 17).

Human Rights

All activities will be values driven, integrating the key principles (participation, non-discrimination, accountability and transparency) of the human rights based approach. For instance, engagement with the private sector will follow the Women's Empowerment Principles. The WEPs are a set of seven principles developed by UN Women and the United Nations Global Compact, guiding how businesses and companies can promote gender equality and women's empowerment in the workplace, marketplace, and community³². WEPs Transparency and Accountability framework will be used to guide companies with a holistic set of indicators that are most likely to advance gender equality across corporate value chains aligned with existing corporate gender equality frameworks.

By tackling women economic empowerment barriers in selected sectors and states, such as Gender Based Violence, the action directly supports women and girls' rights to equal opportunities. The component on gender responsive policies and decision-making processes aims at strengthening the capacities of duty bearers to better respond to gender inequalities and women empowerment issues. The proposed project is also aligned with a series of international legal and policy frameworks, such as CEDAW, the Beijing Declaration and Platform for Action, the gender-responsive implementation of the 2030 Agenda.

Disability

As per OECD Disability DAC codes identified in section 1.1, this action is labelled as D0. This implies that the action is not targeting persons with disabilities in particular. However, all activities will be designed to ensure they are inclusive and accessible.

Reduction of inequalities

As per the Inequality Marker, the Action Document has been labelled as an I-1. The overall objective of the Action is to advance women's economic empowerment in India, and this is aimed to be done through strengthening economic and social rights for women and girls in India, including on the bottom 40 per cent/socioeconomically disadvantaged female population.

³² The principles are as follows:

1. Establish high-level corporate leadership for gender equality.
2. Treat all women and men fairly at work, respecting and supporting human rights and non-discrimination.
3. Ensure the health, safety, and well-being of all women and men workers.
4. Promote education, training, and professional development for women.
5. Implement enterprise development, supply chain, and marketing practices that empower women.
6. Promote equality through community initiatives and advocacy.
7. Measure and publicly report on progress to achieve gender equality.

Even though poverty rates have been declining over the past years in India, inequality has been rising. According to a 2017 OXFAM study, the top 10% of the Indian population holds 77% of the total national wealth. 73% of the wealth generated in 2017 went to the richest 1%, while 670 million Indians who comprise the poorest half of the population saw only a 1% increase in their wealth. With a Human Development Index (HDI) of 0,633 in 2020, it decreases to 0,475 when adjusting the HDI to inequality (IHDI).

India continues to display poor performance when looking at gender equality and women empowerment indicators. Women political representation is low - as of February 2021, only 14.4 percent of seats in parliament were held by women³³, and women's LFP has been declining over the past 20 years. In India, gender inequality runs deep and intersects with other forms of exclusion and inequalities based on caste, religion, cultural ethnicity, wealth and income, marital status, sexual identity and disability. Culture, norms and beliefs are patriarchal in nature and act as barriers to gender equality and women economic empowerment. By addressing gender inequalities, the action will also apply the 'leaving no one behind' principle to ensure that women and girls targeted by the action are not excluded on the basis of their religion, social, marital and disability status, or ethnicity, etc.

Democracy

The action is expected to empower women and girls in all their diversity from an economic and social rights perspective. This could in turn provide a stronger impetus for their more active participation in society. The action will also contribute to democracy through capacity building and awareness raising of duty bearers at various levels (central/states/local) around gender equality issues, including on gender based violence with a view to have gender inequalities better addressed. The action will work with CSOs/NGOs for what concerns addressing gender stereotypes and gender bias but also tackling gender based violence in textile production clusters for example. This will strengthen the role of civil society in GBVH prevention and response. The action will equally reinforce the capacities of the duty bearers/public authorities, through improved capacity on measuring and monitoring the impacts of Gender Equality and Women Empowerment (GEWE) measures and regulations. The Action is aligned with the EU's Action Plan on Human Rights and Democracy 2020-2024³⁴.

Conflict sensitivity, peace and resilience

Despite India's fast economic growth (6.8% GDP growth p.a. until recently), GDP per capita is only USD 2,470 (compared to China's USD 12,970). The country has also recently fallen to 132nd place out of 191 countries in the Human Development Index, in line with the global decline and mainly due to disparities in education, health and living standards across Indian states and society. India scored 0.123 in the Multi-Dimensional Poverty Index (MPI) with a headcount ratio of 27.9%, with 8.8% population reeling under severe multidimensional poverty. Although, over the last decade, India has lifted a staggering 271 million people out of multidimensional poverty, the road to inclusive and sustainable economic development not only requires strengthened democratic processes and systems in place, but also robust implementation. As gender inequality is a root cause and driver of conflict and fragility, the focus of the action on women economic empowerment will come in support of a more peaceful, inclusive and resilient society.

Disaster Risk Reduction

Women and girls are disproportionately impacted by climate change and climatic hazards induced disasters. Due to gender specific barriers and inequalities, women and girls have higher levels of vulnerability therefore they experience higher loss of lives and livelihoods during disasters and a longer recovery time. Women's self-employment in India is to a large extent synonymous with informal employment, with over 90 percent of women's self-employment being in the informal sector, making women extremely vulnerable to external shocks. Through strengthening economic and social rights for women and girls in India and in particular supporting increased access to safe and decent economic opportunities, the action aims at building economic resilience to external shocks and disasters.

Other considerations if relevant

N/A

³³ <https://data.unwomen.org/country/india>

³⁴ https://www.eeas.europa.eu/sites/default/files/eu_action_plan_on_human_rights_and_democracy_2020-2024.pdf

3.4 Risks and Lessons Learnt

Category	Risks	Likelihood (High/ Medium/ Low)	Impact (High/ Medium/ Low)	Mitigating measures
1 – People and the organisation	Culture, norms and beliefs, often patriarchal in nature, act as barriers to stakeholders engagement in support of the activities implementation (economic participation, GBVH prevention, etc.).	Medium	High	<p>UN Women developed tools/modules on addressing Unconscious Bias that limits prospects for women’s leadership and participation in the corporate sector.</p> <p>Under WEA, UN Women also launched the India Chapter of Unstereotype Alliance that works with large global and national marketing and advertising agencies and prominent brands to address gender stereotypes in advertising.</p> <p>One of the dedicated output of the action is to engage a coalition of like minded actors (government, private sector entities, civil society organisations, international and development partner institutions) to facilitate information sharing, build alliances for gender action and support efforts to shift gender norms. Inclusive investments and responsible business conduct will be intensively promoted, also in a strengthened Team Europe approach in this field in India.</p>
2 - Planning, Process and Systems	Limited capacity and coordination amongst relevant government ministries and departments which slow down progress in statistical and data collection system strengthening and policy reforms	Medium	High	<p>The program will engage the relevant stakeholders at various governance levels in ongoing dialogues through a consultative process to build the support on these issues as well as build technical capacity.</p> <p>In general capacity building initiatives will be undertaken for various stakeholders by using a mix of tools and techniques like training, sensitisation, extensive handholding, social support, mentoring etc.</p>
	Lack of government budget to ensure gender (policy) recommendations are implemented	Medium	Medium	UN Women, the potential implementing partner, is working in India on Gender Responsive Budgeting and will be able to engage government partners on mobilising resources as and when needed. Partnership with the private sector and financing institutions is also strategic with a view of

				<p>mobilising private/CSR funding and fostering support for implementation of certain recommendations. Other European initiatives, including with CSOs or Local Authorities (cities and states) could also limit such risk.</p>
	<p>Misperception that the project is increasing incidence of gender based violence in the production clusters of the textile industry of Tamil Nadu due to increased reporting</p>	<p>Medium</p>	<p>Low</p>	<p>The action will bring civil society organisations to work closely with hosting communities in the production clusters. The implementing partners, in close coordination with the industry, will emphasise the benefits of increased reporting in breaking the culture of silence associated with GBV.</p>

Lessons Learnt:

1. From the EU funded We Empower Asia (WEA), one of the lessons learned in mobilising companies for adoption of the WEPs is that they see value in associating with these principles. This is demonstrated in the increase in the number of signatories from 54 at the start of WEA in 2019 to 327 until June 2022. However, the challenge remains in implementation of these principles at a large scale. Implementation of principles that are not aligned with either legal provisions or CSR mandates remain a challenge. Implementation of the WEPs require continuous follow-up, dialogues, and capacity building to accompany the changes. A few corporates have taken up specific projects with UN Women related to women’s safety (such as H&M) and women’s decent employment opportunities. For example, UN Women India launched the first ever WEPs Action Dialogue Series through convening five prominent technology companies ([24]7. ai, Capgemini, HCL Technologies, Zensar Technologies and Natwest group) to commit to bringing women who have taken career breaks back to work and providing mentorship for career progression at the same time bringing more companies into the fold of the intervention. There is more appetite for this among other companies. Continuous funding is needed to regularly convene such platforms to elicit private sector commitment at scale.
2. Impact surveys conducted by WEA India for participating entrepreneurs, including among small sized companies, showed that women entrepreneurs benefitted from WEA interventions by learning how to improve their business models and improved their knowledge on digital literacy and e-commerce. Several were able to expand their markets both within the country and the region and for many, the key priority moving ahead remains business expansion, attracting capital for their business as well as gaining the knowledge, skills, and tools to help make their business more viable and identify growth opportunities (improve competitiveness / performance). One of the lessons learned is that women entrepreneurs continue to find outreach a major challenge in terms of connecting with the right companies and having the respective contracts for access to finance and markets. They need guidance on assessing their financial needs, understanding their financing options, and even deciding on the right time to raise investment. There are few financial products available that meet their specific needs.
3. Still under WEA, through trainings on Gender Responsive Procurement for large corporates in India, a key learning was that companies often struggle to identify and validate women-owned businesses, indicating the lack of a unified and reliable procurement database for women entrepreneurs and a standardised mechanism to measure prevalence of women participation in the supply chains. Helping women owned business to access corporate procurement processes will drive business viability and jobs for women in more secure companies.
4. A key learning under UN Women’s Second Chance Education programme (SCE) around curtailing the dropout rates of women from jobs was due to ensuring continuous peer and social support networks and counselling for those women successful in getting jobs in the formal sector. Mobilising the family and community members of young woman is equally important as without permission granted for these women to leave home to access jobs

in other parts of the country, they would not have been able to access the jobs available. Therefore, getting women into formal jobs requires more than a purely employment focus – it requires employment plus attention to the social norms women and families are subjected to.

5. Scaling up investment in women’s interests (including women-run businesses) is essential in meeting SDG 5 on gender equality. There is a massive investment gap in meeting SDG 5. Estimates suggest there is an annual financing gap of some \$2.5 trillion (EUR 2.36 trillion) between current funding and what is required and cannot be closed by donor funding alone. It needs Government and the private sector to invest at scale using both public and private sector funds. In India, there is an opportunity to leverage both public and private funds.

3.5 The Intervention Logic

The underlying **intervention logic** for this action is that if,

- i) women and girls in all their diversity have increased access to safe and decent economic opportunities,
- ii) public and corporate policies as well as decision making processes are data driven and gender transformative,
- iii) adverse social and cultural norms impeding women’s access to (formal) economic opportunities are tackled,

then, women and girls will be able to realise their economic and social rights because factors that hold up women’s participation in economic, social and public activities would have been tackled, such as key cultural and social barriers as well as data and capacity gaps in policy environments; a supportive financial and market ecosystem would have been created; and women’s employment and entrepreneurship capacities would have been strengthened. The demand and supply gap in high potential employment sectors would have been bridged, and incidence of gender based violence and harassment at work and marketplaces would have been reduced. This would be done through, (i) gender data availability and analysis; (ii) evidence based research as well as policy advocacy with key government stakeholders (e.g. MCA, NITI Aayog, MSME, MOSPI, MWCD) and the private sector, including business associations and chambers of commerce; (iii) capacity building of women, government, corporates and financial institutions/investors; (iv) implementing programmes for women’s employment; (v) piloting of innovative models to scale investment to women’s work and entrepreneurship; (vi) knowledge exchange to share lessons learned, scale promising initiatives and challenge gender stereotypes including with civil society actors and other International partners; and (vii) effective, issue-specific coordination with all relevant actors mentioned above, as well as with relevant EU-India sector-specific policy dialogue and in a Team Europe approach.

This action would also be implemented in coherence the ‘Green Transformation’ action of the Action Document of the India AAP 2023, specifically in relation to the Sustainable Finance component and improving access to finance for women contained within.

3.6 Logical Framework Matrix

This indicative logframe constitutes the basis for the monitoring, reporting and evaluation of the intervention.

On the basis of this logframe matrix, a more detailed logframe (or several) may be developed at contracting stage. In case baselines and targets are not available for the action, they should be informed for each indicator at signature of the contract(s) linked to this AD, or in the first progress report at the latest. New columns may be added to set intermediary targets (milestones) for the Output and Outcome indicators whenever it is relevant.

- At inception, the first progress report should include the complete logframe (e.g. including baselines/targets).
- Progress reports should provide an updated logframe with current values for each indicator.
- The final report should enclose the logframe with baseline and final values for each indicator.

The indicative logical framework matrix may evolve during the lifetime of the action depending on the different implementation modalities of this action.

The activities, the expected Outputs and related indicators, targets and baselines included in the logframe matrix may be updated during the implementation of the action, no amendment being required to the Financing Decision.

Results	Results chain (@): Main expected results (maximum 10)	Indicators (@): (at least one indicator per expected result)	Baselines (values and years)	Targets (values and years)	Sources of data	Assumptions
Impact	To advance women's economic empowerment in India.	<ol style="list-style-type: none"> Women's Labour Force Participation Rate (SDG5 indicator) Proportion of time spent on unpaid domestic and care work (disaggregated by income, sex, age and location (SDG indicator 5.4.1) Proportion of women in managerial positions (SDG indicator 5.5.2) 	<ol style="list-style-type: none"> tbd in the inception phase tbd in the inception phase tbd in the inception phase 	<ol style="list-style-type: none"> tbd in the inception phase tbd in the inception phase tbd in the inception phase 	<ol style="list-style-type: none"> Time Use Survey Periodic Labour Force Survey Ministry of Corporate affairs data 	<i>Not applicable</i>
Outcome 1	Enhanced enabling environment for economic and social rights for women and girls in all their diversity in India	<ol style="list-style-type: none"> 1.1 Number of WEP signatories taking actions against gaps identified with (technical) support of the EU-funded intervention 1.2 Number of gender transformative recommendations adopted disaggregated by the type: government, corporate and financial institutions 1.3 Increased number of reported on GBVH cases in the textile industry cluster in Tamil Nadu 1.4 Number of women and girls having received support (financial/technical) to engage into economic activities (CLIP Indicator/GERF) disaggregated by age, income, Scheduled Castes (SC)/Scheduled Tribes (ST), disability status 	<ol style="list-style-type: none"> 1.1 tbd in the inception phase 1.2 0 (2023) 1.3 tbd in the inception phase 1.4 0 (2023) 	<ol style="list-style-type: none"> 1.1 tbd in the inception phase 1.2 tbd in the inception phase (2027) 1.3 tbd in the inception phase 1.4 20,000 (2027) 	<ol style="list-style-type: none"> 1.1 Project reports for the EU-funded intervention 1.2 Project reports for the EU-funded intervention 1.3 tbd in the inception phase 1.4 Project reports for the EU-funded intervention 	<p>Policy makers and government officials have the resources to advance the agenda of women's economic empowerment through adopting gender recommendations in existing policies/practices /programmes</p> <p>Private sector partners remain committed to promoting inclusivity in their business operations</p> <p>Willingness of key stakeholders to recognise market potential of women entrepreneurs</p>
Output 1 relating to Outcome 1	1.1 Increased access to safe and decent economic opportunities for women and girls	<ol style="list-style-type: none"> 1.1.1 Number of WEPs signatories undertaking GAP analysis tool with support of the EU-funded intervention 1.1.2 No. of women entrepreneurs having received business development advisory 	<ol style="list-style-type: none"> 1.1.1 0 (2024) 1.1.2 0 (2023) 	<ol style="list-style-type: none"> 1.1.1 tbd in the inception phase 	<ol style="list-style-type: none"> 1.1.1 Project reports for the EU-funded intervention 	<p>Enough jobs are available for women in STEM, digital and clean energy in the targeted states</p> <p>Willingness of financial/institutions and investors to invest in women entrepreneurs</p>

	in all their diversity	<p>services disaggregated by age, income, SC/ST, disability status with support of the EU-funded intervention</p> <p>1.1.3 Number of women and girls having gained access to decent work/employment with support of the EU-funded intervention (disaggregated by States and sectors as well as by age, income, SC/ST, disability status)</p> <p>1.1.4 No of people (disaggregated by sex, income, age, SC/ST, disability status) benefitting from EU-funded interventions to counter sexual and gender-based violence (GERF 2.37)</p>	<p>1.1.3 0 (2024)</p> <p>1.1.4 0 (2024)</p>	<p>1.1.2 3,000 (2027)</p> <p>1.1.3 2,000</p> <p>1.1.4 tbd in the inception phase</p>	<p>1.1.2 Project reports for the EU-funded intervention</p> <p>1.1.3 Project reports for the EU-funded intervention</p> <p>1.1.4 Project reports for the EU-funded intervention</p>	Communities in production cluster in Tamil Nadu are opened to engage on GBV matters with CSO partners.
Output 2 relating to Outcome 1	1.2 Enhanced gender transformative policies and decision-making processes to improve women's access to safe and decent employment and entrepreneurship	<p>1.2.1 Number of government stakeholders officials and other data users with increased knowledge on National Gender Index disaggregated by sex and rank/post.</p> <p>1.2.2 No. of government stakeholders official and other data users with increased capacity to collect, analyse and use gender statistics on SDG 5, disaggregated by sex and rank/post.</p> <p>1.2.3 Number of policy dialogues informed by upgraded gender data and analysis organised with support of the EU-funded intervention</p> <p>1.2.4 Status of the development of the strategy and implementation plan on increasing the gender spend in CSR developed. (Yes/No)</p>	<p>1.2.1 0 (2024)</p> <p>1.2.2 0 (2024)</p> <p>1.2.3 0 (2024)</p> <p>1.2.4 Not available (2023)</p>	<p>1.2.1 tbd in the inception phase</p> <p>1.2.2 tbd in the inception phase</p> <p>1.2.3 tbd in the inception phase</p> <p>1.2.4 Developed</p>	<p>1.2.1 Project reports for the EU-funded intervention</p> <p>1.2.2 Pre and Post Training test reports</p> <p>1.2.3 Project reports for the EU-funded intervention</p> <p>1.2.4 Project reports for the EU-funded intervention</p>	Government officials are able to allocate time to follow the capacity building activities offered by the EU-funded intervention
Output 3 relating to Outcome 1	1.3 Positive gender norms promoted that enable and increase women's	1.3.1 No of persons reached through the knowledge/communication products/campaigns (this indicator could be made more specific (state/target group/themes)	1.3.1 0 (2024)	1.3.1 tbd in the inception phase	1.3.1 Project reports for the EU-funded intervention	Development Partners, EU Financing Institutions, CSOs, private sector platforms remains committed to working and joining hands to promote gender equality and women empowerment

	<p>participation in economic and social life</p>	<p>after the inception period) disaggregated by sex and States</p> <p>1.3.2 No. of government, private sector and civil society organisations mobilised on relevant GEWE issues dialogues/knowledge exchanges to address gender norms/patriarchal mindset</p> <p>1.3.3 No. of gender champions (from government, private sector, civil society organisations) with capacity for promoting/advocating for women economic and social rights supported, disaggregated by sex, income, age, SC/ST, disability status and sector</p> <p>1.3.4 % of men and boys who acknowledge that gender-based violence and harassment is not acceptable in the textile production clusters in Tamil Nadu (GAP III indicator)</p>	<p>1.3.2 0 (2024)</p> <p>1.3.3 0 (2024)</p> <p>1.3.4 0 (2024)</p>	<p>1.3.2 tbd in the inception phase</p> <p>1.3.3 tbd in the inception phase</p> <p>1.3.4 tbd in the inception phase</p>	<p>1.3.2 Project reports for the EU-funded intervention</p> <p>1.3.3 Project reports for the EU-funded intervention</p> <p>1.3.4 Baseline and Endline surveys conducted and budgeted by the EU-funded intervention</p>	
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4 IMPLEMENTATION ARRANGEMENTS

4.1 Financing Agreement

In order to implement this action, it is not envisaged to conclude a financing agreement with the partner country

4.2 Indicative Implementation Period

The indicative operational implementation period of this action, during which the activities described in section 3 will be carried out and the corresponding contracts and agreements implemented, is 48 months from the date of adoption by the Commission of this Financing Decision.

Extensions of the implementation period may be agreed by the Commission's responsible authorising officer by amending this Financing Decision and the relevant contracts and agreements.

4.3 Implementation Modalities

The Commission will ensure that the EU appropriate rules and procedures for providing financing to third parties are respected, including review procedures, where appropriate, and compliance of the action with EU restrictive measures³⁵.

4.3.1 Indirect Management with an entrusted entity

This action may be implemented in indirect management with a pillar assessed entity, which will be selected by the Commission's services using the following criteria:

- expertise in addressing gender equality and women empowerment, preferably in the Indian context
- expertise in providing advisory services, capacity building, networking facilitation and/or technical assistance to both public and private sectors;
- experience/knowledge of the Indian context;
- capacity to work in partnership with key bodies of the Indian Government at national and state levels relevant to the targeted areas of intervention
- experience in promoting alignment with international standards and with EU interests, policies and values in partner countries

The implementation by this pillar-assesed entity entails the delivery of operational/technical and management tasks for the successful implementation of the three envisaged outputs described in section 3.1:

Globally and locally, the implementation should be undertaken by an entity that supports the equal participation of women and girls in all aspects of life and advocating for a more inclusive world. The organisation should have longstanding focus on gender equality and women's economic empowerment in India, comprehensive expertise, and strong relationships with various stakeholders which should make them well-suited to effectively implement and sustain the project's impact. Indeed, international organisation should have established strong collaboration channels and a strong relationship with the government but also established relevant partnerships and collaboration with private sector and civil society organisations. Its convening power position would make it a valuable partner for the implementation of the programme.

In case the envisaged entity would need to be replaced, the Commission's services may select another replacement entity using the same criteria. If the entity is replaced, the decision to replace it, needs to be justified.

³⁵ www.sanctionsmap.eu. Please note that the sanctions map is an IT tool for identifying the sanctions regimes. The source of the sanctions stems from legal acts published in the Official Journal (OJ). In case of discrepancy between the published legal acts and the updates on the website it is the OJ version that prevails.

4.3.2 Changes from indirect to direct management mode (and vice versa) due to exceptional circumstances (one alternative second option)

In case, due to circumstances outside of the Commission’s control, it is not possible to implement the action in indirect management with a pillar-assessed entity described under section 4.3.1, the alternative implementation modality will be direct management either via procurement or via grants to public bodies, and/or NGOs or a combination of the two.

Procurement (direct management):

Procurement would contribute to the achievement of the outcomes specified in section 3.1 with an indicative global budgetary amount of EUR 2 500 000.

- Grants (direct management):

(a) purpose of the grant(s)

To support the partner countries in addressing the envisaged outcomes described in section 3.1. Indicative global budgetary amount: EUR 2 500 000.

(b) Type of applicants targeted

Public bodies or NGOs with experience and capacities in the sectors targeted by this action.

4.4. Scope of geographical eligibility for procurement and grants

The geographical eligibility in terms of place of establishment for participating in procurement and grant award procedures and in terms of origin of supplies purchased as established in the basic act and set out in the relevant contractual documents shall apply, subject to the following provisions.

The Commission’s authorising officer responsible may extend the geographical eligibility on the basis of urgency or of unavailability of services in the markets of the countries or territories concerned, or in other duly substantiated cases where application of the eligibility rules would make the implementation of this action impossible or exceedingly difficult (Article 28(10) NDICI-Global Europe Regulation).

4.5. Indicative Budget

Indicative Budget components	EU contribution (amount in EUR)
Implementation modalities – cf. section 4.3	
Indirect management – cf section 4.3.1	2 500 000
Evaluation – cf. section 5.2 Audit – cf. section 5.3	will be covered by another Decision
Totals	2 500 000

4.6. Organisational Set-up and Responsibilities

Specific expertise will be mobilised in the thematic areas subject of this action. A UN entity/international organisation will also mobilise its establish partnership with corporate/private sector organisation and civil society organisation to support the implementation of the identified activities. The EU Delegation will constantly monitor and ensure the effectiveness and quality of the different policy and technical outputs requested and participate whenever relevant and appropriate to the institutional interactions with Indian authorities (central and/or state level).

A dedicated **Project Steering Committee** (PSC) co-chaired by the European Union Delegation and the implementing partner, will be established to allow for a reporting mechanism towards key project’s stakeholders and provide strategic and policy orientation. The PSC will be established at the national level including representatives from the Government of India (from relevant Ministries and –if appropriate- some Indian States), key private sector and industry partners (including women owned enterprises), Civil Society Organisations, and

selected EU Member States, EU Development Financial Institutions e.g.). The overall objective of the Project Steering Committee is to facilitate the effective and efficient collaboration between participating organisations and beneficiaries, and to provide the overall guidance and direction to the work of the Project Management Team to ensure a successful implementation of the project and address possible bottlenecks and challenges. The exact composition and the detailed ToRs of the Project Steering Committee will be decided during the Inception Phase. It is proposed that the PSC convene its first meeting six months after the start of the project to approve the work plan, which will be formulated during the inception period. Thereafter, the PSC will convene once a year unless otherwise requested by a Steering Committee member. The meetings will serve as multi-stakeholder forward-looking discussions to reflect on the project's progress, lessons learned, challenges and recommendations for next steps. Decisions in the Project Steering Committee will be eventually made by consensus between the European Union Delegation and the implementing partner, with due considerations for views and comments made by PSC members. Particular attention will be paid to meaningful participation of women and persons with disabilities, in all their diversity, in this Committee.

A Project **Technical Advisory Committee** may also be set up to gather views and recommendations of relevant experts and specialised institutions on specific themes and areas of work. As above, special attention will be paid to meaningful participation of women and persons with disabilities, in all their diversity, in this Committee.

As part of its prerogative of budget implementation and to safeguard the financial interests of the Union, the Commission may participate in the above governance structures set up for governing the implementation of the action and may sign or enter into joint declarations or statements, for the purpose of enhancing the visibility of the EU and its contribution to this action and ensuring effective coordination.

5 PERFORMANCE MEASUREMENT

5.1 Monitoring and Reporting

The day-to-day technical and financial monitoring of the implementation of this action will be a continuous process, and part of the implementing partner's responsibilities. To this aim, the implementing partner shall establish a permanent internal, technical and financial monitoring system for the action and elaborate regular progress (not less than annual) and final reports. Every report shall provide an accurate account of implementation of the action, difficulties encountered, changes introduced, as well as the degree of achievement of its results (Outputs and direct Outcomes) as measured by corresponding indicators, using as reference the logframe matrix.

The Commission may undertake additional project monitoring visits both through its own staff and through independent consultants recruited directly by the Commission for independent monitoring reviews (or recruited by the responsible agent contracted by the Commission for implementing such reviews).

Roles and responsibilities for data collection, analysis and monitoring:

- The implementing entity will fully coordinate and monitor the activities and report to the Commission on a regular basis.
- The implementing entity will conduct and inception phase at the beginning of the project implementation, for defining/refining indicators, baselines and targets of the logframe to measure/monitor the action progress during implementation. A comprehensive Performance and Monitoring Framework (PMF) aligned with the Global Europe Results Framework (GERF) and CLIP/GAP indicators will be developed during the inception phase. The PMF will define specific data collection tools (e.g., internal activity tracking tools) and methods (e.g., results-based surveys) to systematically source quantitative and qualitative data throughout the project lifecycle, in line with the project's results-framework. Additionally, the PMF will include the frequency of data collection and responsible stakeholders.
- The implementing entity will be responsible for conducting any necessary baseline and final surveys as well as regular monitoring and evaluation (M&E) and reporting of all project activities. In addition to its regular M&E functions, and when applicable, the entrusted entity will also be responsible for M&E, including financial monitoring and management of grants (if applicable), as well as any sub-contracting that might be envisaged, and will include relevant details in the reports referred to above.

Any monitoring and evaluation will be gender-sensitive, assess gender equality results and implementation of rights-based approach working method principles (participation, non-discrimination, accountability and transparency) in terms of implementation of the project and project outcomes. Key stakeholders will be involved in the monitoring process.

5.2 Evaluation

Having regard to the importance of the action, a mid-term evaluation may be carried out for this action or its components via independent consultants contracted by the Commission.

It will be carried out for problem solving and learning purposes, in particular with respect to assessing the project's effectiveness, efficiency, relevance, as well as prospects for sustainability and impact. It will also assess the project's contribution to the broader Women Economic Empowerment context and seek to identify best practices, lessons learned and future recommendations. It will inform any necessary adjustments and correction to the programme design as well as to inform a possible top-up/second phase of the action. Importantly, such evaluation will have to assess how the action has benefitted women and girls of various socio-economic background, age, and ethnicity.

The Commission shall inform the implementing partner at least 3 months in advance of the dates envisaged for the evaluation mission. The implementing partner shall collaborate efficiently and effectively with the evaluation experts, and inter alia provide them with all necessary information and documentation, as well as access to the project premises and activities.

The evaluation reports may be shared with the partners and other key stakeholders following the best practice of evaluation dissemination³⁶. The implementing partner and the Commission shall analyse the conclusions and recommendations of the evaluations and, where appropriate, apply the necessary adjustments.

The financing of the evaluation may be covered by another measure constituting a Financing Decision.

5.3 Audit and Verifications

Without prejudice to the obligations applicable to contracts concluded for the implementation of this action, the Commission may, on the basis of a risk assessment, contract independent audit or verification assignments for one or several contracts or agreements.

6 STRATEGIC COMMUNICATION AND PUBLIC DIPLOMACY

The 2021-2027 programming cycle has adopted a new approach to pooling, programming and deploying strategic communication and public diplomacy resources.

In line with the 2022 “[Communicating and Raising EU Visibility: Guidance for External Actions](#)”, it remains a contractual obligation for all entities implementing EU-funded external actions to inform the relevant audiences of the Union's support for their work by displaying the EU emblem and a short funding statement as appropriate on all communication materials related to the actions concerned. This obligation continues to apply equally, regardless of whether the actions concerned are implemented by the Commission, partner countries, service providers, grant beneficiaries or entrusted or delegated entities such as UN agencies, international financial institutions and agencies of EU Member States.

However, action documents for specific sector programmes are in principle no longer required to include a provision for communication and visibility actions promoting the programmes concerned. These resources are instead to be consolidated in Cooperation Facilities established by support measure action documents, allowing Delegations to plan and execute multiannual strategic communication and public diplomacy actions with sufficient critical mass to be effective on a national scale.

³⁶ See best [practice of evaluation dissemination](#)