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# Policy Brief

## Women's Inclusion in India's Trade Ecosystem: *From Talk to Action*

NIKITA SINGLA | MARCH 2023

"Think Tank Engagement on Indo-Pacific Issues"



# About the Project

This policy brief is part of The Asia Foundation's project 'Think Tank Engagement on Indo-Pacific Issues' supported by the US Embassy, New Delhi. The project's goal is to unpack opportunities for India to expand its integration into global value chains through policy research and discourse, thereby strengthening India's ability to emerge as a key economic player in the Indo-Pacific region and improving the regional balance of power. The Asia Foundation in collaboration with the Confederation of Indian Industries (CII) convened key stakeholders to discuss, analyse, and formulate policy recommendations about India's greater economic integration. This policy brief is part of knowledge products to explore opportunities under three critical areas to improve India's GVC integration: Trade Facilitation, Intellectual Property Rights, and Gender Mainstreaming.

# About the Author

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## Disclaimer

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# Executive Summary



India has been taking various initiatives with respect to changes in trade policy and capacity building for digital access, financial literacy and trade up-skilling. India's high-level commitment towards gender-inclusive trade is reflected in Government's National Trade Facilitation Action Plan (NTFAP) 2020-23 where Action Point 27 is specifically aimed at promoting gender inclusiveness in trade. During the pandemic period, India took several measures to facilitate trade and ensure seamless cargo clearance at ports through the Turant Customs Programme, which aims to make the Customs clearance process faceless, contactless and paperless.

While these reforms have the potential to level the playing field for women, more needs to be done to bridge the gap, which stands at 20.3 percent female participation in total labour force (LFPR) against the male LFPR of 75.3 per cent, as per 2020 estimates. The participation rate for women in trade is even lower.

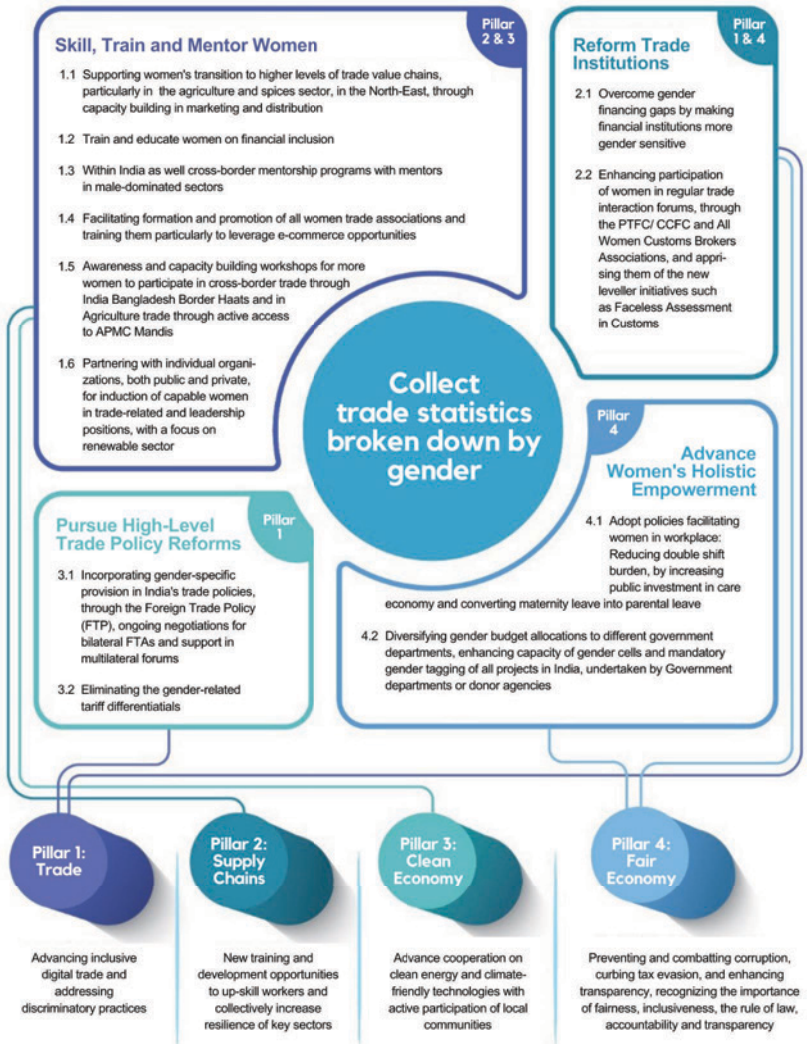
Trade policy, by its very nature, depends on international and multilateral trade architectures. Besides the World Trade Organization, the emergence of other regional and multilateral trade policy arrangements offers broadened horizons. Indian policymakers, the private sector, NGOs, and others committed to advancing gender equity through trade should seek to harness the Indo-Pacific Economic Framework for Prosperity (IPEF), the Quad, India's 2023 G20 Presidency, and other multilateral initiatives in the region to advance gender-inclusive trade.

The new Indo-Pacific presents new opportunities to India for its great power ambitions and to expand its footprint across the region. India's role in the Indo-Pacific is considered crucial and women's inclusion in trade can play an important role in advancing each of IPEF's four pillars of (1) Fair and resilient trade (2) Supply chain resilience (3) Infrastructure, clean energy, and decarbonisation, and (4) Tax and anti-corruption. The centrality of women's empowerment to all of these cannot be overstated. Women's participation in trade makes it fairer, more resilient, and better able to support supply chain resilience while digital trade tools can play an important role in promoting women's participation in supply chains. Women's full participation in renewables is essential for a fair and green future,<sup>1</sup> and according to research<sup>2</sup>, greater proportion of women leads to a decline in corruption levels and more the digitization, more the transparency.

To improve women's participation in trade, various reforms in the areas of (1) collection of trade statistics broken down by gender (2) skilling, training and mentoring of women (3) reforms in trade institutions (4) high-level trade policy reforms and (5) women's holistic empowerment are needed. Each of these reforms can play a vital role in advancing the IPEF pillars, as depicted below.

<sup>1</sup>King, A. (2022, March 31). Women's full participation in renewables is essential for a fair and green future. Horizon Magazine. <https://ec.europa.eu/research-and-innovation/en/horizon-magazine/womens-full-participation-renewables-essential-fair-and-green-future>

<sup>2</sup>Why women are less likely to be corrupt than men. (2022, February 18). The Economist. <https://www.economist.com/the-economist-explains/2022/02/18/why-women-are-less-likely-to-be-corrupt-than-men>



The way forward for multilateral collaboration in the Indo-Pacific is issue-based partnerships. Given the gender disparity levels in India, India's leadership to add a gender-inclusive perspective to cooperation through these groupings could greatly improve outcomes and at the same time offer India an opportunity to address its capacity gaps and capital constraints. This will also help India meet the global expectations of keeping gender equality at the centre of the G20 agenda.

<sup>3</sup>Baruah, D. M. (2020, June 30). India in the Indo-Pacific: New Delhi's theater of opportunity. Carnegie Endowment for International Peace. <https://carnegieendowment.org/2020/06/30/india-in-indo-pacific-new-delhi-s-theater-of-opportunity-pub-82205>

# Why Women Matter for India's Trade Policy

In India, the reduction of gender disparity in both, economic activity, and in the distribution of economic gains, has been a key agenda item in policy discussions. Yet, according to pre-pandemic estimates, in 2020, the percentage of female participation in the total labour force (LFPR) (above 15 years of age) in India was only at 20.3 per cent against the male LFPR of 75.3 per cent. The participation rate for women in trade is even lower.

The trade sector in India has progress to make in women's inclusion. In the 2021 UN Global Survey on Digital and Sustainable Trade Facilitation, India scored only 66 percent in the "Women in Trade Facilitation". Against this backdrop, UN estimates suggest that in India, achieving gender equality could add nearly USD 700 billion to GDP by 2025, whereas the International Monetary Fund estimates that India could increase its GDP by nearly 27 percent by achieving more equitable participation of women in the workforce. This couples well with India's recent approach to economic growth and economic policy, over the last few years, focusing on a bottom-up, inclusive route to economic development, with the spotlight on MSMEs, women and youth-owned businesses, digital technologies, and targeted skill development.

Including women in trade will be an important part of achieving women's economic inclusion. The 2020 joint World Bank and World Trade Organization (WTO) report<sup>4</sup> on 'Women and Trade: The Role of Trade in Promoting Women's Equality' shows that firms that engage in international trade employ more women and women are better represented and have relatively higher wages in firms that are part of global value chains (GVCs).

## India's High-Level Commitment to Gender-Inclusive Trade

At a high level, India has made commitments towards ensuring gender parity in trade which help justify and energize reform efforts. At the same time, gaps remain in India's high-level commitments to gender-inclusive trade. National Trade Facilitation Action Plan 2020-23 Action Point 27 to promote gender inclusiveness: India ratified the Trade Facilitation Agreement (TFA) of the WTO in April 2016. In order to efficiently implement the various provisions of the TFA, the National Committee on Trade Facilitation, established to oversee the implementation of the TFA in India, has developed the National Trade Facilitation Action Plan (NTFAP). NTFAP 2020-23 Action Point 27 aims to promote gender inclusiveness in trade through:

- Conceptualizing and developing a "women in global business programme" aimed at capacity building and connectivity
- Providing information and resources, mentoring programme, connection and communication with Indian businesswomen

All women Central Board of Indirect Taxes and Customs (CBIC) in 2013: In 2013, Central Board of Indirect Taxes and Customs (CBIC)<sup>5</sup> under the Ministry of Finance, Government of India, had an all-women board reflecting the government's commitment towards diversity and inclusion, as well as changing mind-set.

<sup>4</sup>Women and trade: The role of trade in promoting women's equality. (2021, January 14). World Bank. <https://www.worldbank.org/en/topic/trade/publication/women-and-trade-the-role-of-trade-in-promoting-womens-equality>

<sup>5</sup>CBIC. (2022, November 30). Central Board of Indirect Taxes and Customs. <https://www.cbic.gov.in/>



**Facilitating ease of doing business for women SMEs reflected in their representation at the International Trade Fair:** In November 2022, out of the 205 MSMEs at the MSME Pavilion at the India International Trade Fair in Delhi, 74 percent were led by women entrepreneurs<sup>6</sup> displaying their products across 26 sectors such as textiles, food, metallurgy, fragrances, footwear, toys, chemicals, electrical, leather, plastic, rubber, stone gem and jewellery among others.

**The Buenos Aires Declaration and Informal Working Group on Trade and Gender:** On the other hand, India has yet to sign the Buenos Aires Declaration on Trade and Women's Economic Empowerment<sup>7</sup> adopted at the WTO's 11th ministerial conference of 2017. 127 WTO members and observers support the Buenos Aires Declaration and India's signing could help move gender-inclusive trade policy forward. India has also not joined the Informal Working Group on Trade and Gender (IWG) established at the WTO in 2020 that is open to all WTO members.

## Ongoing initiatives to improve women's participation in international trade

India has been taking various initiatives with respect to changes in trade policy and capacity building for digital access, financial literacy and trade up-skilling. Some of the key initiatives are given below.

### Trade policy

**Faceless, Contactless and Paperless Customs clearance process:** During the recent crisis, India has taken several measures to facilitate trade and ensure seamless cargo clearance at ports through the Turant Customs Programme, which aims to make the Customs clearance process faceless, contactless and paperless:

- Faceless Assessment (implemented in October 2020) provides anonymity, enhanced speed and reduced physical interface between Customs Authorities and importers/ exporters and other stakeholders.
- Contactless Customs reduces interface between Customs officials and trade through providing various online features in Customs EDI system.
- Paperless Customs dematerializes documents/ forms and provides for electronic registrations.

Similarly, Unified Logistics Interface Platform (ULIP)<sup>8</sup> as a part of National Logistics Policy ensures technologically-enabled, integrated, cost-efficient, resilient and sustainable logistics ecosystem for accelerated and inclusive growth.

These reforms shrink the space for bribes and corruption in the customs process which research<sup>9</sup> shows disadvantages women-owned businesses disproportionately. An increasing shift from physical to digital interactions has the potential to level the playing field for women, if complemented with efforts towards enhancing digital awareness and adoption among women.

<sup>6</sup>Financial Express. (2022, November 15). Out of the 205 MSMEs, 74 per cent are led by women entrepreneurs in the MSME pavilion at the India international trade fair in Delhi. <https://www.financialexpress.com/industry/sme/msme-godb-out-of-the-205-msmes-74-per-cent-are-led-by-women-entrepreneurs-in-the-msme-pavilion-at-the-india-international-trade-fair-in-delhi/2816523/>

<sup>7</sup>Buenos Aires Women and Trade Declaration is a non-binding declaration that seeks women empowerment by expeditiously removing barriers to trade.

<sup>8</sup>Choudhary, S. (2022, November 30). How corruption affects women-led businesses in India. [https://herandnow.in/how-corruption-affects-women-led-businesses-in-india/#\\_ftn1](https://herandnow.in/how-corruption-affects-women-led-businesses-in-india/#_ftn1)

# Capacity building initiatives vis-à-vis digital access, financial literacy and trade up-skilling

Different capacity building initiatives have been undertaken, some of which are Government of India-led, some with international support and a few others driven domestically.

A Government of India initiative by NITI Aayog, Women Empowerment Platform (WEP)<sup>9</sup> aims to promote and support aspiring as well as established women entrepreneurs in India and assist them in their journey from starting up to scaling up and expanding their ventures. It's a more holistic program that focuses on incubation and acceleration, entrepreneur skilling and mentorship, marketing and taxing assistance, as well as financial assistance. There are other programs that focus more on one aspect such as access to market. These include Womaniya<sup>10</sup> on Government e-Marketplace (GeM) under the Ministry of Commerce and Industry and 'Mahila e-Haat'<sup>11</sup> established by the Ministry of Women and Child Development that enable women entrepreneurs to sell their products to various Government departments and other buyers respectively.

There are other capacity building activities initiated with international support that focus on digital literacy, digital transactions, cyber security, development of unorganized sector, and environmentally friendly trade practices. The IPEF Up-skilling initiative<sup>12</sup> supported by the US Department of Commerce will bring, over the next decade, 7 million or more training and education opportunities that use digital tools to women and girls in the IPEF emerging economies and middle-income partners including India. Fourteen U.S. companies<sup>13</sup> will each provide 500,000 or more up-skilling opportunities by 2032. Another similar initiative is Google's India Digitization Fund which will invest USD 75 million<sup>14</sup> to support women-led start-ups in India.

To sustain impact at the grassroots level, there are different domestically-driven initiatives like women-only start-up incubation centres and all-women industrial parks to envisage a secure and sustained ecosystem for women entrepreneurs.

Annexure A elaborates on all these different capacity building initiatives vis-à-vis digital access, financial literacy and trade up-skilling.

<sup>9</sup> The Women Entrepreneurship Platform (WEP), (2022, November 30). Empowering women to transform India. WEP. <https://wep.gov.in/>

<sup>10</sup> Ministry of Commerce & Industry. (2019, January 14). Womaniya on government E marketplace. Press Information Bureau. <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1559864>

<sup>11</sup> CONCOR India. (2022, November 30). Mahila E-Haat. Container Corporation of India Ltd: A Navratna Company. <https://concorindia.co.in/assets/pdf/Mahila-E-Haat.pdf>

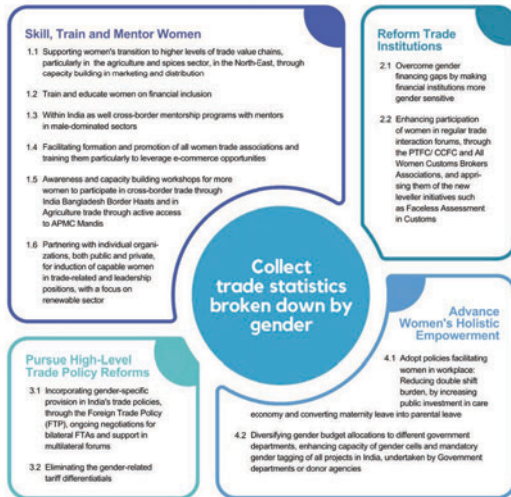
<sup>12</sup> Fact Sheet: Indo-Pacific economic framework for prosperity upskilling initiative for women and girls. (2022, November 30). U.S. Department of Commerce. <https://www.commerce.gov/news/fact-sheets/2022/09/fact-sheet-indo-pacific-economic-framework-prosperity-upskilling>

<sup>13</sup> Amazon Web Services, American Tower, Apple, Cisco, Dell, Edelman, Google, HP, IBM, Mastercard, Microsoft, PayPal, Salesforce, and Visa

<sup>14</sup> Google to invest US\$ 75 million to support women-led startups in India. (2022, December 20). IndBiz | Economic Diplomacy Division. <https://indbiz.gov.in/google-to-invest-us-75-million-to-support-women-led-startups-in-india/>

# Actionable recommendations for improving women's participation in trade

To take gender equality in trade from talk to action, the following recommendations are proposed for consideration.



**To implement any kind of reform, a cross-cutting recommendation is collection of trade statistics broken down by gender, by DG Systems in partnership with digital companies:**

Directorate General of Systems and Data Management (DG Systems), an attached office of the Central Board of Indirect Taxes and Customs (CBIC), has limited information on gender-disaggregated data at firm level. This was validated with national industry associations, where the data available was limited to members of these associations.

For informed policy-making and impact assessment, it is recommended that DG Systems collect national gender-disaggregated data at the firm level and more importantly, makes it readily accessible to third-party research organizations. Digital companies can help the DG Systems create a database of digital transactions undertaken by women entrepreneurs.

Better data collection will allow policymakers to better assess the degree to which women participate in international trade as well as barriers to gender equity, ultimately leading to more effective policy interventions and reforms. Gender analysis is the opposite of gender blind or gender neutral. The concept of gender budgeting is gaining legitimacy in India. In financial year 2022-23, 41 Ministries/Departments/Union Territories reported an amount of USD 20 billion in the Gender Budget Statement, an increase of 11.5 percent over 2021-22. It is necessary to take this exercise further to ensure gender sensitive formulation of legislations, policies and plans, which cannot happen in the absence of gender disaggregated data. Only "what gets measured gets done".

To improve women's participation in trade, the major areas of reform include (1) skilling, training and mentoring of women (2) reforms in trade institutions (3) high-level trade policy reforms and (4) women's holistic empowerment.

Of these, skilling, training and mentoring women is of top priority as capacity building of women is increasingly being recognized by countries as a sustainable empowerment tool in the global economy. Irrespective of the geography, the continuing development of new skills and knowledge is valuable for women to enhance their contribution and growth. For a country like India, to cash in on its demographic dividend and sustain its growth rate, it is vital to understand that the economic growth and social development will be driven by the skills and knowledge of its entire population, half of which is women.

## 1. Skill, Train, and Mentor Women

### 1.1 Supporting women's transition to higher levels of trade value chains, particularly in the agriculture and spices sector, in the North-East, through capacity building in marketing and distribution

A research by the World Bank Group<sup>16</sup> on agriculture and spice value chains in the North East region of India shows that the participation of women is high in low levels of the value chain, such as on-farm activities in cultivation and harvesting, sorting, grading, packaging and labelling. With adequate capacity building, there is potential for women to transition to higher levels of value chains, like R&D, quality assurance, marketing and distribution.

Gap in education<sup>17</sup>, skills and training undermines women's ability to engage in and move up to higher value activities. Trainings led by donor agencies in partnership with state governments may focus on areas such as business development, quality control, marketing, distribution, access to finance and use of higher grade agricultural inputs and technologies, crucial in supporting rural women's participation and movement up the value chain in agricultural export sectors.

### 1.2 Train and educate women on financial inclusion

Data from the National Sample Survey 73rd round showed that the amount of loan accessed by women entrepreneurs is more than 50 percent lower<sup>18</sup> than the amounts accessed by their male counterparts.

While many government and private programs, such as the Pradhan Mantri Mudra Yojana (PMMY) facilitate easy access to institutional credit for women-led micro-enterprises, more needs to be done to educate women entrepreneurs about the full range of financial instruments and digital finance technologies through targeted informational campaigns.

### 1.3 Within India as well as cross-border mentorship programs with mentors in male-dominated sectors

According to World Bank Research<sup>19</sup>, there is a difference in profits among female entrepreneurs who cross over into male-dominated sectors compared to those who remain in traditionally female-concentrated sectors. Sectoral choice is one of the contributors to gender gap in firm performance.

With support from donor agencies and tie-ups with non-profit organizations like TalentNomics India which have expertise<sup>20</sup> in conducting mentorship programs, multiple cohorts of women entrepreneurs need to be brought on board for a year-long mentorship program, connecting them one-on-one with a mentor, preferably, who is across the border and is successful in a male-dominated sector. Access to right information (with respect to market, demand, trade barriers, non-tariff barriers), in a structured manner, can help women cross over to MDS and dispose of middlemen while doing business.

<sup>16</sup> Kathuria, S., & Mathur, P. (2022, November 30). Strengthening Cross-Border Value Chains. Open Knowledge Repository. <https://openknowledge.worldbank.org/bitstream/handle/10986/32719/K880466.pdf?sequence=4&isAllowed=y>

<sup>17</sup> Though all North Eastern States, except Arunachal Pradesh, have higher female literacy rate, compared to the All India average, as per the 2011 census.

<sup>18</sup> Financial Express. (2022, October 15). Women entrepreneurs and access to finance: Why credit stays small. <https://www.financialexpress.com/industry/sme/msme-fin-women-entrepreneurs-and-access-to-finance-why-credit-stays-small/2712586/>

<sup>19</sup> World Bank Group. (2022, February 3). Breaking barriers : Female entrepreneurs who cross over to male-dominated sectors. Open Knowledge Repository. <https://openknowledge.worldbank.org/handle/10986/36940>

<sup>20</sup> TalentNomics India. (2022, November 30). WeScale 2022. TalentNomics India. <https://www.india.talentnomics.org/wescale-2022>

#### 1.4 Facilitating formation and promotion of all women trade associations and training them particularly to leverage e-commerce opportunities

India has been a pioneer in organizing women in the informal sector such as workers' cooperatives, self-help groups such as Working Women's Forum and Self Employed Women's Association (SEWA). Greater access to business and trade associations is likely to benefit female entrepreneurs significantly as it facilitates establishing business relationships, promoting products and services, strengthening voice in trade policy circles and accessing training, finance and information on trade regulations<sup>20</sup>.

To rightfully leverage the e-commerce boom, donor agencies, in partnership with big marketplaces like Amazon, Flipkart and Snapdeal can organize trainings<sup>21</sup> for women entrepreneurs in India, including technical assistance, business advice and mentorship on various aspects of e-commerce like marketing, packaging, delivery and partnerships in the logistics space.

#### 1.5 Awareness and capacity building workshops for more women to participate in cross-border trade through India Bangladesh Border Haats and in Agricultural trade through active access to APMC Mandis

Border haats<sup>22</sup>, local markets for small volume trading along the India-Bangladesh border, enable women to participate and be more visible, as compared to their near-absence in formal cross-border trade<sup>23</sup>.

To encourage wider participation by women, awareness and capacity building workshops need to be organized in catchment villages, held at hours and locations that allow women to attend. The workshops should explain the haat rules, the vendor selection criteria, the duration of the validity of vendor cards, and capacity building for financial literacy<sup>24</sup>.

Similarly, in the agriculture sector, women are less inclined to go to the Agricultural Produce Market Committee (APMC) Mandi, keeping themselves out of the active agricultural trade<sup>25</sup>. Awareness workshops in partnership with the State Governments on marketing the produce at the right price can become a key enabler for women in APMC.

#### 1.6 Partnering with individual organizations, both public and private, for induction of capable women in trade-related and leadership positions, with a focus on renewable sector

Organizations like Bacardi<sup>26</sup> have been driving irreversible change through the induction of capable women in channels such as general trade and manufacturing to define a strong and sustainable company culture.

Partnerships with individual organizations for programs like CruciBOLD of TalentNomics<sup>27</sup> India, can provide holistic learning initiative designed specifically for women aspiring to take on diversified leadership roles, that will build a robust pipeline of women leaders as well as build more role models to inspire young women professionals. This can specifically be done for the renewable sector to implement women-led clean energy solutions in India.

<sup>20</sup> Livani, T., Rizwan, N., & Kathuria, S. (2019). Inclusive Regional Trade: Promoting the Economic Empowerment of Women in the BBIN Region. *Antyaja: Indian Journal of Women and Social Change*, 4(1), 33-50. <https://journals.sagepub.com/doi/full/10.1177/2455632719836801>

<sup>21</sup> Suneetha, K. (2019, May 22). Ecommerce for Economic Empowerment of Women: Challenges and Strategic Interventions. [https://ijrar.com/upload\\_issue/ijrar\\_issue\\_20544367.pdf](https://ijrar.com/upload_issue/ijrar_issue_20544367.pdf)

<sup>22</sup> Singla, N., & Kathuria, S. (2018, September 24). Connecting communities through India and Bangladesh's cross-border markets. <https://blogs.worldbank.org/endpovertyinsouthasia/connecting-communities-through-india-and-bangladeshs-cross-border-markets>

<sup>23</sup> Kathuria, S., & Singla, N. (2021, March 25). Cementing Bangladesh-India ties through border haats. *Hindustan Times*. <https://www.hindustantimes.com/opinion/cementing-bangladesh-india-ties-through-border-haats-101616670743252.html>

<sup>24</sup> Kathuria, S. (2022, November 30). A Glass Half Full. <https://openknowledge.worldbank.org/bitstream/handle/10986/30246/9781464812941.pdf?sequence=8&isAllowed=y>

<sup>25</sup> Kapoor, M. (2022, November 30). Women Yet To Cross Gender Barriers In India's Agricultural Markets. <https://www.wglo.org/women-yet-to-cross-gender-barriers-in-indias-agricultural-markets.php>

<sup>26</sup> Women leaders in the Alco-BEV trade: How bacardi is challenging industry norms. (2021, February 26). *Forbes India*. <https://www.forbesindia.com/article/brand-connect/women-leaders-in-the-alcobeve-trade-how-bacardi-is-challenging-industry-norms/6671171>

<sup>27</sup> TalentNomics India. (2022, November 30). CruciBold. [https://www.india.talentnomics.org/files/ugd/30c011\\_db8fca7d9172481](https://www.india.talentnomics.org/files/ugd/30c011_db8fca7d9172481)

## 2. Reform Trade Institutions

### 2.1 Overcome gender financing gaps by making financial institutions more gender sensitive

Besides building capacity of women with regards to financial inclusion, reforms are needed in the finance sector to overcome gender financing gaps. In this context, the following needs to be done on behalf of banks and financial institutions<sup>28</sup>, such as:

- Private sector banks should offer specific products aligned to the needs of women-owned enterprises (lower interest-rates and information on right use of micro-credit), in line with the public sector banks such as Canara Bank, SBI, SIDBI and Punjab National Bank
- Alternative credit scoring options to replace the requirement for collateral, utilizing trading history from digital platforms or compiling a score based on cash flow analysis, household income and behavioural data<sup>29</sup> (Gender-disaggregated data will be of help)
- Donor agencies providing first loss default guarantee, combination of seed capital along with debt at a lower interest rate, and providing a 'missing instalment' guarantee to address natural calamities or emergencies<sup>30</sup>.
- More gender-balanced staff inside the financial institutions will help address the societal bias and scepticism towards women-owned enterprises. (Only 17 percent of employees in scheduled commercial banks in India are female).

### 2.2 Enhancing participation of women in regular trade interaction forums, through the PTFC/CCFC and All Women Customs Brokers Associations, and apprising them of the new leveller initiatives such as Faceless Assessment in Customs

Regular interactions are conducted at the port-level in India, mainly the Permanent Trade Facilitation Committee (PTFC) and Customs Clearance Facility Committee (CCFC), referred to as the PTFC/CCFC meetings in customs parlance. The PTFC/CCFC meetings should mandatorily hold space for women representatives. Good case to study here is the PTFC/CCFC at the Jawaharlal Nehru Port Trust, the largest container port in India that has a higher representation of women, partly attributable to the All Women Customs Brokers Association in Mumbai, the counterparts of which are not present in New Delhi and other Tier 1 cities.

At the national level, National Committee on Trade Facilitation (NCTF) is an inter-ministerial body on trade facilitation, chaired by the Cabinet Secretary. Its members are ex-officio (part of it by virtue of holding another office). Hence, the way to promote women participation in official trade interaction forums is at the port-level. Women's participation in trade interaction forums can also help apprise women of the faceless, contactless and paperless initiatives of the Indian Customs that has the potential to level the playing field for women and reduce dependence on middlemen.

<sup>28</sup> Singh, A., & Pareek, A. (2022, November 30). Poor access to finance for women-owned businesses in India: The role of financial institutions. SME Finance Forum. <https://www.smefinanceforum.org/post/poor-access-to-finance-for-women-owned-businesses-in-india-the-role-of-financial-institutions>

<sup>29</sup> Financial Express. (2022, October 15). Women entrepreneurs and access to finance: Why credit stays small. <https://www.financialexpress.com/industry/sme/msme-fin-women-entrepreneurs-and-access-to-finance-why-credit-stays-small/2712586/>

<sup>30</sup> Ibid.

### 3. Pursue High-Level Trade Policy Reform

#### 3.1 Incorporating gender-specific provision in India's trade policies, through the Foreign Trade Policy (FTP), ongoing negotiations for bilateral FTAs and support in multilateral forums

Besides the international pressure on India to include a chapter on women's empowerment and gender equality component, in the bilateral FTAs, the 'Trade' pillar of the IPEF also focuses on inclusive economic growth and trade facilitation. In this context, Government of India should include gender specific provisions in its new Foreign Trade Policy (FTP)<sup>31</sup> formulated by the Ministry of Commerce for five years – not just in the vision but in the implementation part, with a holistic focus on export promotion, integration in global value chains, ease of doing business, and trade facilitation<sup>32</sup>. Inclusion of gender specific provisions in the forthcoming FTP and FTAs<sup>33</sup>, under negotiation, such as ongoing trade pact negotiations with the GCC, could be another step in this direction<sup>34</sup>.

At the multilateral level, a good starting point would be to join the Informal Working Group on Trade and Gender (IWG)<sup>35</sup> established at the WTO in 2020. Participation in this Informal Working Group is open to all WTO members and provides India an opportunity to be an insider rather than an outlier<sup>36</sup>.

#### 3.2 Eliminating the gender-related tariff differentials

A study on India shows that products produced largely by women face on average 6-percentage-point higher tariffs than products produced largely by men in export markets. Female workers, particularly in developing economies, are affected by stubbornly high tariffs on agricultural goods. Similarly, tariffs on textiles, which are subject to higher tariffs than similar manufactured goods, strike a double blow against women as both the biggest consumers and the most frequent workers in the sector<sup>37</sup>.

Government of India needs to review its tariff policy to eliminate the gender-related tariff differentials.

### 4. Advance Women's Holistic Empowerment

#### 4.1 Adopt policies facilitating women in workplace: Reducing double shift burden, by increasing public investment in care economy and converting maternity leave into parental leave

The way to enhance women's economic empowerment is not just by increasing female employment opportunities, but also reducing obstacles working women face.

India spends less than 1 percent of its GDP on the care economy; investment in public-sector care infrastructure, of just 2 percent of India's GDP, could generate 11 million jobs and increase women's economic and social welfare as they venture out into formal work<sup>38</sup>. Therefore, in consultation with women groups and relevant stakeholders, Government of India needs to conceptualise a strategy and action plan for improved care policies, care service provisions and decent working conditions for care workers. The International Lab-

<sup>31</sup>The Foreign Trade Policy 2015-20 has been extended and is due to be renewed

<sup>32</sup>Business Standard. (2022, March 8). Include women entrepreneurs as stakeholders in consultations on FTA. ICRIR. Business News, Finance News, India News, BSE/NSE News, Stock Markets News, Sensex NIFTY, Budget 2022. [https://www.business-standard.com/article/economy-policy/include-women-entrepreneurs-as-stakeholders-in-consultations-on-fta/icrier-122030800944\\_1.html](https://www.business-standard.com/article/economy-policy/include-women-entrepreneurs-as-stakeholders-in-consultations-on-fta/icrier-122030800944_1.html)

<sup>33</sup>Gender equality is increasingly being included in Free Trade Agreements (FTAs). As noted in the 2020 ITC report on Mainstreaming Gender in Free Trade Agreements, more than a quarter of the 292 FTAs in force currently and notified to the WTO have at least one gender-explicit provision.

<sup>34</sup>Seth, D. (2022, September 23). Gender to figure in trade policy vision. Mint. <https://www.livemint.com/news/india/gender-to-figure-in-trade-policy-vision-11663875211153.html>

<sup>35</sup>IWG's four pillars include: working on gender-responsive trade policy and sharing experiences; applying a gender lens to the work of the WTO: reviewing and discussing gender-related research and analytical work; and exploring how best to support the delivery of the WTO Aid for Trade work programme

<sup>36</sup>Taneja, N., Joshi, S., & Prakash, S. (2022, March). Women and Trade: Towards an enabling ecosystem in India. [https://icrier.org/pdf/Policy\\_Brief\\_12.pdf](https://icrier.org/pdf/Policy_Brief_12.pdf).

<sup>37</sup>WTO. (2022, November 30). Women and Trade- The role of trade in promoting gender equality. World Trade Organization - Global trade. [https://www.wto.org/english/res\\_e/books\\_e/women\\_trade\\_pub2807\\_e.pdf](https://www.wto.org/english/res_e/books_e/women_trade_pub2807_e.pdf)

<sup>38</sup>CII. (2022, March 11). The role of women in India's economic growth story. CII Blog. <https://www.cii.org.in/the-role-of-women-in-indias-economic-growth-story/>

our Organization (ILO) proposes a 5R framework, which involves Recognition, Reduction, Redistribution of unpaid care work, Rewarding care workers, and enabling their Representation in social dialogue and collective bargaining.

One metric to assess this is the maternity leave, where India fares better than its peers in offering 26 weeks of maternity leave, against the ILO's standard mandate of 14 weeks that exists in 120 countries. However, this coverage might discriminate against women in the formal sector where the regulations are enforced. Government of India should convert maternity leave into parental leave, enabling both mothers and fathers to better balance work and family, and eliminating a potential source of employment discrimination<sup>39</sup>.

**4.2 Diversifying gender budget allocations to different government departments, enhancing capacity of gender cells and mandatory gender tagging of all projects in India, undertaken by Government departments or donor agencies**

India has been consistently releasing a gender budget statement along with its Union Budget since 2005–06, but over the last 16 years, the gender budget remains at 1 percent of India's GDP. In Financial Year 2023, allocations to just five ministries<sup>40</sup> comprised 91 percent of the gender budget statement<sup>41</sup>.

A gender-needs assessment needs to be undertaken to identify new policies and schemes to deal with emerging priority areas post Covid-19, especially in sectors hit harder<sup>42</sup> complemented with regular gender audits of centrally sponsored schemes<sup>43</sup>; regular training to enhance the capacities of gender based cells, such as the Women Cell<sup>44</sup> under the Ministry of Commerce and Industry, and inter-ministerial gender dialogue to help exchange notes on best practices and key learnings.

Finally, Government of India needs to make gender tagging of all projects undertaken in India mandatory irrespective of the implementing agency. The World Bank's Gender Tagging approach<sup>45</sup> could be the guiding framework.

To implement the above mentioned reforms, the 'Big Push Graduation Approach' can be used which includes an initial big push of cash, productive assets, basic banking services and continuous mentoring for a lasting change. This is based on the Graduation Approach, a livelihoods programme that researchers affiliated with the Abdul Latif Jameel Poverty Action Lab have found to be effective in lifting households out of extreme poverty in 15 countries. In the Indian state of Bihar, State Government launched its flagship Satat Jeevikoparjan Yojana (SJY) programme in 2018, based on the graduation approach and as of 2022, it has reached approximately 136,237 "ultra-poor" women across all 38 districts in Bihar. Research shows that women under SJY were insulated from the worst economic shocks of the pandemic<sup>46</sup>. Donor agencies can partner with the State Governments to facilitate the "big push" and enable women to start their own businesses, cater to the local demands and overall contribute to inclusive economic growth.

Lastly, none of this can be achieved without active participation of men. Gender equality is not a cause that interests women alone.

<sup>39</sup> Getting serious about supporting the care economy. (2022, April 29). International Labour Organization. [https://www.ilo.org/newdelhi/info/public/fs/WCMS\\_843937/lang-en/index.htm](https://www.ilo.org/newdelhi/info/public/fs/WCMS_843937/lang-en/index.htm)

<sup>40</sup> Rural development, women and child development, housing and urban affairs, health and family welfare and education

<sup>41</sup> India needs a more gender-sensitive fiscal policy. (2022, July 4). India Development Review. <https://idronline.org/article/gender/india-needs-a-more-gender-sensitive-fiscal-policy/>

<sup>42</sup> Textiles, handlooms, handicrafts, food processing, retail, and hospitality

<sup>43</sup> India needs a more gender-sensitive fiscal policy. (2022, July 4). India Development Review. <https://idronline.org/article/gender/india-needs-a-more-gender-sensitive-fiscal-policy/>

<sup>44</sup> Women cell. (2020, May 20). Mcommerce. <https://commerce.gov.in/about-us/divisions/administration-and-general-service-division/women-cell/>

<sup>45</sup> World Bank Group. (2022, November 30). Gender Equality, Poverty Reduction and Inclusive Growth. <https://documents1.worldbank.org/curated/en/207481489688852225/pdf/Strategy-Update-to-the-Board-2-17-17Final-02172017.pdf>

<sup>46</sup> A "big push" that can put India's poorest women on the path to self-sufficiency. (2022, May 19). Hindustan Times. <https://www.hindustantimes.com/ht-insight/gender-equality/a-big-push-that-can-put-india-s-poorest-women-on-the-path-to-self-sufficiency-101652951391210.html>



# Annexure A:

## Capacity building initiatives vis-à-vis digital access, financial literacy and trade up-skilling

Initiative	Key Area of Intervention	Key Highlights
Government of India-led		
Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme <sup>47</sup> for Women, under the ambit of Start-up India	<ul style="list-style-type: none"> <li>- Financial Assistance</li> <li>- Training and Development</li> </ul>	This scheme envisages economic empowerment of women by providing credit (through NGOs), training, development and counselling extension activities related to trades, products, services etc.
Women Empowerment Platform (WEP) <sup>48</sup> by the NITI Aayog	<ul style="list-style-type: none"> <li>- Incubation and Acceleration</li> <li>- Entrepreneur Skilling and Mentorship</li> <li>- Marketing and Taxing Assistance</li> <li>- Financial Assistance</li> </ul>	A Government of India initiative by NITI Aayog to promote and support aspiring as well as established women entrepreneurs in India and assist them in their journey from starting up to scaling up and expanding their ventures.
Womaniya on Government e Marketplace (GeM) under the Ministry of Commerce and Industry	<ul style="list-style-type: none"> <li>- Access to market (Government Marketplace)</li> </ul>	GeM is a 100 per cent government owned company setup under the aegis of Ministry of Commerce and Industry for procurement of common use goods and services by Government ministries. In January 2019, Womaniya <sup>49</sup> on GeM was launched to enable women entrepreneurs and women self-help groups to sell handicrafts and handloom, accessories, jute and coir products, home décor and office furnishings, directly to various Government ministries, departments and institutions. Womaniya aligns with the Government's initiative to set aside a target of 3 percent <sup>50</sup> in public procurement for women-owned and led enterprises.

<sup>47</sup> Ministry of Commerce & Industry. (2022, December 16). Trade related entrepreneurship assistance and development (TREAD) scheme for women. Homepage. <https://www.startupindia.gov.in/content/sih/en/government-schemes/tread.html>

<sup>48</sup> The Women Entrepreneurship Platform (WEP). (2022, November 30). Empowering women to transform India. WEP. <https://wep.gov.in/>

<sup>49</sup> Ministry of Commerce & Industry. (2019, January 14). Womaniya on government E marketplace. Press Information Bureau. <https://pib.gov.in/Pressreleaseshare.aspx?PRID=1559864>

<sup>50</sup> Ministry of Commerce & Industry. (2023, January 14). GeM holds event to commemorate success of women entrepreneurs on gem. Press Information Bureau. <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1891303>

'Mahila e-Haat' <sup>51</sup> established by Ministry of Women and Child Development	<ul style="list-style-type: none"> <li>- Access to market</li> <li>- Digital and financial inclusion</li> </ul>	'Mahila e-Haat' provides a web-based marketing platform for women entrepreneurs to directly sell their products to their buyers. The special portal, mahilaehaat-rmk.gov.in, is the first in the country to provide a special, focused marketing platform for women.
With International Support		
IPEF Up-skilling initiative <sup>52</sup> by the US Department of Commerce	<ul style="list-style-type: none"> <li>- Comprehensive digital tool kit</li> <li>- Digital literacy and entrepreneurship training</li> <li>- Training in data science, cyber security, AI and robotics</li> </ul>	Over the next decade, the initiative will bring 7 million or more training and education opportunities that use digital tools to women and girls in the IPEF emerging economies and middle-income partners including India.  Fourteen U.S. companies <sup>53</sup> will each provide 500,000 or more up-skilling opportunities by 2032.  Another similar initiative is Google's India Digitization Fund which will invest USD 75 million <sup>54</sup> to support women-led start-ups in India.
SheTrades and UPS project <sup>55</sup> Empowering Women Entrepreneurs in India	SheTrades and UPS project Empowering Women Entrepreneurs in India	SheTrades and UPS project Empowering Women Entrepreneurs in India
USAID Women in Trade <sup>56</sup> Initiative	<ul style="list-style-type: none"> <li>- Access to market</li> </ul>	'Women in Trade' is creating more entrepreneurial opportunities for women in South Asian region. Their web portal – part of their collaboration with TradeKey.com – is a platform removing scale constraints for women. The portal increases the size of potential market for existing female entrepreneurs and encourages women thinking of initiating a global business.
Social Transformation and Economic Empowerment of Women Artisans in India (STREE), European Union funded project	<ul style="list-style-type: none"> <li>-Development of unorganized sector</li> <li>-Improved market conditions</li> <li>-Environmentally friendly trade practices</li> </ul>	A European Union project that aims to help revive the livelihoods of India's marginalized women artisans.

<sup>51</sup> CONCOR India. (2022, November 30). Mahila E-Haat. Container Corporation of India Ltd: A Navratna Company. <https://concorindia.co.in/assets/pdf/Mahila-E-Haat.pdf>

<sup>52</sup> Fact Sheet: Indo-Pacific economic framework for prosperity upskilling initiative for women and girls. (2022, November 30). U.S. Department of Commerce. <https://www.commerce.gov/news/fact-sheets/2022/09/fact-sheet-indo-pacific-economic-framework-prosperity-upskilling>

<sup>53</sup> Amazon Web Services, American Tower, Apple, Cisco, Dell, Edelman, Google, HP, IBM, Mastercard, Microsoft, PayPal, Salesforce, and Visa

<sup>54</sup> Google to invest US\$ 75 million to support women-led startups in India. (2022, December 20). IndBiz | Economic Diplomacy Division. <https://indbiz.gov.in/google-to-invest-us-75-million-to-support-women-led-startups-in-india/>

<sup>55</sup> SheTrades and UPS. (2022, November 30). ITC. <https://intracen.org/our-work/projects/shetrades-and-ups>

<sup>56</sup> Women in international trade in India. (2022, November 30). tradekey. [https://wit.tradekey.com/news/india/women-in-international-trade-in-india\\_4145.html](https://wit.tradekey.com/news/india/women-in-international-trade-in-india_4145.html)

<p>UN-based Better than Cash Alliance to support India's Self-Employed Women's Association (SEWA)<sup>57</sup></p>	<ul style="list-style-type: none"> <li>- Digital payments and transactions</li> </ul>	<p>India's first and largest trade union of self-employed women has joined the United Nations-based Better Than Cash Alliance to achieve 50 percent increase by 2025 in the digital payments' transactions of its 2.1 million members</p>
<p>Domestically-driven</p>		
<p>Memorandums of Understanding (MoUs) with National Skill Development Corporation</p>	<ul style="list-style-type: none"> <li>- Live training sessions</li> <li>- Digital skilling drives</li> <li>- Sustainable economic opportunities at grassroots, medium and senior levels</li> </ul>	<p>FICCI Ladies Organization (FLO), Women's wing of FICCI signed a MoU<sup>58</sup> with NSDC to provide free access to learning resources and digital skilling awareness drives through e-skills. This has increased home-prenuers in urban and semi-urban areas in India, giving them a flexible work environment, direct connection to buyers, and cutting out the middlemen.</p> <p>Similarly, Microsoft<sup>59</sup> collaborated with NSDC to skill more than 1 lakh underserved women in India over a span of 10 months in 2020</p>
<p>India's first International Women's Trade and Research Centre (iWTC)<sup>60</sup> in Kerala</p>	<ul style="list-style-type: none"> <li>- Women's-only start-up incubation centre</li> <li>- Business facilitator</li> <li>- Space for rent and retail trade</li> <li>- Women's health and welfare centre</li> </ul>	<p>International Women's Trade and Research Centre (iWTC) envisages a secure and sustained ecosystem for women entrepreneurs, and includes a multi-storey complex and space for women to market products.</p>
<p>Ima Keithel<sup>61</sup> – an all women market in Manipur</p>	<ul style="list-style-type: none"> <li>- Exclusive access to market</li> </ul>	<p>A unique all women's market, Asia's largest, solely managed and run by women, having 3000 "Imas" or mothers who run the stalls, it is split two sections on either side of road. Vegetables, fruits, fish and household groceries are sold on one side and exquisite handlooms and household tools on the other.</p>

<sup>57</sup> India's leading trade union of self-employed women makes bold commitment on responsible digital payments to benefit its 2.1 million women members. (2022, March 8). Better Than Cash Alliance. <https://www.betterthancash.org/news/indias-leading-trade-union-of-self-employed-women-makes-bold-commitment-on-responsible-digital-payments-to-benefit-its-two-million-women-members>

<sup>58</sup> MoU with national skill development Corporation (NSDC) for empowering women through skill trainings. (2020, October 2). FICCI FLO. <https://www.ficciflo.com/events/mou-with-national-skill-development-corporation-nsdc-for-empowering-women-through-skill-trainings>

<sup>59</sup> Microsoft and NSDC collaborate to empower 1 lakh underserved young women across India with digital skills. (2020, October 28). Microsoft Stories India. <https://news.microsoft.com/en-in/microsoft-and-nsdc-collaborate-to-empower-1-lakh-underserved-young-women-across-india-with-digital-skills/>

<sup>60</sup> Women's trade centre to come up at gender Park. (2021, February 15). The Hindu : Breaking News, India News, Sports News and Live Updates. <https://www.thehindu.com/news/cities/kozhikode/womens-trade-centre-to-come-up-at-gender-park/article33837401.ece>

<p>First Fairtrade Women Farmers' co-operative in India<sup>62</sup>- a Fairtrade Producer group formed exclusively for women by women</p>	<ul style="list-style-type: none"> <li>- Sustainable practices</li> <li>- Access to market</li> </ul>	<p>Women are engaged in multi-crop agriculture which includes coffee, spices, coconut, vegetables, and cocoa. The association believes in improving the lives of women farmers by training them in sustainable farming practices, equipping them for newer markets, and contributing to their health and family needs.</p>
<p>All women FLO Industrial Parks<sup>63</sup></p>	<ul style="list-style-type: none"> <li>- Promotion of women owned manufacturing industries</li> </ul>	<p>For promoting entrepreneurship and empowering women across the nation, FLO, Women's Wing of FICCI, has launched all-women first-of-its-kind Industrial Park in Telangana, to be followed by Madhya Pradesh and Karnataka. These industrial parks will be 100 percent owned by women.</p>

<sup>62</sup> Sustainable agriculture system support to first Fairtrade women cooperative of India. (2022, November 30). Fairtrade Network of Asia & Pacific Producers. <https://www.fairtradennapp.org/seco-covid-19-relief-project-supports-women-at-highrange-organic-women-fairtrade-farmers-association-howffa-to-build-a-sustainable-agriculture-system/>

<sup>63</sup> FLO industrial parks. (2022, November 30). FICCI FLO. <https://www.ficciflo.com/initiatives/flo-industrial-parks/>

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