

HOW GOVERNANCE PROMOTES WOMEN'S INCLUSION, DRIVING TRANSFORMATION

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Abstract:

This paper delves into governance models that advance women's inclusion in India, aligning with the overarching theme of "Empowering Women, Transforming Societies: A Multidisciplinary Perspective on Growth and Governance." It begins with an examination of national frameworks, such as the Panchayati Raj Institutions (PRIs) reservations, Self-Help Groups (SHGs), and Gender Responsive Budgeting (GRB), which integrate legal, economic, and social dimensions to foster gender equity. These models have significantly increased women's political representation, with over 1.45 million women in PRIs, influencing policies in health, education, and infrastructure. The analysis highlights their multidisciplinary impact on sustainable development and challenges like proxy leadership and patriarchal norms. Shifting to Gujarat, the paper focuses on state-specific initiatives, including the Nari Gaurav Niti 2024, 50% PRI reservations, and organizations like SEWA and Jagrut Mahila Sangathan, which promote economic self-reliance and community empowerment among Gujarati women. These efforts have led to improved local governance and socio-economic upliftment, particularly in rural and tribal areas. Drawing on empirical evidence, the paper discusses successes, barriers, and recommendations for intersectional, capacity-building approaches to enhance women's leadership. Ultimately, it argues that inclusive governance models are vital for transforming societies toward equity and growth, contributing actionable insights for policymakers.

Keywords: Women's inclusion, Panchayati Raj, Gender Responsive Budgeting, Nari Gaurav Niti, SEWA, Gujarat empowerment, Women's Reservation Act, India

1.1.Introduction

The empowerment of women through inclusive governance is a cornerstone for societal transformation, as it bridges structural inequalities and promotes sustainable development across multiple domains. The seminar theme, "Empowering Women, Transforming Societies: A Multidisciplinary Perspective on Growth and Governance," underscores the need to view women's roles not merely as beneficiaries but as active agents in legal, economic, educational, health, cultural, and governance spheres. In India, where women constitute nearly half the population yet face persistent disparities in participation, governance models have evolved to address these gaps. This sub-theme focuses on models promoting women's inclusion, drawing from political science, economics, sociology, and law to analyze their efficacy.

Historically, India's commitment to gender equity traces back to the Constitution, with Articles 14, 15, and 16 ensuring equality and non-discrimination. The landmark 73rd and 74th Constitutional Amendments in 1992-1993 institutionalized women's reservations in PRIs and urban local bodies, mandating one-third seats for women. This decentralized approach has positioned over 1.45 million women in leadership roles, making India a global leader in grassroots women's representation. Complementing this are SHGs, which mobilize

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women for economic activities and political advocacy, and GRB, which allocates resources with a gender lens. These models intersect with Sustainable Development Goal 5, emphasizing gender equality as integral to broader progress.

Economically, women's inclusion boosts GDP and reduces poverty; socially, it challenges norms; legally, it enforces rights; and in governance, it ensures responsive policies. However, challenges like limited agency and cultural barriers persist. In Gujarat, progressive policies amplify national efforts. The Nari Gaurav Niti, first introduced in 2002 under then-Chief Minister Narendra Modi, was a pioneering women-centric policy focusing on equity in education, health, and governance. Reformulated in 2024, it integrates SDGs and promotes women's leadership. Organizations like SEWA and Jagrut Mahila Sangathan exemplify bottom-up empowerment, addressing violence, economic self-reliance, and community well-being.

This paper first outlines national models, their impacts, and challenges, then zooms into Gujarat, highlighting state-specific innovations and their effects on women. By synthesizing multidisciplinary evidence, it offers policy recommendations to overcome barriers and foster inclusive growth.

1.2. National Governance Models Promoting Women's Inclusion in India

India's governance models for women's inclusion are rooted in decentralization and affirmative action, blending legal mandates with economic and social interventions. The PRI system, established by the 73rd Amendment, reserves one-third seats for women in rural local bodies, extended to 50% in states like Bihar and Kerala. This model promotes inclusion by ensuring women's presence in decision-making, leading to gender-responsive policies. Studies show women leaders prioritize investments in water, sanitation, education, and health, with a 15% lower corruption rate in women-led panchayats. From a sociological perspective, it challenges patriarchal structures, fostering role models and shifting community attitudes.

SHGs represent another key model, evolving from microfinance to platforms for political empowerment. Under the National Rural Livelihood Mission, SHGs organize women into collectives for savings, credit, and skill-building, often converging with PRIs for advocacy. Economically, they enhance livelihoods; politically, they build leadership, as seen in Odisha's Mission Shakti, where SHGs integrate into welfare delivery. Multidisciplinary integration is evident: legal support through women's rights training, social through anti-violence campaigns, and economic via market linkages.

GRB, introduced in the 10th Five-Year Plan, analyzes budgets through a gender lens, categorizing allocations into women-specific (Part A) and pro-women (Part B) schemes. It ensures resources address disparities, as in Andhra Pradesh's 50% reservation in contracts for women. This fiscal tool promotes equity in planning, with states like Kerala allocating for IT schemes targeting women. Legally, it aligns with policies like the National Policy for Women; socially, it mainstreams gender in development.

The Nari Shakti Vandan Adhiniyam (2023) extends reservations to national and state legislatures, aiming for broader inclusion. Model Women-Friendly Gram Panchayats further engender local governance. These models collectively drive multidisciplinary outcomes: political empowerment via representation, economic through livelihoods, and social via norm change.

1.3. Impacts and Challenges of National Models

The impacts of these models are profound. PRI reservations have empowered women to influence priorities, reducing infant mortality and improving nutrition. SHGs have linked financial inclusion to political agency, with political empowerment raising account activity by GRB has increased allocations, as in West Bengal's participatory budgeting involving civil society. Overall, they contribute to SDGs, enhancing resilience.

Challenges include proxy representation, where male relatives control decisions. Capacity gaps and violence hinder participation. Implementation varies, with urban lags. Multidisciplinary solutions like training are essential.

1.4. Governance Models in Gujarat: Promoting Women's Inclusion

Gujarat's models build on national frameworks with state innovations. The 50% PRI reservation has achieved near-parity in representation. Nari Gaurav Niti 2024 reformulates gender equity, covering education, health, violence prevention, and governance. It promotes leadership and coordinates departments for implementation.

SEWA organizes informal sector women through cooperatives, enhancing bargaining power. Jagrut Mahila Sangathan addresses violence and promotes self-reliance via literacy and cooperatives. These integrate legal aid with economic training.

The **Women's Reservation Act, 2023**, officially known as the **Constitution (106th Amendment) Act, 2023** and popularly referred to as the **Nari Shakti Vandan Adhiniyam**, is a landmark piece of legislation aimed at enhancing women's participation in India's highest decision-making bodies.

1.5. Key Features and Provisions

- **33% Reservation:** The Act mandates that **one-third of all seats** in the Lok Sabha (Lower House), State Legislative Assemblies, and the Legislative Assembly of the National Capital Territory of Delhi be reserved for women.
- **Inclusive Quotas:** It provides for a "quota within a quota" by reserving one-third of the seats already designated for Scheduled Castes (SCs) and Scheduled Tribes (STs) for women belonging to those specific categories.
- **Rotation of Seats:** Reserved seats will be allotted by rotation to different constituencies in states or Union Territories after each delimitation exercise.
- **Sunset Clause:** The reservation is initially set for a period of **15 years** from the date it comes into effect, though Parliament has the power to extend this duration through further legislation.

1.6. Constitutional Amendments

The Act introduced several new articles into the Constitution to formalize these changes:

- **Article 330A:** Reservation for women in the House of the People (Lok Sabha).
- **Article 332A:** Reservation for women in every State Legislative Assembly.
- **Article 239AA:** Amended to include reservation for women in the Delhi Assembly.
- **Article 334A:** Outlines the operational details and the "sunset" provision of the reservation.

1.7. Implementation Timeline

Unlike most laws, this Act is not effective immediately. Its implementation is tied to two specific prerequisites:

1. **New Census:** A decennial census must be conducted after the Act's commencement.
2. **Delimitation Exercise:** Based on the new census data, a delimitation exercise (readjustment of constituency boundaries) must be carried out to identify the specific seats to be reserved. Because of these requirements, experts suggest the reservation is unlikely to be implemented until at least the **2029 or 2034 General Elections**.

1.8. Significance and Debate

- **Addressing Underrepresentation:** As of the 2024 elections, women's representation in the Lok Sabha remains low at approximately **13.6%**, which is well below the global average and far from gender parity.
- **Diversity in Governance:** Proponents argue that a more diverse legislature will bring broader perspectives to policy formulation, particularly regarding health, education, and safety issues that disproportionately affect women.
- **Major Concerns:**
 - * **Exclusion of Upper Houses:** The Act does not apply to the **Rajya Sabha** or State Legislative Councils.
 - **No OBC Sub-quota:** Several political groups have criticized the Act for not including a separate reservation for women from Other Backward Classes (OBCs).
 - **Proxy Representation:** There are fears that, similar to the "Sarpanch Pati" phenomenon at the village level, some women candidates may act as nominal heads while male relatives exercise actual political power.

1.9. Case Studies

This section presents concise India-specific case studies with key statistics, outcomes, and impacts.

Case Study 1: Reservations in Panchayati Raj Institutions (PRIs)

The 73rd Constitutional Amendment (1992) reserves one-third (up to 50% in 21 states) of seats for women in PRIs, empowering over 1.45 lakh elected women representatives (EWRs) as of 2025.

Nationally, women comprise about 46% of elected PRI representatives (14.5 lakh EWRs), surpassing global averages. In states like Bihar, Chhattisgarh, and Jharkhand, representation exceeds 50% in many areas.

Impacts include prioritized investments in water, roads, sanitation, and health; studies show 25% higher primary healthcare coverage and 15% more sanitation funds in districts with high female representation, reducing open defecation by 30%. Women-led panchayats enhance welfare targeting for marginalized groups and challenge gender norms.

Challenges: Proxy leadership ("sarpanch-pati" syndrome), patriarchal resistance, and limited training persist, though capacity-building initiatives like Sashakt Panchayat-Netri Abhiyan strengthen effective participation.

This model has transformed grassroots democracy, fostering inclusive development and political awareness.

Case Study 2: Corporate Board Diversity under Companies Act 2013

Section 149(1) mandates at least one woman director in listed and certain public companies.

By 2025, women hold ~20-21% of board seats in NSE-listed companies (e.g., 20% in TOP 200 NSE firms), up from 5-6% pre-2013. Nearly 98% of BSE-200 companies have at least one woman director, with 77% having only 1-2 women. Independent women directors comprise ~28% in key firms.

Impacts: Diverse boards reduce ROCE volatility by 40% and boost outperformance likelihood by 25-28%. However, only 11% of women directors hold executive roles (vs. 65% men), and chairpersons are ~5-9% women.

Challenges: Tokenism in family firms, low executive/leadership roles, and limited committee influence persist, though SEBI pushes for independent women directors and targets >25% by 2026.

This regulatory model has achieved baseline numerical diversity, with potential for deeper influence through cultural shifts.

Case Study 3: Self-Help Groups (SHGs) under NRLM

DAY-NRLM organizes rural women into SHGs, mobilizing over 10 crore women into 90-91 lakh groups as of 2025.

Key figures: 1.48 crore women have become Lakhpati Didis (annual income > 1 lakh) by mid-2025, with targets raised to 6 crore nationally. SHGs access loans worth lakhs of crores, with high repayment rates (96%).

Impacts: SHG membership increases income by ~19%, savings by 28%, and autonomy. In states like Bihar, participants are twice as likely to attend Gram Sabha meetings, boosting political engagement. Lakhpati Didi initiative creates economic resilience through agriculture, non-farm enterprises, and linkages.

Challenges: Uneven access and sustainability at scale, but SHGs foster collective decision-making, leadership, and community development.

This participatory model empowers women economically and socially, enhancing grassroots governance.

Case Study 4: Women's Reservation Act 2023 and Political Representation

The Nari Shakti Vandan Adhiniyam (2023) reserves one-third seats in Lok Sabha, state assemblies, and Delhi assembly for women (including sub-quotas for SC/ST women), effective post-delimitation after the next census.

Current status: Women hold 14-15% in Lok Sabha and 9% in state assemblies. Implementation delayed until after 2026 delimitation/census (likely post-2029 elections), with 15-year duration (extendable).

Expected impacts: Potential increase to 181 women MPs in expanded Lok Sabha, building on PRI successes for greater gender-focused policies and equity.

Challenges: Delays due to census/delimitations, potential OBC exclusion debates, and federal concerns over seat reallocation.

This landmark Act promises transformative national-level inclusion, extending local gains.

Case Study 5: The Self Employed Women's Association (SEWA) – Empowering Informal Sector Women in India

The Self Employed Women's Association (SEWA), founded in 1972 in Ahmedabad, Gujarat, stands as a pioneering organization dedicated to organizing and empowering women in India's informal economy. As a trade union, cooperative federation, and social movement, SEWA has grown from a small group of marginalized women workers to a national force with over 2.5 million members across 18 states. Its model combines labor organizing, cooperative economics, and advocacy for social security, aligning closely with themes of women's empowerment and governance, such as those explored in the upcoming national seminar at Anand Law College on March 7, 2026. SEWA's work is particularly relevant in Gujarat, where it originated and maintains its headquarters in Ahmedabad, demonstrating grassroots transformation in local communities.

SEWA targets self-employed women in precarious jobs, including street vendors, home-based artisans, agricultural laborers, and waste pickers, who comprise over 93% of India's female workforce but lack formal protections. Guided by Gandhian principles of self-reliance, non-violence, and collective strength, SEWA pursues "full employment" (secure work, income, food, and social security) and self-reliance at individual, group, and community levels. This case study draws on historical analyses, organizational structures, key programs, rural expansion, impacts, challenges, and recent initiatives to illustrate SEWA's multidisciplinary approach to growth and governance.

SEWA's origins trace back to the early 1970s amid India's post-independence economic shifts, where rapid urbanization and industrialization left millions of women in the informal sector vulnerable to exploitation. In 1971, a group of poor, mostly illiterate women—head-loaders and cart-pullers—approached Ela Bhatt, a lawyer and head of the Women's Wing of the Textile Labour Association (TLA) in Ahmedabad, seeking support against low wages, harassment, and lack of bargaining power. Bhatt, inspired by Mahatma Gandhi's emphasis on labor dignity and women's roles in nation-building, recognized the need for a dedicated union for self-employed women, who were excluded from traditional labor laws.

Registered as a trade union in 1972 under the Indian Trade Union Act, SEWA started with just 4,900 members in Gujarat. Its early campaigns focused on fair wages and recognition as workers, challenging the notion that self-employed individuals were not "employees." A pivotal moment came in 1974 with the establishment of SEWA Bank, the first cooperative bank for poor women, addressing their exclusion from formal banking due to illiteracy and lack of collateral. Ideological clashes with the TLA led to SEWA's independence in 1981, after which it expanded rapidly.

By the 1980s, SEWA formed SEWA Bharat as a national federation, extending to rural areas amid droughts and migration crises in Gujarat. Ela Bhatt's leadership earned international accolades, including the Ramon

Magsaysay Award in 1977 and her role as an Elder in global advocacy. Today, SEWA's membership exceeds 2.5 million, with 66% in rural areas, reflecting its evolution from urban-focused to a nationwide movement.

1.10. Organizational Structure

SEWA operates as a hybrid of trade union, cooperatives, and service organizations, emphasizing democratic governance and member ownership. At its core is the Trade Union, which organizes women into trade groups (e.g., vendors, artisans) for collective bargaining. Membership is open to self-employed women for an annual fee, divided into four categories: home-based workers (e.g., garment stitchers), vendors/traders (e.g., street sellers), laborers/service providers (e.g., waste pickers), and small producers (e.g., farmers).

Elected representatives—pratinidhis (about 4,000)—form trade committees and an executive committee, ensuring grassroots control. SEWA has spawned 130 cooperatives, 181 rural producer groups, and federations like the Gujarat State Mahila SEWA Co-operative Federation (1992) for market access. Key institutions include:

SEWA Bank: Serves 371,000 members with micro-credit, savings, and insurance; 96% loan recovery rate.

SEWA Academy: Provides training, research, and communication for leadership development.

VimoSEWA: Insurance cooperative covering 32,000 members for health, life, and asset protection.

Gujarat Mahila Housing SEWA Trust: Focuses on secure housing.

Lok Swasthya: Health cooperative reaching 74,695 members.

This decentralized structure allows flexibility while maintaining core values of equality and self-reliance.

Key Activities and Programs

SEWA's activities span organizing, economic empowerment, social security, and advocacy, adopting a "struggle and development" approach.

Organizing and Mobilization: Campaigns like the Street Vendors Campaign negotiate with authorities for licenses and spaces; Water Campaign secures rural water access.

Financial Services: SEWA Bank offers tailored loans (e.g., for tools or education), promoting financial literacy.

Cooperatives and Livelihoods: Sector-specific cooperatives (e.g., embroidery in Kutch, salt farming in Surendranagar) provide raw materials, training, and markets, generating incomes like Rs. 8.1 million for 1,000 embroiderers in 2008. The Rural Distribution Network (RUDI) processes and markets agricultural goods.

Social Security: Health programs via Lok Swasthya include camps and insurance; childcare through Sangini supports 3,639 children; legal aid addresses exploitation.

Capacity Building: Vocational training in crafts, agriculture, and digital skills; SEWA Managers' School for leadership.

Disaster Response: Post-2001 Gujarat earthquake, SEWA focused on livelihood restoration; during COVID-19, SEWA Delhi supported 170,000 households with relief, awareness, and violence prevention.

These programs integrate health, education, and economic tools for holistic empowerment.

Expansion to Rural Areas

Initially urban, SEWA expanded rurally in the late 1980s, responding to migration and droughts in Gujarat. In 1987, invited by the Gujarat government, SEWA studied women's conditions in Banaskantha, organizing

amid low literacy (34.5%) and high unemployment (15.3%). It formed producer groups for embroidery, gum collection, and salt farming, reducing migration by 80% in some areas.

Rural strategies include SHGs, Village Resource Centres for services, and campaigns like Agriculture (3,100 farmers) and Artisans Support (250,000 organized). By 2012, rural members numbered 900,000, with innovations like RUDI and technical schools addressing isolation and skill gaps.

Impact on Women's Empowerment

SEWA's impact is multifaceted:

Economic: Increased incomes (e.g., 5,000–15,000/month), asset ownership, and market access; SEWA Bank's high recovery rate ensures sustainability.

Social and Health: Improved wellbeing, reduced violence, better nutrition; health programs empower women as community leaders.

Political: Influenced policies like the 2008 Unorganized Workers Social Security Act; fostered 4,000 women leaders.

Community Resilience: Disaster responses build long-term security; COVID efforts highlighted women's role in relief.

Evaluations show higher savings, housing improvements, and confidence among members.

History – Self Employed Women's Association

Challenges and Criticisms

Despite successes, SEWA faces challenges:

Patriarchal and Cultural Barriers: Resistance from families and communities; proxy influences in decision-making.

Economic Vulnerabilities: High-interest informal loans, market fluctuations; disasters like the 2001 earthquake disrupted livelihoods.

Policy and Political Hurdles: Conflicts with governments (e.g., 2005 Gujarat fund disputes); adapting to privatization.

Criticisms: Some view SEWA's cooperative model as reinforcing neoliberalism by promoting self-employment without challenging structural inequalities. Critics argue it may not fully address class dynamics or provide comprehensive labor rights.

SEWA counters through advocacy and member-led innovations.

Recent Initiatives

During COVID-19, SEWA Delhi distributed relief to 170,000 households, ran awareness drives, and provided safe havens for violence victims, leveraging community leaders to negotiate with officials. Nationally, SEWA advocated for social security extensions and digital tools for market access. In Gujarat, post-pandemic efforts focus on resilient livelihoods amid climate change.

SEWA exemplifies how organized collective action can transform societies by empowering women in the informal sector. From its Ahmedabad roots to national influence, it integrates governance, economic, and social strategies for sustainable growth. As the Anand seminar approaches, SEWA's model offers actionable insights for policymakers and scholars in Gujarat and beyond.

Focus on Gujarat Women: Case Studies and Empirical Insights

In Chikhalvav, women-led Samras panchayats improve infrastructure. SEWA's cooperatives empower millions economically. Jagrut's programs in Anand enhance dignity.

Empirical data show reduced violence and better outcomes in rural Gujarat.

Challenges in Gujarat and Recommendations

Challenges: Proxy politics, resource constraints. Recommendations: Capacity building, intersectional approaches, NGO partnerships.

1.11. Conclusion

National and Gujarat models exemplify how governance promotes women's inclusion, driving transformation. Sustained reforms will ensure equity. National and Gujarat models illustrate how governance promotes women's inclusion, driving multidisciplinary empowerment and societal change. Reservations, policies like Nari Gaurav Niti 2024, SEWA'S and organizations like Jagrut Mahila Sangathan exemplify successes. Addressing challenges through capacity enhancement and enforcement will realize full potential, aligning with the gender-responsive governance and equitable growth.

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