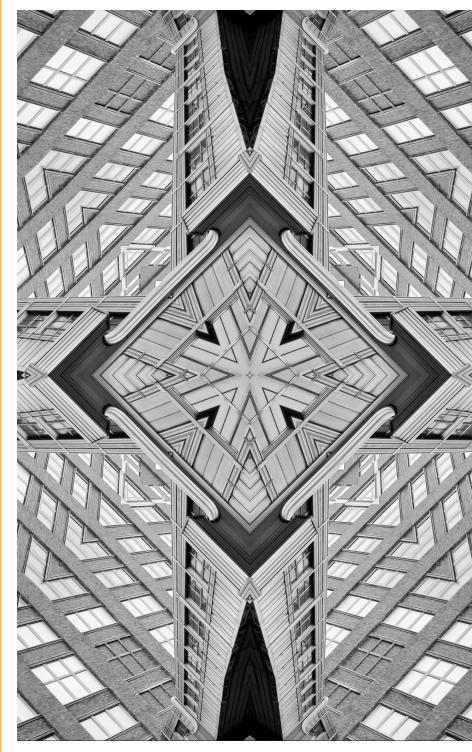


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## Nurturing a New Class of Young Women Social Innovators in India

## Mitali Nikore

## Abstract

India's young women, now more educated and healthier than ever, are entering a phase of significant socio-economic progress. Many of these women are also aspiring to become social innovators. With gender parity in education and an increasing number of women in STEM fields, they have increased potential for social innovation. However, barriers such as gendered social norms, domestic and care responsibilities, the digital divide, safety concerns, limited mobility, and a lack of mentorship restrict their full participation. By focusing on overcoming these challenges, India can harness the potential of its 240 million young women, enabling them to become a new generation of social innovators.

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ndia's young women are more educated and healthier, with higher aspirations than ever before, creating an untapped opportunity for social innovation. Currently, nearly 35 percent of India's women (i.e., 240 million) are under the age of 24.<sup>1</sup> These women are entering a new era of economic growth and socio-economic development in the country, with higher levels of educational enrolment, better health outcomes, and stronger aspirations.

India has achieved gender parity at the primary, secondary, and tertiary levels, with 104 girls enrolled in tertiary education for every 100 boys.<sup>2</sup> Moreover, India has the highest number of STEM graduates globally, almost half of whom are women.<sup>3</sup> In 2021-22, women constituted nearly 30 percent of graduates and post-graduates in engineering and 53 percent in the sciences.<sup>4</sup>

Young women and girls aged 15-24 years are also experiencing significant improvements in health outcomes. The proportion of young women using hygienic menstrual products increased from 58 percent in 2015-16 to 77 percent in 2019-21.<sup>5</sup> There was also progress in reducing adolescent fertility rates and child marriage rates in this period.

An increasing number of young women are expressing a preference to marry at later ages and to participate in the workforce. According to the Teenage Girls Survey 2018, 73 percent of teenage girls aspired for marriage after the age of 21 and 75 percent aspired to work after the completion of their studies.<sup>6</sup> Nikore Associates, a youth-led think tank,<sup>a</sup> undertook consultations during May 2020-May 2022 with over 100 community-based organisations, social enterprises, and academics focusing on gender equality. Nearly all stakeholders observed an increase in the number of young women who aspire to obtain economically viable skills, reinforced by family support to obtain higher education and skill training. A large section of these young women also wanted to work in their communities to improve the standard of living, especially for women and children.

Despite these developments, gendered social norms and the lack of gendersensitive infrastructure continue to constrain aspiring young women social innovators. Social innovation is a slow process. Young women in India experience significant time poverty due to gender gaps in domestic and care

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work. Nearly 86 percent of young women in the 15-29 years age group perform domestic work and 40 percent undertake care work for household members, compared to 24 percent and 11 percent of young men, respectively.<sup>7</sup> Young women and teenage girls are often entrusted with household work and care for younger siblings, especially when older women in the household participate in the workforce. This results in lesser time for learning, skill development, and employment-related activities for young women, creating barriers to participation in the social innovation sector.

Social innovation requires mobility to travel and understand various social contexts and challenges. However, women's mobility is constrained by safety concerns and social norms across India, with young women's mobility more constrained than that of older women. In 2019-21, a low 26 percent of women in the 15-19 years age group were able to visit nearby markets, health facilities, and places outside their villages and communities, compared to 40 percent in the 25-29 years age group and 55 percent in the 40-49 years age group.<sup>8</sup> World Bank research shows that young women are at a higher risk of sexual harassment than older women, with rates of harassment in public spaces being as high as 90 percent in some cities. Moreover, sexual harassment has severe negative impacts on the mental health and confidence of young women.<sup>9</sup>

Therefore, young women aspiring to become social innovators may not even be able to achieve the first stage: that of stepping out of their homes. Those who manage to start may find their operations limited to local areas and their own communities. They may not be able to secure funding to scale up, and their innovations may not reach communities beyond their districts.

Social innovation also requires communication and outreach, which in turn necessitates the use of social media, mass media, and technology platforms to communicate ideas, plans, and best practices to a wide demographic. However, in India, women are 15 percent less likely to own a mobile phone and 33 percent less likely to use mobile internet services than men. In 2020, 25 percent of the total adult female population owned a smartphone versus 41 percent of adult men.<sup>10</sup> Additionally, young women are least likely to own a smartphone. This gendered digital divide is compounded for young women, whose online activity is largely monitored by male and older female family members, thereby limiting their participation as social innovators.<sup>11</sup>



Social innovators need to be leaders and negotiators who are able to challenge established social norms and age-old practices while building consensus around new solutions. In order to do this, young women need role models, particularly other women, who can offer guidance and advice based on their experiences to help the young women navigate challenges and obstacles. In recent years, there has been an increase in the number of women aspiring to establish social enterprises, especially in rural areas.<sup>12,13</sup> Despite this, there are few women leaders in social innovation. Studies estimate that only about 25 percent of social enterprises in India in 2016 were women-led.<sup>14</sup> This paucity of role models limits the ability of women social innovators to scale up their solutions.

The question, then, is how India can channel the energy, skills, and aspirations of its 240 million young women to create a new class of social innovators.

First, there is a need to improve access to sponsorship and mentorship opportunities. Young women aspiring to become social innovators require guidance from leaders in the social innovation space so that they can share experiences and practical, on-ground, demand-driven solutions. For example, Kudumbashree, which began in 1997 as part of the Kerala State Poverty Eradication Mission, is today one of the largest women-led communities in the world, with over 250,000 neighborhood-level women-led enterprises and 400,000 women members across Kerala. The Kudumbashree Community Development Society exemplifies how mentorship from senior, approachable, and local role models can help young women lead their own social enterprises, solving for community-level challenges in areas such as healthcare, education, and livelihood generation.<sup>15</sup>

Second, governments should consider introducing financial incentives for professional incubators to ensure the representation of young women social innovators in their cohorts. For instance, central and state governments may offer tax-based or additional grants to incubators. This could contribute to incubators relying on government financing as well as philanthropic or corporate social responsibility (CSR) financing.

Third, governments can consider introducing additional financial incentives for skill-training institutes for young women social innovators as part of the PM Kaushal Vikas Yojana 4.0 program.<sup>16</sup> Governments can also direct these institutes to partner with private-sector CSR financing, community-based organisations, and other stakeholders to offer additional support for young women social innovators' training, such as by providing transport and creche facilities. Fourth, government agencies at the city level, such as municipal and public transport authorities, can involve young women in planning processes to enhance their safety and introduce gender-inclusive public transport services. For instance, young women can lead community-level safety audits across cities to inform authorities about dark spots, low visibility zones, and unsafe spaces. Young women can also lead community consultations in planning urban public transport services, highlighting key routes taken by women and girls that are underserved and identifying timings during which services are unavailable.

Fifth, industry associations can be provided financial support by state and central governments to hold career fairs and networking events for young women social innovators to improve market access and make them aware of new business opportunities. These networking events can also be key to enhancing access to finance for young women social innovators, who are often the least preferred borrower by banks. Mann Deshi Foundation, a network of women-led social enterprises in Maharashtra, is a strong example of how access to finance through innovative products helps social innovators upscale their business.<sup>17</sup> During the COVID-19 lockdown, the foundation introduced low-interest smartphone loans, after consultations with its women partners, enabling over 80 percent women to buy their own smartphones and transition to digital platforms for business. This helped them expand their markets and networks and even unlock fintech financing for their enterprises.

Most importantly, community leaders, be they local members of the legislative assembly or Members of Parliament, need to support young women social innovators to ensure their safety and help them navigate political and economic challenges that may arise as they advocate for reforms.

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