

WOMEN'S EMPOWERMENT PRINCIPLES

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Regional Awardee Profile



NatWest Group

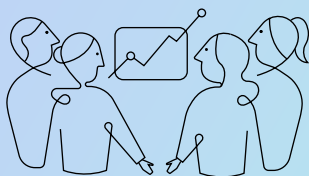


Punit Snood
Head of India

NatWest Group

Country: India
(branches in 15 countries)
Employees: 10,001+
Industry: Financial Services

Website
www.natwestgroup.com



Addressing Gender Inequality in Rural India

India has taken great strides to narrowing the gender inequality gap, but some sectors continue to struggle due to cultural and social norms. According to the World Economic Forum's Global Gender Gap Report 2020, "Only one-quarter of women, compared with 82% of men, engage actively in the labour market (...). Furthermore, female estimated earned income is a mere one-fifth of male income, which is also among the world's lowest".

NatWest India Foundation was established in line with NatWest Group's global objective towards economic inclusion. With this, NatWest India Foundation developed a program focusing on empowering women in the rural areas of India through Enterprise Development. Their Supporting Enterprise programs' three pillars are improving livelihoods, restoration of degraded lands, and strengthening of local institutions. These programs are currently supporting over 20,000 women-led enterprises in over 900 villages in eight key project states in India.

Self-Help Groups and Key Partnerships

To achieve this goal, NatWest India Foundation developed various Self-Help Groups (SHGs) for women in rural areas to aid them in participating more actively in the decision-making at the Gram Sabha level. The Gram Sabha is a public assembly or forum where villagers convene to discuss local governance and development.

“ *Inclusion is all about getting underrepresented people an equal seat at the table and ensuring the sense of belongingness is fostered within every fabric of the company culture.* ”

- Maneesh Menda, Head-HR, NatWest Group India



The Gram Sabha also elects members to the Gram Panchayat, or village council, which is a basic village-governing institute in Indian villages. With these SHGs, NatWest India Foundation also looked to strengthen women’s economic status through developing micro-enterprises.

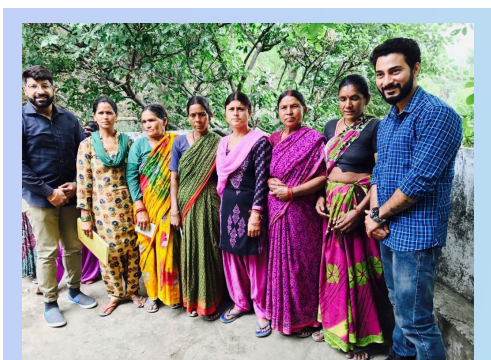
The Supporting Enterprise program is implemented through NatWest India Foundation’s partnerships with Non-Government Organizations and Civil Society Organizations with expertise in climate change, biodiversity conservation, and rural development. NatWest India Foundation also works closely with Indian state and central governments for strategic and administrative support. Especially through the Indian government’s National Rural Employment Guarantee Act, the Indian labour law, and social security measure that aims to guarantee the right to work, and the National Rural Livelihood Mission, a poverty alleviation project. The National Bank for Agriculture and Rural Development (NABARD) also plays a key role in channeling NatWest India Foundation’s funds to project areas in central India.

Beyond financial services, SHGs have also become a main source of information and a provider of various services to women, empowering them through capacity building for micro-enterprises, providing opportunities for education, and equipping them to participate in local governance. Through SHGs, rural women have successfully led various village-level enterprises like dairy businesses, sericulture, and agri-businesses, to name a few. Rural women have also placed themselves at the forefront of integrated rural development through their social, economic, and financial inclusion.

Addressing Issues and Constant Improvement of the Supporting Enterprise Program

However, these improvements in the lives of rural women in India did not happen overnight. As NatWest India Foundation explored different project areas, they found that many women led SHGs were defunct, and the local stakeholders had lost confidence in the potential of the program.

They also identified that the participation of the rural women in the local decision-making process was negligible; upon further investigation, they found that the women had difficulty in raising their concerns on issues like discrimination, domestic violence, and access to finances. While the women were interested in the program and in what the SHGs could provide, the majority still lacked awareness about their constitutional rights and civil liberties.



“

All of us, from ministers to employers to investors, have a duty to ensure that further pain isn’t felt disproportionately by women and that anyone who retains an ambition to start or grow a business is helped with targeted and innovative assistance.

*- Alison Rose,
NatWest CEO*

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Watch the testimonial video to learn more

To address this, NatWest India Foundation ensured that the implementing project teams—particularly for gender-focused activities—had more trained female staff members to regularly interact with the women in the villages. NatWest India Foundation also developed awareness programs, training, and workshops on the topics of local governance, micro-finance, enterprise development, and women’s rights. Having consistent communication with the rural women beneficiaries enabled the implementing teams to also acknowledge and respect the local sensitivities in the different project areas.

On top of this, *Mahila Sabhas*—a village-level meeting of women of Gram Sabha—were formed to enable local self-governance, and to encourage rural women to come forward and assert themselves in Village Level Institutions and *Gram Sabhas*.

By collaborating with the rural women beneficiaries of the Supporting Enterprise Program, NatWest India Foundation was able to effectively reach some of the most vulnerable sections of Indian society, especially rural women who have been marginalized for centuries. Program beneficiaries are now rediscovering themselves and realizing their potential to contribute to the rural economy and development through their own empowerment. As of 2021, there are 1,598 SHGs in Madhya Pradesh, 323 in Uttarakhand, 311 in Odisha, 270 in Gujarat, 76 in Rajasthan, 15 in Karnataka and 9 in Maharashtra. The rural women’s annual income has increased by an average of INR 30,000–40,000 (depending on the type of enterprise and its market reach).

Women’s Empowerment Principles



High-Level Corporate Leadership



Treat all Women and Men Fairly at Work without Discrimination



Employee Health, Well-Being and Safety



Education and Training for Career Advancement



Enterprise Development, Supply Chain and Marketing Practices



Community Initiatives and Advocacy



Measurement and Reporting

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