THE WORLD BANK
AND
GENDER IN INDIA

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Above: India's growth and prosperity will be enhanced by opportunities given to young girls and women.
Cover: Improving the productivity of women workers in agriculture is a major World Bank objective.
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THE WORLD BANK
NEW DELHI, INDIA
Foreword

Significant progress has been made in improving women’s status in India. This is reflected in improvements in major social development indicators. Nevertheless much remains to be achieved. The Bank’s support for the Government of India’s work in the health and educational fields is focussed on the disadvantaged, a large proportion of whom are women. In rural development and common property resource management, the Bank’s support to GOI efforts is increasingly placing emphasis on women who are often the main cultivators in more marginal areas.

With greater attention being paid to social development issues by the Bank in its support to India, the focus on gender in all development work is more evident. A focus on gender in development is a focus on sustainable development. It is recognized that for development to be sustainable, projects must involve women centrally in their planning and execution. This means devoting more attention to building local level institutional capacity and creating opportunities for people to help themselves. The Bank’s work in India is increasingly concerned with assisting GOI in its efforts to facilitate and enable self help groups to access resources. Much of this effort focusses on women.

This publication, produced by the Social Development Unit of the Bank’s New Delhi Office, illustrates how the Bank, in its partnership with the Government of India, has focussed on gender issues in the pursuit of sustainable and equitable development. It reinforces the importance of putting women at the heart of the development process.

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Gender Differences in India

India's policies and programs towards gender equality have evolved over several decades. There is now widespread awareness of gender issues, and there are many activities across a wide range of sectors, and several good examples of success. Yet inequalities persist in the social and economic status of women and men. Only 39.3 percent of girls and women over 7 years of age were literate in 1991, compared with 64.1 percent of boys and men. In 1991-92 the gross enrolment ratio (GER) in primary schools was 88.1 for girls, but 116.6 for boys. At the upper primary level, the GER was 47.4 for girls and 74.2 for boys. In the labor force, participation was over 98 percent among men in the 30-44 year age-group, but the rates for rural and urban women of this age were about 61 and 30 percent, respectively.

Younger women also continue to have higher mortality rates than men. In childhood (0-15 years) female mortality is about 10 percent higher than that of males, and during the peak reproductive period (15-35 years), it is about 20 percent higher. These differentials in mortality, underpinned by social and economic inequities, are ultimately reflected in India's "masculine" sex ratio. The number of females relative to males has declined throughout this century, reaching a level of 927 per 1000 in 1991. This means that in India's total population of about 920 million (estimated mid-1995), there are at least 35 million fewer women than would be expected on the basis of gender equality.

Over the past decade, the Government of India and many state governments have intensified efforts to address these inequalities and enhance women's role in social, economic and political processes. A wide range of women-oriented programs have been implemented in sectors as diverse as agriculture, credit, education, health, legal rights and micro-enterprise development. Most recently, there has been increased attention to the participation of women in local government institutions to strengthen their roles as decision-makers and implementors of development.
In this favorable policy and program climate, gender issues have increasingly been identified, analyzed and addressed as an integral part of the World Bank’s development assistance to the Government of India. The Bank has been conscious of existing gender inequalities and the inter-relationships among them. It has been mindful of their central importance to the development process and their implications for social justice. It has attempted to assist the Government of India to foster more equitable development through research and analysis as well as through lending operations which have had development for women as a major objective.

Gender and Poverty

In 1991 a major study, entitled *Gender and Poverty in India*, was completed by the World Bank. Based on analyses of available data, the work of many scholars, and reports from government and non-governmental institutions, the study documented the vital role of women in the Indian economy. It highlighted the close relationship between gender and poverty. Women’s labor force participation and their relative contribution to total family income are higher in households with lower economic status. The poorer the family, the more it depends on the earnings of its female members. In very poor households, women’s capacities to work, their health, knowledge and skills are often crucial for family survival.

Thus, women’s economic productivity is particularly critical to the 60 million Indian households which live below the “poverty line.” Women may be the main or only earners in these households. Over 35 percent of households below the poverty line are headed by women. Hence, the *Gender and Poverty* report advocated greater attention to the creation of employment activities for poor women, and to efforts to increase the productivity of women workers, particularly those in the primary sector.

The study also focused on the health, nutrition and educational status of women, and drew links between these and their economic situations. Analyses of data on mortality, morbidity and nutritional status showed that females were disadvantaged at all stages of the life cycle. High female child mortality reflects a cultural preference for male children. This is also manifest in girls’ continued deprivation of education. The consequent lower literacy among women is both an outcome of their disadvantage and a major contributor to its perpetuation.

During adolescence and early adulthood, women are involved in domestic labor, economic work and reproduction. Nutritional deprivation in the face of these energy-demanding tasks, and the high risk of exposure to disease in the environmental conditions among which the poor live, result in high morbidity among women. Yet comparatively few women have access to or utilize health services, which contributes to their high early mortality. These factors:
* preference for male children,
* high child mortality,
* lack of access to appropriate health services,
* low social and economic status,
* lack of access to schooling and low levels of literacy

contribute to the continuing high reproductive rates of Indian women.

Prevailing cultural perceptions of women contribute to the persistence of systematic disadvantage. They result in reduced willingness among many families to invest in preparing daughters for entry into the labor market. They severely limit women's ownership of assets (land and capital) through inheritance. Without adequate knowledge and skills to cope with complex and changing situations in society and in the economy, women are unable to take full advantage of social services and economic opportunities available outside the household or family farm.

Lacking knowledge and assets, women (particularly those in rural areas) are unable to secure institutional credit and capital to undertake and sustain productive self-employment. Thus, although women constitute over one-third of the total labor force in India, and half the agricultural labor force, their productivity is limited. Ninety percent of rural and 70 percent of urban women workers are classified as "unskilled." If women are more visible in work such as agricultural labor or construction, it is more an indication of the poverty of their families than of a significant shift in cultural perceptions.

**Closing the Gap**

The *Gender and Poverty* study helped to identify ways in which Bank assistance could help to foster gender equity. The conclusion that improving women's productivity is an essential element of any strategy to reduce poverty was clear. In the long run, changed perceptions of women's economic value will change resource allocations within families by raising the opportunity costs of not investing in girls and women. Increasing women's abilities to learn and earn will have positive effects on women's status and well-being, and will also be powerful tools to alter social attitudes towards women. Raising female earning power and status is critical to increasing effective demand for education, health and family planning services. Greater attention to women's literacy and skill development, and health and reproductive needs will enable women to improve their productivity. The complexity and inter-relatedness of the problems facing Indian women suggest that improving their social conditions and enhancing their economic opportunities are both necessary and mutually-reinforcing solutions.

Accordingly, a Women-in-Development Strategy was framed in 1993 for Bank assistance to India. This focused on enhancing women's access to resources in agriculture and allied sectors, and to services in the
social sectors to improve their well-being and increase their productivity. The comprehensive strategy encompassed the integration of women into existing general programs and structures, as well as women-oriented programming. Its aim was to improve equity and efficiency.

To achieve this, the strategy identified the need to undertake gender analysis and action within Bank-assisted projects as well as build institutional capacity for these and, wherever necessary and feasible, to design women-focussed components or activities in projects. Other important elements of the strategy were: to collaborate with the Government of India to identify opportunities for women-focussed projects; to continue research and analysis on gender issues for effective program and policy formulation; and to work with the Government on policy, legal and administrative reforms to benefit women.

Gender in World Bank Lending

World Bank lending in India began in 1949. For the first decade, investments were made in infrastructure, in keeping with India’s plans for industrialization. In the 1960s, assistance was extended to the agriculture and irrigation sectors. The Bank supported India’s efforts to introduce new agricultural technologies, which were among the developments leading to the Green Revolution and India’s subsequent self-sufficiency in food. However, as India’s poverty persisted at high levels, greater emphasis began to be placed in the 1970s on poverty reduction, and Bank loans were extended to programs which benefitted the poor more directly. These were in the areas of agriculture and rural development as well as urban development, water supply, and family planning. Substantial lending to these sectors has continued.

Support to the social sectors -- education, nutrition, health and family planning -- grew rapidly in the 1980s and has continued to rise significantly in the 1990s. Almost all of this support is in the form of IDA credits -- that is, soft loans which have only a 0.75 percent service charge and are repayable after a ten-year grace period over 35 years. Attention to improving the incomes of women and their status in society has also grown with the increased attention to poverty and the social dimensions of development. In the 1990s, and particularly since India began economic reforms in 1991-92, IDA credits have been extended to help the country protect and expand social and environment programs.

Bank assistance to India is provided through the Central Government, and is most often for specific projects. The size of credits (per project) is typically U.S. $100-150 million. Projects may be national in character, cover several states, a single state, or selected districts. Joint preparation of projects between the Government, the Bank and other stakeholders -- including women -- ensures sound, productive projects that contribute to India’s development. Project experience and evaluation findings are utilized for the development of further projects, as well as in the on-going policy dialogue between the Government and the Bank.
The Project Cycle

Review, analysis and action pertaining to the separate roles of women and men in Bank-financed projects are now an integral part of the project cycle. At the project identification stage, known gender issues relating to the project and/or the need for specific analysis are flagged. Together with Bank staff, project managers identify further studies that may be necessary to supplement available information. During project preparation, a process that takes a year or so to complete in most Bank-assisted projects, specialists may be called in to assist project managers to design and carry out the necessary analysis. This includes collecting and analyzing data and filling in gaps through relevant studies and assessments, and identifying the specific needs of women within the context of the project.

Gender issues are increasingly being explored through overall social assessment, which also emphasizes the needs and preferences of the poor and other socially-disadvantaged groups. Social assessments are usually carried out in a participatory manner -- through extensive consultations with all potential stakeholders, and using participatory appraisal techniques. It is usually important to consult women separately.

During the preparation stage, agreements are also reached between the Bank and the Borrower on guidelines for gender analysis in subsequent project implementation. Studies and assessments are usually completed by the pre-appraisal stage of the project (or by Appraisal, at the latest), and reviewed by a specialist. Pre-appraisal reports normally include the analysis of women’s needs relating to important project components. The reports also identify the specific actions to be taken in the project to address these needs.

Finally, the Appraisal Report, the most comprehensive document prepared by the Bank for a project, expands on the analysis and actions, and ensures that an adequate budget is provided for the identified activities. In addition to specific, sectoral activities, many projects include provisions for training of client women’s groups, capacity building for gender analysis and action, the involvement of non-governmental organizations (NGOs) in project implementation, and studies or action research. At the appraisal stage also, agreements between the Bank and Borrower on policy and regulatory changes which may be needed are spelled out; legal agreements, covenants, and caveats are worked out; and monitoring indicators and participatory monitoring arrangements to be used in the project, and for its evaluation, are finalized.

Investing in Women

Bank assistance to India has long recognized the centrality of women in sectors such as nutrition, health and family planning, and the benefits that investments in these sectors bring to India’s development.
From the late 1980s, in addition to addressing the practical needs of women, gender analysis and efforts to broaden and strengthen women’s roles in project implementation gained greater importance. Because women form a growing proportion of the agricultural labor force, the Bank’s support for the Government of India’s strategies to improve agricultural productivity began to focus more closely on these important stakeholders.

The Bank now increasingly supports government programs to help bring women into the mainstream of economic activity by improving their access to productive resources. It contributes to female human capital development by improving women’s access to, and the quality of, nutrition, health and family planning, basic and technical education services. Several Bank-assisted projects aim to improve women’s skills, to develop institutional capacity for gender-sensitive development, and to increase women’s participation in decision-making and policy formulation.

In current Bank assistance to GOI for the development of the social sectors, gender differences in access to social services are being addressed. Participatory and gender-sensitive approaches are being incorporated into project preparation and projects are monitored for their efforts on behalf of women and their gender impacts.

Subsequent sections of this publication describe the Bank’s experience of addressing gender issues in India through brief descriptions of selected projects in different sectors. A few of the projects described have been completed, while the majority are on-going.
Women's income-generating activities are strengthened through efforts in a variety of sectors.

A tribal woman on her way to market - Bank-assisted projects aim to draw marginalized groups into the mainstream.
Whether in Tamil Nadu (above) or Haryana (below) Bank-assisted education projects aim to reduce gender disparities.
II

Livelihoods and Environment

Enhancing Productivity

Of over 130 projects which the Bank has financed in the agriculture, forestry, irrigation and watershed development sectors since the inception of its lending to India, about 30 are currently under implementation. These projects directly impact women’s livelihoods and environments. So also, the ten or so projects in the rural water supply and urban development sectors. Here, only a few projects can illustrate the approaches that have been utilized to deal with gender issues and implement efforts which benefit women.

One of the most interesting projects involving women is the five-state National Sericulture Project which began in 1989. The project aims to encourage sericulture development by fostering growth in production and quality improvements. For this, the project supports a wide variety of activities, including credit to silkworm rearers and silk reelers, development of production facilities, training, extension, and marketing. Prepared in a participatory and gender-aware manner, the project identified the specific needs of women silk-producers, and devised strategies to change their fundamental lack of access to resources and decision-making. The actions to meet their needs and the strategic interventions were incorporated in the project design.

Considerable progress has been made in women’s group formation and in improving their access to know-how and cocoon markets in Andhra Pradesh, Karnataka, Tamil Nadu and West Bengal. As a result of the project, there are over 30,000 new women silk-rearers, and over 120,000 trained women farmers, a number exceeding original expectations. See Box 1.

In the Bank-assisted multi-state National Agricultural Extension Project I (FY87), women farmers’ access to extension and training has been significantly improved in some states. Extension efforts have also been broadened to increase the access of women to new technologies.
Helping Women Workers Increase Their Productivity

India is the world’s second-largest producer of silk. Here, the majority of operations in sericulture are performed by women -- they contribute approximately 70 percent of the labor involved in rearing silkworms and reeling silk. Approximately 30 percent of sericulturist households are female-headed. Tribal people, minorities, and Scheduled Castes form particularly disadvantaged sections among silk-producers.

In the National Sericulture Project (NSP), structural as well as family and community constraints faced by women trying to improve their productivity were identified. Women did not have access to land or credit. Their training was inadequate as training centers were distant, had poor infrastructure, and lacked women staff. Their access to markets was severely constrained.

To address these problems, action plans were prepared to focus on women’s concerns in overall project planning and implementation. This planning, along with gender sensitization of the staff of implementing agencies, resulted in the project providing financial support for women’s group-based activities, training, and NGO involvement. Strategies also included improving women’s access to markets, credit and technology, and protecting women’s health and environments by promoting smoke-free stoves in reeling units. Analytical studies also identified the need for policy support to improve women’s access to formal credit institutions. Beneficiary assessments -- on-going participatory evaluations of project performance by clients -- have been another important feature of the project.

One of the successes of the program has been the formation of women’s groups. Group formation has broken the traditional isolation of women, and created fora in which they can make decisions and reach out to external institutions. The groups have been sustained by the commitment of members. Having created a space for themselves, most women are not willing to lose it. They are trained by the Department of Sericulture and by NGOs and assisted to prepare proposals. In Andhra Pradesh and Karnataka, the emphasis has been on building financial management capacity and group resources through thrift and credit.

Although the project has worked hard to improve women’s access to land provided by government-financed land distribution schemes, land is still registered only rarely in the names of women. Without land as collateral, banks are still reluctant to make loans to women. There are plans, however, to improve women’s access to loans provided under the scheme for Development of Women and Children in Rural Areas (DWCRA) and the Self-Help Groups’ Credit scheme of the National Bank for Agriculture and Rural Development (NABARD).

Women’s access to training has improved through the appointment of female trainers and the provision of training facilities. Increasing access of women to extension through these trained workers is having a positive impact on economic returns to the women’s work.

The project has also supported the creation of women-friendly markets. In formerly male-dominated cocoon markets, special areas have been set aside...
where women can sell their cocoons directly. In the three southern states, women are being encouraged to open savings accounts in their own names, and their independent operation of these accounts is monitored. These multiple provisions have enabled the project to significantly improve the productivity of women sericulturists and their positions within their households. A midterm review of the project in 1993 already noted that the set of activities for women had such an impact that the project was being seen as a “project for women.” The declaration of 1994 as the “Year of Women in Sericulture” gave a further fillip to project efforts to ensure that women gain access to information, know-how and resources.

Gender sensitization of extension staff, deployment of women subject-matter specialists, and women contact farmers have helped to develop outreach to women.

The Women’s Enterprise Management Training Outreach Program (WEMTOP), a project of the Bank’s Economic Development Institute (EDI), is a participatory, action-learning training project which began in 1991. WEMTOP is aimed at strengthening the capacity of intermediary NGOs to deliver management training to poor women, specifically the landless and assetless in rural and urban areas. Udyogini, an NGO formed specifically for the purpose, is EDI’s lead partner agency in this project. The project is developing appropriate training materials, and a decentralized delivery mechanism to train women to sustain their enterprises and increase their capacity to control both the enterprise and the income they derive from it. The project is progressing well at the field level, with trained Enterprise Support Teams, drawn from 25 voluntary agencies in three states, delivering successive modules of Grassroots’ Management Training to groups of producer women.

Increasing Access to Resources

Participatory planning and gender-sensitive methods were also used during the preparation of two projects for Integrated Watershed Development, one in the Plains and the other in the Hills, financed by the Bank in 1990. In these projects, women are being viewed as important participants in community planning and management systems, and not only as beneficiaries of improved fuel or fodder supplies. The constraints faced by women as a result of declining forest and pasture lands and degradation of common property resources (CPRs) were recognized. Other problems, such as their lack of decision-making power, were seen to be related to their low status in society.

The projects therefore embarked on participatory planning of micro-watershed development in which sub-groups of women were formed to plan, develop, implement and manage various aspects of the program. NGOs have been involved in providing training and organizational support to women. These approaches are yielding results, albeit slowly.
One general trend has been the increasing, informed participation of women in local watershed groups, particularly in the management of forage and fuelwood resources and in livestock enterprises.

In Gujarat, project and NGO staff have helped women shift from the traditional gender division of labor and demonstrate their capacity to plan and carry out watershed development activities, and protect or rehabilitate degraded CPRs. In Rajasthan too, women have become involved significantly in community planning and management of common lands and water supply harvesting structures.

However, some important constraints have been encountered in taking these approaches further. There has been unevenness in the capacities of different states and NGOs participating in the project, and rapid turnover of project leadership has caused fluctuations in the levels of commitment to the projects’ approach.

Early experience in social forestry projects supported by the Bank provided valuable lessons for the design of more gender-sensitive projects in the recent past. Newer projects, such as the West Bengal Forestry Project (FY92), Andhra Pradesh Forestry Project (FY94), and Madhya Pradesh Forestry Project (FY95) were prepared with careful analysis of women’s roles and status. They incorporated strategies to facilitate women’s participation, and included policy changes. They have resulted in more equitable sharing of benefits between men and women. See Box 2.

### 2

**Women Preserve and Protect Forests**

Early Bank-financed projects in forestry were targeted at communities and, in some participating states, included attempts to foster women’s participation by deploying women staff at the local level. Women were also involved in nursery and plantation activities. Beginning in 1992, in projects in West Bengal, Andhra Pradesh and Madhya Pradesh, more systematic provisions have been made for women’s participation. These projects aim to prevent continued degradation of forests and enhance productivity in order to protect the environments and livelihoods of communities.

To ensure gender equity, all village forest protection committees (FPCs) are required to have equal numbers of men and women members, and managing committees a minimum of 30 percent of women members. Women are being organized into separate sub-groups for leadership development, training, and activities to add value to forest produce. The projects have also included women staff to oversee the activities. NGOs have been involved in training Forest Department staff in participatory and gender-sensitive approaches, and working with local communities and women’s groups to build capacity and facilitate equitable development.

In West Bengal, the project has made considerable progress towards making the equal participation of women in joint forest management a reality. Women members of the communities are well informed. In several cases, women have
taken the lead in forming FPCs and involving their communities in forest regeneration. In South Bengal there are 16 all-women FPCs which were formed as a result of women’s great interest in forest protection. A local women’s NGO has built up valuable experience of organizing poor women to reclaim wastelands and protect forests. This NGO provides training to staff and facilitates women’s activities in the project.

Further work in this project on behalf of women will need to concentrate on marketing of non-timber forest products and increasing the income of women in areas where forests are scanty. There is also continuing need to sensitize field staff to the important role of women in making these projects fully sustainable.

Recent agriculture projects, such as the Uttar Pradesh Sodic Lands Reclamation Project (FY93), have also been designed to address women’s issues in meaningful ways. They have included provisions for women’s title to land, significant opportunities for women’s ownership of other assets, their equitable participation in beneficiary groups, and access to extension support, organizations, credit and new technology. They support women’s group formation and training, and attempt to secure women’s control over productive resources. See Box 3.

3 Land Reclamation for the Poor

Targeted mainly on marginal and landless families, the U.P. Sodic Lands Reclamation Project provides a good opportunity to change the disadvantaged position of poor women. The client households have a weak asset base, and there is equal participation of women in wage-earning activities. In addition to their heavy responsibilities for household subsistence. The out-migration of male family members has meant that women must avail of any employment activities available locally. They are heavily indebted to private money-lenders. Both economically and socially, upper castes continue to dominate the area, and the dominant gender perspective imposes constraints on women’s participation on equal terms with men in public or private decision-making. Thus, women in the households live on the horns of a dilemma -- they must manage the family land and engage in wage work, but they are unable to participate in public actions which could improve their access to much-needed resources or services. They do not own land themselves, which constrains their ability to obtain formal credit.

The extent of women’s powerlessness, their heavy work loads, and lack of access suggested a need for in-depth socio-economic studies of women’s activities in the area, of the availability of support systems to foster more equitable development, of the credit needs of project beneficiaries and group credit management, with particular emphasis on women. These assessments provided a database and resulted in the identification of strategies to improve women’s situations.

The project encouraged the participation of beneficiaries, including women, in project planning and implementation. It has essentially sought to organize water users’ groups among farmers and support them to reclaim saline lands. Women have been formed into separate sub-groups in order to build their
capacity to participate in the larger user groups and enhance their leadership abilities. Women have also formed self-help groups for savings and economic activities, with plans to access credit from commercial banks.

There has been close integration of project activities with other social and infrastructural development programs, such as adult literacy, health, drinking water and sanitation, electrification, building of all-weather roads, and veterinary care. This integration is contributing to improving the overall quality of life of the people, including the women, in the project villages.

The project provides financial support for gender sensitization, training of women, and involvement of NGOs. Women volunteer farmers have been selected and trained to provide extension services to other women. Emphasis is being put on training of staff to build capacity for the long term. Policy support was built for women to own land through the issue of joint titles to land which is being given by the state government to landless and marginal farmer households. The recent approval of this proposal by the state government has been a significant achievement.

Indeed, in just two years, the Sodic Lands project has made considerable progress. Almost a quarter of the land allotted by government has been given to individual women and, for the first time in U.P., to women’s self help groups. About 162 hectares of land have been allotted to 34 women’s groups.

Improving Living Environments

To improve rural environments the Bank has also provided assistance for water supply and environmental sanitation measures. Two projects, the Maharashtra Rural Water Supply and Environmental Sanitation Project (FY91) and the Karnataka Rural Water Supply and Environmental Sanitation Project (FY93) take an integrated approach to environmental and health improvements through investments in drinking water supply, sanitation and health communications. These projects save women time and increase convenience, as well as providing safe drinking water and more hygienic environments. The health communications components are aimed at preventing the spread of water-borne diseases, and fostering the use of health services for the timely treatment of illnesses.

In the Karnataka project, early attention to integration among the several project components greatly facilitated the effective implementation of this complex, multi-sectoral project. The use of participatory methods fostered by the involvement of NGOs was critical to preparing a project that was relevant to people’s needs, and to inculcate commitment among implementing agencies as well as local communities to continuing participation. The project provides a key role for women’s user groups in the operation and maintenance of handpumps and piped water systems, thereby promoting the sustainability of the investment.

Over the past two decades the Bank has supported a number of broad-based urban development projects, or more-specifically-focussed
transportation projects, in several of India's major cities (e.g. Bombay, Madras and Hyderabad), and in the small and medium towns of a number of states, such as Kerala, Gujarat, and Uttar Pradesh. The urban development projects aim to improve a wide range of municipal infrastructure, such as roads, street lights, solid waste disposal, drainage, water supply and sanitation. Some have financed shelter for the urban poor and slum improvement programs.

The projects aim to improve the access of the poor to these basic services. There has been a growing awareness that women can provide significant, relevant inputs in the planning, implementation and maintenance phases of such projects. Appropriate institutional mechanisms have been evolved for women's participation, and NGOs have been involved in fostering it.

**Resettlement and Rehabilitation**

As a result of gender analysis undertaken during project implementation in the case of some irrigation projects, such as the Second Gujarat Medium Irrigation Project (FY84), the resettlement and rehabilitation components of some Bank-assisted projects have been able to provide more effectively for women in the affected communities. Based on these experiences, other projects in the irrigation sector, such as the Third Maharashtra Composite Irrigation Project (FY86) and the Second Upper Krishna Irrigation Project (FY89), carried out gender analysis during project implementation to improve action plans. See Box 4.

### 4 Lessons from R&R Efforts

An early irrigation project, the Second Gujarat Medium Irrigation Project (GMIP), offered interesting insights into gender issues in the area of resettlement and rehabilitation (R&R). The GMIP included R&R as a component, providing land for land or cash compensation for land, as well as basic services and vocational training. However, during project implementation it was found that tribal people who had been displaced under an earlier project, as well as people with less land, had not been able to regain an adequate standard of living. Many more were still below the poverty line. Economic rehabilitation through the Integrated Rural Development Programme (IRDP) was not performing satisfactorily. In some villages women were unable to obtain adequate fuel, fodder, water or employment. In some resettlement sites civic amenities such as water supply and electricity were inadequate, and women's workloads had increased to some extent. While the project provided for Guidance Cells to include representatives of the affected persons, women were not represented adequately.

Subsequently, participatory analysis with the affected communities and women, discussions with NGOs and the implementing agency, and a comprehensive study of the R&R aspects of the project, with a focus on gender issues, suggested a change in approach. The economic rehabilitation program
could be strengthened by involving women in the process. The findings of the study were used to sensitize the staff of implementing agencies. Strategies were identified to meet the needs of women, and an Action Plan was prepared.

The Plan focussed on providing income generating schemes for women and improving facilities to meet their needs for safe drinking water, fodder and fuel. It also included skill development, access to credit and markets, and involved a strong women-centered NGO, the Self-Employed Women’s Association (SEWA) of Ahmedabad, to assist women by organizing them, providing training, and building managerial capacity and leadership.

Other large infrastructure projects also, such as those for power, often involve displacement of people, and require sensitively-planned R&R programs. In the Upper Indravati Power Project, a study of gender-specific issues revealed that tribal women, in particular, were seriously affected. Their displacement led to reversals in their socio-economic autonomy and status. These were formerly linked to forest-based, non-market economic activities. The dislocation of their communities, their resettlement and the flow of cash into the hands of men for compensation and rehabilitation, have left women with diminished control over resources.

Thus the economic rehabilitation of project-affected women is being given special attention. Training and credit for setting up group-based micro-enterprises are helping to restore and improve economic status. These will be accompanied by careful social planning to accommodate the new time-use patterns developing in the resettlement clusters. Micro-enterprise development will help build group solidarity, reduce risk factors and transition costs, and enable women to face market conditions.

Key lessons learned from such projects include the need (1) to identify the entire magnitude of R&R components, including a focus on women, to develop adequate R&R policies; (2) to ensure that specific actions for women are included in the R&R Action Plans; and (3) to involve, train and fund NGOs to start a participatory process from the inception so that plans and policies can be based on dialogue with primary stakeholders who include women.
Women's groups such as this one increase women's access to services and resources.

Improving families' use of reproductive and child health care is important to reduce women's burdens.
Women mapping their livelihood patterns – participatory approaches ensure more sustainable development.

Skilled and motivated women service providers, such as these ICDS workers, are the key to reaching other women.
III

Well-Being and Development

Better Nutrition for Women and Children

For over two decades, the Bank has sustained support to the Government of India’s efforts to improve nutrition, education, health and family welfare. Almost all Bank-assisted human resource development projects have focussed on meeting women’s needs in the specific sector. There are currently 18 projects in operation. In general, they aim to increase the capacities of the various service delivery systems to reach women.

Experience in India has shown that the actual constraints faced by women in gaining access to these services need to be specifically and creatively addressed in project design. Many projects have included components to sensitize service deliverers — from school teachers and health workers to administrators, to enhance their understanding of women’s problems and needs, to involve women in planning, implementation and management, to organize them into groups, and to increase their awareness. Gender analysis has been part of the preparation of several projects, and gender-sensitive approaches are being used increasingly in implementation.

One of the earliest projects financed by the Bank was in the field of nutrition in Tamil Nadu, beginning in 1980. A most successful component of the Tamil Nadu Integrated Nutrition Project (TINP) was the establishment of village-based Women’s Working Groups which supported the nutrition and education objectives of the project. The project’s success has been ascribed also to the high levels of competence and motivation among its women staff — Community Nutrition Workers, Supervisors and Instructresses. This reflected effective training and a program environment that was sensitive to women. Extensive participation of women from program communities, developed through the project’s strong communications component and the women’s groups, also contributed to high achievements in reducing malnutrition and mortality among women and very young children.
Organizing Care and Support Groups for Nutrition

The Tamil Nadu Integrated Nutrition Project (TINP) centered on the provision of nutrition services linked to health care for children under three years of age and for pregnant and lactating women. Nutrition education was provided to all women in program communities. The project had early success in demonstrating to mothers the importance of maintaining their children’s health through monthly monitoring of growth, early treatment of illnesses and, in the case of children who failed to gain weight, the feeding of small nutritious supplements. A simple tool, the child growth chart, was used to educate mothers about child nutrition and health. The integration of nutrition and health services, and the focus on improving women’s knowledge and practices of good child health and nutrition generated sustained benefits.

Subsequently, it was possible to explain to mothers the importance of ensuring that their children were born with adequate weights by improving their own nutrition during pregnancy. The nutrition and health status of mothers was the focus of antenatal services. These included immunization against tetanus and iron supplementation to combat anemia, a health problem that is widely prevalent among Indian women. Mothers were also selected for feeding during pregnancy on the basis of poor health status or low family income, and they were assisted to have hygienic deliveries.

A Community Nutrition Centre in each project village was the focal point for the provision of all these services, and women Community Nutrition Workers were the key service providers. The high quality of training provided to these workers, supervision and in-service training through Community Nutrition Supervisors and Instructresses, and a well-organized monitoring system resulted in excellent coverage of the client population, and faithful translation of the project’s objectives into regular and thorough activities. These women workers played crucial roles in mobilizing and conscientizing women in the project villages, gaining their participation in the program.

The participatory process was also assisted by the Women’s Working Groups established in the villages. They supported the project by spreading nutrition and health messages widely through their communities. In some villages the groups produced the food supplements used in the program, thereby also providing some women with small incomes.

Evaluations show that severe malnutrition was greatly reduced, the nutritional status of beneficiary children improved, immunization rates were high, and infant mortality fell during the project period. The effort to improve maternal nutrition was less successful because of the women’s inabilities to break traditional beliefs and practices in the face of economic hardship.

Greater emphasis has been placed on maternal health and nutrition in the Second Tamil Nadu Project. Mothers have understood the importance of eating well during pregnancy, but to do so their social status within their families and economic status must be enhanced. They have begun to demand the latter, and Community Nutrition Workers have spontaneously formed women into thrift and credit, and micro-enterprise groups. The project will try to widen the scope of these activities by involving NGOs and linking women to other income-generating programs. The climate of participation and women’s increased awareness and literacy in Tamil Nadu are likely to contribute to the success of these efforts.
TINP was one of the earliest programs in the governmental sector to demonstrate the benefits of women’s groups for women themselves, and their families and communities. In the follow-on, Second Tamil Nadu Integrated Nutrition Project (FY90) the approaches developed in TINP have been expanded to all but three of the state’s 21 districts. Linkages have been made between TINP: women’s groups and other programs for women, particularly in the sphere of income-generation. Women have understood the need to improve overall household well-being to ensure their children’s health and survival, and to fulfill their own needs. See Box 5.

Assistance to nutrition expanded with two more projects, the First and Second Integrated Child Development Services (ICDS) Projects in FY90 and FY93, respectively. These projects also aim to bring about improvements in the nutrition and health status of young children and women. They are based in areas with a very high incidence of poverty, notably the tribal areas of Andhra Pradesh and Orissa (ICDS I) and Bihar and Madhya Pradesh (ICDS II). As the female populations of these areas are among the most severely disadvantaged, the projects include small-scale efforts to improve their economic situations, in addition to health and nutrition services. They extend to a younger group of women—unmarried adolescent girls, aiming to improve their knowledge of health and nutrition matters and access to care, and providing them with opportunities to learn simple economic skills and to interact socially in groups.

In Andhra Pradesh and Orissa, widespread women’s movements have provided impetus to the ICDS program and women are benefitting from it. In Madhya Pradesh and Bihar, women in the program communities participate in the activities of the anganwadi, support the Anganwadi Workers, and join together in groups to learn about health and to support each other’s efforts to gain access to health care. Participatory approaches are being used in these projects to train women service providers and to involve project communities, particularly women, in implementation from the start.

Learning for Life

In the education sector, the Bank’s first loans were for a Vocational Training Project (FY89) and two Technician Education Projects (FY90 and FY91). The Vocational Training Project includes support for the expansion and upgradation of training for women in a number of semi-skilled occupations, and for related teacher training. It aims specifically to increase the share of women in these training programs from five to ten percent over the life of the project. The Technician Education Projects have similar aims and components for women to increase access to training at the technician level in non-traditional industrial skills. They propose to build new women’s polytechnics, upgrade older, co-educational ones, and attach women’s wings to others. All three projects aim to have a major impact on job prospects for women in emerging growth fields.
These projects have begun to meet some of their aims for women. Eighty-two new women's wings have been established at Industrial Training Institutes (ITIs), and women's hostels will be constructed in those states which have established ITIs. Women have enrolled in significant numbers in training courses in computers and electronics.

More recently, the Bank has provided IDA credits for basic education, one of the most important areas for investment in women. A first loan was made in 1993 for the Uttar Pradesh Basic Education Project, and a second in 1995 to the District Primary Education Program (DPEP) in six states. The districts in these projects have been selected on the basis of their low female literacy levels. Hence a priority objective of both projects is to improve girls' access to schooling, reduce drop-out and improve learning achievements, in addition to the broader objectives of improving the quality and efficiency of primary education for all children.

There are strong provisions in the projects to close the gender gap in education, as well as the gaps between the disadvantaged children of Scheduled Castes and tribal communities and more advantaged children. The projects include components focussing on increasing the awareness and empowerment of adult women. In Uttar Pradesh the Mahila Samakhya program, a successful effort to assist women to form networks in their villages and blocks, and to increase awareness of their rights and of services available, is being expanded. In the DPEP project, each participating state is evolving its own approach to enhancing women's involvement in their children's education and their own development. See Box 6.

6
Investing in Girls' Education

Analysis of education data on Uttar Pradesh shows that girls lag considerably behind boys in terms of enrolment in and completion of primary and upper primary school. The U.P. Basic Education Project incorporates a number of strategies which are intended to increase girls' completion of at least five years of education. In order to increase the enrolment and retention of girls, particularly those from Scheduled Caste or Scheduled Tribe (SC/ST) families, the project aims to assist in addressing the reasons why girls are not sent to school -- for example, their involvement in domestic work, parental fears for their safety, and parental perceptions that the cost of education is "too high for a girl."

The project provides a limited number of stipends for SC/ST girls to offset the costs of uniforms, books and materials. It proposes to increase the proportion of female teachers. Non-formal education centers will be set up for drop-outs and working children, with 50 percent of these centers being exclusively for girls. The project is attempting to converge school timings and locations with those of early childhood care and education (ECCE) centers run under the Integrated Child Development Services program or by the Department of Education. This will assist school-age girls by providing sibling care, as well as enhance school readiness among future cohorts of children.
Village education committees with women members and SC/ST representatives are being established under the project for greater participation of parents and opinion leaders in decision-making in and management of education. The committees play important roles in increasing demand for girls’ education, and in assisting in the management of the ECCE centers, stipends and non-formal education. Those committees which are successful in improving enrolment and retention of girls and SC/ST students are to receive awards.

The project also includes strategic activities to improve gender equality through education. Bias in the curriculum is being addressed by a revision of textbooks to eliminate stereotyped images of women and girls, and promote more egalitarian ones. Sensitization of school teachers and managers is being incorporated into training at all levels, including pre-service training of teachers. An innovation in the curriculum will be an experimental program to provide work experience and part-time earning opportunities for girls in upper primary schools. By partially offsetting the costs of their education, this strategy is expected to reduce parental resistance to girls’ schooling.

In the U.P. project the Mahila Sankhya (MS) program is being expanded. This program focuses on the formation of women’s groups as fora for discussion and action on problems that rural women face. Women are provided education on their legal rights and on public services available to them. In the program, many groups have chosen to address girls’ education as a priority area for action, motivating families to send daughters to school, as well as putting pressure on school authorities to respond effectively to the needs of girls.

Some of the key principles of the MS program are: (i) project functionaries and officials facilitate rather than direct the women’s groups; (ii) planning, decision-making and evaluation processes are accountable to the collective of village women; (iii) women participants determine the form, nature, content and timing of activities in their village; (iv) staff selection processes are participatory; and (v) the program does not have targets and is not hurried, allowing for a self-paced process which builds on existing knowledge and women’s own priorities for learning. During the gradual expansion of the program to seven additional districts, MS staff will orient and sensitize relevant education personnel to these needs.

Many of these innovative strategies will also be utilized in the recently launched District Primary Education Project to help girls overcome the social and economic barriers that prevail throughout the 23 districts in which the program is financed by the Bank. The actual approaches adopted in any area have been identified through participatory processes. Qualitative, focus group discussions were conducted in every district among parents, children and teachers to understand the specific local reasons for girls’ low enrolment and high drop-out, and to identify approaches to address these.

The preparation of DPEP also involved numerous meetings in each district with groups of parents, educationists, NGOs, social and political leaders, in which issues related to girls’ education, as well as that of SC/ST children, were discussed. Each district is evolving its own specific set of strategies, and the process of testing, fine-tuning, and developing these to the fullest will continue to be participatory. As in the U.P. program, DPEP places great emphasis on the role of representative Village Education Committees, and parent-teacher committees, and of the women members of these groups.
Towards Better Health

The Bank has also recently assisted several of India's health programs, aiming to reduce some serious diseases which afflict Indian people, and strengthen the development of health systems at the state level. The disease-control projects are aimed at AIDS (FY92), leprosy (FY94) and cataract blindness (FY94), diseases which severely affect women. During preparation, these projects paid heed to the special problems of women. Social assessments were carried out, focussing on women and other disadvantaged groups, and strategies were designed to reach women more effectively with health care and education. In the National AIDS Prevention and Control Project, for example, attention is being paid specifically to women who are more susceptible to sexually-transmitted infections.

Fifty percent of those affected by cataract blindness are women. Recognizing this, the Cataract Blindness Control Project has been running "women only" operation camps, and directing education messages at women. Annual beneficiary assessments of patient satisfaction and results will focus on women. Leprosy is a scourge which has disastrous social and economic effects on those afflicted, particularly women, and their families. In addition, it is usually more difficult for affected women to obtain diagnosis and treatment. In the National Leprosy Elimination Project, 1.6 million women are expected to benefit from improved approaches to diagnosis and treatment. The project was planned and financed in the hope that the disease will be eliminated by the year 2000.

Support to India's family welfare sector, which includes family planning and maternal and child health, has been provided through IDA credits for ten projects since 1973. The main aims of these projects have been to help families control their fertility -- and hence reduce women's reproductive burden -- through the provision of better family planning services, and improvement in the health status of mothers, particularly those from poor rural and urban households. The latter is effected both directly, through the provision of maternal health services, and indirectly by helping women plan and regulate their pregnancies. Women are also benefitting from the child health services provided within these projects, as better child health saves mothers valuable 'illness care' time, and better child survival allows women to have fewer pregnancies.

The early projects (India Population Projects I to IV, which began between 1973 and 1985 and have closed) focussed on the creation of infrastructure, staffing and management information systems, thereby improving the reach of the family planning service delivery system. More recent projects (India Population Projects V to IX) have concentrated also on ensuring that service delivery staff are appropriately trained. They have helped to provide staff with the clinical and communication skills necessary to interact effectively with clients to meet maternal, child health or contraceptive needs.
All these projects aimed specifically at increasing women’s access to care in rural areas or urban slums, and improving the quality of care. They have provided opportunities to enhance the role and status of female service providers through training, career mobility, and involvement in program-related research, planning and decision-making. They have increasingly involved NGOs and substantial communications components.

In some states women volunteers are engaged to reach other women. Elsewhere, the projects encompass the formation of women’s groups to provide information to women and create the social support that women need to access health and contraceptive services. The Fifth Population Project has been particularly successful in reaching out to women in the urban slums of Bombay and Madras. The high levels of activity among project staff, NGOs and women themselves are clearly visible.

The Child Survival and Safe Motherhood Project is stressing pregnancy and delivery care for women, including referral mechanisms and transport for those in need, and a “package” of child health services. This project emerged as a result of increased recognition by the Government of India, the Bank and co-financier UNICEF of the need to tackle India’s unacceptably high maternal mortality rate. The reduction of pregnancy-related mortality, morbidity and disability are important objectives of the project which can ensure a better quality of life and greater productivity for women.

With the considerable experience of family planning and MCH projects, the Government of India and the Bank have begun to look to the future. Recently, a collaborative study has been completed on the Family Welfare program. This “Sector Work” recommended that the program be re-oriented to a reproductive and child health (RCH) approach. See Box 7.

### 7

**Reproductive Health for All**

The main objectives of the Reproductive Health approach are to meet the needs of individual clients and provide good quality services. Reproductive health covers a wide range of services including health, sexuality and gender-sensitizing information and counselling, prevention and management of reproductive tract and sexually transmitted infections, safe abortion, safe motherhood, family planning and referral services.

Gender issues pertaining to reproductive health were examined in the sector work. Against the backdrop of women’s needs and the social and economic constraints they face in the areas of reproduction and child care, the main issues were identified. First, women’s lack of access to services, demonstrated by unmet demand and low health facility utilization, continues to be a concern. To address this, several major areas for action were identified: improvement of outreach services, including the training, work management...
and supervision of the frontline female health workers, Auxiliary Nurse Midwives (ANMs); improvement of services at Primary Health centers, including ensuring female staff and a holistic approach to women's health needs; and community organization, notably the formation of women's groups. Community management of aspects of the program would help to achieve improved access as well as accountability.

The second gender issue is the low participation of men in reproductive health concerns and family planning and their lack of knowledge in these areas. For these, it is felt that the roles of male workers in the health and family welfare system need to be strengthened, and interpersonal and media-based communications have to be enhanced. Ultimately, expanded use of male family planning methods needs to be promoted. Importantly, the report has also stressed that method-specific targets and incentives for family planning should be eliminated. The socialization of adolescents, both male and female, is also seen as an important need. The scope of this extends beyond the RCH service delivery system to programs in schools and colleges and through mass media.

The third issue concerns the need for gender sensitization of the health and family welfare system at large. This is to be accomplished through training, enhancing the status of ANMs, and improvements in the career structures of female health cadres, including doctors and administrators. The goals of these efforts are to ensure that women and men clients are fully satisfied with the services they receive. Critical to their satisfaction are: the provision of information and individual counselling, a choice of services, attention to health needs and good follow-up care.

As India's Family Welfare program adopts the RCH approach, women and children throughout the country are likely to benefit.
IV

A Perspective on the Future

The sections above on Livelihoods and Environment and Well-Being and Development describe a wide range of actions being undertaken in Bank-assisted projects in India to benefit women. These vary from targeting specific services to women, such as health care or agricultural extension, to building their capacities through a spectrum of approaches. Many lessons have been learned which are proving useful in strengthening the focus of the Bank’s lending program on women’s participation in development.

First, it has been realized that carrying out gender analysis during project preparation ensures that there is a clear assessment of the various roles and responsibilities of women and men in particular social and cultural contexts. This enables a project to address the specific structural constraints faced by women, appropriately and early. Participatory approaches are important in ensuring that projects focus on people’s — and women’s — real priorities.

A second lesson is that sustained attention to the particular circumstances of women during project implementation is necessary to secure lasting longer-term impacts. This can be achieved by closely monitoring the implementation of components designed to strengthen the role of women. Specific indicators need to be established at the inception of a project and used to measure progress towards more equitable distribution of project benefits.

A third lesson emanates from the diverse situations of women in different parts of the country. Approaches to strengthening women’s roles must be grounded in local cultural contexts. This calls for the development of more innovative and flexible project designs which take account of women’s particular needs and conditions.

Fourth, there is a need to ensure that all staff involved in project design and implementation, both in the Bank and in Borrower agencies, receive adequate training in gender-sensitive analysis and approaches.
It is often important to sensitize workers, managers and planners not only to improve their orientation to the needs of women clients, but also to those of women staff employed in the delivery systems.

Indeed, a fifth lesson is that the role of women service providers is critical, especially in contexts where women are proscribed from contacting men. To enable them to carry out their work effectively, projects must ensure that staff have adequate training, resources, back-up and favourable working conditions.

Sixth, information and better channels of communication are key features in enhancing women’s knowledge of evolving opportunities and their ability to make informed choices.

Finally, perhaps the most crucial lesson is that when women are encouraged to organize into functional groups, they can access available services and nudge systems into providing quality and choice. Their organization is encouraging systems to become more friendly, more flexible and more accountable. The systems themselves are changing through improved technologies, training and approaches being advocated in government and NGO programs.

The wider world that women face is also changing: their households, through the availability of more opportunities and education, as well as service centers, work sites and markets. The combination of women’s increased awareness and more responsive delivery systems is enabling women to claim their Constitutional rights.
Endnotes

1The "gross enrolment ratio" in primary school is the ratio of children in Classes I to V to the number of children aged 6-11 years in the population, expressed as a percentage. As there are often over-age children (and sometimes under-age children) in these classes, the ratio may exceed 100. Similarly, the GER in upper primary school is the ratio of children in Classes VI to VIII to the number of 12-14 year-olds.


3The poverty line in India is, roughly, the income level below which a household cannot afford the minimum daily calorie requirements of its members.

4The Scheduled Castes and Scheduled Tribes are those for whom the Constitution of India has special provisions which are aimed at rectifying their traditional social and economic disadvantages.


6The term "family welfare" is used in India to denote family planning plus maternal and child health care.

7An anganwadi is a village child care center, often a room abutting a courtyard in the home of the village woman who provides most of the primary services of the ICDS program (the Anganwadi Worker).

8Assam, Haryana, Karnataka, Kerala, Maharashtra and Tamil Nadu.

9The term Sector Work refers to an intensive study of a "sector" or a particular issue in a country, undertaken by the Bank in collaboration with the Borrower. It usually culminates in a report which serves to guide future Bank lending in the sector.
Back cover: Every woman's social and economic status is important.