

# **Engendering Public Policy**

## **A Report on the Work of the Working Group of Feminist Economists during the Preparation of the Eleventh Five- Year Plan: 2007-2012**

**April 2010**



**Planning Commission**  
Government of India



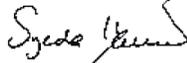
# Foreword

The Eleventh Five Year Plan has created history of a different kind. This was the first time that an effort was made to engender the entire five year plan. The formation of the Group of Feminist Economists was the means to achieve this end. The Group of Feminist Economists, constituted in March 2007 was mandated (i) to review all Sectoral Reports of Working Groups and Steering Committees for the 11<sup>th</sup> plan with respect to their gender content and make suggestions regarding gender issues, promoting gender equality etc. and (ii) to examine and make suggestions as to how the 'inclusive growth' approach envisaged for the Eleventh Plan could be translated into sectoral plans with appropriate institutional arrangements and adequate financial allocations, so as to promote gender equality and growth with equity.

This report is an attempt to document the rich and complex process evolved by the Group of Feminist Economists to engender the Eleventh Five Year Plan. This is in fact an account of how the entire Eleventh Plan passed through a gender lens. Section III illustrates this. One of the biggest achievements of this process was that it enabled the shift from a social development perspective to the perspective of agency and rights.

It is hoped that this document would also be used as a best practise guide to demonstrate how planning can be engendered not only at the central level but also in the States of India.

I am sure that this reports is going to be an important and useful document for policy planners, economists and development practitioners across the board.

  
Syeda Hameed  
Member,  
Planning Commission

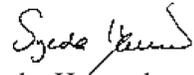
25<sup>th</sup> May 2010



# Acknowledgements

This report documents the tireless work and sincere efforts of all the members of the Working Group of Feminist Economists in engendering the Eleventh Five Year Plan and I would like to extend my sincere thanks to each and every one of them.

It is however to Ms. Devaki Jain that we owe special deep felt thanks for not only taking the initiative to document this entire process so efficiently and truly but also highlighting the most crucial aspects and completing this task in record time. I would also like to thank International Development Research Centre (IDRC) for their support in the initial stages as well as the Institute of Social Studies Trust (ISST), for their role in hosting some of the informal meetings.



Syeda Hameed  
Member,  
Planning Commission

25<sup>th</sup> May 2010



# Introduction

During the preparation of the Eleventh Plan 2007-2012, the Planning Commission set up a Working Group of Feminist Economists with specialized knowledge on women in the economy and with strong connections to the women's movement in the country. This new initiative was developed to infuse the knowledge that India's feminist economists had gathered, into the sectoral chapters of the Eleventh Five Year Plan (2007-2012). Engaging with the draft chapters and conferring among themselves at round tables, they established factually the primacy of women and their work in India's growth achievements. They argued that women were the primary growth agents, and that the planning processes and methods were impeding their own goals by neglecting these facts. This document captures the process and outcome of this initiative.

The value of this initiative was that it argued for the moving away from the grouping of women into a sector called 'Women and Child' to looking at women as growth agents in the political economy of India. Thus, the major shift that this initiative made was to move the gendering of public policy away from "women's machinery" and into macro economic space.

This report seeks to describe the feminist economist intervention as a new voice in public opinion on macro-economic policy in India and argues that it is the unfolding of sharply accurate facts and analysis by this new actor, woman, as the growth agent that might provide the ideas and voice for restoring coherence in the economic policy arguments. It makes a contribution to feminist understanding of concepts such as mainstreaming gender, eradicating poverty (especially women's poverty) and developing new measures to understand progress and gender equality. It is hoped that this monograph will be useful in three ways: as the record of the procedure of engendering the national development planning processes; as a best practice guide to mainstream gender in these processes; and as a template and tool for the preparation of the State Plans.



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\* This chapter contains a selective sample of contributions that the members of the WGFE made to the Eleventh Plan document.



## CHAPTER 1

# Background

### Planning Development

Women's inclusion in the planning of development in India preceded Independence (1947). For example, in 1939, a sub-committee of women was set up to outline Women's Role in Planned Economy (WRPE), as part of the structure of the National Planning Committee, which in turn was to chart the course of future planning in India. The sub-committee was to "deal with the place of woman in the planned economy..." ranging from family life, employment, education and social customs that prevent women's participation in the economy.<sup>1</sup> The chairperson of the Committee was Rani Lakshmbai Rajwade, and the members were influential leaders such as Sarla Devi, Vijayalakshmi Pandit, Begum Zarina Currimbhoy, Sarojini Naidu, Durgabai Joshi and Dr. (Smt.) Muthulakshmi Reddy.

The ideas and suggestions that the sub-committee proposed in their report covered areas such as civic rights, economic rights, property rights, education, marriage, family and issues like widowhood, caste, prostitution etc.<sup>2</sup> and could have been drafted in the 21<sup>st</sup> century as they resonate the same issues and proposals as are being made in contemporary times.

It is worth noting that the sub-group's report was not referred to by the Planning Commission when it was drafting the First Five-Year Plan (1951-1956). It was only after four Five-Year Plans that woman as an economic player came into the Fifth Five-Year Plan (1974-1978) with the shift in approach from welfare to development (see Table 1).

PLAN	ACTIVITY	APPROACH
First Plan (1951-1956)	Set up the Central Social Welfare Board	Welfare work through voluntary organizations and charitable trusts
Second Plan (1956-1961)	Supported the development of <i>Mahila Mandals</i> to work at the grassroots	Rural Development
Third, Fourth and Interim plans (1961-1974)	Provisions for women's education, pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers	Women as "targets" of family planning and social sector "beneficiaries"
Fifth Plan (1974-1978)	Programmes and schemes for women in development	Shift in the approach from welfare to development

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<sup>1</sup> Shah, K.T. "Introduction - Woman's role in Planned Economy." Report of the Sub-Committee, National Planning Committee series. Bombay: Vora & Co. Publishers, 1947. 27.

<sup>2</sup> Notes: It was women who both challenged the actions taken by the male leadership on the abduction recovery issue, and plunged into refugee relief and rehabilitation work, which in a sense became the experience that directed their further contributions to Indian political economy.

PLAN	ACTIVITY	APPROACH
Sixth Plan (1980-1985)	Separate Chapter on Women in the Plan	Accepted women's development as a separate economic agenda; took a multi-disciplinary approach with a three-pronged thrust on health, education and employment
Seventh Plan (1985-1990)	Working Group on Employment of Women; Statistics on women: Quota for women in development schemes	Bringing women into the mainstream of national development.
Eighth Plan (1992-1997)	The core sectors of education, health and employment outlay for women rose from Rs. 4 crores in the first plan to Rs. 2,000 crores in the eighth	Paradigm shift from development to empowerment and benefits to women
Ninth Plan (1997-2002)	Concept of a women's component plan to assure that at least 30% of funds/benefits from all development sectors flow to women	Empowerment of women as its strategic objective
Tenth Plan (2002-2007)	Self-help groups	Suggests specific strategies, policies and programmes for the empowerment of women

Table 1: Chart outlining the shift in perception with respect to women in the Plans<sup>3</sup>

However, in the 1970s, there were several advances in drawing attention to women's role in the potential economy. In 1972, a committee to study the status of women in India was appointed. The publication of its report *Towards Equality* put status of women forcefully on the national agenda by arguing that the position of Indian women had declined since 1911. The committee's report concluded that "though women do not numerically constitute a minority, they are beginning to acquire the features of a minority community by the three recognised dimensions of inequality: class (economic inequality), status (social position) and political power.<sup>4</sup> It critiqued the prevailing Plans' approach to the women's question, which ignored their contributions to the economy to a point where women's decreasing work participation rate and share of employment, and increasing poverty in insecurity in economic sectors (such as agriculture, forestry, livestock, cottage industries, sericulture, fisheries and retail) where they earlier used to dominate, were not even viewed as unfortunate problems of change.

Between 1980-1996, many policy instruments and programme initiatives came into force. There were special investments in groups of women with necessary forward and backward linkages, with support services to help poor women find viable ways of income generation (Development Programme for Women and Children in

<sup>3</sup> Patel, Vibhuti. "Gender in State and National Policy Documents – A Case Study of India." Paper presented at a Conference on Grassroots Participation in Governance. Reconstructing Governance: The Other Voice organised by Karnataka Women's Information and Resource Centre in partnership with United Nations Development Programme, New Delhi and Gender Studies Unit, National Institute of Advanced Studies, Bangalore on February 20-21, 2004

<sup>4</sup> *Towards Equality – Report of the Committee on the Status of Women in India*, Government of India, Department of Social Welfare, Ministry of Education and Social Welfare, December 1974, 301.

Rural Areas, 1982), a system to provide a special component for women in general anti-poverty schemes (special quota for women in the Training of Youth for Self-Employment Scheme, 1982), and emphasis on education for women's equality and genuine empowerment of women by changing the social construction of gender (National Policy on Education, 1986).

A separate Department of Women and Child Development was created in the Ministry of Human Resource Development (1985), intended to be the exclusive national machinery for women within the government for mainstreaming and ongoing advocacy through policy and demonstrative programme initiatives. In 2006, the department was upgraded to a Ministry.

The National Perspective Plan for Women (1988-2000) was prepared, which contained 360 recommendations (including for credit and land schemes and reservations in local governance institutions). This was circulated to all ministries and departments.

The *Shram Shakti* Report National Commission on Self-Employed Women and Women in the Informal Sector (1988) pushed for universal child-care facilities and setting up of exclusive credit facilities for women through a national credit fund for women.

The National Commission for Women Act (1990) was passed in Parliament to act as a statutory ombudsperson for women reviewing laws and policies and intervening selectively in individual cases of violation and denial of women's rights. Its annual reports contain recommendations to be tabled in Parliament by the Government of India with a detailed compliance report, and reasons in case of its absence. 1993 saw the 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendments for reservations of one-third of seats in local governance and in the posts of their chairpersons. In 1996, the National Policy for the Empowerment of Women was drafted, to set policy directives for securing gender justice and gender equality, and for the mainstreaming of gender considerations. It was passed in 2001.

### **The Planning Commission**

The Planning Commission was constituted in March, 1950 by a Resolution of the Government of India, and it works under the overall guidance of the National Development Council. The Planning Commission consults the Central Ministries and the State Governments while formulating Five Year Plans and Annual Plans and also oversees their implementation. The Commission also functions as an advisory Planning body at the apex level.

## CHAPTER 2

# Women's Engagement with the Five Year Plans

### Women in the Five Year Plans

In the early years of planning, it was assumed that women would automatically benefit from the overall measures for national development.

The **First Plan (1951-1956)** focused on women's role in the family and in the community and emphasised the need for adequate welfare services. A social welfare department was set up to look after women and child welfare.

The **Second Plan (1956-1961)** retained the welfare approach to women's issues, taking cognisance of the plight of women workers on account of the social prejudices, and the need to provide and implement maternity benefits, protection from injurious work, crèches, and equal pay for equal work policies.

The **Third Plan** envisaged female education as a major strategy of welfare. Under 'social welfare' the emphasis was on the provision of rural welfare services and condensed educational courses. Health services were geared to maternal and child welfare and also health education, nutrition and family planning.

The **Fourth Plan** emphasised women's education and the promotion of women's welfare within the family, bringing down the birth rate, and increasing expenditure on family planning.

The **Fifth Plan (1974-1978)** marked the beginning of a shift from the welfare approach to the development approach with the scope of social welfare expanding to cope with the problems of the family and the role of women – integrating welfare with developmental services. In 1975, the CSWI brought out its report making several recommendations to secure social justice for women, remove obstacles for their advancement and provide opportunities for them to realise their full potential. International Women's Year and Women's Decade provided a thrust to the changes in policy towards women's issues.

Hence, the **Sixth Plan (1980-1985)** included a chapter on women and development and attributed the low status of women to the lack of income-generating opportunities. Indian women were seen as active partners in development rather than passive subjects for welfare. Employment was the critical goal and bringing in data on women's position in the occupational classification of India's labour and other such information was a big leap forward. The plan focused on extending assistance to help women overcome poverty, highlighted the need to improve women's accessibility to assets and recommended that women receive joint titles to land and property. Special institutions for women were set up during this time – one was the National Committee on Women under the chairmanship of the Prime Minister.

The **Seventh Plan (1985-1990)** acknowledged the important role of women in agriculture and allied sectors and the gap between social reality and its perception by society at large. The strategy was to organize women

around socio-economic activities, with the twin objectives of making their projects economically viable and adding to their social strength for the overall enhancement of their status by bringing them into the mainstream of national development. However, in identifying concrete strategies, there was a tendency to slide back into women specific-sectors.

The **Eighth Plan (1992-1997)** was to shift emphasis from women's development to women's empowerment, to 'ensure that the benefits of development from different sectors do not bypass women and special programmes are implemented to complement the general programmes.' It reiterated the formation and strengthening of grassroots organizations to articulate local women's needs and play an important role in decentralized planning and implementation. It emphasized the convergence and integration of services offered by health, education, employment and welfare programmes at the grassroots level. A policy was adopted to earmark specific percentage of allocations and numbers for women in all anti-poverty schemes in rural and urban areas. But in Volume I of the Eighth Plan Document, women were only mentioned in the context of the need for population control, and in Part II of the same, they are not mentioned at all except in the context of women specific programs.<sup>6</sup>

In the **Ninth Plan (1997-2002)**, a new process was tried out. In 1996, the Planning Commission, the UN system, civil society organizations and the Government of India came together in a process to engender the policy and planning process. UNIFEM created a think tank to bring the concerns and experiences of women, from a gender perspective, to the Ninth Five-Year Plan. An effort was made to get women from all parts of India in different walks of life to participate.<sup>7</sup>

The concept of Women's Component Plan to identify and ensure the flow of benefits to women in every development sector was initiated and became a mandate.

The same civil society initiative was taken forward in the **Tenth Plan (2002-2007)**: the focus for women was on the creation of self-help groups and the Plan suggested strategies, policies and programs for the empowerment of women.

During the preparation of the Eleventh Plan, along the Planning Commission constituted an additional Working Group of Feminist Economists (WGFE) in addition to the usual process of consultation.

### **The Basis of the Formation of the Working Group of Feminist Economists (WGFE)**

One of the highlights of the Indian women's movement is the birth and journey of the Indian Association of Women's Studies (the IAWS). Its philosophical base reflects the feminist approach to knowledge and an interdisciplinary approach to understanding phenomena. In April 1981, their first National Conference on Women's Studies defined women's studies as a critical perspective and recommended the integration of the 'woman's question' in all disciplines.<sup>8</sup>

<sup>6</sup> Mazumdar, Vina. "An Unfulfilled or a Blurred Vision? Jawaharlal Nehru and Indian Women." Centre For Women and Development, New Delhi: 1998.

<sup>7</sup> Engendering the Eleventh Five Year Plan: Removing Obstacles, Creating Opportunities. National Alliance of Women, Ministry of Women and Child Development, UNDP, UNIFEM: New Delhi, 2008.

<sup>8</sup> Indian Association of Women's Studies. Data accessed on June 1 2009 and available at <<http://www.iaws.org>>

This conference led to the birth of a network which called itself Economists Interested in Women's Issues Group (in order to be inclusive of men) or EIWIG. This group was encouraged by the Ministry of Labour as well as other ministries and held four conferences at which the focal points were special issues such as industry, agriculture, poverty and invisibility in statistics. These conferences took note of data on women's particular locations and issues arising from them and also challenged the statistical system and the way that data was collected.

When the new government – the United Progressive Alliance government – was ushered in (2005), the friends and associates of EIWIG considered starting an economic policy watch as a way of developing a new lobby or voice from women economists. The Eleventh Plan was being designed and this loose network considered engaging with it in terms of knowledge-driven gendering of public policy.

Starting from addressing the *Approach* and *Chapter One* which was about inclusive growth, the WGFE engaged with other chapters like infrastructure, industry, agriculture, education, environment and health. The feminist economists provided facts, critique of the draft and ideas for change. The WGFE then met Planning Commission Members and had a lively discussion after they presented their ideas and facts.

The Group was able to make a difference to the understanding of women and their roles at the lower ends of the economy, re-named as growth agents. The WGFE did come out with a united view and presentation to the Planning Commission; its inputs are reflected in the final chapters.

The Terms of Reference of the WGFE were finalized as follows:

- i) **To review** all sectoral Reports of Working Groups and Steering Committees for the 11<sup>th</sup> Plan with respect to their Gender Content and make suggestions regarding Gender issues, promoting Gender equality etc. to be incorporated in the respective sectoral Chapters of the Eleventh Plan.
- ii) **To examine** and make suggestions as to how the 'inclusive growth' approach envisaged for the 11<sup>th</sup> plan can be translated into sectoral plans with appropriate institutional arrangements and adequate financial allocations, so as to promote gender equality and growth with equity.
- iii) **To suggest** norms/guidelines to ensure gender perspective while formulating programmes across sectors.
- iv) **To identify** significant trends, emerging for women in the economy and to suggest policy measures that would integrate women into the growth agenda and process.
- v) **To look** at the indicators that are being used to assess progress both sectorally as well as macro-economically and make suitable suggestions if they need any further improvisation or changes so as to ensure that status of gender equity and overall equality suitably reflected in these indicators.
- vi) **To look** at the present system of Data collection with special reference to gender related data and identify gaps, if any, in the system and suggest ways to collect, disaggregate or tabulate such data.

vii) Any other issues relating to gender that the Chairperson of the Committee may like to be considered by the Feminist Economists for the 11<sup>th</sup> Five Year Plan.

The WGFE also agreed that the recommendations of the WGFE should be to ensure inclusive growth as stated in the Approach to the 11<sup>th</sup> Plan. The recommendations should also be substantive and based on sound reasoning to promote gender equity in the development process.

The WGFE also felt that the gender concerns emerging from the recommendations of various sectoral Steering Committees for the 11<sup>th</sup> Plan should be reviewed and gaps, if any, be brought to the notice of Planning Commission so that the same are appropriately attended to and reflected in the 11<sup>th</sup> Plan document. The WGFE thus decided that the task of reviewing the sectoral reports should be entrusted to the Members as per their areas of interest. The reports of the steering committees were expected to be available by the middle of May and would be circulated to the members in order for them to prepare for their next meeting.

The important points are summarized below:

- The Plan has to recognize that inclusive growth is not compatible with increasing inequality.
- Women's experience can provide ideas and practices for a more inclusive growth strategy.
- There is changing demographics of agriculture i.e. growing feminization as men move to non-farm sectors.
- The 11<sup>th</sup> Plan must prioritize livelihoods and food security over commercialization especially for prime agricultural land.
- Women's contribution in non-agricultural sector especially in industry and services is significant and has to be recognized.
- A large proportion of workers in all informal enterprises are women.
- 11<sup>th</sup> Plan should also have focus on financial inclusion as women and the poor are increasingly excluded from formal sources of finance
- Large infrastructure projects should be drawn up in consultation with people who may be displaced. Rehabilitation measures should include land titles in name of women, housing for poor on large scale, including housing finance without collateral.
- Women's work and lives are inextricably linked to water-in terms of time and physical burden, health and other costs. Planning for drinking water is critically necessary, especially for its sustainable use.
- A large number of women are in household, unpaid work and care economy. Current economic and social policies are increasing women's role in the care economy (both paid and unpaid) and decreasing their

perceived status. Policies need to focus on social services to support women's care roles (old age, child care) in preference to targeting families and pregnancies.

- The plan should strengthen gender data base by improving collection and presentation of women's contribution to the economy. Women's predominant engagement within the households/family and in non-monetized contributions requires visibility through new methods and measures. Data collecting agencies, especially the Statistical Commission need to revise the definitions and methods of bringing visibility to women's contributions and constraints

A power point presentation was made of the key facts and analysis as identified by the Committee. The annexes attached are as follows:

1. Annexure 1 : The Members of the Working Group of Feminist Economists
2. Annexure 2 : Material of the Presentation made to the Planning Commission on 28.08.2007
3. Annexure 3 : Report submitted by the WGFE to the Planning Commission: 15.11.2007 – Overview
4. Annexure 4 : Meeting of the Committee of Feminist Economists with Dr. Noeleen Heyzer, Under Secretary General of the United Nations.
5. Annexure 5 : Background Note on 'Gender Dimensions of the Economic Crisis' for Consultation with Feminist Economists.
6. Annexure 6: Order of Constitution of a Committee / Group of Feminist Economists for the 11<sup>th</sup> Plan

# Engendering the Eleventh Five Year Plan

## Differences between the Tenth and Eleventh Five-Year Plans

This chapter highlights the items that were included in the final Eleventh Plan – it reveals the difference that the WGFE’s knowledge made to the Eleventh Plan by comparing it to the Tenth Plan. The chapter does not document *all* the comments made by the committee but contains a sample of contributions made by the members of the WGFE to the Eleventh Plan document. The question that this chapter addresses is: has there been a noticeable difference in terms of the understanding of gendering between the Tenth and the Eleventh Plan, and how is it manifested? The text taken from this chapter in the Eleventh Five Year Plan is telling:

**6.3 The vision of the Eleventh Five Year Plan is to end the multifaceted exclusions and discriminations faced by women and children;** to ensure that every woman and child in the country is able to develop her full potential and share the benefits of economic growth and prosperity. Success will depend on our ability to adopt a participatory approach that empowers women and children and makes them partners in their own development. The roadmap for this has already been laid in the National Policy on Women 2001 and the National Plan of Action for Children 2005.

**6.4 The Eleventh Plan recognizes that women and children are not homogenous categories;** they belong to diverse castes, classes, communities, economic groups, and are located within a range of geographic and development zones. Consequently, some groups are more vulnerable than others. Mapping and addressing the specific deprivations that arise from these multiple locations is essential for the success of planned interventions. Thus apart from the general programme interventions, special targeted interventions catering to the differential needs of these groups will be undertaken during the Eleventh Plan.

**6.5 The gender perspectives incorporated in the plan are the outcome of extensive consultations with different stakeholders, including a Group of Feminist Economists.** In the Eleventh Plan, for the first time, **women are recognized not just as equal citizens but as agents of economic and social growth.** The approach to gender equity is based on the recognition that interventions in favour of women must be multi-pronged and they must: (i) provide women with basic entitlements, (ii) address the reality of globalization and its impact on women by prioritizing economic empowerment, (iii) ensure an environment free from all forms of violence against women (VAW)— physical economic, social, psychological etc., (iv) ensure the participation and adequate representation of women at the highest policy levels, particularly in Parliament and State assemblies, and (v) strengthen existing institutional mechanisms and create new ones for gender main-streaming and effective policy implementation.

## Types of Data Included

TENTH PLAN	ELEVENTH PLAN
Contains no section on the unorganized sector or home-based workers	Has a section on the unorganized sector and home-based workers and female concentrations in both.
Laid down a three-fold strategy for empowering women	Uses a five-fold strategy to empower women: specific locations of women are identified, and specific issues high-lighted.
No reference to best practices	Inclusion of Best Practice boxes throughout the document
Contains a specific chapter on Women titled ‘Women and Child.’	Has renamed the chapter ‘Women’s Agency and Child Rights’ and includes a gender perspective across sectors.
Only includes data from the Census of India	Includes data from the Census, UN bodies, well-known civil society organizations and academics.

Taking a step ahead from the approach of the Tenth Five Year Plan that lay down a three-fold strategy for empowering women, the Eleventh Plan lays out a five-fold agenda for handling the challenges to gender equity. It calls for ensuring economic empowerment, engineering social empowerment, enabling political empowerment, effective implementation of women related legislations, creating institutional mechanisms for gender mainstreaming and delivery mechanisms. Specific locations of women are identified (women in the unorganised sector and (access to land, to homestead, to credits, employment, amenities for urban poor and the impact of globalisation).

With the basic premise of women as economic agents of change, the Eleventh Plan includes data like the differential wage earnings of men and women to reflect on the discrimination faced by women. There are data inclusions on female workforce participation in India and other countries, emphasizing the double burden of women in India. The Eleventh Plan for the first time includes an entire section on unorganized sector and home based workers and female concentrations in both. The data provided in both these sections are drawn from feminist economist work in the field.

The Eleventh Plan takes a step ahead from the Tenth, to include not just data from the Census of India, but also data from well-known civil society organizations, academics and UN bodies.

In the preface of the Tenth Plan, women were mentioned in the context of nutrition:

“One of the most disturbing facts about the current situation is the prevalence of under-nutrition among a large segment of our people despite sufficient availability of food in the country. The vulnerable groups, **particularly women** and children and people living in remote areas, need special attention to meet their dietary requirements.”

In the preface of the Eleventh Plan, women are mentioned under the objective of inclusion, apart from another reference to maternal mortality and anaemia:

“The objective of inclusiveness is reflected in the adoption of 26 other monitorable targets at the national level relating to (i) income and poverty, (ii) education, (iii) health, (iv) **women and children**, (v) infrastructure, and (vi) environment.”

The influence that the WGFE had on the Eleventh Year Plan in the remaining arenas is the focus of the next part of the paper.

## Perspective and Strategy

### Tenth Plan

Women were mentioned in the contexts of labour force participation and under-nutrition.

### Discussions of the WGFE and Impact on the Eleventh Plan

The argument in the Approach Document is that economic growth and faster growth alone can remove poverty and deprivation. Inclusion is envisioned mainly through redistributive programmes and not as “inclusion” in the very engines of growth. This is a flawed argument.

Women have challenged their ‘exclusion’ by taking the lead in movements such as for environment, against displacement, for property rights and work. Their experience can

provide ideas and practices for a more inclusive growth strategy. Selecting a few areas/sectors, women’s experience can be used to illustrate

- the nature of exclusion e.g. from facts and analysis
- the potential in factoring in their value.

Para 1.3.: “These positive factors notwithstanding, a major weakness in the economy is that the **growth is not perceived as being sufficiently inclusive** for many groups, especially Scheduled Castes (SCs), Scheduled Tribes (STs), and minorities. Gender inequality also remains a pervasive problem and some of the structural changes taking place have an adverse effect on **women**. The lack of inclusiveness is borne out by data on several dimensions of performance.”

Para 1.9.: “This broad vision of the Eleventh Plan includes several inter-related components: rapid growth that reduces poverty and creates employment opportunities, access to essential services in health and education especially for the poor, equality of opportunity, empowerment through education and skill development, employment opportunities underpinned by the National Rural Employment Guarantee, environmental sustainability, **recognition of women’s agency** and good governance.”

Women's contribution as productive agents should be acknowledged upfront, so that redress of their special problems can be an integral part of the design of each project. In other words, the Plan has to embody a clear understanding of the dual responsibilities that women bear for production and reproduction and make special provisions to ease the overall burden placed on them.

There is now sufficient information about the handicaps which prevent better performance from women in sectors where they are present in large numbers and many scholars have provided concrete suggestions about the kind of public intervention that is necessary to correct them.

In areas which have lost out in the course of development, women are struggling against tremendous odds to ensure household survival. They urgently require public assistance in several directions including ready access to drinking water and fuel, child care and care of the old and the sick, all of which severely constrain them in their productive activities.

Para 1.21.: "The vision of the Eleventh Plan must also include a clear commitment to pursue a development process which is environmentally sustainable... the degradation of natural resources reduces the well-being of people, and the poor and **women suffer more**, as they depend much more on natural common property resources for fuel and water, and also have fewer resources to take defensive actions."

A thorough analysis of the gender implications of the plan document is essential for understanding the crucial junction at which women are now posed. They are trying to balance between their traditional familial roles and the new imperatives that have been placed on them in the course of development. Without this understanding large sections of the plan are likely to remain outside the perspective of a planned economy.

Para 1.24. "For the first time in the history of Indian planning there is an attempt to move beyond empowerment and **recognize women as agents of sustained socio-economic growth and change**. The Eleventh Five Year Plan acknowledges women's agencies and tries to ensure that their needs, rights and contribution are reflected in every section of the Plan document. Gender is, therefore, a cross cutting theme; it is not confined to a single chapter on Women and Children. The vision is to develop an integrated approach which would eventually dispense the need for a separate chapter."

Para 1.127.: "Inclusive growth in the Eleventh Plan envisages **respecting the differential needs of all women** and children and providing them with equal access to opportunities. This can only happen when **women are recognized as agents of socio-economic growth with autonomy of decision-making** and the rights of children are respected."

## Agriculture

### Tenth Plan

Women were mentioned in the context of malnutrition and anaemia, NGO's that work with poor women, land on lease and credit infrastructure with regard to self-help groups and women's groups and the proportion of women in the tea industry.

## WGFE Discussions and the Impact on the Eleventh Plan

While the Tenth Plan recognized the central role of agriculture for achieving high growth for the economy as a whole, there was little recognition that women are increasingly the main cultivators, especially as more men than women move out of agriculture. Today 40% of agricultural workers are women. Also, relative to about half of male workers, three-fourths of all women workers (relative to about half of male workers) and 85% of rural women workers are in agriculture.

### For example, input by Bina Agarwal

Agriculture is increasingly dependent on women farmers due to the changing demographics of the sector. There is a growing feminization of agriculture... Planning for agriculture thus means planning for small-scale, feminized agriculture.

#### Recommendations

- (1) Enhance women's land access:
- (2) Group approach for supporting women farmers
- (3) Enhance infrastructure access for women farmers
- (4) Skill training for women in farm technology maintenance

### In the Plan Document

Para 1.14: "For growth to be at all inclusive, the agricultural strategy must focus on the 85% of **farmers who are small and marginal, increasingly female**, and who find it difficult to access inputs, credit, and extension or to market their output... credit has grown at unprecedented rates (30% per annum) to other sectors but not to small and marginal land holders and **women who lack collateral security**... One way forward to encourage marginal farmers and women to form groups for purposes of farming would be to shift at least some of the current subsidies to be available only to groups of such farmers rather than to individuals."

### For example, input by Aasha Kapur Mehta

Agricultural Extension: The greatest disappointment is with the way the chapter addresses agricultural extension. The chapter moves between accepting the importance of extension and stating that the state cannot take responsibility for this and input dealers and agripreneurs can be used to provide extension.

### In the Plan Document

1.131 Agricultural extension is critical for narrowing the more general knowledge gaps that exists in our agriculture. States must begin by filling up field-level vacancies in extension and provide much better

training, including at SAUs. At the same time, the Centre's plan to support the KVKs and ATMAs should be synergized and made part of a comprehensive and participatory district planning process. Alternate delivery channels spanning Rural Knowledge Centres, ICT-based extension, farmer-to-farmer extension, NGOs, and the private sector should also be promoted simultaneously.

Other suggestions from the members of the WGFE, including Dr. Indira Hirway, Chairperson of the Working Group on Gender Issues, PRIs/PPP, Innovative Finance and Microfinance in Agriculture, were incorporated into the Plan as follows. To increase their productivity and economic contribution, women cultivators need land titles, credit, irrigation water, and infrastructure (technology, extension, and marketing support).

**Para 1.148: Gender equity: With the share of female workforce in agriculture increasing, and increased incidence of female-headed households,** there is an urgent need to ensure women's rights to land and infrastructure support:

- **Women's names should be recorded as cultivators** in revenue records on family farms where women operate the land having ownership in the name of male members.
- The gender bias in institutions for information, credit, inputs, marketing should be corrected by **gender-sensitizing the existing infrastructure providers.**
- **Women's co-operatives and other forms of group effort** should be promoted for the dissemination of agricultural technology, other inputs, and marketing of produce.
- Wherever possible, a group approach for investment and production among small-scale women farmers, be it on purchased or leased land, should be promoted. **Women farmers are typically unable to access** inputs, information, and market produce on an individual basis. A group approach would empower them.

The problems of women agricultural labourers need special attention, including their wage levels, days of employment, and access to basic social security. Crèches are critically needed to enable them to work effectively.

## Healthcare, Family Welfare and Clean Living Conditions

### Tenth Plan

In the Tenth plan, the chapter on Health mentioned women mainly in the context of statistics for different public health challenges, and interventions in occupational health and eye care.

### WGFE Discussions and the Impact on the Eleventh Plan

Besides themselves suffering from ill-health, women are severely affected by the morbidity and mortality within families as they not only have to cope with the impoverishment that is caused by ill-health but also with the additional burden of care that falls almost entirely on women.

**For example, input from Aasha Kapur Mehta and A.K. Shiva Kumar**

Para 2.1.4. The last line of this paragraph correctly states that the public health care system in many States and regions is unsatisfactory, leading to impoverishment of poor households due to expensive private health care. However, this needs to be strengthened and the following added:

The strong links between poverty and ill health need to be recognised. The onset of a long and expensive illness can drive the non-poor into poverty. Ill health creates immense stress even among those who are financially secure. High health care costs can lead to entry into or exacerbation of poverty. The importance of public provisioning of quality health care to enable access to affordable and reliable health services cannot be overestimated in the context of preventing the non-poor from entering into poverty or in terms of reducing the suffering of those who are already below the poverty line.

**In the Plan Document**

**Para 3.14: The strong links between poverty and ill health need to be recognised. The onset of a long and expensive illness can drive the non-poor into poverty. Ill health creates immense stress even among those who are financially secure. High health care costs can lead to entry into or exacerbation of poverty. The importance of public provisioning of quality health care to enable access to affordable and reliable health services cannot be overestimated. This is especially so, in the context of preventing the non-poor from entering into poverty or in terms of reducing the suffering of those who are already below the poverty line.**

Other suggestions from the members of the WGFE were incorporated into the Plan as follows.

Para 3.1.7: “Although it has been said in plan after plan, it needs to be reiterated here that the Eleventh Five Year Plan will give special attention to the health of **marginalized groups like adolescent girls, women of all ages**, children below the age of three, older persons, disabled, and primitive tribal groups. It will view gender as the cross-cutting theme across all schemes.”

Para 3.1.150: “The percentage of married women using contraception has increased. Yet the gender imbalance in the family planning programme is evident...female sterilization remains the most common method of family planning. **Men are not being addressed as responsible partners** and the use of condoms or male sterilization remains very low.

More intensive efforts are needed to improve women’s access to health care by improving access, recruiting more women health-care providers and extending the reach of public health education particularly to women from poor, socially disadvantaged and minority communities.

Para 3.1.202: “One approach to address this situation is to follow the equity principles of ‘equal resources for equal need’ and ‘greater resources for greater need’... there would need to be **recognition of special needs (for women, children, adivasis, and other disadvantaged groups)** that would merit additional resources being allocated for services for these groups. During the Plan, block budgeting will be piloted in selected districts.

Para 3.1.77: “Since one-third of elected members at the local bodies are women, this is an opportunity to promote a gender-sensitive, multi-sectoral agenda for population stabilization with the help of village level health committees.

## Employment

### Tenth Plan

#### Women in Agriculture

Para 5.33: “The Tenth Plan must also focus on programmes for increasing the work opportunities and productivity of female farmers. **Increasing women’s access to productive land** by regularizing leasing and share cropping of uncultivated agricultural land by women’s groups, encouraging collective efforts in bringing wastelands under cultivation, and providing policy incentives to women in low input subsistence agriculture will have immediate benefits in terms of the household’s food security and women’s empowerment along with additional employment generation.

#### Food Processing

Para 5.42: “In each of these activities there are government supported institutions, which have a long experience of implementing the programmes and policies. The focus of the programmes for weaker social sections, **women**, unemployed youth, migrant workers, construction workers, bonded labour, child workers and other over-exploited workers, is also at such economic activities. Almost all the support through plans for development of economic and commercial infrastructure - microcredit, cess-driven worker welfare funds, social security/insurance for low income groups, vocational training, apprenticeships, rural infrastructure for electricity, transport, and industry, in the final analysis, concerns these activities.”

#### Credit for Informal Sector

Para 5.55: “Another important mechanism through which banks can meet the credit needs of the informal sector is the self help groups (SHGs), which provide micro credit for informal sector activities. A pilot project linking SHGs to banks was launched in 1992. It was envisaged that NGOs could help build up capacity among the poor to organize themselves into SHGs and approach the banks for financing. In 1992-93, a total of 255 SHGs were linked with banks under this project. The number had expanded to 1,21,744 as on September 30, 2000. The programme has provided credit to 1.9 million poor families. **More than 85 per cent of the SHGs are exclusively women’s groups.**”

#### WGFE Discussions and the Impact on the Eleventh Plan

Women’s contribution to and conditions of employment in the unorganized non-agricultural sectors of industry and services need particular attention. Women constitute a large proportion of workers in small informal manufacturing, usually as home-based own-account workers, or on a sub-contract basis, and often as unpaid workers. Fifty-three percent of all women non-agricultural workers are home-based. They remain low paid,

are not treated on par with other government employees, have less access to skills training and therefore remain in low-paid manual and irregular employment, while new technologies are transferred to and controlled by men. Women's continued disadvantage as workers stems largely from the fact that very early in life, they get burdened with family responsibility, which in turn constrains them from completing education and acquiring modern skills. Most women are contributing to the economy through household unpaid work. At the same time, current economic and social policies are destroying traditional livelihoods, making household survival increasingly dependent on women's unpaid labour. This prevents them from looking for remunerative work and further decreases their perceived status.

**For example, input from Jayati Ghosh, Renana Jhabvala and Jeemol Unni**

Issues of safety of women **construction** enabling conditions are very important statements about "welfare". workers, provision of crèches for children and other and should be highlighted in addition to general

There must be a clear **policy for skill development**, with special focus on the gender needs of such programmes. This can include a **Women's Skill Development Fund** which promotes institutions training women workers in relevant market skills, supporting ITIs and private institutions with links to industry or market.

**For example, input from Ratna Sudarshan**

Must include a paragraph on skill development for adults – which can also draw on the suggestions for the agriculture sector.

**In the Plan Document**

4.46. The Eleventh Plan must seek to reduce the gender differentials by pursuing (i) target shares for women beneficiaries in the programmes for 'Skill Development initiatives', 'New initiatives at Social Security', implementation of regulations such as the Apprentices Act, 1961, the Factories Act, the Building and Construction Workers (Conditions of Service) Act, and better implementation of The Maternity Benefit Act, 1976 and The Equal Remuneration Act, 2000, and for guarding against sexual harassment at the work place.

Para 5.67: "The Eleventh Plan interventions will promote inclusive growth for regions and social groups. **At least 30% of beneficiaries in all schemes will be women. A women's credit fund will be set up, women-friendly technologies will be developed,** and appropriate training will be provided.

The WGFE noted that it was important to recognize that women have some additional infrastructure requirements: because of their immobility, they need a wider network of roads, electrification, warehouses, markets, etc. Other suggestions from the members of the WGFE were incorporated into the Plan as follows.

Para 5.116: "During the Eleventh Plan period, **special programmes for capacity building of SCs, STs, minorities, and women** will be formulated...**Training programmes for women will be**

**redesigned** to include technology, management, and micro credit and to promote rise of women entrepreneurs. **R&D institutions will be encouraged to develop women-friendly technologies** for post-harvest handling and processing, especially for drudgery reduction and providing ease of operation. Most importantly, **provision of utilities, basic amenities, and crèches for women staff workers will be made mandatory** in the infrastructure projects.”

## Education

### Tenth Plan

In the Tenth Plan, there were some references to the feasibility of hostel facilities to increase the enrolment of girls in school and skill development for women. The large bulk of focus of education for females was in the Elementary education chapter, which had a number of statistics on girls’ education and details of a few interventions that tried to increase the enrolment of girls in school.

### WGFE Discussions and the Impact on the Eleventh Plan

A strong ‘equity-enhancing’ and ‘inequality-reducing’ thrust to the education plan is an imperative, particularly in view of the emphasis on ‘inclusive growth.’ Data and research show the intersecting nature of inequality and exclusion due to the combination of gender, caste, community, poverty and regional disparities. In order to ensure expanding and equal educational opportunities for girls and women, especially from socially discriminated and marginal groups, it is important for educational planning to pay specific attention to recruitment of female teachers – and from different social groups — by improving their living and traveling facilities and up-grading teaching skills of potential teachers.

### For example, input from Mary E. John and A.K Shiva Kumar

Raise Secondary Education GER target from 51.7% to 75%.

### For example, input from Padmini Swaminathan

The quality of teaching has emerged as an important issue in southern states in particular where the theme of access to education has been relatively better addressed. Parents of all classes and castes have complained of the poor quality of teaching in general and of science and maths in particular. Parents say that despite passing 10th/12th exams, their wards do not seem to clear entrance exams to even such courses as Government Teachers’ Training Courses.

### In the Plan document

1.2.16 The Eleventh Plan aims to: (i) raise the minimum level of education to class X and accordingly universalize access to secondary education; (ii) **ensure good quality secondary education with focus on Science, Mathematics, and English;** and (iii) aim towards major reduction in gender, social, and regional gaps in enrolments, dropouts, and school retention. The norm will be to provide a secondary

school within 5 km and a higher secondary school within 7–8 km of every habitation. The **GER in secondary education is targeted to increase from 52% in 2004–05 to 75% by 2011–12** and the combined secondary and senior secondary GER from 40% to 65% in the same period.

Other suggestions from the members of the WGFE were incorporated into the Plan as follows.

Para 1.2.9: “The Central Advisory Board of Education Committee Report on Girls Education noted a gross shortage of secondary schools for girls (both co-educational and girls’ schools)...Opening of **schools exclusively for girls appears to be necessary to overcome the gender disparity.**”

Expanding educational opportunities with job-oriented content for adolescent girls needs special attention. Admission norms to institutions like ITIs and other vocational schools need to be revised to allow entry with a Class 8 pass so that the large proportion of children (particularly girls) who now drop out in Class 8 will get an incentive and an opportunity to learn a vocation or trade and also acquire a general education (such as knowledge of legal rights, accounting, civic duties, environmental awareness and gender awareness.)

Para 1.2.23: “Most of the States implement incentive schemes for education of girls, but generally with very limited coverage. Measures will be undertaken to **overcome obstacles to girls’ education posed by factors such as poverty, domestic/sibling responsibilities, girl child labour, low preference to girls’ education, preference to marriage over the education of girls, etc. A Girl Child Incentive Scheme** will be launched... The merger of all girl child incentives schemes will be ensured.”

## Environment and Climate Change; Forests

### Tenth Plan

Women are referred to in the following contexts:

Para 9.15: “Rural people, **particularly women** and the tribal community, have an intimate knowledge of species, their growth characteristics, utility, medicinal value, etc.”

Para 9.35: “The implementation of Greening Programme through “food for work” scheme will ensure meeting the basic needs of people, environmental protection, food accessibility and productive employment generation to 10 crore people (mainly tribals, dalits, backwards, other backward classes, landless and women).”

### WGFE Discussions and the Impact on the Eleventh Plan

Women are the principle users of forests for firewood, fodder, food items and non-wood forest products (NWFPs) essential to millions of rural households. They are thus especially affected by forest degradation in the time and energy spent in collection, loss of sources of wild foods, medicinal herbs, seasonal products, and so on. Women are thus the principle stakeholders in forest conservation. Both equity and efficiency (better conservation) can therefore depend centrally on women’s participation in forest management institutions. It is therefore essential to build a gender perspective into planning for forests and the environment.

### For example, input by Bina Agarwal

Women should be an integral part of community-centred ecotourism given their extensive knowledge of biodiversity. This could also provide a new source of income for educated women in the villages as well as revive an interest among younger generations in learning about the local environment from their elders.

In the Plan document

Para 3.33: “**Women are the principal stakeholders** in natural resource use and management. It is crucial to ensure equal representation of women in the decision making and implementation processes in participatory planning and development programmes. JFM principles indicate 50% participation of women in JFM institutions. However, the models vary among States. The participation of women should be ensured in all community activities and the decisions should be based on their considered opinions. This should hold good for not only JFM but also processes such as afforestation through Panchayats, protected area management, planning, and use of common property resources including NTFP under the Tribal Rights Act or PESA. **Thus gender perspective should be a visible component of any community-based programme.**”

## Water and Sanitation

### Tenth Plan

Para 5.5.20: “Suitable institutional and funding arrangements through community participation need to be evolved to get the installations working. The problem of poor maintenance can best be tackled by decentralising O&M by making the beneficiaries and panchayats stakeholders in the system. The responsibility of O&M should rest with the panchayats, as already conceived in the sector reform programme. ‘Village Water Committees’ should be actively involved in the maintenance of drinking water supply schemes and a system of beneficiary participation introduced. **Participation of village women** and NGOs/voluntary organizations should also be encouraged. The mechanism and the funds available under the Training of Rural Youth for Self Employment (TRYSEM) programme should be used to impart training, so that trained manpower can be mobilised locally for the maintenance of the assets. Major repairs and replacement/rehabilitation projects may be allowed as Plan schemes.”

Para 5.5.25: “Rural water supply and sanitation facilities are vital elements in the overall programme for rural development. Other related elements include infrastructural issues like land and watershed management, soil conservation, afforestation etc. and social issues like primary health care, eradication of illiteracy, **women’s welfare**, child nutrition, immunisation etc. It is desirable that the thrust and implementation of as many of these programmes as possible are converged in order to provide for integrated rural development.”

BOX: 5.5.3

“WATER SUPPLY, SANITATION, AND HEALTH: The poor, both in rural and urban areas, bear a disproportionate burden of non -availability of water, as well as of poor quality. They often supplement public sources of water with supplies obtained at high prices from other sources. **Women bear the physical burden** of fetching water. Women and children are particularly vulnerable to the effects of water contamination...Safe sanitation practices should be made a compulsory part of school curricula, and of all programmes where **women are trained in community**, economic and health issues affecting the household.”

Para 5.5.26: “All existing social organisations, **women’s self-help groups**, cooperative societies, civil societies, educational institutions, private institutions etc. should be involved for effective implementation of a large-scale sanitation programme.”

### Input from Indira Rajaraman

There is no mention of the distances that are traveled by women in their daily search for water, nor of the fact that scarcity of drinking water dominates the lives of the poor and substantial sections of the non-poor over much of the country. Although the word sustainability is found episodically in the report, there is no recognition that this is the overall objective which needs to be served.

Para 5.1: “Provision of clean drinking water, sanitation, and a clean environment are vital to improve the health of our people and to reduce incidence of diseases and deaths. **Women and girls spend hours** fetching water and that drudgery should be unnecessary. Drudgery is undesirable in itself and it also takes away other opportunities for self-development.”

Other suggestions from the members of the WGFE were incorporated into the Plan as follows.

Para 5.2: “Lack of covered toilets nearby imposes a severe **hardship on women and girls**. Also provision of clean drinking water without at the same time of provision for sanitation and clean environment would be less effective in improving health. The two should be treated together as complementary needs.”

Para 5.52: “Sanitation is to be seen as a basic need, as basic as drinking water or food. A sanitary toilet, within or near home, provides privacy and **dignity to women**. Mahatma Gandhi emphasized the link between sanitation and health as a key goal for our society.”

Para 5.29: “While our programme guidelines do recognize the role of women in planning and post implementation maintenance with some success stories of women maintaining the hand pumps and tube wells, the success has to spread far and wide. Of late, the country **is realizing the potential of women in the form of SHGs**. Women SHGs are functioning well in States such as Tamil Nadu and Gujarat. Women SHGs also **should be given the responsibility for collection of maintenance funds** after the source is handed over to them for maintenance. **Women SHGs should be encouraged for**

**taking up the O&M of the existing functional systems.** If the source is dysfunctional, the State should incur one-time expenditure to set it right and encourage SHG to take them over.”

### Industry

#### Tenth Plan

Para 7.1.269: “The PRIME MINISTER’S ROZGAR YOJANA (PMRY) PMRY, now under the Ministry of Agro and Rural Industries, makes institutional finance available to educated unemployed youths for setting up of business/industrial ventures. A number of modifications have been made during the Ninth Plan period to make it more attractive, e.g. increase in the age limit to 45 years for ex-servicemen, **women** and disabled; reduction of minimum educational qualification; enhancing the income limits and project size; enhancing credit/loan portion for beneficiaries in the northeast etc.”

Para 7.1.271: “The Ministry of SSI is also implementing other schemes like international cooperation, surveys, studies and policy research, **Trade Related Entrepreneurship Assistance and Development for Women (TREAD)**; National Entrepreneurship Development Board (NEDB); and Micro Finance Programme. The Ministry provides financial assistance to SSI entrepreneurs for participation in overseas fairs to enable them to source technology and access export markets. The Ministry has entrusted a number of studies and surveys to various research, academic and training institutions on topics relevant to policy making. A package of assistance of loans from financial institutions such as SIDBI and Government grants is provided under TREAD to NGOs and groups of women to take up income generating industry/service related activity.”

Para 7.7.5: “The main advantage of the construction sector in employment generation lies in the fact that it (i) absorbs rural labour and unskilled workers (in addition to semi-skilled and some skilled); (ii) provides opportunity for seasonal employment thereby supplementing workers’ income from farming; and (iii) **permits large-scale participation of women workers.**”

Para 7.4.25: “The endeavor will be to develop suitable software and technologies to enable the people to use computers in local languages. Attempts to take IT to the masses will be accelerated by promoting Internet accessibility, content creation in local languages, IT applications for various disabilities, **empowerment of the masses with special thrust on women** and children, rural healthcare systems, digital library in order to preserve the country’s cultural heritage and social identity.”

Para 7.4.48: “**Special incentives** to promote entrepreneurship and tele-working **for women in the IT-enabled service sector.**”

#### WGFE Discussions and the Impact on the Eleventh Plan

Globalisation has impacted SSIs in several ways. Both the number of functioning units and workers employed has declined, thus leading to desperation in the labour market especially in the context of the overall decline in employment levels. The fall-out for women has been much worse – the emergence of feminisation

of indebtedness; increasing assetlessness; fall in real wages; declining conditions of work especially in relation to work hours and facilities. For targeting women, design of the scheme has to be particularly sensitive to following aspects:

It is more difficult for women to be successful in self employment for several reasons: They have greater difficulty in getting information about new products and markets and tend to crowd into the few openings they know of—such as making paper bags or more recently, cooking for mid-day meal schemes, with the result that rates of returns from those activities are pushed down even further. On the other hand, women appear to be more willing to join self-help groups and promote tiny enterprises; this is because working on own ventures without fixed working hours makes it easier for them to combine a gainful activity with their huge burden of housework and other family-related work. However, this also makes it difficult for women to seriously pursue any gainful activity and plan to build it up into a viable living.

#### **For example, input by Ritu Dewan and Mridul Eapen**

Special programmes and schemes need to be created for women entrepreneurs in order to develop both them and also catch business opportunities – training, capacity building, financial literacy, account keeping, etc.

#### **For example, input by Devaki Jain**

Many of the sections of this chapter need to be harmonized with the employment and labour chapter: I would say for example the SME section especially. The Arjun Sengupta report on small enterprises and labour needs to be included in the analysis of this sector.

#### **In the Plan document**

5.15 While a gender-disaggregated, comprehensive database on the sector is not available, there is ample evidence to prove that a majority of women are engaged in the MSEs. **In sectors such as handloom, over 60% of the workforce comprises women. Chemical and plastics, food processing, and village industries also employ a large number of women. The proportion of women entrepreneurs is, however, quite low. As per the Third All-India Census (2001–02), only 995141 (9.46%) MSEs are actually managed by women.** As against this, in the US, women own 38% of the small enterprises,<sup>7</sup> which employ more than 50% of the private sector workforce. In countries such as Brazil, Ireland, Spain, and the US, women are creating new enterprises at a faster rate than men (OECD, 2001). **The absence of property rights and the concomitant difficulty in accessing credit may be responsible for the low proportion of women entrepreneurs in India. Most women either do job work, assist their family members, or are employed as workers in small-scale units. They face widespread discrimination and exploitation. Zari workers, agarbatti and bidi rollers, embroidery workers make as little as Rs 10 for an eight-hour day. During the Eleventh Plan period, it is essential to provide a social security cover that is sensitive to women's special needs. Equal wages, adequate protection, provision of drinking water, toilets, crèche, and feeding facilities will be ensured in all small units and for every cluster. Women entrepreneurs will be provided easy access to credit and appropriate advisory and mentoring services.**

7.1.75 Pursuant to the recommendations of an ad hoc group of experts under the chairmanship of Arjun Sengupta, the government introduced a series of measures for enhancement of financial delegation to *Navratnas*, *Miniratnas*, and profit-making CPSEs. These include measures for creation of and disinvestment in subsidiaries, transfer of assets to such subsidiaries, and floating of fresh equity.

Other recommendations of the WGFE were as follows:

Para 7.1.354: “The MSE sector is a microcosm of all vulnerabilities— it **touches upon the lives of women, children**, minorities, SCs, and STs in the villages, in the urban slums, and in the deprived pockets of flourishing towns and cities. For many families, it is the only source of livelihood. For others, it supplements the family income. Thus, instead of taking a welfare approach, this sector seeks to empower people to break the cycle of poverty and deprivation. It focuses on people’s skills and agency.”

Para 7.1.355. “Different segments of the MSE sector are dominated by different social groups. **Women are mostly found in the unregistered sector**—food processing enterprises, manufacturing enterprises, and weaving—and often work part time in the family enterprises. **Women and small children roll bidis, make agarbattis, do zari and sequin work for meagre wages.**”

Para 7.1.359: “The dispersed, unorganized nature of the industry also raises issues of quality, bulk production, and inability of meeting big orders... Moreover, as most non-traditional MSEs serve as ‘captive units’ for big industries, often workers, **especially women do not get paid** until the product is picked up.”

Hence any recommendation for helping women use micro-finance for poverty alleviation and empowerment has to be linked with state initiated plans for reducing women’s load of household tasks.

Para 7.1.381: “An effective preference policy for procurement of goods and services produced by MSEs both at Central and State levels will be developed. A **policy for women** in the micro and small sector, particularly in the unorganized segments, will also be formulated to **ensure that women get their rights** and that their special needs are catered to.”

### Gender Empowerment through ICT

Para 8.3.24. “The Indian IT-ITES industry with revenues of US\$ 39.6 billion has emerged as the largest private sector employer in the country with direct employment of 1.6 million professionals, and indirect employment for over 6 million people in different sectors. This fast expanding IT and ITES sector in India has opened **new doors of opportunity for women**. **The participation of women** in the IT-BPO workforce is seen as a **critical enabling factor for continued growth of the industry**. While the percentage of women in the IT-BPO workforce at an entry level is commensurate with their proportion amongst graduating students, anecdotal evidence suggests that this is not so at the middle and senior management positions. However, companies are recognizing that having women on board at all levels in the organization makes good business sense. IT-BPO companies are, therefore, **considering ways to involve and develop women for higher roles and functions**. Their increased professional

participation will result in **changing the socio-economic status of women** within the employing organization and will also contribute towards the breakdown of gender disparity. In a study conducted by NASSCOM in 2006, 76% of software professionals in IT companies are men, whereas 24% are women. However, NASSCOM says this ratio is likely to be 65:35 (men: women) by the year 2007. Interestingly, this ratio is reversed in the ITES-BPO sector where the ratio of men to women is 31:69. In line with the **basic principles of governance** to which the government is committed under the NCMP, which **includes empowerment of women**, the government has **introduced gender budgeting**. In accordance with this, **gender empowerment through ICT should be a regular feature** during the Eleventh Plan and efforts should be made to support schemes of gender empowerment through ICT for reducing digital divide.

Para 8.4.73 There are certain NGOs, societies, trusts, and co-operative societies operating in the micro financial sector that are engaged in **providing credit and other financial services** to the economically active low-income people **especially women**, poor households, and their micro enterprises. However, the financial activities undertaken by such organizations lack a formal statutory framework. It was, therefore, considered expedient to provide a formal statutory framework for the promotion, development, and orderly growth of the micro credit sector. Accordingly, the Micro Financial Sector (Development and Regulation) Bill 2007 was introduced in the Lok Sabha on 20 March 2007.

## Poverty Alleviation and Micro-Finance

### Tenth Plan

Para 3.2.9: “On 1 April 1999, the IRDP and allied programmes, including the Million Wells Scheme (MWS), were merged into a single programme known as Swarnajayanti Gram Swarozgar Yojana (SGSY). The SGSY is conceived as a holistic programme of micro enterprise development in rural areas with emphasis on organising the rural poor into self-help groups, capacity-building, planning of activity clusters, infrastructure support, technology, credit and marketing linkages. It seeks to promote a network of agencies, namely, the District Rural Development Agencies (DRDAs), line departments of state governments, banks, NGOs and panchayati raj Institutions (PRIs) for implementation of the programme. The SGSY recognises the need to focus on key activities and the importance of activity clusters. The programme has in-built safeguards for the weaker sections. It insists that **50 per cent of the self-help groups must be formed exclusively by women** and that 50 per cent of the benefits should flow to SCs and STs. There is also a provision for disabled beneficiaries. The programme is credit driven and subsidy is back-ended. The credit and subsidy ratio is pegged at 3:1.”

Para 3.2.29: “The NSAP is a centrally-sponsored programme that aims at ensuring a minimum national standard of social assistance over and above the assistance that states provide from their own resources. The NOAPS provides a monthly pension of Rs. 75 to destitute BPL persons above the age of 65. The NFBS is a scheme for BPL families who are given Rs. 10,000 in the event of the death of the breadwinner. The NMBS provides Rs. 500 to support **nutritional intake for pregnant women**. Table 3.2.1 provides details of expenditure and the number of beneficiaries covered under the scheme since inception.”

Para 3.2.43: “The SGSY programme is intended to provide benefits to SCs and STs, disabled and **women-headed households form the bulk of the rural poor.** However, these sections would be excluded from the ambit of the programme if they are not listed in the below poverty line (BPL) census conducted at the beginning of every Five-Year Plan for inclusion of beneficiaries under different government programmes. Greater attention would, therefore, be given to identification of BPL families by clearly specifying exclusion and inclusion criteria. These would be published and subjected to periodic social audit in a transparent manner by the gram sabhas.”

Para 3.2.50: “The inadequacies of formal credit institutions could be overcome by combining the strength of commercial banks with the intermediation capabilities of NGOs to effectively link the poor with the commercial banking channels. This would be a cost-effective alternative for providing credit to the poor as banks would be able to reach a larger number of small borrowers with lower transaction costs. The risk of default on loans would be lower due to group pressure and the groups would also monitor the end use of credit. Access to banks through self-help groups would reduce the transaction cost of the borrowers. In the credit delivery system under SGSY, financial intermediation by NGOs would be encouraged. **The experience of Self Employed Women’s Association (SEWA) and other organisations would be replicated on a larger scale.**”

Para 3.2.57: “Self-employment programmes are likely to have an uneven regional spread, succeeding in areas that have a tradition of artisanship, developed road and rail infrastructure, banking facilities and a skilled human resource base. The negative relationship between the incidence of rural poverty and land access is well-established. The landless face the greatest risk of poverty. Access to even small pieces of land which may not be sufficient for providing income to a family for subsistence can significantly reduce poverty and food insecurity by providing an essential component in a diversified livelihood system. Their impact may be less visible in under-developed, backward and tribal regions. The SGSY programme would continue to promote land-based activities for individual and group beneficiaries in the backward regions. Diversification into other land-based activities such as sericulture, aquaculture, horticulture and floriculture would be encouraged. The programme would, therefore, support the purchase of land and its distribution to the landless rural poor. **Women swarozgaris would be sole owners or joint owners of redistributed land.** The *swarozgaris* provided land would be organised to access inputs and credit facilities that enhance productivity of land. In addition to the provision for purchase and redistribution of land, self-help groups will be encouraged to explore prospects of leasing or purchasing land in joint ownership. Schemes that give subsidised credit for land purchase and leasing would be converged with the SGSY programme in these areas. Convergence would also be attempted with schemes that provide subsidised credit for farm equipment such as tractors, tube-wells, fertilisers, seeds and other inputs. The Government would make special efforts to provide information and give financial and infrastructural support to SGSY groups engaged in land-based activities in such areas.”

Para 3.2.81: “There has been **an increasing feminization of the agricultural labour force in the country.** NSSO (50th round) estimates for 1993-94 show that **75.3 per cent of women workers were engaged in agriculture** compared to only 58 per cent of male workers. In the rural labour force, **84.7 per cent of women were engaged in agriculture as compared to 73.8 per cent male workers.** Data on incremental additions to the rural labour force show that the rural male worker has

a greater chance of getting absorbed into non-agriculture pursuits than the rural female worker. Besides, migration of able-bodied men to urban areas in search of employment, breakup of the joint family system and other social factors such as death of husbands and desertion by husbands have resulted in an **increase in the number of female-headed households**. However, in the case of land holding families headed by women, if male descendants are present, the ownership right does not devolve on the women. Protecting social cohesion and prevention of fragmentation of land holdings are some of the major arguments advanced against allowing women to inherit land. These **gender-biased land laws put women-headed households at a disadvantage**. Without proper title to land, they are denied access to credit and other facilities available to farming communities. This not only **affects the income generating capacity of the households** but also impacts adversely on agricultural production. Therefore, both on grounds of equity and efficiency, **land Inheritance laws need to be gender neutral.**”

Para 3.2.97: “Access to land will be an important element in the poverty alleviation strategy. Tenancy reforms, record of rights of land owners and tenants, computerisation of land records, prevention of alienation of tribal lands, **and issue of land rights for women** will be the major tenets of the land reform agenda.”

### **WGFE Discussions and the Impact on the Eleventh Plan**

The uniform Poverty Line ignores rural-urban differences. Urban poverty programmes have proved to be unviable mainly because the type of poverty that urban households face is very different from those suffered by rural households. Urban households typically earn higher incomes but in spite of that are unable to secure adequate basic needs ranging from food to water, sanitation and education. Rural households on the other hand have a need to for higher incomes and an access to resources. Furthermore, the household approach tends to mean that benefits reach men as the “head of household”.

The greatest problem about the PL approach is the means and mechanisms by which benefits are reached to the people living below the poverty line. The present system through the DRDAs in the rural areas and the ULBs in the urban areas have tended to become areas of patronage and siphoning, ensuring that little reaches the intended beneficiary. This may be one reason why the reduction of poverty by this method is so slow. The main challenge before the Planning Commission is to find different and more effective mechanism to reach the poor. If this is not done pouring more and more funds through an ineffective mechanism is unlikely to remove poverty.

The governance domain requires more serious attention, and needs to draw the links between macroeconomic policies, schemes, delivery and local self-government and what needs to be highlighted is that women are using the local self-government. Often to raise general issues but also to provide an opportunity for their choices in the development domain- but the centrality of their role in decentralized governance, their knowledge of their area and their capacity to use that in planning is not acknowledged.

### **For example, input from Renana Jhabvala and Nirmala Bannerjee**

Any recommendation for helping women use micro-finance for poverty alleviation and empowerment has to be linked with state-initiated plans for reducing women’s load of household tasks.

### In the Plan document

Para 5.116.: During the Eleventh Plan period, special programmes for capacity building of SCs, STs, minorities, and women will be formulated. Potential entrepreneurs belonging to these groups will be identified, and tailor-made EDPs, skill development programmes, study tours, etc., will be organized. Gender sensitization programmes for stakeholders including extension functionaries and other implementing agencies will be carried out. **Training programmes for women will be redesigned to include technology, management, and micro credit and to promote rise of women entrepreneurs. R&D institutions will be encouraged to develop women-friendly technologies for post-harvest handling and processing, especially for drudgery reduction and providing ease of operation. Most importantly, provision of utilities, basic amenities, and crèches for women staff workers will be made mandatory in the infrastructure projects.** An increased scale of assistance will be given for all the infrastructure projects to attract investment in the North East.

Other recommendations of the WGFE are as follows:

Box 11.4:

“Objectives for Urban Poverty Alleviation: The Eleventh Plan has the following objectives for the urban poor:

- To provide them affordable shelter and decent living and working conditions.
- To make adequate provision of land for the poor in the Master Plan itself.
- To help in developing self-employment enterprises and job creation for the wage employment earners.
- **To protect the economic interest and safety of women and other vulnerable sections of our society.”**

Para 11.73: “A comprehensive evaluation of SJSRY scheme on an all-India basis was carried out in 2005–06 by Human Settlement and Management Institute. The main findings of the evaluation are: (i) the programme is working well in some of the States; (ii) cost of the beneficiaries of training are below 30 years; (iii) women groups market their products by themselves except in the eastern and North Eastern States; (iv) the formation of DWCUA groups has had a **positive impact on women**; (v) T&CS are very active in promoting small savings and resolving disputes; (vi) non-achievement of physical targets in some States is due to inadequate skill training, wrong choice of projects, lack of publicity, etc.”

Para 11.78: “The Ministry of HUPA also proposes to launch a scheme for the ‘Skill Training for Employment Promotion amongst the Urban Poor’ during the Eleventh Five Year Plan as a part of the National Skill Development Mission specially targeting the urban poor in the development of their skills to enable them access market-based employment opportunities or undertake self-employment to improve their living conditions and overcome poverty. This will make available skilled and semi-skilled manpower

needed by the industry and service sectors in response to changing global, national, and local imperatives and opportunities. This will lead to **reduction in unemployment rate among the urban poor, especially women**, and will enhance their productivity and real wages making the economic growth inclusive.”

#### Para 11.80 FUTURE APPROACH/STRATEGIES

- “Although the urban poor is the most vulnerable section of society, the delivery of health services is almost negligible to them. Therefore, there is need to work out a comprehensive health and accident insurance plan/scheme for the entire urban poor as a special package to resolve their health-related issues. There is also need to **develop a social security network for this most vulnerable section, specially the single women, widows, aged, disabled, weaker, and minority sections.**”

Para 11.86.: “While recognizing the existence of different national laws and/or systems of land tenure, governments at the appropriate levels, including local authorities, have to strive to remove all possible obstacles that may hamper equitable access to land and **ensure that equal rights of women and men related to land and property are protected under the law.** The failure to adopt, at all levels, appropriate rural and urban land policies and land management practices remains a primary cause of inequity and poverty. Urban planning tools including master planning, zoning, and regulations are not enough to make land available in pace with the rapid urbanization, resulting in insufficient land supply and increase in land prices. It is important to have flexible land policy wherein conversion from one use to another is cost effective and efficient. Computerization of land records and data and e-governance should also constitute important elements of the urban land policy.”

## Towards Women’s Agency and Child Rights

The chapter ostensibly bracketed as Women and Child has been renamed Women’s Agency and Child Rights, a tactical move to recognize the potential of the women beyond reproductive roles of child-bearing and care. The members of the WGFE had many other suggestions for this chapter.

### For example, input by Yamini Mishra

While it is important to estimate the amount of resources flowing to women and the Gender Budgeting Statements being issued along with the Union Budgets is a welcome step, it is very important to underscore that it is but a first step. It is not just the assumptions behind what is perceived “exclusively as women” in deciding on which category a particular scheme belongs to, that needs to be challenged, it is also very important to critically analyse whether: (a) these schemes indeed reach women the way they are intended to (i.e., moving from ex-ante analysis to ex-post analysis); and (b) even if they reach women, are they in any way transforming gender roles and constructs or are they simply reinforcing gender stereotypes by just adding to women’s unpaid and reproductive work.

It is equally important to strengthen the capacities of the Gender Budget Cells, now in 43 ministries and departments, so that they do not conduct Gender Budgeting exercises as an annual accounting exercise that

is thrust on them but seek to strengthen flow of resources to women and make concerted efforts to ensure that these allocations do not merely reinforce gender stereotypes.

### **In the Plan Document**

6.8 Due to the untiring efforts of the women's movement, the country amended and enacted women-related legislations during the Tenth Plan. The Married Women's Property Act (1874), the Hindu Succession Act (1956) were amended and the Protection of Women from Domestic Violence Act (PWDVA) (2005) was passed. The Union Budget 2005–06, for the first time, included a separate statement highlighting the gender sensitivities of the budgetary allocation under 10 demands for grants. **Gender Budgeting Cells were set up in 52 Central ministries/departments to review public expenditure, collect gender disaggregated data, and conduct gender-based impact analysis. Under Women Component Plan (WCP), efforts were made to ensure that not less than 30% of funds/benefits under various schemes of all ministries/departments were earmarked for women. The performance however has been far from satisfactory. The Mid Term Appraisal of Tenth Plan revealed that while 42.37% of the GBS to the Department of Education flowed to women under WCP, only 5% of the GBS of Ministry of Labour (against 33.5% in the Ninth Plan) went to women in the first three years of the Tenth Plan. Several ministries and/or departments that had earlier reported on the WCP in their sectoral budgets stopped doing so. Within the Ministry of WCD, the financial allocation for women specific schemes during the Tenth Plan was Rs 1246 crore. As a result of this modest allocation of resources and ineffective implementation of existing schemes, we have fallen far short of our Tenth Plan targets.**

6.74 **Gender Budgeting and Gender Outcome assessment will be encouraged in all ministries/departments at Central and State levels.** Gender Budgeting helps assess the gender differential impact of the budget and takes forward the translation of gender commitments to budgetary allocations. During the Eleventh Plan efforts will continue to create Gender Budgeting cells in all ministries and departments. Data from these cells will be collated on a regular basis and made available in the public domain.

# Conclusion

Upon reviewing this experience, several pointers emerge for consideration by feminist economists who engage in public policy:

Firstly, the value of working within national spaces, unencumbered by international rubrics: international advisories, platform choices and methods advised usually linked to funding and to state machineries of governance cannot tether advocacy.

Secondly, the value of pulling together women economists who have engaged with the world of women – whether by studying action, innovation, reality in the fields, or through research into specific areas – but with special reference to women’s link to them as collectivities or networks or friend groups. This kind of space has a double advantage: they learn from each other and they also can deal with the outside.

Thirdly, to highlight the importance of shifting – if not drawing more serious attention to – the location of women in economies and their role as economic agents apart from social actors. While education, health, gender relations and social services are all crucial inputs especially for women in deprivation, their role as economic agents need to be brought to the fore immediately. Most bail out packages, pack women into the safety-net areas, invest in free food, nutrition for their babies and so on. But one of the most crucial roles women play is to bring income to the household, apart from their own interest in earning a living.

Fourthly, with the knowledge of the impact of the recent financial crisis on women and more deeply so, there is need for strong global advocacy by feminist economists to draw attention to women as earners, whether in the formal or informal economy. Such an emphasis may be required more in relation to developing countries.

Finally, even more than social input, the crying need in countries like India is for the State and society to understand the economic roles that women, especially at the lower end of the income scale, are engaged with. Strong support with infrastructure, funding for organization, upgrading of skills and most of all labour protection laws, are needed urgently.

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# Annexures

1. Members of the Working Group of Feminist Economists
2. Powerpoint Presentation made to the Planning Commission: 29 Aug 2007
3. Report of the WGFE Submitted to the Planning Commission: 15 Nov 2007 — “Towards Inclusive Growth: The Gender Dimension” – Overview
4. Meeting of the WGFE with Dr. Noeleen Heyzer, UN Under Secretary General and Executive Secretary, UNESCAP: 26 March 2008
5. Consultation on the Gender dimensions of the Economic Crisis - 28th April 2009

ANNEXURE 1

## The Members of the WGFE

1. Prof. Bina Agarwal, Institute of Economic Growth, University of Delhi
2. Prof. Ritu Dewan, Department of Economics, University of Mumbai
3. Dr. Renana Jhabvala, SEWA, New Delhi
4. Prof. Gita Sen, IIM Bangalore
5. Dr. Devaki Jain, Former Director, Institute of Social Studies Trust.
6. Dr. Ratna Sudarshan, Director, Institute of Social Studies Trust, New Delhi
7. Dr. Nirmala Bannerjee, Sachetana Information Centre, Kolkata
8. Dr Aasha Kapur Mehta, Indian Institute of Public Administration, Delhi
9. Dr. Padmini Swaminathan, Madras Institute of Development Studies, Chennai
10. Prof. Jayati Ghosh, Centre for Economic Studies and Planning, JNU, New Delhi
11. Dr. Mary E. John, Director, Centre for Women's Development Studies
12. Dr. Indira Hirway, Director, Centre for Development Alternatives, Ahmedabad
13. Dr. A.K. Shiva Kumar, New Delhi
14. Dr. Jeemol Unni, Gujarat Institute of Development Research, Ahmedabad
15. Prof. Indira Rajaraman, National Institute of Public Finance and Policy
16. Dr. Mridul Eapen, Centre for Development Studies, Thiruvananthapuram
17. Ms. Yamini Mishra, Centre for Budgeting, Governance and Accountability, New Delhi

## ANNEXURE 2

# Material of the Presentation made to the Planning Commission on 28.08.2007

## I. Inclusiveness

### Inclusiveness Needs

- **To encompass a vision of equality**
- **To shift perception from Benefaction to Agency/Participation**
- **To perceive the excluded as engines of growth**
- To locate growth more broadly
- To recognise organisation and voice as central to institutional and financial arrangements for engineering a just and equitable society
- ‘Inclusive growth’ – not compatible with increasing inequality
- Identify policies which increase inequality, like:
  - Tax Concessions such as to SEZ,STZ, EPZ, multiplexes etc.
  - Indirect taxes/user fees raised on essential commodities/ services – Licences for large retailers and none for small ones.
  - Increasing credit to large firms and large farmers, decreasing credit to women, dalits – Large projects which dislocate
  - Technology which displaces employment.
- Promote policies which increase poor people’s and women’s access to employment, higher incomes, skills, assets, social services and voice and organisation.

### Women and Inclusion

Women have challenged their ‘exclusion’ by taking the lead in movements such as for environment, against displacement, for property rights and work. Their experience can provide ideas and practices for a more inclusive growth strategy. Selecting a few areas/sectors, women’s experience will be used to illustrate

- the nature of exclusion e.g. from facts and analysis
- the potential in factoring in their value

The areas selected for such illustration are

- **Women's work: agriculture and non**
- **agriculture Financial inclusion**
- **Infrastructure**
- **Water**
- **Care economy**
- **Some call attention notices**

### II. Women's Work

Women' work: Agriculture

**The Plan aspires to increase agricultural growth.**

- Changing demographics of agriculture - growing feminisation as men move to non-farm.
- 53% of all men workers, 75% of all women workers, 85% of rural women workers are in agriculture.
- More than 20% of rural households de facto female-headed. Many women manage farms without male support.
- Women are 40% of agricultural workforce & % rising. The face of agriculture is increasingly female
- *Hence achieving agricultural growth targets will depend increasingly on policies that increase the efficiency of women farmers*
- To increase their efficiency women farmers need land titles, credit, infrastructure support (technology, inputs, extension, marketing)

#### Recommendations:

To enhance women's land access

##### I. Improving claims to family land

- Enhance legal awareness on inheritance laws (e.g. Hindu Succession (Amendment) Act, 2005)
- Provide legal support services (also financial help)
- Ensure recording ,women's inheritance shares

##### II. Improving access to public land

- Issue comprehensive directive: all land transfers (for poverty alleviation, resettlement, etc) recognize women's claims

- Give women individual or group titles
- Use group approach: distribute land to poor rural women *as a group* in a group patta. Each woman in group to have use rights but not right to dispose off land.

### III. Improving access to land via market

- Subsidized credit to poor for land purchase or lease
- Encourage group formation for land purchase or lease by poor women

\*\*Monitor access: gender disaggregated data for land ownership and use

### Land for livelihoods

- One million hectares has gone out of cultivation in recent years; and much more is threatened
- The Plan must prioritise livelihoods and food security over commercialisation especially for prime agricultural land.
- Tiny plots are critical as sources of food security for the poor and government schemes to encourage such homestead plots should be encouraged
- Mechanisms should be set in place to protect small and marginal farmers, especially women farmers, against land speculation, shifts to non-agricultural uses, and contract farming, etc

### Women's work (non-agriculture)

Women contribute significantly to industry and services; but there is non recognition of their contribution because of

- Concentration as informal workers and unorganised segments of industry sectors: denied status of workers and hence ineligible for benefits: e.g. leather tanning Dindigul – 30% of labour force women but only a few recorded as 'helpers' (hazardous work)
- Similarly, contributions of home based workers contracted out work:
  - home based work (53% of all women workers) – unpaid work (44% of all women workers)
- Recorded increase in work participation by women in low end occupations such as domestic work (11% of urban women workers, 86% of all domestic workers)
  - Lower earnings, lack of assets, insecure working conditions
  - The F/M wage gap (regular workers) has widened between 2000 and 2005: Rural – 0.89 to 0.59; Urban 0.83 – 0.75

Response : Recognise and record, increase productivity, increase access, empower:

- \* Large scale investments in skills for women

- \* Upgrading their work spaces and providing common work facilities
- \* Provide access to new technologies
- \* Special credit schemes
- \* Exclusive marketing platforms
- \* Organising and voice
- \* Social security
- \* Special attention to caste and minority derived exclusion within gender Small enterprises
- Own account enterprises constitute 87% of informal enterprises and 73% of informal workers.
- Only 12% are women proprietary enterprises, mainly own account. However, very large proportion of workers in all informal enterprises are women.
- They engage in trade and small manufacturing activities mainly on sub-contract basis.
- Though few, large enterprises run by women have average capital (Rs. 33000) and GVA per worker (Rs. 40000) equivalent to those operated by men.

To strengthen women operated enterprises requires:

- Access to credit and women friendly banking
- Technology and skill training to improve productivity
- Such inputs that are industry and region specific
- Development of clusters with concentration of women

### Financial Inclusion

- Women and the poor increasingly excluded from formal sources of finance
- Savings: 60 % of total savings comes from informal sector which has minimal access to financial savings
- Overall credit to SBA has declined over the last ten years. In addition, in 2004 on average a Dalit woman received Rs 8 of bank credit as compared to Rs 100 received by a non-dalit, non Adivasi woman;
- she received only Re 1 for every Rs 100 received by a non Dalit/ non Adivasi man

### Increase financial inclusion by

- Providing savings services near their work and home sites
- Increase all types of credit sources—commercial banks, RRBs, Co-operatives, SHGs, MFIs.

- Increase access to insurance services
- Formulate pensions schemes aimed towards poor women (with co-contributions)
- Special financial literacy programmes for the poor and for women.

### *Qualifying rider*

Financial services for women need to be linked with State initiated plans for reducing the burden of household tasks – e.g. energy policy, drinking water policies

### Infrastructure

Plan emphasizes large infrastructure like highways, ports, airports; for poor women infrastructure means drinking water, toilets and houses

- 62% of slum dwellers do not have access to toilets, 25% of slum women and higher proportions of rural women to drinking water
- Tiny enterprises and slums are displaced to accommodate infrastructure projects—increasing dispossession and destroying livelihoods
- *It is important to design infrastructure for the poor, which implies attention to:*
  - Large infrastructure projects to be drawn up in consultation with people who may be displaced
  - Land tenure rights widely given. Titles in name of women.
  - Housing for poor on large scale, including housing finance without collateral
  - Drinking water available for all urban and rural households
  - Every urban-dweller, whether “authorized” or not should have access to toilets

### Water: Sustainability

- Women’s work and lives inextricably linked to water – in terms of time and physical burden, health and other costs
- With water, sustainable use is critical
- But Plan prioritises increasing irrigated area
- Planning critically necessary: this public good cannot be given over to the market
- It is necessary to
  - Invest in and protect women’s access to water
  - Enhance & protect water resources; adopt watershed approach

- Monitor groundwater levels annually

### Women and the Care Economy

- Census 2001 – spread of skewed sex ratios
- Large numbers of women are in households, unpaid work, and central to care economy
- Current economic and social policies are increasing women's role in the care economy (both paid and unpaid) and decreasing their perceived status
- Policies need to focus on social services to support women's care roles (old age, child care) – in preference to targeting families and pregnancies

### IV. Looking ahead

#### Strengthening factual basis of gendering knowledge

- Improved collection and presentation of women's contribution to the economy
- Women's predominant engagement within the household/family and in non-monetised contributions requires visibility through new methods and measures
- Data collecting agencies, especially the Statistical Commission need to revise the definitions and methods of bringing visibility to women's contributions and constraints
- Conceptualising of plan and policies is limited by lack of gendered data on – Difference in regional characteristics
  - Cultural specificities
  - Contributions to Savings, Revenues

#### Some call attention notices

- In developing a specific chapter on women and children we suggest in future there should be separate chapters
- Plan chapters need to include analysis of women's location in the various sectors and intersect with the women's chapter
- For example while the economy is directing itself to an export/trade mode, to recognize that women workers in insecure conditions of work are the major workers in these spaces
- Macro economic policies and programmes and schemes need to accommodate regional differences in socio economic conditions
- Deeper integration of the PRI institutions with policy and program design is crucial: currently governance is given as an add on to sectoral policy and programmes.

## ANNEXURE 3

# Report Submitted by the WGFE to the Planning Commission on 15.11.2007 – Overview

## Towards Inclusive Growth: The Gender Dimension

1. The Eleventh Five Year Plan envisions inclusive growth as a key objective. Over the past seven months the Committee of Feminist Economists (WGFE) has provided facts, analysis and concepts to the Planning Commission not only to strengthen this objective but also to redefine it in new ways. In particular, the group argues that the concept “Inclusion” should be seen as a process of including the excluded as agents whose participation is essential in the very design of the development process, and not simply as welfare targets of development programmes. The constituting of this Committee of experts, with their substantial sector-specific expertise, can itself be seen as a step in this direction.
2. The analysis, data and detailed comments that the WGFE has provided for the approach paper, the sector-specific chapters, the general introductory chapter, and the chapter on “Towards women’s agency and child rights”, all emphasize that women are workers and major contributors to many crucial sectors. Indeed their contributions are critical for the survival of households. Further women’s struggles, especially their organizing themselves in groups, unions, and federations to move out of poverty and face pressures against tremendous odds, can provide significant lessons for a more inclusive growth strategy. Thus inclusion would also mean recognizing women’s organization and voice as central to institutional, social and economic arrangements for sculpting a just and equitable society.
3. Nine, of the twenty six draft chapters of the 11th Plan have been shared with the Committee, which sought to provide a gender perspective to the drafts, highlight the place women occupy in these sectors, and demonstrate the enormous equity and efficiency gains that are possible if policies and programmes are designed from a gender perspective. Specific recommendations have been made to address these issues (see the detailed notes in Part 2 contained in a separate volume).

### *Inclusion*

4. It is the Committee’s central message that all chapters of the Plan document need to include analysis of women’s location in each sector, so that women’s perspectives are explicitly recognized and integrated into sectoral programmes and policies. The practice of clubbing women along with children in a separate chapter of the Plan document ignores the gender perspective in other chapters and tends to marginalize women’s contributions, needs and interests from mainstream planning. Such an approach directs attention to women exclusively in their reproductive role and deflects attention away from their role as producers and economic agents in their own right. Exclusion of women’s perspectives, knowledge systems, specific interests, and particular skills, like the exclusion of the poor and socially disadvantaged groups in general, is likely to constrain the achievement of the Plan’s central objectives of high growth with social inclusion

and justice. It will carry an economic cost that the country can ill afford. In contrast, inclusiveness in all these respects will provide a new way forward. This is what the WGFE has sought to demonstrate.

5. Over the past many months, the WGFE, through a highly interactive process – meetings with individual members of the Planning Commission, informal sessions of themselves , providing detailed comments on steering committee reports and draft chapters, as well as a presentation to the full Planning Commission – has drawn attention to the many ways in which a gender perspective can and should be incorporated in the Plan document, to make growth gender inclusive and also to accelerate it.

### *Poverty*

6. The draft 11<sup>th</sup> Plan describes poverty mainly in terms of income deprivation. However, the multiple dimensions of human poverty include illiteracy, malnutrition, ill-health, insecure living, and other forms of vulnerabilities. Such phenomena reveal not only the reality of the experience of poverty, but are particularly relevant for gendered understanding . Income poverty largely ignores the gender dimensions of deprivation which are picked up by other measures such as levels of malnutrition, hours of physical work, morbidity and differential access to basic social services.
7. A more efficient approach to poverty removal would require appropriate measures of poverty that are sensitive to ground realities and especially to women’s poverty, and respond to the distinction between rural and urban poverty. For instance, urban poverty may be concentrated in clusters or specific locations whereas rural poverty may be more widespread and scattered.
8. Poverty alleviation programmes should take note of poor women’s initial conditions and workload in order to ensure that they are not unduly over-burdened and under-remunerated.

### *Inequalities*

9. In recent decades, economic and social inequalities have increased alongside high growth rates, stemming from the nature of the growth process, embedded pre-existing structural inequalities, and as an offshoot of globalization. This has exacerbated regional inequalities depending upon their initial resource endowments and social structures. It has also exacerbated the inequalities between men and women
10. The WGFE argues that growth needs to be more equitable, and more broad-based in its employment generating aspects . Greater attention to the promotion of livelihoods , the enhancement of productive assets such as land in women’s hands, the expansion of economic and social security , of education and health care, and increased women’s participation in democratic decision-making at all levels can build a more equitable growth path . Such social inclusion, and attention to human development would enhance growth itself..

### *Agriculture and land*

11. While the Plan recognizes the central role of agriculture for achieving high growth for the economy as

a whole, there is rather little recognition that women are increasingly the main cultivators, especially as more men than women move out of agriculture. Today 40% of agricultural workers are women. Also, relative to about half of male workers, three-fourths of all women workers (relative to about half of male workers) and 85% of rural women workers are in agriculture. Hence achievement of agricultural growth targets will depend increasingly on policies that recognize these changing demographics and the feminization of agriculture. To increase their productivity and economic contribution, women cultivators need land titles, credit, irrigation water, and infrastructure (technology, extension, and marketing support).

12. The most glaring gender disparity is between women's contribution to agriculture and their limited access to the cultivator's primary resource, namely land. Women's access to land must be increased through all channels - by improving their claims to family land, access to public land, and access to subsidized credit for land purchase or lease. Women farmers, and small farmers in general, will also gain by encouraging a group approach for investment, purchase and farming (such as by encouraging the pooling of finances to obtain irrigation and other technology and the pooling of land for group cultivation). There are a number of success stories of women's group farming which serve as learning examples. Also given that an unprecedented quantum of land (an estimated one million hectares) has gone out of cultivation in recent years and land speculation is rising, the 11<sup>th</sup> Plan must prioritize livelihoods and returns to farming in order to ensure food security over commercialization, especially of prime agricultural land. A comprehensive land reforms policy that addresses the livelihood needs of the poor, and women in particular needs to be formulated.
13. The issue of agricultural subsidies needs to be urgently re-examined especially since removal of import restrictions contributes to widespread agrarian distress and peasant suicides that affect seriously the lives of women and children.
14. The problems of women agricultural labourers need special attention, including their wage levels, days of employment, and access to basic social security. Crèches are critically needed to enable them to work effectively.
15. The draft 11<sup>th</sup> Plan emphasizes the importance of the dairy industry but fails to recognize the crucial role of women in it. So far, most of the women working in the dairy industry depend on traditional skills. To enhance their productivity and contribution, it is essential to modernize the information, skill and equipment available to them. The Plan must design suitable tools for doing so at a decentralized level.
16. Food security has emerged as a major problem, with particularly adverse effects on women and girl children. The neglect and decline of the public system for food procurement and distribution needs to be reversed. The PDS should be universalized, strengthened and made more flexible by including traditional food grains and responding to changing local needs.

### *Non-agricultural employment*

17. Women's contribution to and conditions of employment in the unorganized, non-agricultural sectors of industry and services need particular attention. Women constitute a large proportion of workers in small, informal manufacturing usually as home-based own-account workers, or on a sub-contract basis, and

often as unpaid workers. Fifty-three percent of all women non-agricultural workers are home-based. Even in the public domain, they remain low paid, are not treated on par with other government employees. Women typically have less access to skills training and therefore remain in low-paid manual and irregular employment, while new technologies are transferred to and controlled by men. Women's continued disadvantage as workers stems largely from the fact that very early in life, they get burdened with family responsibility, which in turn constrains them from completing education and acquiring modern skills. Most women are contributing to the economy through household unpaid work. At the same time, current economic and social policies are destroying traditional livelihoods, making household survival increasingly dependent on women's unpaid labour. This prevents them from looking for remunerative work and further decreases their perceived status.

18. The draft 11<sup>th</sup> Plan recognizes the importance of small-scale industries and also of the role of women in that sector. For this, it is important to recognize that women have some additional infrastructure requirements; because of their immobility, they need a wider network of roads, electrification, warehouses, markets, etc. Although few in number, women-operated enterprises are as productive and efficient as those run by men. Hence giving women support by enhancing their access to credit, women-friendly banking, technology and skill training, industry-specific inputs, and generally enabling them to build their capacity would help them increase their productivity and earnings. Large-scale skill training for new technologies and emerging skills needs to be focused on women. The concentration of women enterprises in clusters would also help.
19. Additionally, jobs need to be made more compatible with skills and abilities of women in the implementation of NREGA. The list of permissible works must be expanded to allow for greater diversity of activities and occupations. In addition, a separate financial allocation for crèches on work-sites needs to be made. Also, as entrants in the labour market, women have very little information, mobility and choices of occupations. Laws and schemes that remove these impediments for future generations of women need to be designed. Policies need to focus on social services such as child care and care of the elderly to support women's household roles in preference to the overwhelming emphasis on family planning and monitoring of pregnancies.
20. For transition out of agriculture and low-paid work over time, it is critical that all measures are taken to enhance women's employment in the formal sector. It is of great concern that the largest increase in the regular employment of urban women has been in domestic service. At the same time, the gender gap in the regular work even in the formal sector has gone up. Women's employment in the textiles and garments industry is growing but often at much lower wages than men and with poorer working conditions. In addition to pro-active policies for encouraging greater women's participation in formal work, it is important to focus on enabling conditions, education and training, child care facilities, timing of work and ensuring safety and health of women workers in organized activities.
21. It is equally important to protect women's interests as workers in the Special Economic Zones and other such similar enclaves where labour laws are frequently waived at the discretion of state governments. It is also necessary to prescribe minimum wages, regulate working conditions including hours of work and ensure occupational safety.

*Migrant workers*

22. A growing proportion of migrant workers especially short-term migrants are women. Since there is no database on such migrants including commuters, policymakers have tended to ignore the phenomenon. There is no public policy for dealing with migration either at point of origin or destination. Measures are required at different levels: active interventions for the protection of and assistance to migrants at both ends, recognition of and protection from problems of violence and exploitation especially of women migrants and children, and revamping the public service delivery to move away from residence-based qualification.

*Forests*

23. Women are the principal users of forests which are still the most important sources of basic needs such firewood, fodder, food items and non-wood forest products (NWFPs) for millions of rural households. Women are thus the principal stakeholders in forest conservation. Ninety percent of rural women have to struggle daily for collecting fuel spending long hours and traveling substantial distances. Much of what they collect is inadequate and also causes substantial indoor air pollution and contributes to female and child morbidity. Moreover, given that men and women draw on forests and village common lands in different ways, there are gendered differences in the knowledge about plants and species. Both equity and efficiency (better forest conservation) can thus depend centrally on women's participation in the institutions for forest management. Yet, today, in the nearly 84,000 forestry groups protecting forests, involving around eight million persons, women have very limited space in decision-making or access to the benefits.
24. All community management of forests and commons by villagers, panchayats, van panchayats, the Joint Forest Management (JFM) programme and others should include women and the poor as equal partners in management committees and in benefit sharing. New developments such as ecotourism, eco-clubs, national environmental institutions, as also the government forestry services must include women. Producer's cooperatives for NWFP should be set up to enable women to bargain for the best prices and reap any economies of group functioning without the involvement of middlemen.

*Water: drinking and irrigation*

25. It is necessary to enhance and protect water resources and invest in and protect women's access to water. Gender issues arise in relation to both domestic water use especially for drinking (which women primarily collect) as well as water for irrigation (which women farmers tend to have little access to). National targets for clean drinking water should recognize that in many villages there is retrogression and a falling back and very large numbers of all urban and rural households lack this basic need. Twenty-five percent of slum women and an even higher proportion of rural women have no access to drinking water within reasonable distances. Planning for drinking water needs to be sustainable and cannot be left to the market.
26. Issues regarding quality of water as well as monitoring of ground water levels need to be addressed. In

addition, rural women's access to irrigation water for their fields and their equal participation in water user's association are essential. Women must be made key actors in management of local water bodies and women should constitute at least 50% of the members of Water Users Associations set up for participatory irrigation management.

### *Education*

27. A strong 'equity-enhancing' and 'inequality-reducing' thrust to the education plan is an imperative, particularly in view of the emphasis on 'inclusive growth.' Data and research show the intersecting nature of inequality and exclusion due to the combination of gender, caste, community, poverty and regional disparities. In order to ensure expanding and equal educational opportunities for girls and women, especially from socially discriminated and marginal groups, it is important for educational planning to pay specific attention to recruitment of female teachers – and from different social groups —by improving their living and traveling facilities and up-grading teaching skills of potential teachers. It is equally important to ensure security in public spaces and enhance the minimum age at marriage as a social norm. Special efforts will need to be made to bring into the fold children, and particularly girls, with disabilities, and those belonging to migrant families, squatters, pavement dwellers and other disadvantaged families.
28. Expanding educational opportunities with job-oriented content for adolescent girls needs special attention. Admission norms to institutions like ITIs and other vocational schools need to be revised to allow entry with a Class 8 pass so that the large proportion of children (particularly girls) who now drop out in Class 8 will get an incentive and an opportunity to learn a vocation or trade and also acquire a general education (such as knowledge of legal rights, accounting, civic duties, environmental awareness and gender awareness.)
29. A more comprehensive strategy is needed that extends beyond 51 districts for ensuring universal schooling to include all Scheduled Caste, Scheduled Tribe and minority communities. Private schools need regulating for quality and for ensuring class, gender and social equality. Plans to expand enrollment in higher education must specifically set targets to narrow the gender and caste gap. Secondary education is a critical level of education that needs more attention. Along with upgrading primary schools, hostel facilities for girls as well as scholarship schemes are necessary for drop out rates at this level to be effectively tackled. Efforts must also be made to address the backlog of adult illiteracy.

### *Health*

30. Besides themselves suffering from ill-health, women are severely affected by the morbidity and mortality within families as they not only have to cope with the impoverishment that is caused by ill-health but also with the additional burden of care that falls almost entirely on women. Recent findings from the National Family Health Survey-3 (for 2005-06) clearly point to the continuing neglect of health, the high levels of malnutrition of adolescent girls and women and of maternal mortality. Progress in reducing levels of malnutrition in particular over the past seven years has been extremely slow despite the acceleration in growth. While income poverty and health status are closely inter-connected, health outcomes are clearly influenced by many factors including women's position within the household and the increasing workload.

31. More intensive efforts are needed to improve women's access to health care by improving access, recruiting more women health-care providers and extending the reach of public health education particularly to women from poor, socially disadvantaged and minority communities. The move to recruit additional anganwadi workers as well as appoint Accredited Social health Activists (ASHAs) as part of the National Rural Health Mission shows the potential that exists for promoting employment opportunities for women in the health sector. However, the treatment of these two essential categories of female service-providers as 'volunteers' and 'activists' and retain them as low-paid workers without recognizing them as regular government staff is gender discriminatory.
32. Equally important is for the plan to articulate a clear vision of health for all that assures affordable good quality access to health care. In this context, a review of the equity implications of both health insurance and user fees is necessary in order to ensure that the poor are not excluded from accessing good quality health services. At the same time, greater attention needs to be paid to health financing. Public under-spending in health needs to be corrected with additional resources ensuring a correction of the gender imbalances in the provisioning and quality of health care. Similarly, the present imbalance in public-private spending needs to be corrected with the share of public spending rising substantially from the current 20 percent to around 80 percent (as is typical of many 'good health' countries).

***Infrastructure: large and small***

33. The Plan emphasizes investment in large infrastructure projects, both rural and urban, such as highways, ports, airports, large dams, and SEZs. Accommodating such projects leads to increasing dispossession and livelihood destruction. Tiny enterprises and slums are displaced to accommodate infrastructure projects - increasing dispossession and destroying livelihoods. Large infrastructure projects need to be drawn up in consultation with people who are likely to be displaced or otherwise affected. Rehabilitation measures should include land titles in the names of women, and housing for the poor (in women's names or joint titles with husbands) on a large scale.
34. A very large percentage of families lack even a homestead. It is essential that as a universal measure all families are ensured homesteads. All rural households, for instance, should be provided with at least 11 cents of land in women's names which would help build a family shelter and also provide space for a micro-enterprise.
35. However, for women in general and poor women in particular infrastructure is critical especially for cooking energy, drinking water, toilets, village roads, housing on the one hand and as a means of enhancing their livelihood options and the productivity of their assets (such as irrigation) on the other. Toilets for women is a particularly neglected need. The lack of toilets leads to severe health problems among women, loss of dignity and threat to security. Yet most rural and urban households lack toilets. For instance, 62% of slum dwellers do not have access to toilets. Every household in rural and urban areas, whether the dwellings are authorized or unauthorised should have a toilet and adequate financial provisioning is needed for this.

### *Domestic fuel*

36. There is an urgent need for schemes to increase the supply of non-smoky firewood, including schemes for increasing firewood availability in the short term and all efforts are needed to help shift to low cost clean fuel such as biogas in the long term. For poor households small size biogas plants should be designed to minimize need for biomatter and water. Village women should be trained to build and maintain such plants, and paid an appropriate wage for such skilled work. For households that can afford LPG in rural areas, local supply side bottlenecks need to be removed.
37. Also, until such time as biogas or other clean fuels are available for large numbers, a programme for building improved cooking stoves in a participative way by involving women should be revived. Media campaigns are needed to focus on the health ill-effects of smoky fuels, especially on women and children.

### *Local government and voluntary self-help groups*

38. With introduction of local self government, both rural and urban, and increasing devolution of funds for large anti poverty programmes to the elected councils, women's participation in technical and finance committees must be made mandatory at a minimum of 33 percent. For such participation to be effective, special effort must be made to provide women members with the necessary technical resources and information.
39. Far greater flexibility is required in all schemes, so that they respond to the area specific variations in the situation on the ground. Integrated Child Development Services (ICDS) and other such centrally sponsored schemes need to be given greater flexibility, and enabled to have greater community participation and modified to suit the needs of working women.
40. Panchayat Raj Institutions with their substantial female presence and women's self-help groups (SHGs) are important institutional ladders with whose support many local level schemes could be promoted. For instance, there are around 2.2 million SHGs in India, many of which are already undertaking individual group micro-enterprises. A large number are also doing advocacy work and many especially in south India have formed federations. For economic viability and greater effectiveness, however, SHGs should be provided means to start group enterprises, especially in the rural areas, and provided access to land and other means for this purpose.

### *Financial issues*

41. Women, especially poor women, are increasingly excluded from formal sources of finance and, as a result, have to resort to borrowing from moneylenders at high interest rates. Financial inclusion requires increasing women's access to all types of credit sources, especially from commercial banks and cooperatives and not just micro-finance institutions, which has tended to overwhelm all other sources for women, even while acknowledging the important role of microfinance in providing for women's needs. Women need credit in much larger amounts than currently provided for. Financial inclusion should embody not just loans but include savings, various insurance services, as well as pensions.

42. Evaluation of success of credit programmes for women should not be linked only to immediate repayments but must be assessed in terms of its impact on women's livelihoods and acquisition of productive assets.
43. In addition to ensuring that public expenditures are gender sensitive, it is equally important to recognize that taxation policies affect men and women differently as consumers and producers. The implications of new tax regimes for women and the poor need to be worked out in detail before they are introduced. There is further need for greater rationalization of existing taxes (direct and indirect) from a gender perspective.

### *Data needs*

44. The Plan should carry a financial provision for improving collection and presentation of data on women's contribution to the economy. Women's predominant engagement within the households and family and in non-monetized contributions requires visibility through new methods and measures. Data collecting agencies, especially the National Commission on Statistics, need to revise definitions and methods of data collection in order to make women's contributions and constraints visible. Also, data collection needs to be gender-disaggregated especially in the case of data on land ownership and use and asset ownership collected by the National Sample Survey, the Cost of Cultivation Surveys and the Agricultural Census.

### *Conclusion*

45. In conclusion, a gender perspective can prove to be critical to the 11<sup>th</sup> Plan primary objective of promoting growth with equity, justice and inclusion of all citizens in development. This will, however, require viewing all schemes across all sectors through the lens of gender in order to bring that perspective out of the margins and weave it into the very fabric of planning. This will yield rich dividends, and help forge a new approach to an old exercise – planning for India's future.

ANNEXURE 4

## Meeting of the Committee of Feminist Economists with Dr. Noeleen Heyzer, Under Secretary-General of the United Nations

**Date:** 26th march 2008

**Time:** 2.00 p.m. – 4.00 p.m.

**Venue:** The Planning Commission

**Present:** Devaki Jain, Jayati Ghose, Yamini Mishra, Indira Hirwe and Navsharan Singh (members of WGFE), Sukti Das Gupta (ILO), Jaya Sharma (Nirantar), Amrita Nandy-Joshi (UNAIDS), Ravi Ratnayake (Poverty and Development Division, UNESCAP), K. Ramanathan, Mukherjee (Economic Affairs Officer, Poverty and Development Division, UNESCAP), Tata Srinivas (Special Assistant to Dr. Noeleen Heyzer, UNESCAP), Dr. K. Ramanathan, O-I-C, Asia Pacific Center for Transfer of Technology), Gita Gupta, Meenakshi Ahluwalia, (UNIFEM), Monisha Behl (North Eastern Women's Network), Dr.Manjulika Gautam, Manish Thakur, Harsh Agarwal, Priyanka Mukherjee (Planning Commission)

### Background

Members of the Committee of Feminist Economists (WGFE), an expert committee constituted by the Planning Commission of India, met Dr. Noeleen Heyzer, Under Secretary-General of the United Nations and Executive Secretary of UNESCAP and Ms. Syeda Hameed, Member, Planning Commission, to share and highlight its key recommendations to engender India's five-year plans, the country's most decisive development planning tool. The Committee, with its substantial sector-specific expertise, has conducted a detailed review and analysis of the 11<sup>th</sup> five-year plan. The Committee sought to redesign policies and programmes from a gender perspective to highlight women's role as agents of truly inclusive growth, as opposed to being mere targets of welfare measures.

### Proceedings

**Ms Syeda Hameed** congratulated the members of the WGFE for their pioneering work and valuable inputs. She thanked the group for making her conversant with the specificities of gendered economic development and helped her explain and defend the need for gender-oriented plans at India's highest planning forum.

Listed below are the WGFE-influenced inputs that Ms Hameed and her team at the Planning Commission have provided for the 11th five-year plan:

- adopt gender as a cross-cutting theme; focus on skill development, access to assets, homesteads and education, beyond providing welfare doles to women and children, often regarded as second-class citizens
- recognize women as not just equal citizens but agents of economic and social growth; this will be achieved by adopting a participatory approach that empowers women and children
- end the multifaceted exclusion and discrimination faced by women and children, by ensuring that woman and children share the benefits of economic growth and prosperity. This will be achieved by mapping and addressing specific deprivations that arise from multiple locations, and thus initiate targeted intervention
- take cognizance of the fact that every aspect of growth, or the lack of it, affects women, specifically during wars, natural disasters and so on; highlight links between women as care-givers and victims of sexually transmitted diseases, their disproportionate access to health care (inadequate toilets etc.) which adversely impacts women and children's work burden, health, nutrition and education.
- dislodge entrenched patriarchal norms and customs that hinder the recognition of women's work; this has been done by recognizing the multiple locations of work—home-based, in the un-organised sector and service sectors, and in government sectors where women have made significant contributions and where they continue to be discriminated against.

**Some of the major challenges that the Plan has laid out are:**

- social security cover to women in the un-organised sector, with immediacy in ensuring childcare, toilets and safety measures
- condition of women farmers (lack of agriculture inputs, credits and marketing facilities, technology and skill training)
- specific schemes to identify and help women in states with agrarian crisis and ravaged families
- enhancement of women's access to land and homesteads, following inheritance rights, incentives and subsidies, and making NREGA more responsive
- trade liberalization and its specific impact on women's livelihood, such as increasing wage differentials, erosion of social security net, unequal access to schooling, land, credit facilities and alternate employment, and so on; mainstream women in new and emerging areas of the economy through skill and vocational training, and technology education
- make ordinary women partners in their own healthcare, while adopting a holistic perspective on women's health and the health of the economy and ending discrimination and violence against women

- rights of tribal and non-tribal woman over community land and forest produce
- gender sensitization at an early age to enable the girl child to attain her rightful place in society
- provision of maternity benefits to ensure that pregnant and lactating mothers are entitled to cash incentives so they can avoid physically stressful activities, and meet their required medical and nutrition needs
- support breastfeeding to address childhood anemia, thus linking care and rights of development for children with rights of working mothers
- propose a pilot scheme for leadership development of minority women who are typically engaged in home-based, sub-contract work with the lowest levels of earnings
- development of women's agency and their participation in decision making; ensure that at least 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children

Since the 11<sup>th</sup> five-year plan was already in its second year of execution, Ms Hameed hoped that the 12th five-year plan, commencing from the year 2012, would display greater gender-sensitivity.

Participants debated the integration of gender in the budgets and plans of state governments, especially since many State Planning Boards were reported to be dysfunctional. They suggested strategies such as advising state governments through Sector Working Groups and reviving the WGFE to have its members formulate budgets/plans for the states.

**Dr Noeleen Heyzer** congratulated the WGFE for its endeavour in pooling its specialized knowledge and turning it into development practice. By bringing women and the poor into focus in India's five-year plans, the Committee's recommendations carry the potential of 'converting the power of ideas into the power of money'.

Briefing the participants about her work and mission at UNESCAP, Dr Heyzer said that she was using all policy spaces to keep the gender agenda alive. She hoped to turn ESCAP into a sustainable and ecological development platform for countries in the Asia Pacific region. Since the world's attention was turning to China, India and other Asian countries, she hoped to find and leverage common constituencies and concerns in the region to strengthen its regional and sub-regional dimensions. Dr Heyzer said that the UN was a space not just for member countries, but also for civil society and the private sector.

Referring to India as a 'beacon' of best practices, she invited Ms Hameed to speak about her efforts at engendering public policy through the Planning Commission of India at a forthcoming international conference on the Millennium Development Goals.

**Devaki Jain** thanked the group for sharing their knowledge and insights, and thus making the Committee's work richer. She moderated a vibrant discussion between Dr Heyzer and the participants who raised some crucial issues.

**Yamini Mishra** (Centre for Budget and Governance Accountability) raised the issue of the minimalist nature of the Millennium Development Goals, and how they betray the earlier UN women's conventions that addressed many crucial concerns such as violence against women.

**Jaya Sharma** (Nirantar) asked if it was possible to have an international debate on micro-credit schemes for women to understand why, despite substantial funds for and emphasis on micro-credit, it has not made any dent in empowering rural women.

**Sukti Das Gupta (ILO)** raised concern about a specific employment policy for women, as part of a larger employment policy, since neither employment for women nor the quality of employment for women had grown. She also informed the group of a pilot study in two districts to study and showcase the national employment guarantee programme.

**Meenakshi Ahluwalia** (UNIFEM) informed Dr. Heyzer about UNIFEM's efforts to develop a new and comprehensive definition of 'home-based work'. As part of this exercise, UNIFEM worked with the Ministry of Statistics to net home-based workers and field test the definition.

**Navsharan Singh** (IDRC) flagged the issue of the falling sex ratio of some Indian States. She suggested that Chief Ministers and state-level officials from Punjab and Haryana be advised and guided by the Planning Commission.

ANNEXURE 5

# Background Note on ‘Gender Dimensions of the Economic Crisis’ for Consultation with Feminist Economists

(24.4.09 Draft  
Version-2)

Planning Commission  
(Women and Child Development Division)

Background Note on  
Gender Dimensions of The Economic Crisis For Consultation with  
feminist economists on 28<sup>th</sup> April in Planning Commission, New Delhi

## Background

The ongoing economic crisis which has evolved into a global economic recession is severely impacting the economy and all aspects of life particularly development and poverty reduction but also has a strong gender dimension.

The history of economic shocks and other crises makes clear that the implications for people, particularly for poor countries, are particularly severe. In fact when crisis strikes, whether it is an economic meltdown like what the Republic of Korea experienced in 1998 or a natural disaster in rich countries such as Katrina in the United States in 2005 or the Kobe earthquake in 1998 in Japan it is the poor and the disempowered, especially women whose lives are most thrown off balance and are the slowest to recover. Global governance need to provide for safeguards against such downside risks that threaten the security of human lives.

The contagion effects on financial markets of developing countries is already being felt. Though these contagion effects are important, particularly for such emerging market countries as Brazil and India, the more widespread and serious impacts of the financial crisis for developing countries would be through the global economic recession. The impact on the real economy and on the lives of people would be even more serious than the impact on the financial market. The International Labour organisation (ILO) warns that the employment impacts of global recession could increase the number of unemployed worldwide by as many as 50 million people this year. The impact of the global recession will be felt by the poorer countries which are considered to be somewhat marginalized and poorly integrated into the global economy. Fall in commodity prices, contraction in markets for exports due and decline in many forms of private capital flows, especially remittances are some of the immediate effects.

**Impact with special reference to women**

The global economic crisis now underway has two key aspects that policymakers and Governments must address. The first is the dramatic decline in aggregate demand, leading to extensive reduction of jobs and livelihoods. The second is the problem of a credit freeze, which has led to a virtual halt in lending for investment and consumption.

As Amartya Sen wrote in the 2003 report of the Commission on Human Security, “a sudden downturn can make the lives of the vulnerable thoroughly and uncommonly deprived. There is much economic evidence that even if people rise together as the process of economic expansion proceeds, when they fall, they tend to fall very divided.”

The visible impacts include rising unemployment and drop in household incomes. Households cope to meet basic needs through a variety of mechanisms such as sending out children or the elderly to work, reducing consumption of food and other essentials with consequences for health, withdrawing children from school and so on. Such coping strategies have not only immediate consequences for well being of the individual and family, but undermine longer term development for the society as a whole. But let us not forget that the first to be pulled out of school to supplement the family’s income will be girls and the first to take a cut in their food intake will again be girls and women. These coping strategies can undermine the long-term development for the society as a whole. Increasing unemployment and decreasing household incomes increases unpaid work, including care giving, mostly done by women and girls and may force women to turn to vulnerable and informal employment.

Combined with the above is the fact that there is often contraction in government social spending, particularly on essential services such as primary health care, education and transport as governments revenues plummet. Macroeconomic policy reforms aiming at balancing budgets and a stabilizing the economy ends up adversely impacting human lives. Cuts in public spending in the areas of health and education, for example, can reduce women’s and girls’ access to basic services. Girls may be withdrawn from school to help with household work during times of economic crisis, reinforcing gender gaps in education.

The distributional impacts of these recessions are highly skewed. The poor and the disempowered especially women are the most vulnerable. For example, studies of the East Asian crisis show a rapid rise in poverty and worsening of health and education indicators for poor women due to both falling incomes and reduced services. In Indonesia, UNICEF studies found a sharp reduction in the use of public health services by people who could not afford the fees or found that services began to run out of essential supplies such as drugs. Once again the first to be deprived of medical attention will be girls and women when poor families have to pay for health services.

There is a particularly important gender dimension which require analysis of the domain of non-market work and social reproduction. Women bear the brunt of crisis because of the paradigm of the male bread-winner that prevails all over the world across cultural divides. When job retrenchment takes place, the tendency is to protect employment for men and compromise on women’s jobs. But women’s incomes are essential for family survival, especially when they are heads of households and/or in poor families. They cannot afford to

stop working so they end up in low end jobs with much worse and often unacceptable conditions. Poor women are doubly disadvantaged.

Another generalized impact, which is often neglected in economic analyses, is the impact on the unpaid care work that falls almost totally on women. When people stop going to doctors for healthcare, they stay ill for longer, and have to be taken care of at home, invariably by women, adding to the workload of women who carry much of the burden of care work. With reduced incomes, women have to go out of work or take up less remunerative and part time work, or make compromises on time devoted to caring for children.

The loss of women's income has long-term negative implication for the welfare of poor households that may be greater than a similar loss in men's income because of both the contributions women make to current household income and their 'preference' to invest scarce resources on well-being of children and, therefore, on future development. In Bangladesh, Brazil, Kenya and South Africa, among other countries, rigorous studies unequivocally show that children's welfare (nutritional status, schooling attendance) in poor households improves more when income is in women's hands rather than in men's.

The impact on men's and women's well-being of job losses will differ in developing economies. Men are better positioned to weather the crisis. They have higher paying jobs, more assets and wealth; their jobs are more likely to offer benefits and be covered by unemployment insurance. Women's jobs usually pay lower wages, in part because women tend to have a higher rate of part-time employment, are comparatively less skilled and are often not covered by social safety nets. Moreover, in countries without social safety nets, the impact on women is even more severe. Female-headed household are at greatest risk, with few if any saving to weather the crisis, and limited ownership of wealth and other assets, as compared to men.

If left unattended, these crisis consequences on women will reverse progress in gender equality and women's empowerment increase current poverty and imperil future development.

### **Women in the Indian Context**

Women comprise 48.3% of the population but have only 26.1% share in the persons employed. Along with lower participation rates, women face a higher incidence of unemployment than men specially at higher levels of education. The reasons for lower participation includes lower wage rates than men, denied access to certain occupations and inadequate access to skill development. In 2004-05, 62.06% were self employed, 12.62% were regular employees and 25.32% were casual labour. Of the working poor, 18.5% were self employed, 12.85 had regular employment and 32.5% were casual labour. A sector wise breakdown reveals that 32.9% are cultivators, 38.9% are agricultural labourers and 6.5% work in household industry.

The agriculture sector employs 75% of all women workers and 85% of rural women workers. More than 20% of rural household are de facto female-headed. Many women manage farms without male support. Women are 40% of agricultural workforce & the numbers are rising. 23.7 per cent of male and 27.5 per cent of female agricultural workers are landless and over 40 per cent each, male and female agricultural workers, belong to marginal farmer families (cultivating 1 ha. or less) households.

Poverty is widespread in agriculture with agricultural labour households and the self-employed in agriculture accounting for 41 per cent and 22 per cent of the rural poor respectively. Women not only form a predominant section of the poor but also experience its adverse effects more intensely than men.

The face of agriculture is increasingly female. The agricultural sector is the largest employer of women. Further, post-liberalisation, women's participation in agriculture is growing relative to men. This not only implies increased dependence of women on agriculture but the converse as well – the future of this sector now rests more than ever in the hands of women.

Beyond numbers, women's involvement in almost all agricultural activities, the significance of their contribution to household survival and food security at a time when agriculture is on the decline and the limitations under which they operate due to their subordinate position in society and the market, provide a compelling case for expressly addressing women workers.

Women contribute significantly to industry and services: but there is inadequate recognition of their contribution due to their concentration in unorganised segments of industry and working as informal workers. Fifty three per cent of all women workers are home based and forty four per cent are engaged in unpaid work. Own account enterprises constitute 87% of informal enterprises and 73% of informal workers. Only 12% are women proprietary enterprises, mainly 'own account'. However, very large proportion of workers in all unorganised sector such as household industries, petty trades, building and construction are women. The working conditions are not conducive and earnings tend to be lower accompanied by inadequate asset formation. Women have less access to skill training and remain at low paid manual and irregular employment.

It is observed that the economic crisis has begun to impact the following sectors very adversely: first, the informal workers in the organised sector have been losing employment. Those currently affected include workers in all sectors – manufacturing, construction and services.

Second, small producers and traders who are dependent upon export markets have been hard hit. These enterprises contribute more than 30 percent of exports but comprise the majority of workers in the export related sectors, such as handlooms, textiles, wearing apparel, leather products, gems and jewellery, metal products, carpets, and various types of agricultural products such as spices, and marine products.

Third, the domestic demand for employment and services of the unorganised sector has fallen. This is both due to the slow down in the organised sector, which provides for about a third of this demand, as well as the downturn in the economy as a whole. Finally, the rural and urban poor including casual workers, the urban self-employed and rural producers in the unorganised sector, including the marginal farmers who are net buyers of food grains, have been affected in the recent months by the sharp upturn in the prices of foodgrains and the rate of inflation depressing their real incomes.

The combined impact of all the above effects on the informal economy would be an increase in livelihood insecurity, decline in income and an intensification in the conditions of poverty and vulnerability. One of the worst affected segments in this process are poor and vulnerable women who are major stakeholders in the process.

### Options to engender the Indian response to the economic crisis

The above scenario implies that urgent steps have now to be taken to protect employment and incomes of the unorganized sections of society in India. These steps can also form the core strategy for regenerating the economy which is beginning to experience a serious slow down because an increase of income and consumption of the poor will immediately stimulate the revival of economic growth. Fortunately, policy responses which build on women's roles as economic agents and their preference for investing resources in child well-being can go a long way towards mitigating these negative effects. These responses are good for women and for development - they yield high returns in terms of containing current and future poverty and should be enacted quickly.

1. Direct government funding towards resources for women farmers. This includes increased access to credit and inputs, as well as technical assistance. It is estimated that agricultural productivity would rise between 10-15 per cent if women farmers' access to inputs, credit and technical assistance were equalized with men's. By increasing agricultural productivity, Governments help raise output and lower food prices. This reduces inflationary pressures and the demand for imports. Besides, investments that benefit women farmers in the short run by raising their income, helps in attenuating the other negative effects of the crisis.
2. Micro-finance institutions need to be capitalized so that they continue to offer credit and other financial services to poor borrowers, the majority of whom are women. The development payoffs of these investments should be large-both in terms of mitigating current hardships and preventing future ones.
3. Also design policies to enable women to have improved access to public land , including distribution of land to poor rural women in a group in a group patta. Provide subsidized credit to poor for land purchase or lease. Women farmers and small farmers in general would gain by encouraging a group approach for investment, purchase and farming.
4. Strengthen women operated enterprises by providing access to credit and women friendly banking. Also devise technology and skill training to improve productivity provide inputs that are industry and region specific and aid in development of clusters with concentration of women. Financial inclusion should include savings, insurance services as well as pensions.
5. A large boost can be given to pro-poor public investment. Rural infrastructure, consisting of rural electrification, roads providing connectivity, housing, drinking water, sanitation, and rural production infrastructure can be expanded at this juncture.
6. Maintaining social priorities so as not to compromise on long term development and to offset the unequal burden on women. Priorities need to be focused not only on infrastructure projects but also on social investments in care services which reduce the pressure on unpaid work. These include pro-poor public expenditure policies focussing on long-term development priorities and human investment along with building safety nets for the poor, vulnerable and disempowered people.

7. Develop social security measures particularly for women in the in the unorganised sector covering issues work conditions, pension, housing , child care etc.
8. Supporting expansionary growth stimulating macroeconomic policies as has been done in the developed countries. Stimulus packages should however ensure that spending is gender equitable in job creation. Also design policy responses which results in investing in increasing women's incomes in poor households as a priority strategy
9. Strengthen and Expand Investment in schemes which contribute to enhanced human development. Since this is a basic requirement as well as a primary obligation of the democratic state, the government can step in at this juncture to address the critical gaps. There are still large gaps in investment in public health, education development of women and child etc which can now be addressed through a well designed set of measures especially tailored to the needs of the poorer regions.

**ANNEXURE 6**

**F.No.PC/SW/1-3(2007-WCD  
Planning Commission  
(WCD Division)**

Yojana Bhavan, Sansad Marg,  
New Delhi: 29<sup>th</sup> March 2007

Sub: Constitution of a Committee / Group of Feminist Economists for the 11<sup>th</sup> Plan under the Chairpersonship of Member (SH), Planning Commission.

It has been decided to set up a Group of Feminist Economists for the 11<sup>th</sup> Plan under the Chairpersonship of Member (SH), Planning Commission with the following Members :

- i) Prof. Bina Agarwal, Institute of Economic Growth, University of Delhi
- ii) Prof. Ritu Dewan, Department of Economics, University of Mumbai
- iii) Dr. Renana Jhabvala, SEWA, New Delhi
- iv) Dr. Madhura Swaminathan, Indian Statistical Institute, Kolkatta
- v) Prof. Gita Sen, IIM Bangalore
- vi) Dr. Devaki Jain, Former Director, Institute of Social Studies Trust.
- vii) Dr. Ratna Sudarshan, Director, Institute of Social Studies Trust, New Delhi.
- viii) Dr. Nirmala Bannerjee, Sachetana Information Centre, Kolkata
- ix) Dr. Asha Kapur Mehta, Indian Institute of Public Administration, Delhi.
- x) Dr. Padmini Swaminathan, Madras Institute of Development Studies, Chennai
- xi) Prof. Jayati Ghosh, Centre for Economic Studies and Planning, JNU, New Delhi.
- xii) Dr. Mary E. John, Director, Centre for Women's Development Studies
- xiii) Dr. Indira Hirway, Director, Centre for Development Alternative, Ahmedabad
- xiv) Dr. A.K. Shiva Kumar, New Delhi
- xv) Dr. Jeemol Unni, Gujarat Institute of Development Research Ahmedabad
- xvi) Prof. Jean Dreze, GB Pant Social Science Institute, Allahabad
- xvii) Prof. Indira Rajaraman, National Institute of Public Finance and Policy

- xviii) Mrs. Rohini Nayyar, Former Senior Consultant to Planning Commission
- xix) Dr. Mridul Eapen, Centre for Development Studies, Thiruvananthapuram
- xx) Ms. Yamini Mishra, Centre for Budgeting, Governance and Accountability, New Delhi.
- xxi) Ms. Manjulika Gautam, Sr. Adviser (WCD) – Member – Convener

2. Terms of Reference of the Group will be as follows:

- i) **To review** all sectoral Reports of Working Groups and Steering Committees for the 11<sup>th</sup> Plan with respect to their Gender Content and make suggestions regarding Gender issues, promoting Gender equality, etc. to be incorporated in the respective sectoral Chapters of the Eleventh Plan.
- ii) **To examine** and make suggestions as to how the ‘inclusive growth’ approach envisaged for the 11<sup>th</sup> Plan can be translated into sectoral plans with appropriate institutional arrangements and adequate financial allocations, so as to promote gender equality and growth with equity.
- iii) **To suggest** norms/ guidelines to ensure gender perspective while formulating programmes across sectors.
- iv) **To identify** significant trends, emerging for women in the economy and to suggest policy measures that would integrate women into the growth agenda and process.
- v) **To look** at the indicators that are being used to assess progress both sectorally as well as macro-economically and make suitable suggestions if they need any further improvisation or changes so as to ensure that status of gender equity and overall equality suitably reflected in these indicators.
- vi) **To look** at the present system of Data collection with special reference to gender related data and identify gaps, if any, in the system and suggest ways to collect, disaggregate or tabulate such data.
- vii) Any other issues relating to gender that the Chairperson of the Committee may like to be considered by the Feminist Economists for the 11<sup>th</sup> Five Year Plan.

3. The Committee would be serviced by WCD Division of the Planning Commission.

4. The Committee will submit its report to the Planning Commission by the 15<sup>th</sup> July 2007.

