1. Key Issues

India’s progress on gender equality lags behind progress in other areas. While India’s economic growth has been impressive, human development, and gender indicators provide continuing cause for concern. The United Nations Development Programme’s 2011 Human Development Report ranks India 129th out of 146 countries in its Gender Inequality Index, and behind other countries in the region with lower per capita income. The low sex ratio is troubling: India’s 2011 census found there are only 940 women per 1,000 men, and the sex ratio among children under age 7 continues to decline (from 927 girls per 1,000 boys in 2001 to 914 in 2011). High maternal mortality ratios (MMR)—at 212 deaths per 100,000 live births (above India’s Millennium Development Goal target of 109 by 2015)—reflect discriminatory practices in families and society, as well as inadequate services for antenatal and obstetric care. Some of the critical constraints faced by women that must be taken into account in Asian Development Bank’s (ADB’s) sectoral analyses and project planning include:

(i) Women’s representation in industry and services is lower than in agriculture and male–female wage gaps remain significant. A high proportion of rural women continue to be engaged in agriculture (79% of women vs. 63% of men in 2009/10). Women’s share of wage employment in the non-agricultural sector is low (18.6% in 2009/10), which indicates women have limited access to sectors with a higher return on labor. Low asset ownership among women, particularly of land (women held only 12.4% of cultivated holdings in 2005/06) further impacts their ability to access extension services, training, new technologies and credit.

(ii) The burden of continued heavy reliance on biomass fuels for household energy falls disproportionately on women. A large proportion of households remain dependent on traditional biomass fuels that are inefficient, create health risks, and require much time and energy (on the part of women) to collect. Cooking fuel is a major household need that has received minimal investment.

(iii) Financial services have yet to reach a large proportion of the population, and women are disproportionately represented among those without access. This includes access to savings services and insurance, both of which enable the poor to guard against the risk associated with debt. Poor women would benefit from more attention to the development of appropriate financial services products, including microsavings, microinsurance, and financial literacy.

(iv) Transport concerns specific to women—including personal security in transport—have yet to receive adequate attention in policy and planning. Transport infrastructure and management could help reduce the pervasive risk of harassment women face as pedestrians, in passenger waiting areas, buses and trains by improving lighting of bus waiting areas, providing separate waiting areas and women-only areas on buses and trains, placing clear identification marking on public transport vehicles and personnel, and increasing the number of night

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1 This section summarizes the detailed analysis presented in ADB. 2013. India Gender Equality Diagnostic of Selected Sectors. Manila, which provides full source citations for all the data referred to here (see overview chapter and data annex), with dates for data as of July 2012.


3 2009/10 refers to the period from 1 July 2009 to 31 June 2010.
buses in key areas. Walking accounts for much urban transport, particularly among women, and improved sidewalks and street lighting, and more proactive night patrols of entertainment hubs and work places would also increase safety. Women’s high workloads are exacerbated by deficiencies in basic water and sanitation services in urban and rural areas. Deficiencies in basic services increase the time and effort expended on household water collection, waste disposal, and family hygiene; women are usually responsible for these duties, which can constrain the time available for income-earning. Inadequate toilet facilities expose women to indignity and increase the risk of gender-based violence.

2. **Government Commitments**

2. The Eleventh Five Year Plan made an important shift in perspective and recognized women as agents of development rather than a vulnerable group. Preparatory documents for the Twelfth Five Year Plan reflect this approach and highlight women’s current and potential contributions to development.\(^4\) Sector-specific policy and legislation include commitments to strengthen women’s rights and opportunities. The central government’s commitment to inclusive growth and the rights-based strategy pursued in key areas (rural livelihoods, education, and food security) have the potential to improve outcomes for women. State governments have primary or joint authority in sectors relevant to ADB operations and made commitments to women’s participation and benefits in their own policies and programs.

3. The commitment to improving economic opportunities and outcomes for women is reflected in policy and legislation. The National Policy on Skills Development 2009 promotes women’s participation in vocational training and sets a target of at least 30% participation by women through proactive measures such as hostels, scholarships, transport, and loans. The National Employment Policy (draft 2008) aims for equality for women in the labor market including increased access to opportunities across sectors. The Equal Remuneration Act 1976 has provisions for equal pay for similar work and equality in recruitment, promotions, and training. Employment conditions for women in the construction sector are targeted in the National Urban Housing and Habitat Policy 2007, which calls for more participation by women in skill upgrading, supervisory employment and as contractors, and requires construction companies and public authorities to provide adequate support services and facilities such as day care centers and toilet facilities.

4. The importance of strengthening women’s property rights and access to land has been recognized through legal reforms and other commitments. The Hindu Succession Amendment Act, 2005 established new rights for women to inherit agricultural land and strengthened the rights of daughters as heirs to joint family property. The Twelfth Five Year Plan is likely to restate the commitments from the Eleventh Plan to direct transfers of land to women through land reforms, anti-poverty programs, and resettlement schemes. Several states have taken steps to increase women’s ownership of land (e.g., Rajasthan) or housing (e.g., Karnataka).

5. High priority has been given to ensuring women’s representation in decision-making, by both central and state governments. Since the 73rd and 74th Constitutional Amendments of 1992 that established the *panchayat* (rural local government) structure and urban local bodies, a

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one-third reservation for women has applied to local decision making. This has resulted in women’s increased representation and opportunities to influence decisions. Implementation is through state legislation, and several states have increased the reservation to 50% (Bihar, Karnataka, Madhya Pradesh, West Bengal, and Uttarakhand, for rural bodies; Maharashtra for urban bodies; and Andhra Pradesh, Kerala, and Tripura for both).

6. A target that women account for at least one-third of program beneficiaries has been set for all sectors. The Eleventh plan required that women and girl children make up at least 33% of direct and indirect beneficiaries of all government schemes. This is reiterated in specific programs, such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which sets a target of at least 33% participation by women and also mandates equal pay. Some states, such as Bihar, have also stated the 33% target in their own five-year plans.

3. **ADB Experience in Addressing Gender Equality**

7. Under the country partnership strategy (CPS) 2009–2012, ADB aimed to strengthen gender mainstreaming in all sectors, especially agriculture and water resources, urban development, renewable energy, roads and relevant financial subsectors. This resulted in an increase in the proportion of projects designed with gender mainstreaming, i.e., categorized as Gender Equity (GEN) or Effective Gender Mainstreaming (EGM). More specifically, only 18% of the projects approved before the CPS 2009–2012 showed gender mainstreaming, but 30% of those approved under that CPS had that status. For projects in the pipeline for the upcoming CPS, it is envisaged that the proportion will increase further.

8. In the urban development sector, a major focus of gender equality efforts has been women’s representation in the participatory processes related to project implementation. Projects have supported access to basic water and sanitation services critical to poor women, and project components for community and slum development generally include livelihoods initiatives that support women. In the agriculture and water resource management sector, irrigation and water management projects have taken steps to include women in water user’s associations, and both water and agribusiness projects are giving more attention to women as farmers and producers. In finance and public sector management, financial intermediation for greater credit outreach in support of micro- and small-sized enterprises has attracted the most attention from a gender perspective. In the energy and transport sectors, much of the investment has been in major infrastructure, such as highways, state roads, power grids, and transmission lines. Such projects establish a framework for subsequent development rather than directly benefiting individuals, and have limited options for addressing gender equality issues. However, efforts have been made to support energy-based livelihoods for women entrepreneurs, and awareness campaigns to counteract the health and social impacts associated with infrastructure development.

9. While progress has been made, there is a continuing need for reflection on the experience gained and results achieved in order to build on promising practices and successful innovations. Areas for attention include the integration of a gender perspective into sectoral analyses and project implementation strategies and the tailoring of gender design elements to project-specific objectives and outcomes. More attention could also be given to identifying potential opportunities within a project to reach or benefit women, either through benefits that are delivered directly, or by engaging with partners in support of gender-responsive policy reform.
4. ADB’S Gender Strategy for India

10. In its India program, ADB aims to increase the proportion of projects with gender mainstreaming. ADB efforts to strengthen gender equality outcomes in collaboration with government partners provides support for national aims to better reach and serve women in all sectors. This strategy is in line with the “Innovation Impulse with Investment” approach adopted by the government to guide selection of ADB projects as it outlines approaches that can contribute to achieving systemic or transformational impacts.

11. Under the CPS 2013–2017, ADB will give further attention to the following issues and objectives to enhance impacts on women’s empowerment and gender equality:

   (i) Agriculture and water resource management: increased access by women to water for household, livestock and other uses; broader participation by women in water resource management (whether or not they hold title to land); ensuring that disaster risk reduction and climate change adaptation measures take account of women’s interests; and equitable access to employment in construction, maintenance, and agro-enterprise;

   (ii) Education: increased access by women to quality training in marketable skills and subsequently to employment, and improved facilities and environment for women in technical and vocational training establishments;

   (iii) Energy: in energy distribution initiatives, increased attention to household energy needs and to women’s contribution to energy efficiency as consumers and entrepreneurs; drawing lessons from innovative efforts to strengthen women’s energy entrepreneurship; and increased knowledge of women’s and men’s energy needs and preferences, and access to energy;

   (iv) Finance and public sector management: assessment of experience in financial intermediation for women’s micro- and small-sized enterprises, including capacity needs of intermediaries in serving women; and identification of opportunities to integrate a gender perspective into policy, fiscal and regulatory reforms;

   (v) Transport: continued attention to mitigation measures related to sexually transmitted infections and trafficking in persons, especially of women, in association with major port, rail, and highway construction projects; increased attention to urban women’s transport concerns, particularly women’s safety while waiting for and using public transport; and affordability of mass transit; and

   (vi) Urban development: engagement with and building of capacity of selected partners at the state and municipal level that demonstrate particular interest to involve and benefit women; increased gender mainstreaming in urban planning tools and processes; identification of opportunities to strengthen tenancy and ownership rights of poor women as part of community development or resettlement; and identification of ways that ADB can contribute to making cities safer for women.

12. ADB will strengthen its gender equality outcomes in collaboration with government partners at central and state levels by (i) improving the quality of gender analyses at the project preparatory technical assistance stage, (ii) reflecting the challenges and opportunities identified in these analyses in project gender action plans and overall project documents, (iii) monitoring achievement of key gender equality outcomes in design and monitoring frameworks, (iv) selectively using technical assistance to build knowledge and capacity, and (v) contributing to gender-responsive policy reforms and legal empowerment in ADB priority sectors.