About the Asian Development Bank

ADB’s vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries reduce poverty and improve the quality of life of their people. Despite the region’s many successes, it remains home to two-thirds of the world’s poor: 1.8 billion people who live on less than $2 a day, with 903 million struggling on less than $1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration.

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Gender Mainstreaming

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Abbreviations

ADB  – Asian Development Bank
AIF  – Area Improvement Fund
CGC  – Community Group Committee
CIF  – Communities Initiative Fund
CRG  – Canal Resettlement Group
GAP  – Gender Action Plan
HCS  – Housing Cooperative Society
JFPR – Japan Fund for Poverty Reduction
KEIP – Kolkata Environmental Improvement Project
KMC  – Kolkata Municipal Corporation
PIU  – Project Implementation Unit
PMU  – Project Management Unit
SDU  – Social Development Unit
SHG  – Self-Help Group
Urban Water Supply and Environmental Improvement in Madhya Pradesh Project (UDAY)¹

Key Points

Development Aims and Impacts:
- Poor women will benefit from improved access to water and environmental management as well as employment opportunities envisaged by the Area Improvement Fund and Community Initiatives Fund.
- Women will participate in municipal management and project implementation as both beneficiaries and agents of change, which can lead to empowerment.

ADB Processes and Management Tools:
- A gender action plan sets out activities, responsibilities, and indicators for the implementation stages, providing an important management and monitoring tool.
- Setting specific targets for women’s participation in project activities and management provides a useful focus for action to include gender dimensions and sustaining project outcomes.
- Creating awareness via community group committees has proved helpful in generating practical ideas for involving women in the project.

¹ This case study was developed using data from a desk review and fieldwork in four cities of Madhya Pradesh (16–19 February, 23–24 February, and 21–22 April 2010). The consultant interviewed project staff and beneficiaries to obtain data on gender-related results.
**What are the main project aims and elements?**

The Urban Water Supply and Environmental Improvement in Madhya Pradesh—“Project UDAY”—has sought to address the problems of inadequate urban infrastructure and degradation of the environment in four cities of Madhya Pradesh, one of the poorest states in India, namely Bhopal, Gwalior, Indore, and Jabalpur. Its purpose is to provide basic services of water supply, sanitation, and garbage collection and disposal in these cities. Indirectly, it seeks to promote better living conditions for its citizens—including the enhancement of sustainable economic growth, with a view to reducing the vulnerability of people to environmental degradation, poverty, and natural hazards—and to improve economic opportunities.

Three broad outputs were identified: (i) urban water supply and environmental improvement; (ii) a public participation and awareness program, including the enhancement of community-based inputs for environmental management, capacity building, and training and livelihoods; and (iii) project implementation assistance via support to the state project management unit (PMU) and city project implementation units (PIUs) for relevant activities.² With respect to assessing interventions relevant to the mainstreaming of gender concerns, the self-help groups (SHGs), water and sanitation, and public participation components are significant.

**Delivery of clean water and sanitation services.** The lack of access to a reliable in-house water supply is a major correlate of poverty and impedes socioeconomic development in these cities. The objectives are to (i) provide 24-hour access to a treated water supply for 5.6 million people (83% of the population of the

four project towns), (ii) give access to sewerage and sanitation to 1.6 million people, (iii) reduce the volume of waste water discharged to storm drains by 60%, (iv) provide flood protection to 1.1 million people, (v) provide solid-waste management services with sanitary disposal to 4.7 million people, and (vi) provide basic urban services to people residing in 75 slum areas. Consequently, these residents should have lower water expenses, reduced health expenses for waterborne diseases, and fewer expenses for flood damage recovery (measured against 2003 levels).

Public participation. The project assists and enables local residents to form community group committees (CGCs) that provide vigilance while the new facilities are constructed, be they water supply pipelines, sewers, storage tanks, or toilets and bathrooms. These committees then help maintain the new services by undertaking their management and administration. In this way, the citizens’ groups mediate between state municipal authorities and local communities to ensure the long-term maintenance and sustainability of the project’s infrastructure outcomes. This includes components covered by the Area Improvement Fund (AIF), such as management of water supply, garbage disposal, community toilets, and drainage.

Self-help groups. The project also aims to enable communities to lift themselves out of poverty. It has an important component for mobilizing SHGs as collective efforts for improving livelihoods via support from the Communities Initiative Fund (CIF). It seeks to support livelihood programs and infrastructure for poor, marginalized, and vulnerable groups—especially women—by facilitating better economic and educational opportunities, such as women’s SHGs to promote savings and to undertake work in microenterprises in different local contexts.
The provision of community toilets in slums is an example of how local activism by women for civic improvements has been mobilized. The well-known example of the women’s group of Laxmanpura slum in Gwalior under the Slums Environmental Sanitation Initiative has served as a model for others. Jasoda Bai, Sheela Bijor, and Sheela Birla are three individuals who have been leading the way in this since 2004, with support of the Gwalior Municipal Corporation, UN-HABITAT, and nongovernment organizations (WaterAid India, Sambhav, and the Mahatma Gandhi Seva Ashram). They provide an example of how local activism for civic improvements can be mobilized.

These women have worked on a daily basis not only to get the community toilet built in their neighborhood, but also to ensure its maintenance and, subsequently, its upkeep, showing how community involvement can sustain project outcomes in the long term. This is a major input in the long term, which project implementation staff highlighted specifically, otherwise they would have the huge task of administering these facilities at numerous slum locations. As experience has shown, this was important in a scenario where older community toilets were abandoned as they fell into disrepair because of lack of community ownership and loss of interest by government functionaries over time. With increasing pressure on land, vacant areas have virtually disappeared and women, in particular, have difficulty finding private and safe spaces for open defecation and often have to wait until dark. So the demand for community toilets is spearheaded by women; however, this is not a demand that is being made exclusively for women; there is an acute shortage of men’s toilets in many localities too. As one slum committee member put it, “We often have a law and order problem here, when people line up to use the toilets.” In time there may be some possibilities for employment in the management of community toilets, as in the administration of water supply, garbage collection, and so on. These opportunities may accrue to community members. The challenge for women will be how to obtain employment from the new opportunities to the same extent as men.

Source: Information collected during fieldwork.

What are the key gender equality issues related to the project’s aims?

Apart from UDAY’s poverty reduction aims, the following six points highlight the importance of specifically targeting women and supporting better opportunities for work and income generation to maximize benefits from the project:

(i) Reducing women’s work and time expended on fetching, storing, and using water helps lighten this burden. During the participatory rapid appraisal exercise, poor women cited reducing the time needed to fetch and store water for domestic use as a priority for improved access to water.

(ii) Drainage facilities and improved garbage collection imply indirect benefits of a healthier environment and a reduced work burden for women in the household.

(iii) Toilets are another priority because nearly half the slum women in the area defecate outdoors, which has not only become inconvenient in the urban context but is also unsafe.

(iv) Men and women’s participation in CGCs was sought to ensure the sustainability of project works and give community members a sense of ownership.

(v) Strengthening livelihoods and helping women to form SHGs address the concern for reducing poverty, especially as experienced by women. This is
significant in the light of inequalities within households, where women are at a disadvantage in terms of consumption, access to productive resources, and household and community decision making.

(vi) Employment opportunities provided by the project in civil works sought to ensure that contractors engage a substantial number of female workers and ensure the least possible wage disparity between male and female labor for equal work.3

How did the project plan to involve women and address gender disparities?

Three major components of the project were identified: project implementation, urban governance, and physical infrastructure.

Project implementation. The gender action plan (GAP) (see footnote 3) outlined the following salient features within these components: (i) mainstream a gender perspective in project implementation, (ii) enable women’s full awareness and involvement in implementation and benefits, and (iii) ensure that the project benefits impact women equitably. The PMU was to prepare field manuals and conduct training on the GAP for the PMU and PIU staff between 2007 and 2011 to facilitate mainstreaming of a gender perspective in project implementation.

Urban governance. UDAY was to promote equality and an institutional development program by including women at the local level via CGCs and in implementing activities supported by the AIF and CIF in priority slum localities. According to project covenants, women were to be included in steering committees in each city.4 In addition, it sought to develop a participatory municipal action plan for poverty reduction for each city.

Physical infrastructure. Members of the community—men and women—were to be involved in and provided details of the design of the project so that they may gain the appropriate benefits from the construction process, and take a major role in the ongoing maintenance and administration of the new facilities (e.g., community toilets and water supply infrastructure).

How has Project UDAY involved women?

To ensure women’s full awareness of and involvement in UDAY’s implementation and benefits, awareness and advocacy campaigns were conducted. The PIUs in the project cities are coordinating the work and have involved nongovernment organizations for community-based mobilization. These have focused on hygiene education and water management by specifically targeting and involving women. In turn, the activities were designed in such a way that the benefits of infrastructure development and other project components would impact women positively (Boxes 3 and 4).


The project has sought to utilize the time and skills of women by including them at the local level via CGCs and in the activities supported by the AIF and CIF. CGCs have been formed in several locations with the participation and representation of women. Some of these are women-only committees. As several representatives repeatedly noted in different locations, women have been willing to volunteer their time to undertake the tasks of mobilizing their communities and monitoring construction work, while the men are otherwise busy, skeptical of benefits, or generally uninterested. Women’s involvement may, therefore, become the basis for the sustainability of project outcomes in many contexts.

Men and women have been undertaking a number of tasks via the CGCs, such as ensuring that construction work is done appropriately, providing vigilance and supervision during the construction of new facilities (Box 4), managing facilities such as community toilets, collecting fees from water and toilet users, and identifying new livelihood or educational options for themselves and their children. Providing community toilets in some of the slums exemplifies how local activism by women for civic improvements can be mobilized. These women’s CGCs have been involved in getting the community toilets built in their neighborhoods and subsequently supervising their maintenance (Box 2). This is a major input in the long term, highlighted by PIU functionaries, who otherwise would have to undertake the huge task of administering these at numerous slum locations after they are completed. As experience has shown, this is especially important in a scenario where older community toilets were abandoned because they fell into disrepair; community ownership was absent, and government functionaries lost interest in time. Other initiatives relate to advocacy for better hygiene and waste disposal, elements that have arisen out of the project. Armed with kits for educating people about waste disposal, groups of women in some localities have undergone

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**Box 3 The Struggle for Water**

For the women of Ramnagara in Jabalpur, getting piped water in or near their homes was the outcome of a long drawn-out struggle. Although they were located near the water source that was being tapped for the larger pipeline to the rest of the city, they were being overlooked as they comprise a small and rather inconspicuous hamlet. So they took it upon themselves, with the support of Kshitij—a nongovernment organization—to form a society and repeatedly knock on the doors of officials until their voices were heard. Through this approach, they were able to garner a share of water for their locality. Today they have piped water in their homes and have moved on to other concerns, notably sending their children to school and forming a self-help group to initiate savings and other collective ventures to improve their lives.

With support of nongovernment organizations Kshitij and ACT, women’s self-help groups have been formed in slum localities such as Ramnagra, Kumharon ka Mohalla, Ranjhi, Nai Basti, and Bhulan Basti. The project has helped not only to free them from the arduous task of water collection, but also to undertake collective action within their local contexts, which has been an empowering experience for them. They now seek new livelihood avenues for themselves and their families; they have started savings groups; they supervise the construction of water and drainage pipelines; and the girls are able to go to school.

Source: Information collected during fieldwork.
training and seek to advocate the separation of garbage into biodegradable and non-biodegradable constituents and exhort community members to adopt environment-friendly practices through campaigns. Model toilets with leech tanks, vermicompost units, and biogas tanks in a few homes serve as examples of how household waste can be put to good use.

**Box 4  Community Vigilance**

Women and men in these slum localities work as skilled or unskilled construction laborers and have put their abilities and knowledge to good use to ensure that the building contractors and their workers are doing their jobs appropriately. Project UDAY made weighing scales and other equipment available in the slums whenever construction was under way. This enabled the CGCs to weigh and measure the correct proportions of materials to be used in building the new structures. As Suna and Maya of Nai Basti (Jabalpur) said, “We make sure the mix of stone, sand, and cement is right. After all, we are the ones who will suffer if the pipes and drains start to leak in a few months. Often we have telephoned and reported to the Corporation office that the pipes are not being laid properly or if they are already leaking and they send someone to make sure things are fixed and done the right way.”

Source: Information collected during fieldwork.

**Improved water supply.** In some localities, Project UDAY has now provided piped water to communities in or near their homes. As women and girls are responsible for water collection, this input has freed them from the arduous task of filling water containers and carrying them home across considerable distances. Instead, they find time to undertake other activities such as participating in group activities and exploring new work or study options.

**Community participation.** Undertaking collective action within their local contexts via the CGCs has in itself been an empowering experience for the women in particular, many of whom felt that that they were now in a position to work together. Some committees with several women representatives have been able to undertake the tasks of managing community toilets on an ongoing basis, besides helping improve hygiene and cleanliness in the slum environs (Box 3).

**Livelihood activities.** Women-only SHGs have been set up as well, and most of these are still trying to identify activities that they would jointly undertake to enhance their livelihoods. A few have initiated preliminary experiments or hope to expand their prior experience in home-based work to develop microenterprises, such as making vermicompost, *bidis* (hand-rolled cigarettes), and tailoring. The SHGs are also involved in thrift and savings. Members save 50 rupees per month and from this kitty they take personal loans for their individual needs at reasonable interest rates, thereby avoiding the reportedly exorbitant interest rates demanded by moneylenders. In addition, the interest earned on their loans accrues back to their own group, rather than outsiders.

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5 A *bidi* is a thin, South Asian cigarette filled with tobacco and wrapped in a *tendu* leaf tied with string.
What else can we look at when monitoring results?

Many activities are still under implementation and it will be important to assess whether women’s contributions—voluntary or paid—are utilized in a fair and equitable way. While women are being drawn upon as volunteers in CGCs and for the advocacy of better practices in hygiene and garbage disposal, it will be important to see how they continue to perform these roles. If this voluntary work generates opportunities in the future for employment, it will be important to ensure that women derive a share of the benefits. For instance, possibilities exist for employment in the management of local community services such as community toilets, water supply, and garbage collection.

It will be important for the PMU and PIUs to assess whether the women’s SHGs are in time able to grow and move beyond the home-based and/or microenterprise model to adopt more sustainable business practices, identify products and services that are more marketable or yield better returns on their labor, and form networks that enable them to expand their economic horizons. If so, the support mechanisms that enable this—such as better linkages with markets, and expansion into cooperatives or federations—would provide important inputs for the design of future projects.

It should also be possible to assess whether and to what extent the GAP as a design feature has served as a useful tool for gender mainstreaming in this project. There is evidence that women have benefited both directly and indirectly. However, it will be necessary to go beyond such indicators in due course and see if the project is enabling them to obtain better livelihoods and work in a manner similar to men.

In relation to the clause in design documents requiring contractors to engage women laborers and ensure the least possible difference in wages between men and women performing equal work, it may be necessary to assess whether this clause was realistic, given the complex, gendered nature of labor and employment in India and Madhya Pradesh. Appropriate supportive measures may need to be identified in future project design to enable a move toward equitable employment for women and men in project processes.

Similarly, there is a need for the PMU and PIUs at the state and city levels to evaluate whether the gender mainstreaming training suggested in the GAP was an adequate requirement by itself. Instead, it may be necessary to precede this with a gender mainstreaming needs and skills assessment during project design. This could enable a framework to be crafted that is relevant to the project locales and able to provide specific guidelines for training in gender mainstreaming for different levels of project personnel and varied community contexts.
Kolkata Environmental Improvement Project

Key Points

Development Aims and Impacts:
• Involving women and other vulnerable groups in planning and implementation results in a resettlement program that is gender- and socially inclusive.
• Awarding titles to new flats to women and prioritizing them and other vulnerable groups in awarding ground floor flats that have opportunities for small businesses, empowers these vulnerable groups and stresses their importance in poverty alleviation.
• Establishing mechanisms for women’s participation in neighborhood committees and housing cooperative societies leads to more sustainable practices in maintaining the buildings and other assets in the resettlement sites.
• Providing livelihood training and opportunities to women and men is a crucial aspect of resettlement, as it empowers them to address their poverty and sustain development initiatives.
• Encouraging women’s participation in decision-making mechanisms, such as self-help groups, neighborhood committees, housing cooperative societies, and wards, results in more inclusive and sustainable development practices.

ADB Processes:
• Poverty reduction through targeted and gender- and socially inclusive programs
• Community empowerment through participatory and transparent processes

Project Basic Facts
Loan number: 1813-IND
Loan approval: December 2000
Loan effectiveness: April 2002
Closing date: 30 June 2012
Executing agency: Kolkata Municipal Corporation and Irrigation and Waterways Department of the Government of West Bengal
Overall project cost: $250 million
Financing: ADB loan
Sector: Urban Infrastructure
Gender classification: Some Gender Benefits
What were the main project aims and elements?

Kolkata Municipality, with a population of 4.5 million people, is the most densely populated inner core area of the Kolkata Metropolitan Area. The project aimed to enhance the quality of life of the people of Kolkata Municipality by improving the urban environment and providing equitable access to municipal services, especially by the poor. The objectives of the project were to (i) improve the environment in the outer areas of Kolkata, (ii) reduce poverty in the low-income areas through access to basic urban services, (iii) facilitate community empowerment through participatory processes, (iv) protect the environment from adverse development, and (v) help develop Kolkata Municipal Corporation (KMC) into a proficient and autonomous municipality. Specifically, the project sought to improve sewerage and drainage, solid waste management, the slums, and the canals. The non-technical development processes employed to achieve these results included stakeholder consultations, implementation assistance for and capacity building of the KMC, and the development of a policy and institutional framework to sustain project investments.

While women were deemed to benefit from the project equally with men, it was only in the resettlement plan that women were specifically targeted. This gender mainstreaming account focuses only on the resettlement plan and its implementation which was required for the project’s Component E: Canal Improvements. Implementation of this component necessitated the relocation of families living on the banks of the canals. It illustrates how gender concerns were mainstreamed in the resettlement plan and describes its direct results on the status and situation of women in the affected families.

What were the key gender equality issues related to resettlement?

The settlement areas that were affected by the project lay along five canal segments, where a total of 16,317 individuals had settled, some for more than 15 years. Of this number, 45%, or 7,361, were females, 62% of whom were of productive age (15–50 years old). There were 3,626 households along these canal segments, 11.2% of which were women-headed households. A large majority of these women-headed households had incomes of less than 2,300 rupees (Rs) per month which was below the poverty line. Together with households whose heads were elderly or disabled, women-headed households were considered the most marginalized because of their limited earning potential.

Prior to resettlement, about 56% of the population of two canal settlements was found to be working, of which the proportions of men and women workers were roughly equal. Men worked as day laborers, masons, carpenters, or rickshaw pullers. Women worked as domestic maids or rag pickers, with a very few working as midwives. Ten percent of the families—usually those relying on the income

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1 This gender mainstreaming account was developed using data from a desk review and field work in Kolkata from 12 to 15 July 2010 and further field work in July 2011. The consultants interviewed project staff and beneficiaries to obtain data on gender-related results.

2 The number of affected individuals and households had increased from the original figures set in the Resettlement Plan of 2000. The increase in numbers was due to the increased length of canal segments that were rehabilitated, thus including more canal dwellers.
of rag pickers—lived below the poverty line. Living conditions along the canals impacted on the dwellers’ health. Gastroenteric disorders were the most common illnesses, together with influenza and colds. Water was sourced from four tube wells in the vicinity, but very few inhabitants were aware of the need to purify drinking water, and this resulted in waterborne diseases. The primary school was within 10–15 minutes’ walking distance and 98% of primary-aged children of both sexes went to school.³

At the start of the project in 2000, the households along the canal banks were organized into canal resettlement groups (CRGs), based on a household survey conducted by the project. During initial preparations, it was expected that all 3,000 or more households would be granted land plots where small houses would be built for each family. This approach was proposed in the initial awareness-raising activities. However, as plans were developed by each CRG, the KMC had to abandon the approach because it did not have sufficient land for individual plots. Instead, it proposed that family units move into blocks of low-rise (three to four story) one-room flats, allocated by lottery, with an approximate floor area of 195 square feet, running water, and balcony space suitable for kitchen functions.⁴ A total of five resettlement sites had been established by the project, each of which contains six buildings with 24–32 flats per building.

The resettlement process began in 2006. Once occupied, the new buildings were to be managed through a housing cooperative society, registered under KMC statutes. Communal space, such as corridors, water tanks, and surrounding land, were to be managed through such groups.

When families started relocating to their new flats, a number of issues presented themselves. There was a noticeable change in the proportion of working men and women. In four occupied resettlement sites 25.6% of men worked, compared to only 12.3% of women. The drop in the number of working women, most of whom were household workers, was due to the increased distance of their resettlement site to the houses of their employers, which would have required them to bear additional transport costs. These women expressed the hope that they would find similar houseworking jobs near their new homes. Despite this, average household income increased in the resettlement sites, with only 23% of households earning less than Rs2,000 per month, compared to 36% of households in the canal settlements that earned less than Rs2,000 a month.⁵

Water for all types of uses was available in the resettlement sites, but the water that was pumped from the ground and stored in overhead tanks was too heavy in iron content. Women demanded quality piped drinking water, which the KMC addressed by installing submersible pumps and additional tube wells.

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³ Data were taken from the findings on the Churial Canal dwellers in the project’s Social Monitoring Report of September 2009.
⁴ Monitoring and Evaluation of Resettlement Plan, Quarterly Reports, October–December 2007 to January–March 2010 (ADB External Monitor); ADB. 2000. Report and Recommendation of the President to the Board of Directors on a proposed loan to India for the Kolkata Environment Improvement Project. Manila.
⁵ Data were sourced from the project’s Social Monitoring Report of August 2010.
How did the resettlement plan involve women and address gender disparities?

While no gender action plan was included in the project design, substantial efforts were made to consider women’s issues, specifically in resettlement.

The project’s resettlement plan included gender features and activities that sought women’s participation in community decisions and addressed their needs. Women-headed households and households headed by the elderly or disabled (11%) were identified as being among the most vulnerable because of their limited earning potential. Thus, ground floor flats were given to these vulnerable households, who were able to run shops and small businesses from their homes and earn additional income. They were also prioritized in the awarding of plots for social forestry. More significantly, the project’s Social Development Unit (SDU) awarded legal titles of the new flats to women, as a mechanism to promote women’s rights within their families and communities.

Group mobilization had been important in facilitating women’s involvement in the CRGs that the SDU organized to raise the community’s awareness of the project and in planning the resettlement sites that would be built. After relocation, women were involved in the management of the residential buildings and engaged in income-generating activities.

The resettlement plan required the mobilization of self-help groups (SHGs) for women. The SDU organized SHGs both in the wards that covered the canal settlements and in those that covered other slum areas targeted by the project. In Nonadanga and Kasaba, for instance, neighborhood committees were formed: one with 10 women’s SHGs, and another with 29 SHGs. Each group consisted of 10–20 members.

The SDU worked with both the existing SHGs that had been organized by nongovernment organizations prior to the project and with new SHGs organized under the project. The SHGs included a significant number of women members who were involved in most of the discussions. At least two women’s SHGs among the affected families remained very active. They started out by meeting regularly in their homes on a rotation basis to plan and undertake community work, income-generating activities, and/or savings. Housing cooperative societies (HCS) also played an important role in capacity building, rehabilitation, and managing the new neighborhoods, even though their members were not all women.

6 ADB. 2006. Report and Recommendation of the President to the Board of Directors: Proposed Supplementary Loan India: Kolkata Environment Improvement Project. Manila.

7 The titles to the flats were made out in women’s names, whether they were the household heads or the wives of the household heads. While putting ownership titles in women’s names was considered empowering, there was no guarantee that these titles would be passed on to daughters, given the prevailing cultural practice of patrilocality, wherein daughters would leave their homes when they marry and live with their husbands’ families, while sons would tend to inherit immovable property. There was also evidence that some flats had already been sold and the original affected families had moved away.
The project also provided training, microcredit, and marketing support to the affected persons as part of an effort to assist in livelihoods restoration and capacity building. Referred to as the Entrepreneurship Development Program, it conducted 38 training courses that were attended by 635 candidates—618 women and 17 men. Some women had taken out loans to start livelihood activities such as sewing or buying ready-made clothes to sell locally. Other income-generating activities that the SHGs helped establish were crafts-making, embroidery, sewing, and beauty services. By 2009, a total of 125 persons were able to start new income-generating activities.8

The associated neighborhood committees had also helped women and men access income-generating opportunities for women through the poverty reduction programs of the KMC. These consisted of unskilled and semi-skilled jobs such as managing public toilet facilities, maintaining park areas, and preparing food for a school mid-day meal program. Returns to labor for these jobs were so low that men would not consider them. Nonetheless, women seemed to appreciate these opportunities.

Income generation played an important role in stabilizing the impact of resettlement, not just regarding entitlement and income restoration issues, but also for poor communities that had lost their earlier social networks during resettlement. This was an issue for young men as well as women. Targeted support for young men is also needed to motivate them to seek work and make better contributions to family incomes.9

The SDU cooperated with ward councilors in the implementation of the resettlement plan. It was observed that wherever ward councilors were strongly committed to community improvement and acted on community demands, progress in social mobilization and access to support programs had been easier. For instance, one ward—Ward 101—had a very proactive female ward councilor who was effective in mobilizing and engaging women through the SHGs and neighborhood committee mechanisms. This proved that when women were actively involved as participants and decision makers in community organizations, they would contribute positively to poverty reduction.

However, not all groups were uniformly successful and there were instances of SHGs that had not taken off so well. There were also instances of housing committees that had transformed into HCSs and were legally registered under the Societies Act. While successes had not been evenly demonstrated across all of the rehabilitation and resettlement sites, there were indications that significant results had been achieved in improving women’s income which benefitted the whole household.

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8 Data provided by the Kolkata Environmental Improvement Project (KEIP).
9 For instance, we met some young men who appeared unmotivated to seek work of any kind on their own.
Constructing Lives, Building Futures: The Case of Rani Begum

Rani Begum is 27 years old. She lost her father when she was only 6 months old. She and her five sisters and one brother were brought up by her mother. Her mother was the sole bread winner in the family and used to earn a meagre monthly income of 1,000 rupees (Rs) ($28) to Rs1,500 ($34) by making thongas (paper pouches) used by street vendors to hold puffed rice and other snacks. Rani suffers from a rare kind of arthritic problem, which often makes her hands and fingers stiffen so much so that she cannot put them to use for activities like writing, tailoring, cooking. This disability did not stop her from pursuing studies. She received a handicap scholarship from the state government to study up to Class 10 in a reputed English medium school. She went on to study up to Class 12; however, she had to discontinue because of her health problems and because she needed to contribute to her family income.

Rani heard about the Kolkata Environmental Improvement Project (KEIP) in 2007 from one of the ward councillors. The counsellor took her to a meeting convened by the then entrepreneur development officer of KEIP. The officer informed her of the project’s endeavour to ensure that women from poor and vulnerable households in slum areas benefit from increased access to bank-financed loans. With KEIP’s support, she mobilized nine other women and together they opened a bank account. They took out a group loan of Rs100,000 ($2,269). Subsequently, Rani received training on entrepreneurial skills and enrolled in training programs on hand embroidery, fabrication of garments, and zardousi work (hand embroidery on silk) at a local training institute.

Since then, Rani has not looked back and has repaid 80% of the loan. She also has been instrumental in influencing other women to form self-help groups (SHGs) and has helped them obtain group loans. Her initiative has ensured that there are currently 230 SHGs with a membership of 2,500 women. Of these, 31 SHGs (consisting of 300 women) were granted group loans of Rs100,000 ($2,269) each. Rani’s group, which was established in 2007 and is called “Rose Enterprise,” acted as the bank guarantor for these 230 SHGs. This group took the lead in creating a neighbourhood committee—the Arman Neighbourhood Committee, which provides entrepreneurship training to other SHGs and advocates with banks to provide them with loans.

Rani is an established entrepreneur and has set up her own home-based shop. She does embroidery work and makes garments for a range of customers. She normally receives a profit of Rs150 ($3.40) for each finished product, but adds that the volume of monthly sales varies from one season to another; for example, the demand for and sales volume of finished garments ranges from between Rs2,000 ($45) and Rs10,000 ($226). Before 2007, i.e., before Rani was introduced to KEIP’s initiative, her family’s monthly income was approximately Rs2,000 ($45). Currently her own monthly earnings are Rs5,000 ($113).

However, life has not been picture perfect for Rani since she became more self-sufficient. She continues to struggle with her disability and spends at least Rs2,000 ($45) per month on medicines; but she proudly states, “I am now able to purchase these medicines using my own income.” She is determined to expand her business and promote the interests of other women’s groups. She adds that “many women who are part of these groups hold a bachelor’s or master’s degree but have nothing to do.” Rani feels that KEIP could provide entrepreneurial training to many more women in trades like tailoring and zardousi work. She says that KEIP could also advocate with banks to increase the loan size not only for her, but also for others who are keen on purchasing tailoring and other equipment that would help them to be self-reliant. Rani hopes one day to have her own factory-cum-showroom so that she could employ women from vulnerable backgrounds. With a smile, she adds that this will happen with the continued support of the project and local government authorities.

What were the key achievements and remaining challenges?

The following were the key gender equality achievements of the resettlement program:

• Women’s empowerment had been achieved on three levels, albeit in varying degrees:
  (i) Women in the resettlement areas were empowered on a personal and household level when their sense of self was boosted by the awarding of the titles of their flats in their names, instead of in the names of their husbands or other male members of the family. This enhanced their status in the household as it gave them more authority in decision making. It also paved the way for people to change their mindsets and acknowledge other modalities of ownership of important family assets, thereby challenging entrenched social and gender practices that discriminate against women.10
  (ii) With the skills training, microcredit, and marketing support they received from the project, women achieved a certain level of economic empowerment to engage in livelihood activities and contribute to the household income. The provision of a permanent residence with adequate water, sanitation, and solid waste management facilities improved their living conditions. Further, the provision of a permanent address enabled families to apply for various government services. There were also strong indications that the health conditions of family members have improved.11
  (iii) Participation in SHGs, neighborhood committees, HCSs, and wards, empowered women politically, through their engagement with these community organizations. In a few cases, women were able to attain leadership positions in these organizations and were able to reach out to and help neighboring communities. At the community level, the poor and other vulnerable groups achieved a greater sense of community spirit and strengthened their faith in their own abilities to help themselves raise their living standards.

• The key achievements at the project level lay in the good practices in mainstreaming gender in the resettlement plan:
  (i) Development of a grounded and evidence-based resettlement plan. The resettlement plan of the project drew heavily from the sex-disaggregated data collected on the canal-bank dwellers. Extensive and inclusive consultations were also held with various stakeholders, with a special focus on women and other vulnerable groups.
  (ii) Use of new modalities to empower women and challenge discriminating cultural practices. The most radical action in the resettlement plan which directly challenged social norms was the awarding of titles to the flats to women instead of men. While many men initially reacted against this policy, persistent discussions and consultations with various stakeholders gradually changed entrenched mindsets and won acceptance of this policy.

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10 Women interviewed in July 2010 stated they feel more secure holding the title to their new flats as their husbands could not throw them and their children and they would not lose possession without their knowledge.

11 Based on observations and interactions with beneficiaries during fieldwork in July 2010.
(iii) **Allocation of resources for socially inclusive and gender-responsive activities.** The project’s pro-poor, gender- and socially inclusive position ensured that affected persons would be properly resettled not only with the least disruption in their daily lives but also with significant improvements in their living conditions. Further, the project provided resources for women, the poor, and other vulnerable groups to start income-generating activities.

(iv) **Engagement of a gender-sensitive process monitor who ensured the positive outcomes of the resettlement plan.** The absence of a gender advisor did not deter the SDU from achieving the gender targets in the resettlement plan. It engaged a process monitor who helped the SDU address problem areas and validate successes, while making special efforts to encourage a gender-sensitive approach wherever possible. The process monitor was able to encourage women to actively participate in the resettlement process.

Despite these gains, several challenges remained:

(i) The need for better-quality water had been at the top of women’s demands, in view of the current water supply’s unacceptable iron content, which made it unfit for human consumption.

(ii) Many children remained enrolled in schools near their old canal-bank settlements. This required families to incur extra costs for transport.

(iii) It took some adjustment for most families to pay their regular monthly expenses for electricity, water, and housing association dues. This requires a steady stream of income that was not necessarily required previously when such services were unavailable or were sourced through cheaper or free sources, for example by obtaining water from employers.

(iv) Lack of space proved to be a major challenge for many families. In the canal banks and slum areas, households were able to encroach on extra space for income-generating activities or living space as their families grew (such as when their sons married). For many, families had to split up as the new flats could not accommodate the whole family.

(v) There still remained blocks where social networks have yet to be formed effectively as existing groups and associations seemed unable to take effective action to manage maintenance problems. For example, in one block the water pump was broken for 15 days before they contacted the project and the KMC to request maintenance.

(vi) There were inaccuracies in the project’s registration of affected families which resulted in the marginalization of those that were not included. Because the list was made at the start of the project, many changes had occurred; for example, some registered families had moved away, and other families were not registered because no one was home at the start of enumeration.

(vii) At the project level, the main challenge lay in the limited scope of gender mainstreaming, which was only done for the resettlement portion. The project had the potential to assess and address more social and gender issues and could have conducted this analysis at the pre-design stage. The inclusion of a gender action plan could have been useful in providing specific directions and identifying concrete activities that would have strengthened the gender design features of the project beyond the resettlement plan.
What else could we look at when assessing results?

Given the important role played by social mobilization and women’s SHGs, the question that remained was how will these groups be sustained once the project is over? In some instances, the successful SHGs were already linked to neighborhood committees and in turn with the SDU within the project, but others still required more hands-on support. Some affected families still needed support to adopt communal and self-help attitudes.

Some members of different canal-bank settlements were mixed together in the resettlement sites and therefore mobilization took place in a context where there was little or no social cohesion. Also, living in slum areas had generated limited commitment to permanence. This commitment needed to be built through stronger social mobilization.

Another area that needed to be addressed is how to move women in the SHGs beyond the poverty reduction and welfare programs of the KMC. Many women from the slum areas and canal-bank settlements had limited contact with the wider marketplace and need to be introduced to different business models and markets. Park management and mid-day school meals were good starts, but SHGs should be encouraged to move into activities that will provide higher returns to labor. The strong SHGs in Ward 101 were able to do this by bringing in women entrepreneurs who had moved higher up the supply chain and could thus provide a demonstrable example for others to consider how they might move forward as well.
Tsunami Emergency Assistance (Sector) Project

Key Points

Development Aims and Impacts:
• Rehabilitation and restoration of livelihoods destroyed by the tsunami of December 2004.
• Rebuilding infrastructure: roads; bridges; water supply, drainage, and sanitation; ports and harbors; fishing centers; and buildings.
• Active participation of women as both implementers and beneficiaries.
• Capacity building and financial assistance for undertaking new livelihood options.

ADB Processes and Management Tools:
• Restoration of livelihood components addressed a high proportion of women project beneficiaries due to their great vulnerability to poverty both prior to and following tsunami.
• No gender action plan formally provided in project design, but leadership from the executing agency meant they acknowledged the need to ensure benefits for women, particularly from livelihood restoration components.

Project Basic Facts

Loan number: 2166
Loan approval: April 2005
Loan effectiveness: June 2005
Closing date: February 2010
Financing: $100 million OCR (Divided between Tamil Nadu: $67.55 million and Kerala: $32.45 million)

Grant number: 0005-IND
Grant approval: April 2005
Grant effectiveness: June 2005
Closing date: original: October 2010
Financing: $100 million Asian Tsunami Fund (Divided between Tamil Nadu: $76.2 million and Kerala: $23.8 million)

Executing agency: Department of Revenue and Disaster Management, Government of Kerala; and Revenue Administration, Disaster Management and Mitigation, Government of Tamil Nadu
Sector: Multisector
Gender classification: Some Gender Benefits

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1 This case study was developed using data from a desk review and fieldwork in Tamil Nadu (18–20 March 2010) and Kerala (6–9 April 2010). The consultant interviewed project staff and beneficiaries to obtain data on gender-related results.
What are the main project aims and elements?

Following the tsunami in December 2004, over 12,000 people lost their lives in the coastal regions of Tamil Nadu and Kerala states while others lost homes, livelihoods, and/or access to public infrastructure for clean water supply and electricity. The Government of India, the Asian Development Bank (ADB), the United Nations Development Programme, and the World Bank undertook a joint assessment mission to estimate damage, losses, and rehabilitation and reconstruction needs in Andhra Pradesh, Kerala, Pondicherry, and Tamil Nadu. Following this consultation, ADB was requested to support restoration of livelihood, and rehabilitation and reconstruction of transport and rural and municipal infrastructure in Tamil Nadu and Kerala.

Many people affected by the tsunami were among the poorest in these two states and had been entirely dependent on their meager earnings from fishing and/or the microenterprises they undertook with support from self-help groups (SHGs). On the one hand, the project aimed at rebuilding and restoring roads; bridges; rural and urban infrastructure for water supply, drainage, and sanitation; ports, harbors, and fishing centers; and public buildings. On the other, it sought to restore and improve livelihoods through an accompanying project grant financed by the Japan Fund for Poverty Reduction. It further sought to assist and upgrade existing SHGs (estimated to number 8,000) and promote mobilization of new ones (estimated to number 4,000). Assistance was also provided by replacing damaged productive assets, initiating microenterprises via SHGs and activity groups, providing skills training, and mitigating risk through insurance.

There were indications that following the tsunami, and to some extent prior to it, fish resources had been depleted; there was much indebtedness; and markets, working capital, and raw materials, fishing days, and income had been lost. In addition, small vendors and craftspersons were badly hit by the tsunami. Over 750 contracts for rehabilitation, reconstruction, and upgrading of essential services and infrastructure in the two states were completed by October 2009. To quantify the status of the project outcomes, surveys were conducted to evaluate monitoring indicators such as (i) income and human development index of targeted SHGs, (ii) road and port traffic, (iii) restoration of water supply, (iv) incidence of vector and waterborne diseases, and (v) restoration of damaged rural and municipal infrastructure.

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3 ADB. 2006. Proposed Grant Assistance to India: Restoration and Diversification of Livelihoods for Tsunami-Affected Poor and Marginalized People in the States of Tamil Nadu and Kerala. Manila.
What are the key gender equality issues related to project aims?

Restoration and rehabilitation outputs associated with basic services to households have particular benefits for women, since women are responsible for finding household water and caring for those affected by waterborne and other environmental diseases associated with natural disasters. Women in affected communities have different livelihood responsibilities from men and their specific needs have to be met to ensure economic stability is returned. For example:

- In fishing communities women were involved in marketing and processing, and therefore they lost work days, working capital, and raw material.
- Other than fishing, women were involved in livelihood activities such as crafts making, vending, and a range of microenterprises.
- Preexisting state government programs such as the Kudumbashree and the Tamil Nadu Corporation for Development of Women Limited provided financial, training, and other critical support to women’s SHGs and activity groups for the Tsunami Emergency Assistance Project and the JFPR grant.

How did the project plan to involve women and address gender disparities?

While the project did not develop a gender action plan (GAP) to address gender issues within its components with benchmarks or targets as such, several statements were made in project documents that the women’s economic activities were among “the worst affected,” making a particular case for assisting them in the components for rehabilitation and restoration of livelihoods (see footnotes 2 and 3). The main focus of these components was to help existing SHGs and set up new ones, most of which were gender specific. Thus, gender-related objectives were focused on enhancing women’s livelihoods via SHGs, mainly through training, financial, and other support.

The need to restore women’s livelihoods among those of other vulnerable and marginalized groups was a broad focus for the project. More specifically, 50% of the beneficiaries were expected to be women. Microenterprises and lost livelihoods of women were identified as significant among the socioeconomic casualties of the tsunami, especially among female-headed households, widows, and coastal women.

The livelihood development teams of the project in the two states were largely responsible for designing and implementing inputs for women, notwithstanding the absence of a GAP. In particular, the implementing agency in Kerala, the Department of Fisheries, was responsible for addressing gender needs and

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4 Literally, “prosperity of the family,” this program was launched in 1998 to work with local self-government and has three main components—microcredit, entrepreneurship, and empowerment—that address issues of women’s livelihood and status. www.kudumbashree.org/?q=home
5 Established in 1983, this initiative works for poverty reduction, empowerment, and socioeconomic development of women in the state. www.tamilnaduwomen.org/
6 Footnote 2, pp. 23 and 38.
7 Footnote 2, pp. 4, 19, 23, 35, 36, and 65.
maintaining the significant project focus on women. Thereby, the importance of ownership of gender inputs by the implementing agency and project leadership was evident, providing an important lesson for future project interventions in the area and elsewhere.

As part of the grant component for livelihood support for the affected population in Tamil Nadu and Kerala, the project has not only assisted preexisting male-only and female-only SHGs but has also helped set up new ones. By supporting these activities, more than 46,000 SHGs have been helped, for instance by providing revolving credit and economic assistance for upgrading livelihood activities and/or establishing microenterprises.

Among stakeholders, women were listed along with others whose participation would be necessary, such as small farmers, wage labor, and scheduled castes and tribes. The “strategy to maximize impacts on women” summarizes this, with a caveat to ensure the earmarking of 50% of the livelihood component to women, for example, under the following components:*

- training,
- improving income-generating activities,
- reducing drudgery of water collection,
- enhancing SHGs,
- improving business and livelihoods skills,
- generating group savings, and
- regaining lost incomes.

How has women’s involvement progressed?

Facilitating SHGs and microenterprises. As part of the grant component for livelihood support for the affected population in Tamil Nadu and Kerala, the project has not only assisted preexisting male-only and female-only SHGs but has also helped set up new ones. By supporting these activities, more than 46,000 SHGs have been assisted, for example by providing revolving credit and economic assistance for upgrading livelihood activities and/or establishing microenterprises.

Project assistance in Tamil Nadu includes (i) a revolving fund to provide grants to 38,282 SHGs to promote internal lending practices; (ii) economic assistance given to 3,037 SHGs; (iii) skills training given to 156,123 SHG members; and (iv) economic assistance given to 35,372 physically challenged individuals. The outcomes of the project have been documented and over 60% of the beneficiaries are women. In Chennai, the construction of the SHG complex in Valluvar Kottam is under way, initiated under the Tsunami Emergency Assistance Project and the JFPR grant. It is seen as an important step to get the SHGs together in the state capital to exhibit their products and organize other events to market their work. The SHGs are considered politically significant as they represent important interest groups.

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* Footnote 2, Appendix 13 D.
In Kerala, 1,264 income-generating units have been supported by the project, through “activity groups” or microenterprise units, to provide a sustainable economic future to women, men, and families from the coastal tsunami-affected regions of the state. Over 90% of the beneficiaries of the project livelihoods initiative in the state are reported to be women. The groups are numerous in certain regions of coastal Kerala, such as Kollam and Thiruvananthapuram, where blue banners that read “Theeramythri,” literally “coastal friendship,” are seen every few meters along the road. Microenterprises are found in small shops, tiny cubicles, or backyards in people’s homes. They include women’s tailoring groups, fish and snack kitchens, soap makers, coir weavers, coconut oil pressers, dry fish vendors, furniture hire shops, candle makers, and provision stores. Larger premises include information technology kiosks and supermarkets.

Following the objective of promoting SHGs, the project has encouraged people, especially women, to choose from a range of economic options that may be viable in the two states. For example, at a solid waste management project in Sholinganallur, Kanchipuram (Tamil Nadu), sanitation workers—most of whom are women—have formed several SHGs that sort garbage and sell waste paper and plastic for recycling and run a facility for turning organic waste into vermicompost. Other similar groups grow vegetables in a kitchen garden in an adjoining area. Before the tsunami, most of these women worked as domestic helpers, and some still do. Now they have the opportunity to work collectively and earn more.

Similar groups (largely comprising women), for example, in Kanchipuram, Villupuram (Tamil Nadu), Allapad, and Thiruvananthpuram (Kerala) districts, make items such as sanitary towels, jute and rexine bags, costume jewelry, grass mats and coir products, coconut oil, and dried fish. The groups have received grants for capital purchases of machines and equipment and have bank loans of varying amounts that they are in the process of paying back, while contributing some money toward the initial investments. For now they are able to earn small amounts for themselves, but they hope their profits will grow once they have paid back their loans. These microenterprises are often housed in rented premises, some in proper rooms, and others in makeshift sheds that are especially inadequate when it rains.

**Expanding networks of self-help groups.** In both states, market networks are often an important missing link. State-sponsored initiatives have made efforts to address this, such as the Tamil Nadu state government scheme for distributing sanitary towels to school students, and the Kerala fisheries department scheme to market dried fish. Microenterprises that have external support via such networks or federations tend to be better off. Thus, the soap-making groups in Kerala can work without worrying about how they are going to sell their products, which is done by their federation—the Society for Assistance to Fisherwomen. This, in time, is expected to evolve into a cooperative society with deeper pockets and better equipment to increase production and withstand market fluctuations. Similarly, the Annie Besant Coastal Women’s Federation, comprising 10 SHGs, produces paper and cardboard in Killai, Cuddalore and Palleverkadu, Thiruvallur, Tamil Nadu. Assisted by nongovernment organization activists who provide technical and

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marketing knowhow, they are able to market their produce in nearby towns and are trying to add value to their products by making finished boxes.

By enlarging the work unit beyond a single SHG, these groups have ensured that their enterprises will be sustainable even if individuals drop out or cannot always work. For example, in the case of the paper unit, enough workers are available to work occasional night hours, to make up for the erratic power supply. This enables them to maintain the output required to keep their enterprise afloat. In other instances, the Jyotish fish drying group in Karimkullam and the Jyotish coconut oil pressing unit of Vizhijam in Kerala are linked to larger networks of the state fisheries department that market their products; and they also sell locally.

**Addressing local market needs.** For groups whose work is tied to local markets, survival is also directly linked to their skills in meeting market needs. The range of work options is quite varied, for instance, in Cuddalore district in Parangpettai, a group of four women have obtained a small building with halls and rooms, which they rent to people for celebrating marriage, birthdays, or other functions. In Devanampattinam, Cuddalore, an SHG of 10 women grows jasmine flowers, cultivating the plants on a rented strip of land, threading the flowers and selling them in the local market. Another group has a fish stall on the Cuddalore beach, where they run a kitchen and takeaway restaurant, cooking seafood and snacks for tourists. All these groups have yet to repay their bank loans, but they are able to pay themselves small amounts in the meantime and hope to improve their earnings in due course. These are some examples of groups in the early stages of experimenting with different types of work. Their survival will depend on how well they are able to meet local market needs.

Some groups exemplify a degree of dynamism and have grown beyond what they initially set out to do, while others are floundering and may shut down. For instance, a candle-making unit run by four women in Karimkullam (Thiruvanthapuram) discovered that the demand for their candles was only seasonal; so they started to sell a range of other items from their little shop such as groceries, costume jewelry, fruits and vegetables, kitchen utensils, and even saris. Similarly, another group runs a furniture rental service in Karimkullam, but found they have spare time to undertake embroidery work in addition. However, some supermarkets, each run by 20 women (for example, in Kollam and Allapad), have hired fairly large spaces but are unable to make ends meet as their sales are thin and they have competition from established shops in the area. These groups were considering alternative options such as pickle making or catering.

**What else can we look at when monitoring results?**

With time it will be important to see if the women’s SHGs or activity groups are able to grow and move beyond the home-based and/or microenterprise model to adopt more sustainable business practices, identify products and services that are more marketable or yield better returns, and form networks that enable them to expand their economic horizons. If so, the support mechanisms that enable this—such as better linkages with markets or expansion into cooperatives or federations—should provide important inputs for future project design.
As part of such developments, it may be relevant in time for women to be viewed as gainful workers or even businesswomen and entrepreneurs. This in turn will be linked to how viable and sustainable their economic enterprises become. Identifiable indicators that may help monitor progress in this direction are as follows:

(i) **Forming larger collectives and federations.** A few initiatives appear to be enlarging and grouping together, for example, the paper-making units in Tamil Nadu and the soap producers of Society of Assistance to Fisherwomen in Kerala. But many women’s SHGs and activity groups tend to work in isolation, without networks or perspective regarding the long-term economic viability of their work. Therefore, it will be important to assess if the groups are able to expand beyond the microenterprise model, seek wider networks to enhance their skills and products, and improve their market linkages.

(ii) **Acquiring and applying better business skills.** All groups—whether involved in small businesses that address local market requirements, or larger federations—need to become sustainable. To achieve this they will need to acquire a business perspective that will enable them to continually improve their marketing strategies. Some groups, as discussed, are unable to make ends meet and are floundering, possibly due to lack of understanding of business principles and inadequate support. Thus, as project self-evaluations have pointed out, the women tend to undertake this work in a “family-centered” rather than “business-centered” way, and, among other things, need basic accounting skills.¹⁰

(iii) **Training and information dissemination.** For all groups, whether large collectives or federations or working in smaller local market contexts, information about different products and opportunities is essential. It will therefore be useful to assess how readily the groups or individual women are able to obtain training to improve their products and/or strengthen their business and technical skills.

Within each of these three components, different models could be explored, depending on the activities undertaken in varying local situations and the products and services provided by the groups. The yardstick of women’s empowerment would then measure the extent to which these women are able to strengthen their economic, familial, and social status within a context that so far sees them as only supplementing their family incomes. Such change may come slowly, but if the women are successful economically, their social and familial status will also improve.

About the Asian Development Bank

ADB’s vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries reduce poverty and improve the quality of life of their people. Despite the region’s many successes, it remains home to two-thirds of the world’s poor: 1.8 billion people who live on less than $2 a day, with 903 million struggling on less than $1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration.

Based in Manila, ADB is owned by 67 members, including 48 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance.