

TOWARDS INCLUSIVE GROWTH: THE GENDER DIMENSION

**Submitted to the Planning Commission
by the Committee of Feminist Economists
during the formulation of the Eleventh Five Year Plan
(2007-2012)**

November 15, 2007

PART 1

1.1 PREAMBLE

The Committee of Feminist Economists (CFE), was constituted by the Planning Commission on 29th March 2007 (vide Planning Commission's Office Order No.1-3(1)/2007-WCD dated 29th March 2007). The List of Members is given in Annex 1.

The Committee's first meeting was held on 18th April, chaired by Dr Syeda Hameed, Member Planning Commission, following an informal meeting of the Group held prior to the official meeting.

On 28-29th July 2007, a two-day informal meeting was convened by Ms. Ratna Sudarshan, Director of ISST. , which was also attended by several officials from the Planning Commission; and one of the sessions was chaired by Dr. Syeda Hameed. These meetings sought to review drafts of Chapter One, the opening vision Chapter and the draft Women and Child Chapter (then chapter 6). The group provided substantial comments on both draft chapters at that meeting, and additional written comments were sent by the committee members individually, on several other draft chapters that were provided by the Planning Commission.

The Committee was invited to make a presentation on the draft chapters to the Internal Planning Commission on 29th of August 2007. A power point presentation was made of the key facts and analysis as identified by the Committee.

The term of the Committee was extended to November 15th and the Committee was requested to submit a written report to the Planning Commission vide letter 19/1/2007. A summary document giving an overview was submitted at a meeting of the Committee chaired by Dr. Syeda Hameed on October 30th 2007

The Committee thanks Dr. Syeda Hameed for initiating and promoting this mechanism, which has been done for the first time in the history of planning in India. We hope that such professional interactions for gendering public policy will become a regular practice in future planning processes as well. The Committee also thanks Dr. Montek Singh Ahluwalia, Deputy Chairman and other members for their cooperation and engaged attention.

1.2 OVERVIEW

1. The Eleventh Five Year Plan envisions inclusive growth as a key objective. Over the past seven months the Committee of Feminist Economists (CFE) 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 CFE 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 CFE has sought to demonstrate.

5. Over the past many months, the CFE, 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 11th 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 CFE 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 11th 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 11th 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 11th 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 proactive 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. 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 11th 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.

Part 1, Annex 1: The Members of the group

- 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, Kolkatta
- ix) Dr Aasha 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 Alternatives, 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 Nayar, 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

Dr. Santosh Mehrotra, Sr. Consultant, Planning Commission, Prof. Amit Bhaduri, Council for Social Development, Delhi and Prof. Maithreyi Krishnaraj, Mumbai were subsequently co-opted as members of the Group. Prof. Jean Dreze and Prof. Amit Bhaduri later on expressed their inability to continue with the group and so their membership from the group was withdrawn.