

# INDIA: Evaluating Bank Assistance for Gender Equality in the 1990s

## A Country Assistance Evaluation

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## **Abbreviations**

CAE	Country Assistance Evaluation
CAS	Country Assistance Strategy
CIDA	Canadian International Development Agency
ESW	Economic and Sector Work
FY	Fiscal Year
GOI	Government of India
ICR	Implementation Completion Report
ILO	International Labor Organization
NGO	Non-governmental Organization
OED	Operations Evaluation Department
PAD	Project Appraisal Documents
PREM	Poverty Reduction and Economic Management
PRMPO	Poverty Division of PREM
PSR	Project Status Report
SSN	Social Safety Net
UNESCO	United Nations Education, Science and Cultural Organization
USAID	United States Agency for International Development
WHO	World Health Organization
WID	Women in Development

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## **Preface**

This paper is one of the background papers prepared as an input to the India Country Assistance Evaluation (Task Manager: Mr. Gianni Zanini) by the Operations Evaluation Department (OED) of the World Bank. Findings are based entirely on a review of project appraisal and completion reports, sector reports, and a number of other documents produced by the Borrower, the Bank, OED, and research papers. Bank staff were interviewed at both headquarters and in the field office. Some Indian gender experts were also interviewed. Their valuable assistance is gratefully acknowledged.

Peer reviewers were Ms. Gita Gopal (OEDCR), Mr. Warren Van Wicklin (OEDCM), and Dr. Gita Sen (Consultant, OEDCR). An earlier version of this paper was reviewed by the Bank's India gender team, the Ministry of Social Justice and Empowerment of the Government of India. It was also discussed at a workshop in New Delhi on April 3, 2000, chaired by Dr. Gita Sen, and with the participation of central and state government officials, academics and members of policy research institutes, and other representatives of civil society.

The author is grateful for all comments received, which have been taken into account in this revised version. However, the views expressed in this paper remain entirely those of the author. They do not necessarily represent the views of OED or the World Bank.

## Executive Summary

1. This background report, prepared for the Operations Evaluation Department (OED) of the World Bank for the Country Assistance Evaluation (CAE) for India covering the 1990s, analyzes the relevance, and, to the extent possible, the efficacy of the Bank's assistance to India from a gender perspective. This report is based exclusively on a desk review of Country Assistance Strategy (CAS) documents, Economic and Sector Work (ESW) and various project documents, supplemented by interviews with Bank staff and gender experts in India. Relevance is judged by the degree of gender awareness displayed in the Bank's own actions, inputs and processes. With this end in view, the paper examines the extent to which the Bank has succeeded in the integration of measures to address gender disparities into all aspects of country assistance programming—into its lending and non-lending operations within and across sectors, and into overall development policy. Efficacy is measured by information on outcomes and impacts of the Bank's strategy.

2. The broad conclusions that emerge from our review of lending and non-lending operations can be summarized briefly.

- ◆ Assistance for Education and Reproductive Health has been reasonably successful in integrating gender issues into analysis, design and implementation.
- ◆ Assistance for Agriculture and Basic Health has been disappointing from a gender perspective, and the failure is more pronounced at the level of implementation than analysis, though isolated examples of success do exist.
- ◆ Assistance for Environment, Water Supply and Sanitation, and Social Protection has been only partially successful in integrating gender concerns, and there is significant room for improvement.
- ◆ Assistance for Electrical Power and Energy, Industry, Finance, Oil and Gas, and Transport has failed to even recognize gender issues adequately.
- ◆ Mainstreaming of gender issues across sectors is far from a reality, even though there has been some progress over the 1990s.
- ◆ Gender concerns have not been integrated into overall development policy, especially in the context of structural adjustment.

3. The progress that the Bank has made in addressing gender issues over the 1990s should not be discounted. The total package (consisting of ESW reports, the CAS, and projects) all display an increasing degree of attention to gender issues. Gender concerns form a part of the Bank's policy dialogue with GOI. A number of targeted interventions for the development of human resources have achieved success. The Gender Action Plan for India has aimed at reducing the literacy gap, improving women's health care and nutrition, improving access to productive resources, creating better living environments and gender sensitization of key stakeholders through a combination of lending focused on women, sector work and dialogue with GOI and other institutions concerned with women. Gender issues are moving out of Education and Reproductive Health sectors into operations in other sectors like Agriculture, Basic Health, Water Supply and Sanitation, Environment, Urban Development and Social Protection. This is indicative of



the fact that the Bank has achieved some measure of success in addressing women's problems in India within its own actions.

4. However, the Bank could have achieved more. Despite there being encouraging success stories in selected subsectors, the World Bank does not appear to have achieved much success in mainstreaming gender issues. Officially, gender is a priority. However, it has certainly not permeated all Bank operations in India. Gender concerns are still confined to discussions and activities in the social sectors as an enclave to the overall India program, and have not been mainstreamed into the overall macroeconomic policy in the context of liberalization and adjustment. There are clear indications of disinterest in and lack of support for gender concerns even within the Bank which should be addressed. At the very least, gender issues should be taken more seriously by task managers.

5. This evaluation calls for some modifications in the existing gender strategy. First, the strategy should focus more on empowerment of women. In that regard, the Rural Women's Development and Empowerment Project (FY 97), which has among its goals to strengthen processes that promote economic development of women and create an environment for social change, is a step in the right direction.

6. Second, it is necessary to clarify, in analytical work, what mainstreaming of gender issues actually involves. Part of the failure of the Bank's strategy in addressing aspects of the gender gap can be attributed to inadequate sector work. The gender relevance of analytical work in the neglected sectors (for example, Finance, Electrical Power and Energy, Transport, and Industry) should be extended to recognize that policies and programs in these sectors can have gender-differentiated impacts, and to suggest possible counter-measures to address these. It would also be useful to update the 1991 Country Gender Study to take into account the continued liberalization of the Indian economy. The collection and analysis of gender-disaggregated data would be a critical strand of further analytical work in the macroeconomic context.

7. Third, the Bank should strike a balance between mainstreaming gender and working through WID-specific projects. It is also important not to neglect women's projects in the social sectors. Existing gender disparities in social indicators suggest that WID-focussed projects in education and health, where the Bank has achieved reasonable success during the preceding decade, could still play an important role in addressing gender imbalances. However, it is critical that gender issues should not be confined to the social sectors, and gender should develop into more of a cross-cutting concern.

8. Fourth, even within the framework of the existing strategy, gender issues need to move from appraisal to monitoring and implementation. It is necessary to set realistic but meaningful targets for women and supervise the achievement of these goals.

9. Finally, the Bank is in a unique position to make a stronger impact through its dialogue and comparative advantage in influencing policy. It could play a more enhanced and effective role with more serious commitment to women's issues in India.

## 1. Introduction

1.1 This background report, prepared for the Operations Evaluation Department (OED) of the World Bank for the India Country Assistance Evaluation (CAE) covering the 1990s, evaluates the World Bank’s gender strategy in India. The objective of this paper is to analyze the relevance, and, to the extent possible, the efficacy of the Bank’s assistance to India from a gender perspective.<sup>1</sup>

1.2 The analysis presented in this paper is based primarily on a desk review of Country Assistance Strategy (CAS) reports, Economic and Sector Work (ESW) and various project documents.<sup>2</sup> This has been supplemented by interviews with Bank staff and gender experts in India to the extent possible.<sup>3</sup> Relevance is judged by the degree of gender awareness displayed in the Bank’s own actions, inputs and processes. With this end in view, we examine the extent to which the Bank has succeeded in the integration of measures to address gender disparities into all aspects of country assistance programming—into its lending and non-lending operations within and across sectors, and into overall development policy. Efficacy is measured by information on outcomes and impacts of the Bank’s strategy.<sup>4</sup>

1.3 The paper begins with a background description of the Bank’s recent position on gender, followed by a brief overview of the status of women in India. Section II discusses the relevance of the World Bank’s diagnosis of gender issues in India in the 1991 Country Study, and the recommendations. Section III is a detailed examination of the CAS, ESW and projects. Section IV concludes, with recommendations.

### The Bank’s Position on Gender

1.4 Since the mid-1980s, Bank policies have encouraged its interventions to address gender inequities. The Bank provided more guidance on its policy when it recognized the importance of gender and WID issues in 1994, and issued a policy paper on *Enhancing Women’s Participation in Economic Development* which formed the basis for Operational Policy 4.20.<sup>5</sup> OP 4.20 mandates that the Bank should aim to “reduce gender

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<sup>1</sup> I would like to thank, in alphabetical order, Nirmala Banerjee, Lynn Bennett, Colin Bruce, Soniya Carvalho, Meera Chatterjee, Gita Gopal, Sumantra Guha, Jack van Holst Pellekaan, Karin Kapadia, Dinanath Khatkhate, David Marsden, Gita Sen, Ratna Sudarshan, Sonomi Tanaka, Warren Van Wicklin, and Gianni Zanini for helpful comments and suggestions. Alexander Arenas kindly provided the WID ratings used in this paper. Parita Seubsang and Jean-Francois Wipf offered valuable suggestions on the definition, drawbacks, and usage of the WID ratings. Julius Gwyer helped in locating various implementation ratings, and Roziah Baba provided some of the background documents.

<sup>2</sup> See Annex 1 for a detailed description of the methodology.

<sup>3</sup> Views of Bank selected staff—where they were available and willing to provide their comments—have been incorporated into the review.

<sup>4</sup> OED’s Gender Report proposes to undertake beneficiary assessments in India to look at gender outcomes of selected projects. The discussion of efficacy in this paper is limited to a desk review of documents rather than full-fledged beneficiary assessments. The analysis of efficacy presented here is thus subject to further such assessments.

<sup>5</sup> See OP 4.20 on “The Gender Dimensions of Development.”

disparities and enhance women's participation in the economic development of their countries." The focus is on integrating gender issues into country assistance programming, and designing gender-sensitive policies and programs to ensure that overall development efforts are directed towards attaining impacts that are equitably beneficial for both men and women. Since then, the call is for mainstreaming gender concerns in assistance to countries with severe gender disparities because of the importance of WID for the equity, efficiency and sustainability of development.<sup>6</sup> It has also been recognized that gender and poverty objectives can reinforce and support rather than substitute for each other, and that poverty interventions do not obviate the need for separate gender interventions. Thus, the present Bank position for countries with identifiable and serious gender problems is to integrate gender issues into the CAS, into the ESW for a country, and into project design and implementation. To be effectively mainstreamed, gender is to be integrated across several different sectors. To go beyond rhetoric, gender should be firmly anchored in the Action Matrix of the CAS in some detail such that it does not easily give way to other priorities. Specific indicators to assess progress on gender objectives must be included in the periodic assessments and monitoring of the implementation of the CAS. Gender objectives need to be explicitly stated in project documents and results should be monitored using gender-disaggregated data. It is also widely recognized that gender can be a macroeconomic issue, especially in transition economies, where there is considerable literature that suggests women may be hurt more than men by structural adjustment policies.<sup>7</sup> Compensatory measures may be needed to overcome possible gender differentiated effects of exchange rate policies, removal of subsidies and implementation of user fees for various services like health care and education, etc.

### **Review of Women's Status in India**

1.5 Indian women continue to lag behind their male counterparts based on almost all indicators. Even though measures based on most indicators show that Indian women have made some progress over the last few decades, there still remains a lot to be done to close the gender gap, as indicated in Table 1.1 below.

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<sup>6</sup> See World Bank (1995a) for a fuller discussion of the rationale for integrating gender concerns.

<sup>7</sup> For an early World Bank review, see Collier (1988).

**Table 1.1: Gender Indicators in India**

	Late 1980s / Early 1990s	Mid / Late 1990s
<b>Education</b>		
Female Enrollment as Percentage of Male		
<i>Primary</i>	70% (1990)	82% (1995)
<i>Secondary</i>	57% (1990)	64% (1995)
Adult Literacy Rates		
<i>Male</i>	64.1% (1991)	73.0% (1997)
<i>Female</i>	39.3% (1991)	50.0% (1997)
<i>Total</i>	52.2% (1991)	62.0% (1997)
<b>Population</b>		
Crude Birth Rate per 1000	30.0 (1992)	27.2 (1997)
Females per 100 Males	93 (1992)	94 (1997)
Total Fertility Rate	4.0 (1992)	3.5 (1997)
<b>Health</b>		
Maternal Mortality Rate per 100,000 Live Births	570 (1990)	437 (1996)
Life Expectancy at Birth		
<i>Male</i>	55.1 Years (1985)	61.4 Years (1995)
<i>Female</i>	54.3 Years (1985)	61.8 Years (1995)
<b>Employment</b>		
Activity Rates		
<i>Male</i>	56.5 % (1990)	57.2 % (1995)
<i>Female</i>	27.4 % (1990)	28.4 % (1995)
<i>Total</i>	42.4 % (1990)	43.3 % (1995)
Women's share of Adult Labor Force	29 % (1990-92)	32 % (1996)

\* Sources of data – WHO, ILO, UNESCO, Human Development Report, Economic Survey of India and the World Bank Gender Web site. The year for which the data is available is indicated in parentheses.

1.6 In education, female attainments continue to lag behind men's, especially for higher education. Dropout rates among girls are significantly higher. Men outnumber women significantly in overall population, indicative of "son preference" on the part of parents. In health and nutrition, women lag behind due to poor attention to their health, their dual work burdens in productive and reproductive tasks, skewed patterns of intra-household food allocation favoring males, and the high rate of domestic violence against women. Many Indian women suffer from untreated/undiagnosed gynecological disorders, and maternal mortality rates are high. They have higher unemployment rates than men in productive activity, and face wage and employment discrimination.

1.7 The Annex 2 graphs show the progress in selected indicators of female welfare over the years for India and comparable countries.<sup>8</sup> In education, though the gender difference in illiteracy rates has fallen, the gender gap in India is much higher than that of the comparator countries used, including the average for low income countries (excluding India). Focusing on the level of female illiteracy, India does not compare well with low income countries. Though the fertility rate in India has declined fairly rapidly, it is still substantially higher than in China and Sri Lanka. The indicator for females as a

<sup>8</sup> Some of the data in the graphs in the Appendix do not match the data in the table exactly due to different sources and definitions of the indicators. The data for the graphs is taken entirely from the WDI Central Database.

percentage of the labor force is particularly disappointing for India as it shows hardly any progress since the 1960s, compared with fairly steady improvements in other countries. India fares badly compared to another highly populated country—China—on all indicators shown, and Sri Lanka consistently outperforms India as well.

1.8 Thus, even though Indian women have made progress based on the above counts during the period being reviewed by the CAE, there is still a substantial gender gap that is cause for concern. Despite the fact that reproductive health indicators have improved and fertility has decreased, rates are poor by international standards. Indian women are politically under-represented, occupying only 7% of Parliament seats in 1992. In spite of being outlawed by the government, dowry and child marriage continue to be the rule rather than the exception in much of rural India. Girls in the Scheduled Castes and Tribes face particularly severe disadvantages in general when it comes to issues like access to education. In fact, data at the national level hides the North-South dichotomy, as women are, in general, lagging farther behind their male counterparts in most of Northern India than they are in the South.

## **2. World Bank's Diagnosis Of Gender Issues In India, And Recommendations**

2.1 This section reviews briefly the relevance of the gender analysis and recommendations of the 1991 Country Study (Gender and Poverty in India, August 1991) that formed the basis for the Bank's gender strategy in India. For all analytical reports, this study measures relevance on the basis of (a) recognition and identification of gender disparities, and (b) making suitable recommendations based on correct diagnosis to address these disparities. The main findings and recommendations of the report were as follows:

- a) Indian women face constraints in their access to goods and services and to productive assets arising from socio-cultural factors which ordain that women play a "reproductive" role in the household, while men play a more "productive" role. This forms the basis for an "inside-outside dichotomy" whereby women are expected to take responsibility for domestic household duties, while men do not face such constraints in participating in activities outside the domestic sphere. Women's culturally defined roles on the "inside" explains much of their labor force behavior and their restricted access to education and health care. Women often lack the know-how they need to gain access to services and opportunities available on the "outside." Though governmental intervention in the field of intrahousehold relations may be problematic, public policy can impact intrahousehold relations indirectly by altering the economic environment and expanding opportunities for women.
- b) Given that about 80% of economically active women were employed in agriculture, the study recommended integration of women's issues into mainstream agricultural policies. Specific recommendations included modification of research and extension services to meet the agricultural needs of women, providing them with direct access to institutional credit, and direct membership in viable producer cooperatives. The study called for focusing

intervention in sectors like dairy farming, sericulture, horticulture, and forestry industries already employing large numbers of women.

- c) In urban areas, the share of women in secondary and tertiary sector employment fell over the last decade. Over 75% of women in the urban labor force were employed in the informal sector, with low pay and no job security, and hard and unhealthy working conditions. The study identifies the problems of urban women as not only being one of access arising from socio-cultural factors, but also one of poor legislation to protect workers in the informal sector. Even in the formal sector, minimum wage laws had led to “avoidance maneuvers” such as working through casual laborers, or unregulated home-based workers, and small firms. The study recommended stimulating the industrial sector to adopt more labor intensive methods to create more jobs. In addition, it recognized the need to address gender disparities in technological training, education, access to credit, as well the need for the provision of daycare services for children so as to allow mothers to work.
- d) Low educational attainments and high dropout rates for women have long been problems plaguing Indian society. The study recommended providing all girls with access to education, with flexible schedules and reduced hours for girls who need to work as well. At the same time, it was also important to reach adult illiterate women in order to make them numerate/literate or to provide them with production oriented skills.
- e) Given high maternal mortality and fertility rates, and the gender gap in nutrition, it was important that health services addressed the specific needs of women. The study recommended using trained female health workers to reach women, and targeting adolescent girls in order to increase the age at marriage and childbirth, as well as to train them in health care so that they were better able to take care of themselves and their families.
- f) The study noted that GOI had shown increasing concern for women’s issues over the 1980s, and the role of NGOs had increased over the same period. However, less than 15% of the NGOs in the early 1990s were working with women. The study recommended that plans to foster a greater role for NGOs should be sensitive to special problems faced by NGOs, like lack of independent funds, bureaucratic opposition, and lack of skilled personnel.

2.2 The Bank’s initial diagnosis of the problems facing Indian women in the early 1990s was fairly relevant. It succeeded in identifying some key issues, and making recommendations to address gender disparities. The major constraints facing women in India were seen to be arising from socio-cultural factors, and were reinforced by legal constraints in some specific spheres.<sup>9</sup> The findings of the Country Study were disseminated at a workshop organized in conjunction with the Planning Commission of India. The workshop was attended not only by Bank and GOI officials, but also by representatives of NGO groups and academics. The report was generally well received, and that improving women’s productivity has to be a key element in any strategy to reduce poverty was recognized.

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<sup>9</sup> Various other legal constraints and deficiencies—like the existence of laws for compulsory education which are not well enforced—have also been identified in other Bank documents and official communications. It may be noted in this context that an entire chapter on women and law, focusing on women’s legal issues and constraints, in the Country Study was not included in the final version. This was in order to avoid possible delays in publication of the study arising from issues of obtaining clearance from the Law Ministry in India. This information is based on personal communication with officials at the World Bank.

2.3 However, it appears that the Country Study failed to address some relevant issues. There were some questions raised at the dissemination workshop regarding the “fit” of the recommendations of the report with the Bank’s advocacy of structural adjustment during the same period.<sup>10</sup> More serious questions were raised by participants about the formulation of the “inside-outside dichotomy.”<sup>11</sup> It was pointed out that Indian women did not necessarily need more work “outside” the household. Rather, they needed greater control over resources, more choices, and empowerment. Since Indian women often went to work outside the household in times of severe economic necessity, many participants felt that the constraint on working in the “outside” economy was not the most serious constraint they faced. They suggested that the Country Study did not pay sufficient attention to women as agents who performed multiple tasks. Measures to increase women’s participation “outside” the household, without taking into consideration their duties “inside” the household, could lead to increased overall work burdens. Thus, experts at the dissemination workshop were of the view that the Country Study should have focused more on maximizing women’s empowerment through participation in the “outside” economy, rather than primarily on participation itself.

2.4 Based on the diagnosis of the Country Study, a Women in Development (WID) strategy was framed for Bank assistance to India in the early 1990s. The focus was on enhancing women’s access to resources in the productive sector, and to services in the social sector. The strategy identified the need to undertake gender analysis and action within Bank-assisted projects by collaborating with GOI to identify opportunities for female-focused projects, to continue research and analysis for effective program and policy design, and to work towards legal, political, and administrative reforms to benefit women. It was recognized that Bank had done little in its ESW or lending operations to incorporate a gender perspective in its assistance to India until recently, with women’s issues being primarily confined to the social sectors. To translate the recommendations of the Country Study, the Bank was to work with GOI through policy dialogue, lending and ESW.

### **3. Lending And Non-lending Operations In The 1990s**

3.1 This section examines the relevance and, to a more limited extent, the efficacy of the Bank’s gender strategy in India over the 1990s. We draw on the CAS documents and ESW reports of the 1990s, as well as documents of various World Bank projects in India. These are supplemented by interviews with Bank staff, GOI officials and members of civil society in India.

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<sup>10</sup> This information is obtained from an examination of correspondence between South Asia Region officials regarding the dissemination workshop.

<sup>11</sup> I would like to thank an external participant at the April Workshop at the New Delhi Resident Mission for pointing this out.

## ESW Reports in the 1990s

3.2 We begin with a brief review of the ESW in the 1990s in order to assess the relevance from a gender perspective.<sup>12</sup> Like in Section II above, relevance is measured by the recognition of gender disparities, and suitable recommendations to address them. While the focus is on Sector Work in the social sectors, the Sector Work in other sectors and the Economic Work across sectors is reviewed briefly as well, in order to examine how far gender has been integrated into overall development policy as a cross-cutting issue.

3.3 Sector Reports in the human resources sectors of Education, and Population, Health and Nutrition show significant attention to gender issues. In Population, Health and Nutrition, there is clear indication of an expansion of ESW in the 1990s compared to the 1980s. Gender disparities in nutrition have been recognized. Accordingly, there has been a shift away from an exclusive focus on family planning to addressing nutritional deficiencies of women and children, and improving maternal and child health. Though the Sector Reports of the early 1990s have been accused of making policy recommendations that were “too general” or of not clarifying how recommendations concerning decentralization could be implemented, the more recent Sector Reports have had appreciable influence on policy.<sup>13</sup> There is also a move towards free standing health projects and systems reforms, with some attention to women’s issues and access to secondary care. The Education Sector Work is also of high quality, and pays particular attention to gender issues. The gender differential in educational attainments as well as the North-South disparities are recognized. Among the recommendations is the need to select districts for intervention—chiefly in Northern India due to the regional dimension of the gender gap—on the basis of low female literacy rates. Both supply side interventions—such as raising the number of girls’ schools, non-formal education, flexible school schedules to account for other duties, as well as demand side interventions—such as informing the community about the importance of girls’ education and direct incentives in the form of uniforms, school supplies and mid-day meals—have been advocated to narrow the gender gap in education.

3.4 Sector Work in other sectors display gender concerns as well, though to a more limited extent. The 1997 Poverty Assessment for India acknowledges that there may be a gender dimension to poverty, and includes a status report on women’s special problems. The Agriculture Sector Work recognizes that research and extension needs of women farmers, and their access to productive resources including credit may be different from men, and should be taken into account. The Forestry Sector Work recognizes that women, rather than men, are the main collectors of fodder and fuelwood for the household—and calls for an increase in their participation in forestry projects.<sup>14</sup> The

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<sup>12</sup> See “References” for a list of ESW examined.

<sup>13</sup> For example, the 1996 review of the Family Welfare Program was the basis of the Reproductive and Child Health project.

<sup>14</sup> There is a marked improvement in gender concerns in the Forestry projects of the 1990s over the Social Forestry projects of the 1980s that neglected women’s issues and were often little more than projects aimed at improving the profitability of cash-cropping, with benefits going primarily to men.



Water Supply and Sanitation Sector Work focuses on addressing women's needs and increasing their participation as they are generally the managers of domestic water resources. The Irrigation Sector Work advocates including women in irrigation project development and implementation, with particular attention to women's participation in water-user associations, extension services designed to reach women, access to drinking water, irrigation for communal fodder, woodlots, bathing, and laundry. Sector Work acknowledges that environmental degradation might affect women disproportionately in view of their domestic responsibilities with regard to water and fuelwood collection. Baseline surveys to ascertain the special needs of women and minorities are advocated before projects are designed and undertaken.

3.5 We find that, while the Sector Work in the 1980s included fragmented treatments of gender concerns, the Sector Work in the 1990s displays significant improvement in the quality of the gender analysis, and increasing relevance. There is also less evidence of sectoral bias compared to the 1980s. Women's issues are no longer confined to specific reports in the Education and Population, Health and Nutrition sectors, and have extended to other subsectors including Agricultural Research and Extension, Livestock, Forestry, Water Supply and Sanitation, Environment, Irrigation, Resettlement and Rehabilitation, Rural Finance, and Small Scale Industry. This is indicative of some progress towards mainstreaming gender across sectors.

3.6 However, the Sector Work outside of the above sectors displays little concern for gender issues. Even though the Electrical Power and Energy Sector Work addresses issues of environmental degradation that can be brought about by power projects, there is no specific attention to women's problems. The Sector Work in Finance, Industry and Transport have little or no mention of gender issues, and does not appear to recognize that policies in these sectors may have gender differentiated impacts.

3.7 The Economic Work of the 1990s also fails to recognize and address gender issues adequately. There appears to be insufficient attention given to gender in the context of structural adjustment and liberalization. There is no evidence of ESW focusing directly on discrimination faced by women in the labor market or the repercussions of stabilization on their employment opportunities.<sup>15</sup> In general, the macroeconomic work has not paid enough attention to women's issues. In fact, the 1991 Country Study on gender and poverty referred to above is the last major study focusing on gender issues in India, and this Economic Report has never really been updated.<sup>16</sup>

3.8 Thus, it appears that mainstreaming of gender across sectors and into overall development policy has not been achieved at the level of the analytical work done by the Bank. Non-Bank experts who participated at the April 1999 CAE Workshop in New Delhi pointed out that, while the rhetoric calls for mainstreaming gender in all Bank

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<sup>15</sup> The Education Sector Work does aim to raise the education levels of women with a view to expanding employment opportunities for them in the future.

<sup>16</sup> The Poverty Assessment for India appears to come closest to an update of the Country Study, according to a Bank official. However, another Bank official has suggested that an update of the Country Study—except in terms of updating the data—may not really be necessary as problems facing Indian women have not changed significantly over the decade.

activities, the ESW outside selected sectors does not address clearly the issue of how this is to be operationalized. They suggested that many Bank officials were unclear about the concept of mainstreaming, and whether the goal was mainstreaming at the “macro, meso, or micro level” was often not clarified in Bank documents.<sup>17</sup>

### **CAS Documents in the 1990s**

3.9 This section examines various CAS documents in chronological order, beginning from 1988 to the present, to examine the relevance of Bank assistance to India from a gender perspective. We analyze the gender strategy reflected in the CAS, to see whether gender priorities were taken into account within and across sectors. Due to the macroeconomic adjustment and liberalization that was undertaken in the 1990s, the CAS documents of the period focus on the reforms. The extent of integration of gender issues into overall development efforts is examined against this backdrop.

3.10 The 1988 Country Strategy Paper for India, prepared by the World Bank, recognized that growth alone was not adequate to eliminate poverty, and that increased and better allocated expenditure on human resource development was needed. Share of lending to the social sectors increased, and vulnerable groups were targeted. However, there is not a significant degree of attention to or mention of gender issues in projects beyond the social sectors. Support for the goals of primary education for girls and improvement of maternal health was indicative of concern with gender disparities. In particular, gender concerns were chiefly limited to targeted projects in Reproductive Health and Education, and there was no significant attention to integrating gender issues and mainstreaming gender concerns into all Bank-assisted projects.<sup>18</sup> A major study on WID in India was commissioned, and the recommendations were to be incorporated into future project design, especially in the agricultural and human resources sectors.<sup>19</sup>

3.11 The GOI that came to power in June, 1991 embarked on a program of economic stabilization to overcome a balance of payments crisis. Adjustment lending from the Bank was a priority in the early 1990s. The 1993 Country Strategy Paper for India focuses on the reform and stabilization experience. The 1995 CAS touches on the social impact of reforms on the poor—but points to the absence of detailed data that does not allow firm conclusions in this respect. That agricultural real wages have continued to grow over the period is taken as a tentative indication of the possibility that poverty did

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<sup>17</sup> This quote is attributed to one of the non-Bank participants at the April 1999 CAE Workshop in New Delhi.

<sup>18</sup> Some specific projects of the 1980s are referred to at the beginning of the next subsection.

<sup>19</sup> This is the study discussed in Section II.

not increase.<sup>20</sup> In any case, there is no significant attention to any evaluation of the impact of the reforms on gender-disaggregated measures of wages and poverty.<sup>21</sup>

3.12 It appears that gender issues took a back seat during the adjustment phase of the early 1990s. However, this apparent neglect of the impact of liberalization on women should be examined in the context of the events of the period. When India was faced with the crisis, the priority areas were the reduction of the fiscal deficit and the restoration of the balance of payments. It may be argued that, in this period of political maneuvering and economic instability, gender could not be a primary concern. Bank officials conducting policy dialogue with GOI in this period did not make gender issues a high priority for discussion. It was implicitly assumed that improved economic opportunities that would come from liberalization of the economy would benefit women. Gender issues were never mainstreamed in relation to adjustment. There were some enclave activities and discussions over the period about the social impact of adjustment with limited reference to the needs of women in the form of the Social Safety Net (SSN) Sector Adjustment Program (FY93), which indicated a concern for cutbacks in central government expenditures in the social sectors.<sup>22</sup> The lack of appropriate statistics and data available in India to assess the social dimensions of the adjustment program also made gender analysis difficult.

3.13 At the same time, there are World Bank studies which express concern about how adjustment policies would affect women, though few in the Indian context. Blackden and Morris-Hughes (1993) look at the constraints facing women in Sub-Saharan Africa—such as the “invisibility” of women’s domestic work in the economy, the nature of intrahousehold relations where women are generally considered subordinate to men, and the asymmetric rights and obligations of men and women as reflected in differential property rights, human capital endowments, and access to productive resources—which may have resulted in their losing out to men following adjustment. Though most of these constraints carry over to Indian women as well, there appears to have been little attention paid to these issues for India within the World Bank—both in the ESW as well as the macroeconomic policy dialogue with GOI regarding adjustment. Some Indian authors express similar concerns and also present evidence of some adverse impacts of adjustment on women in India. Ranadive (1994) points to the possibility that the distributional effect of stabilization and structural adjustment would disadvantage women because of various constraints they faced in access to productive resources. Deshpande and Deshpande (1998) undertake a study of the impact of adjustment on male and female employment using National Sample Survey data. They find that liberalization coincided

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<sup>20</sup> All-India (real) rural wages had risen at 4.8% per annum in the 1980s. However, between 1990-1 and 1997-8, they rose at only 2.4% per annum, and actually fell or stagnated in seven major states between 1990-1 and 1993-4. The rapid increase in the price of staples like rice and wheat also prevented the real wages from rising faster. Overall, there is no strong evidence to show that rural poverty fell in the adjustment period. See World Bank (1999) for details.

<sup>21</sup> The 1996 Country Study reports indirect evidence on the impact of adjustment on poverty, and finds that small and marginal farmers report less favorable outcomes compared to farmers with access to resources. Though there is no specific attention to women, it is quite likely that women were marginalized in this process due to the constraints they face in access to productive resources. The Country Study concedes that the social safety net may not have reached the neediest sections of society.

<sup>22</sup> This program is discussed below.

with a rise in the demand for casual workers rather than regular workers, and that gender based inequality in the earnings of regular workers increased. In fact, they find that rural women in salaried positions lost in absolute terms following adjustment. At the same time, the authors do point out that the impact on women was not all bad, and that gender-based inequality in the earnings of casual workers may have decreased during the period.<sup>23</sup> The authors also feel that the losers “could have been caught in a safety net if one were in place and not only on paper.”<sup>24</sup>

3.14 Even if we accept that gender could not be a top priority during the adjustment phase, the Bank should have pushed harder for WID concerns in reforms.<sup>25</sup> Though the Bank-assisted SSN (FY93) program discussed below displayed some concern for the impact of declining central government expenditures on women, various issues were neglected. These include the impact of terms of trade changes on sectors employing women, the impact of deteriorating fiscal conditions within individual states that could affect women disproportionately, and the effectiveness of the institutional mechanism for the support and redeployment of retrenched workers with special reference to women. A more formal analysis of the impact of adjustment on women may have indicated the need for more focused programs to mitigate the consequences of adjustment. Part of the reason for the lack of success in mainstreaming gender issues in the CAS may be that analytical work on this is deficient.

3.15 It would be wrong to say that the Bank’s strategy neglected women, and the issue of enabling women to participate in the development process was mentioned as an area requiring special emphasis in the 1995 CAS. Gender issues were to be addressed both through specific project components and design features taking into account women’s views and interests.<sup>26</sup> Following the recommendations of ESW, the Bank’s strategy for women focused on deepening the dialogue with GOI to increase the role of women in the development process, and strengthening the gender component of Agriculture, Forestry, Population and Human Resource, and Rural Water Supply projects. Gender issues appear in the CAS Matrix for Family Welfare, Agriculture, Health, Nutrition, and Education.

3.16 The 1997 CAS, covering FY98-00, focuses on reforming states with a view to getting some early winners in order to demonstrate the benefits of reform. Even within the context of reforming states, there is a strong focus on infrastructure and power, though gender gets limited attention. Issues pertaining to gender and child labor in social and environmental concerns—like involuntary resettlement—are considered. The slow progress in terms of gender indicators is recognized. The Bank’s program addresses issues of female access to nutrition, agricultural extension, technology, credit, land, and other inputs through improved gender analysis and women’s participation in

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<sup>23</sup> It may be noted that this study may be subject to criticism for not being rigorous in establishing causality or defining the appropriate counterfactual. However, it does point to the possibility that adjustment in India might have been non-neutral by gender.

<sup>24</sup> Deshpande and Deshpande (1998), page 1-39.

<sup>25</sup> A senior bank official conceded that GOI was “amenable to suggestions” from the World Bank, and, had the Bank shown more interest, gender issues could have been addressed in greater depth.

<sup>26</sup> The next subsection is devoted to a discussion of specific projects.

implementation. “Do no harm” policies to avoid and mitigate the potential negative impacts of infrastructure, power, and other development activities are advocated. Gender issues appear in the CAS Matrix—in the sectors mentioned in the 1995 CAS, as well as for Financial Sector Development, Environment and Urban Development.

3.17 A perusal of the suggestions and preliminary documents aimed at incorporating gender into the 1997 CAS reveals that there were quite a few gender issues—in relation to the nexus between gender and poverty, in employment generation for women, and in addressing gender-based violence—that were considered but did not make it to the final CAS document, or made it there only in diluted form.<sup>27</sup> There is little or no attention to gender issues under the CAS Matrix for Private Sector Development, Capital Markets, Infrastructure Development, and Transport. Gender is not seen as a priority area for the CAS. The Bank appears to be concentrating on areas where it is likely to get the biggest “bang for the buck”, and gender is clearly not considered one of them. Despite the mandate of OP 4.20, it appears that the management did not have enough commitment to gender issues and there is a tendency to confine gender primarily to specific sectors rather than make serious efforts to mainstream it.

3.18 The CAS during the 1990s broadly reflects the ESW in that sectors which neglected women’s issues in the analytical work neglected women’s issues in the overall CAS as well. At the same time, various recommendations of the 1991 WID Country Study and other Sector Work were not acted upon. This is discussed in greater detail below.

### **Project Documents and Evaluations of Lending Operations**

3.19 This section examines various project documents in order to examine the relevance and efficacy of Bank lending operations in India. The purpose of this section is to evaluate the actual implementation of the CAS. We focus on 104 lending operations approved in and after FY89 to analyze their relevance for gender issues. Relevance is judged by the extent to which gender concerns are evident in the project documents, and how far gender is a cross-sectoral issue.<sup>28</sup> The discussion of efficacy is confined to the projects which are identified as relevant only.

3.20 Based on an evaluation of individual Bank-assisted projects in India, we notice gender concerns addressed in projects approved by the Board in various sectors even before the period under review for this CAE.<sup>29</sup> In Reproductive Health, the Population projects I through IV, which began between 1973 and 1985, sought to improve the family planning service delivery system. The recent Population projects have also focused on

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<sup>27</sup> This is confirmed by personal communication with senior Bank staff who had been involved in trying to incorporate gender into the 1997 CAS.

<sup>28</sup> Though this section relies primarily on project documents and existing evaluations, views of selected Bank officials involved in operations in India have also been incorporated. We concede that, in the time frame at our disposal, we were unable to contact many individual Task Team members. At the same time, it should also be mentioned that not all the Task Team members we did contact responded to our requests for their perspectives.

<sup>29</sup> This paragraph draws heavily on World Bank (1995b).

better training to workers. The Tamil Nadu Integrated Nutrition Project (FY80) provided nutrition services for children, and pregnant and lactating women. As a result of gender analysis undertaken during the implementation of irrigation projects, the Resettlement and Rehabilitation component of Second Gujarat Medium Irrigation Project (FY84) took actions to meet women's needs. Special steps were taken to provide income generating schemes for women, and safe drinking water, and an NGO (Self Employed Women's Association) was involved to assist women in Gujarat.<sup>30</sup> Other irrigation projects—like the Third Maharashtra Composite Irrigation Project (FY85)—carried out gender analysis during implementation to improve action plans. To improve women's agricultural productivity, the multi-state National Agricultural Extension Project (FY84) was broadened to focus on improving the access of women farmers to new technology. The Operation Flood Dairy Projects exemplify large scale project redesign to take into account women's issues and the Women's Dairy Cooperative Societies have allowed significant gains in employment and time management to women.<sup>31</sup>

#### ***A. Relevance Based on Project Appraisal Documents***

3.21 For purposes of this paper, we focus on lending operations that were approved after FY89.<sup>32</sup> The WID Rating system was established in 1988, and is used by the Poverty Reduction and Economic Management (PREM) Unit of the Bank to rate operations on the relevance of their gender component based on information contained in Project Appraisal Documents (PADs).<sup>33</sup> Though this rating system is incomplete in that it does not address implementation issues, it serves as a useful point of entry. For the discussion of relevance, we begin with a focus on projects that received favorable WID ratings.<sup>34</sup> Table 2 presents a brief

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<sup>30</sup> It should be noted that the women's NGO was brought in after the Resettlement and Rehabilitation component of this project had languished for about eight years.

<sup>31</sup> See World Bank (1998a).

<sup>32</sup> It should be noted that most of the projects referred to in the earlier paragraph were ongoing projects in the 1990s. We do not focus on those as they were approved before 1989, as the focus of the CAE is on Bank strategy for that period. This also helps to keep the sample size more tractable. Moreover, WID ratings for projects approved before FY88 are not available.

<sup>33</sup> This system of rating projects was developed by the Gender Group and is maintained with inputs from PRMPO. Operations are rated "0" if they make little or no reference to gender issues; "1" if they discuss or analyze gender issues but do not include specific actions; and "2" if gender issues are analyzed and specific actions are initiated. Based on this categorization, the level of Bank lending associated with specific actions to benefit women is overstated to the extent that projects rated "2" do not usually focus exclusively on women, and understated to the extent that projects rated "0" and "1" will likely benefit women even though they are not specifically targeted. In addition, the ratings are based on a desktop review and reflect only the extent and depth of gender discussion in the documents.

<sup>34</sup> It may be noted here that the WID rating system has come under criticism within the Bank. The main reason is that projects are assigned WID ratings based on program objectives, components and relevance as put forward in Project Appraisal Documents. However, implementation issues are not considered. We are not using WID ratings as the basis for our analysis, but as a starting point for further analysis. The assumption behind starting with projects with favorable WID ratings is that projects with zero WID ratings do not have any gender component, while those with positive WID ratings have at least the *potential* to redress gender inequality. Of course, there is a problem with this approach in that projects given a WID rating of zero based on their PADs, might have adequate gender considerations at the implementation stage. In order to check for this possibility, the author checked a sample of Indian projects with zero WID ratings for indicators of gender analysis in implementation. In the sample checked—12 of 42 projects with WID ratings of zero—no gender analysis was found at the implementation stage as well. However, implementation reports for all the projects with zero WID ratings have not been checked.

overview of Bank lending operations in India—both completed and ongoing—that were approved in 1989 or after.<sup>35</sup>

**Table 3.1: Projects for India with WID Ratings Available – FY89 to Present**

<i>Sector Group</i>	<b>WID = 0</b>	<b>WID = 1</b>	<b>WID = 2</b>	<b>Total</b>
<i>Agriculture</i>	3	1	22	26
<i>Education</i>	0	0	8	8
<i>Electrical Power and Energy</i>	13	0	0	13
<i>Environment</i>	5	0	2	7
<i>Finance</i>	5	0	0	5
<i>Industry</i>	3	0	0	3
<i>Mining</i>	2	0	1	3
<i>Multisector</i>	2	0	0	2
<i>Oil and Gas</i>	2	0	0	2
<i>Population, Health and Nutrition</i>	0	1	18	19
<i>Social Protection</i>	0	0	2	2
<i>Transport</i>	5	1	1	7
<i>Urban Development</i>	0	0	1	1
<i>Water Supply and Sanitation</i>	2	1	3	6
<b>Total</b>	<b>42</b>	<b>4</b>	<b>58</b>	<b>104</b>

All of the projects are lending operations. 4 of the 104 projects are classified as Adjustment Operations, while the remaining 100 are classified as Investment Operations.

3.22 The main factor that stands out from this table is that 62 of 104 projects in India have been identified as having initial attention to gender issues on the basis of non-zero WID ratings. Thus, approximately 60% of Bank projects in India approved in and after FY89 receive favorable WID ratings. 12 of these 62 projects have been completed, while the remaining 50 were ongoing at the time of writing this report. A break-up of these operations by period reveals that 29 of the 58 projects approved between FY89 and FY93 receive positive WID ratings, while 33 of the 46 projects approved in and after FY94 receive positive WID ratings. Though not indicative of the quality of impact due to the limitations of the WID rating system, these ratios indicate increasing gender relevance of projects approved in the second half of the 1990s—coinciding with the increased attention to WID issues in official Bank policy.<sup>36</sup> Annex 3 presents a brief overview of the gender components from the PADs of each of these 62 projects as a check against the positive WID ratings they receive.

3.23 A closer examination of Table 3.1 reveals that the projects with favorable WID ratings of 1 and 2 are concentrated in a few sectors—notably Education, Population, Health and Nutrition and Agriculture. Water Supply and Sanitation projects, Social

<sup>35</sup> According to personal communication with World Bank officials who maintain the WID ratings, these ratings are available for all projects approved by the board after 1988. This is not an exhaustive list of projects that were ever undertaken in India but serves as a useful starting point. It may be noted that we are focusing on projects that were approved by the Board in FY89 or later. There were a number of ongoing projects in the 1990s—like the various Population Projects, the Himalayan Watershed Management Project, Tamil Nadu Integrated Nutrition I, etc.—which had strong gender components as well. We do not include them in the table because they were approved in the 1980s. We have discussed some such projects earlier in the text. Also, very recent projects—those approved in 1999 for example—have not been given WID ratings based on PADs as yet.

<sup>36</sup> However, as the subsequent discussion shows, many of these favorable WID ratings—based on Project Appraisal Documents rather than on implementation information—do not carry over to gender sensitive implementation and supervision. The supervision and implementation information does not reveal any clear pattern or significant break over time.

Protection projects and Urban Development projects also appear to have fair degree of gender concern, even though the total number of projects in these sectors are much smaller. There appears to be an effort to integrate gender issues into development projects that do not target women exclusively. This is clear from the fact that projects in sectors like Agriculture, Environment and Water Supply and Sanitation receive favorable WID ratings from PREM. However, many projects in sectors like Industry, Electrical Power and Energy, Mining, Environment, Oil and Gas and Transport do not appear to be relevant for gender at all, indicating that mainstreaming of gender issues could go further in these sectors.

3.24 To put this in clearer perspective, it is necessary to look at the lending to various sectors rather than just the number of projects.<sup>37</sup> Concentrating first on the sectors where most projects have favorable WID ratings, we find that over the period FY89 to the present, the Education and Population, Health and Nutrition sectors have accounted for approximately 20% of the Bank's lending to India, with the Agricultural sector accounting for another 20% approximately. On the other hand, sectors that do not display much attention to gender issues—Electrical Power and Energy, Industry, Finance, Transport, and Adjustment lending (excluding the SSN)—account for about 50% of the lending to India. Even without going into issues of implementation, monitoring and impact on the ground, it appears that approximately half of the Bank's assistance to India is devoid of serious gender considerations and is not particularly relevant from a gender perspective.<sup>38</sup>

3.25 Documents from a sample of the 42 projects that received WID ratings of 0 were examined to see how far they had missed an opportunity to serve women's needs. For a few projects, it is possible to argue that it was not essential to incorporate gender issues into design and implementation.<sup>39</sup> However, for some other projects, it appears that women's issues were neglected even though they should have been considered. For instance, the Nathpa Jhakri Hydrology project (FY89) to develop hydroelectric power plants in Himachal Pradesh had a Resettlement component, but little attention to gender issues is apparent in the project documents. After the introduction of OP 4.20, the Coal Sector Rehabilitation Project (FY97), aimed primarily at increasing the supply of domestic coal, had a Resettlement component, and women's needs in this regard should have been taken into account. However, there is little attention to WID issues in project documents. Likewise, it is difficult to see why the Madras Water Supply II project (FY95) did not address gender concerns even though it aimed at improving the quality of tap water and increasing the per capita water supply, especially since the ESW in Water Supply and Sanitation recognizes that women are managers of domestic water. The

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<sup>37</sup> Data on lending amounts are obtained from the various CAS documents.

<sup>38</sup> We do not think that this is necessarily a serious shortcoming if it can be demonstrated that, for the part of Bank assistance to India that did not look at WID issues, it was not necessary or not feasible to include gender concerns. However, we can identify some "missed opportunities" in the text that show clearly this was not the case.

<sup>39</sup> Possible examples include the Dam Safety Project (FY91) involving upgradation of the safety status of dams, the Container Transport Project (FY94) aimed at increasing the capacity and effectiveness of long haul transport, and the Hydrology Project (FY95) aimed at enhancing the effectiveness of the use of meteorological and hydrological data. It is not immediately obvious from an examination of project documents that these projects could have made a significant difference to the position of women by incorporating gender concerns.



Environmental Capacity Building Project (FY96) had as an objective the decentralization of selected environmental activities to involve local communities, yet project documents reveal no reference to women's needs and participation in project management.

3.26 Furthermore, even if we recognize that the inclusion of women's issues in all possible projects is neither necessary nor feasible, it is difficult to justify the neglect of gender concerns in Industry, Finance, Transport and Electrical Power and Energy. Subsectors of these—like small scale industry, rural credit, and rural transport—can certainly be sensitive to women's needs, but there appear to be relatively few such projects in the Bank's India portfolio.<sup>40</sup> The 1997 CAS advocates measures to address the potential negative impact of Infrastructure and Power projects, but no attempt to even assess their impacts on women is evident in the documents of the 13 Electrical Power and Energy sector projects.<sup>41</sup>

3.27 Special attention needs to be paid to 4 of the 104 operations for which information is presented in Table 1.1. While 100 of these operations are classified as Investment Lending, the remaining 4 are classified as Adjustment Lending. These projects are all comparatively high volume loans concentrated in FY92 and FY93. Of these, only the SSN program (FY93) receives a WID rating of 2.<sup>42</sup> Concerned about possible negative effects of adjustment on the poor, GOI adopted a number of specific measures aimed at strengthening the social safety net, with particular reference to education and health issues. A number of donors—including the World Bank—supported these measures.<sup>43</sup> The SSN was the second World Bank policy-based operation in India and involved a loan of \$500 million.<sup>44</sup> It focused on the restoration and increase of central government funding for social programs. However, labor and employment schemes and the Public Distribution System were excluded from direct Bank assistance under this program.<sup>45</sup> While this indicates some concern for women in the context of adjustment, attention was confined to the social sectors and not well integrated into overall development policy measures.

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<sup>40</sup> In going through Bank documents, evidence was found of the concept note for a project called the "Women's Self-Employment Venture Fund" which was to have addressed women's credit and non-credit constraints—including lack of enterprise support and organization—to encourage women's employment. However, this project was dropped due to lack of satisfactory reform in the financial sector.

<sup>41</sup> Based on personal communication with senior officials in the South Asia Region, it would appear that GOI is partially to blame. The Bank has shown interest in assessing the impact of resettlement associated with Power, Infrastructure and Transportation projects on women, but has had to struggle against values and attitudes of bureaucrats, civil society and cultural attitudes. However, there is little evidence of WID concerns in the documents on design, supervision and implementation for these projects. It appears that the Bank could have been more aggressive about pursuing WID issues in projects with Resettlement components.

<sup>42</sup> The three other adjustment loans—Oil and Gas Sector Development, Structural Adjustment I and External Sector Adjustment—receive WID ratings of 0.

<sup>43</sup> Other donors included the Governments of Japan, Switzerland and the Netherlands, the European Community, and USAID.

<sup>44</sup> This followed the Structural Adjustment I loan, and was followed by the External Sector Adjustment loan.

<sup>45</sup> An examination of the Program Policy Matrix of the SSN reveals that GOI was taking steps to mitigate the negative impact on workers affected by restructuring of Public Sector Enterprises. However, there is no specific attention to gender issues in this effort.

## ***B. Efficacy Based on Implementation and Completion Documents***

3.28 Next, we move to a discussion of the efficacy of the portfolio. Efficacy is measured by outcomes and impacts as discussed in supervision, implementation and completion documents of specific projects. It should be noted that it is possible to make only very limited judgements on the efficacy of the Bank's assistance from a gender perspective. First, there is the problem of attributing particular observed outcomes to the Bank's actions. Second, many of these projects lack appropriate beneficiary assessments and conducting more of these was beyond the scope of this paper.<sup>46</sup> Third, judging the efficacy of ongoing projects is particularly difficult because the project cycle has not been completed, and further impacts may be expected over the remaining life of the project. Fourth, even for completed projects with high quality completion reports or beneficiary assessments, the ripple effect of the project that causes second and third round impacts may not be adequately captured. Keeping in mind these qualifiers, we examine the efficacy of ongoing and completed projects separately.

### **➤ *Efficacy of Ongoing Projects***

3.29 In order to examine how effectively a project is moving towards reducing gender disparities, we look at the information in the supervision reports (PSRs) of 50 ongoing projects of the 62 that have been identified as relevant based on WID ratings of 1 and 2 from PREM. Annex 3 presents supervision ratings for these 50 projects – along with the gender component ratings from the latest supervision reports (PSRs) available in March, 1999.

3.30 The information presented in Annex 3 indicates that the possible gender impact of many projects with favorable WID ratings were not effectively tracked. It appears that all but one of the ongoing projects undertaken by the World Bank in the Education sector have been rated favorably based on their gender component at the implementation stage. In the Population, Health and Nutrition sector, we note that programs targeted exclusively to women and children—like the reproductive, maternal and child health programs—did well based on gender ratings.<sup>47</sup> However, some projects that were targeted to the general population and not to women directly—like Tuberculosis, Malaria, and the Orissa State Health Systems—have not been rated for the gender component during supervision. Similarly, in the Agriculture sector, out of the 20 ongoing projects identified as relevant based on initial documents, as many as 11 do not have a rating for the gender component. Notably, the supervision reports on the Punjab Irrigation and Drainage, Haryana Water Resource Consolidation, Orissa Water Resource Consolidation, Tamil Nadu Water Resource Consolidation and Andhra Pradesh Irrigation III do not appear to be tracking gender issues, despite the high potential of these projects to address women's needs as identified in the project documents and Sector Work. Though the supervision reports of

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<sup>46</sup> OED's Gender Report 2001 proposes to undertake beneficiary assessments in India in the near future and extend the analysis of this report beyond what is basically a desk review..

<sup>47</sup> The exception is the Rural Women's Development Program for which project signing was delayed. However, the project has finally been declared effective in April, 1999, and Bank officials have expressed hopes that the project will be successful.

the Kerala and Madhya Pradesh Forestry projects track the WID impact during implementation, the supervision reports of the Maharashtra and Uttar Pradesh Forestry projects do not appear to be doing the same. Two of the three ongoing Water Supply and Sanitation sector projects receive favorable ratings on the gender component at the supervision stage, and projects in the Environment and Social Protection sectors do well too. However, the Bihar Plateau Project in the Transportation category, and the Coal Environment Project in the Mining sector do not receive ratings on the gender component at the monitoring stage. These findings suggest that many projects identified as relevant for gender based on initial project documents were not followed through adequately to ensure integration of gender issues at the implementation stage.

3.31 This information on supervision and monitoring based on gender ratings from PSRs is summarized in Table 3.2 for the 50 ongoing projects identified as relevant by PREM.

**Table 3.2: Gender Rating from PSRs of 50 Ongoing Projects with Positive PREM WID Ratings**

<i>Sector Group</i>	<b>Satisfactory</b>	<b>Unsatisfactory</b>	<b>Not Rated</b>
<i>Agriculture</i>	<b>9</b>	<b>0</b>	<b>11</b>
<i>Education</i>	<b>5</b>	<b>0</b>	<b>1</b>
<i>Environment</i>	<b>2</b>	<b>0</b>	<b>0</b>
<i>Mining</i>	<b>0</b>	<b>0</b>	<b>1</b>
<i>Population, Health and Nutrition</i>	<b>8</b>	<b>1</b>	<b>5</b>
<i>Social Protection</i>	<b>1</b>	<b>0</b>	<b>0</b>
<i>Transport</i>	<b>0</b>	<b>0</b>	<b>2</b>
<i>Urban Development</i>	<b>1</b>	<b>0</b>	<b>0</b>
<i>Water Supply and Sanitation</i>	<b>2</b>	<b>0</b>	<b>1</b>
<b>Total</b>	28	1	21

Projects with gender components rated as Highly Satisfactory or Satisfactory in the latest PSR ratings, are classified as “Satisfactory.” Projects with gender components rated as Highly Unsatisfactory or Unsatisfactory in the latest PSR ratings are classified as “Unsatisfactory.” Projects with gender components rated “NR” or left blank in the latest PSR ratings are classified as “Not Rated.”

3.32 Looking at single the project that received an unfavorable gender rating at the supervision stage, it is difficult to fault the Bank entirely for the unsatisfactory performance. The Integrated Child Development Services II (FY93) project has been plagued by failure to improve service delivery due to weak training and growth monitoring, and failure to procure basic equipment and medicine. This is partly due to lack of coordination with the government and local NGOs.

3.33 However, it is difficult to justify why progress towards gender objectives during supervision and monitoring were ignored, or not rated, in PSRs for as many as 21 of 50 ongoing projects, despite gender concerns being clearly visible in the initial PADs. A column for rating the “WID impact” of projects was added to the PSRs in the early 1990s to encourage the task managers to take gender concerns seriously. However, since 42% of the relevant projects do not even receive any ratings, this objective is yet to be achieved.

3.34 A closer examination of project documents reveals that it is primarily for the projects which target women explicitly that gender-related monitoring indicators are provided, while indicators for most broader programs are not gender-disaggregated.<sup>48</sup> Selectivity in the choice of indicators may be one reason why gender-disaggregated indicators are often not laid out, but this may be a reflection of the fact that gender concerns are expressed in the initial project documents, and not integrated at the implementation and monitoring stage. Related to this, women's components in the break up of project costs and expenditure categories are often not readily identifiable for general development or poverty alleviation projects, even though they are transparent in projects that target women explicitly. For more general projects which are not targeted explicitly to women but are rated favorably for gender assessments at the implementation stage, there are clear indications of monitoring women's needs and participation over the course of the project. However, for projects that are not rated at all for gender assessments during supervision and monitoring, there is little or no mention of women in the PSRs. It is quite possible that these 21 projects did, in fact, actually benefit women as part of an overall strategy, but there is no indication of any special effort to monitor or assess progress towards gender objectives during implementation.<sup>49</sup>

3.35 The evidence in Table 3.2 above, in conjunction with the ratings presented in Annex 3, seems to indicate that most Bank projects in Education and Reproductive Health have not only been identified as relevant based on gender analysis in initial project documents, but have also monitored and supervised gender objectives over the implementation stage. An external reviewer, familiar with some Bank projects in India, has warned against concluding that the Bank has been a major success even for projects in these sectors, and has suggested that favorable gender ratings even for projects in these sectors may be an over-optimistic view. Table 3.2 indicates that, of the 29 PSRs that rate the WID impact, as many as 28 give it a satisfactory rating. India gender experts have expressed doubts about the quality and reliability of these ratings. Since these ratings are provided by Task Teams of specific projects, the comparability of these ratings across projects and sectors is also questionable. However, it is not possible to be conclusive about the validity or otherwise of these ratings without more in-depth assessments.

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<sup>48</sup> For instance, the key indicators of progress towards Malaria Control (FY97) include decline in malaria cases, stabilization of "fatal malaria" as a percentage of total cases, and the proportion of allocated funds spent, without gender disaggregation. The key indicators for the Population VIII program, which is targeted specifically to women, include improved access to family planning methods by poorer women and increases in the percentages of births in proper clinical facilities attended by trained medical staff.

<sup>49</sup> It should be noted that Bank officials at the April Workshop in New Delhi have objected to a reliance on ratings, and that the overall methodology has come under criticism from the India Country Team for being "severely limited" and not taking into more account views of the Task Teams through interviews. We concede that supervision ratings are a poor substitute for full-fledged beneficiary/social assessments or in-depth interviews with Task Teams. However, beneficiary/social assessments are unavailable for a majority of the projects examined here as they became more common after 1995, and the time frame of the report did not allow the CAE Team to undertake the same. It is part of OED's agenda for its Gender Report 2001. This report does incorporate views of some key members of the India Country Team, even though we concede that it was not possible to obtain views from too many members of individual project-level Task Teams. However, much of this section draws from supervision and implementation documents of projects that are written by members of the Task Teams—and, presumably, reflect their views. In any case, we do not claim that a project with an unfavorable gender-related supervision rating, or a project with no rating at all, did not help women. The key point we make here is related to supervision. If projects do, indeed, benefit women, there should be some effort to include that information explicitly in supervision reports.

3.36 The above classification reveals that mainstreaming of gender in development policy has made progress in some sectors, but there appears to be a gap between what the Bank could have done and what it did achieve for others. For a number of projects, even though gender issues receive some attention at the project planning stage, they appear to give way to other priorities and get buried at the implementation stage. This failure is particularly pronounced for Agriculture, which is a key sector for women in most developing economies. Gender issues need to move beyond good intentions and rhetoric in project documents to actual monitoring and implementation of the project if mainstreaming of gender issues is to become a reality.

➤ *Efficacy of Completed Projects*

3.37 This section looks at the efficacy of completed projects. A limited judgement on the efficacy of the Bank's assistance is made by examining the outcomes of the 12 completed projects, approved in and after FY89, of the 62 identified as relevant based on WID ratings and initial project documents. Information on outcomes presented in completion reports allow us to make more accurate and informed judgements about efficacy than are possible on the basis of supervision reports. Where available, we rely on OED audits and OED reviews of completed projects. If OED reviews are unavailable, we rely on information contained in the Implementation Completion Reports (ICRs).<sup>50</sup> It should be noted that ICRs—like PSRs – are completed by the Task Team, while OED conducts independent reviews and can revise ICR ratings in its own evaluations. Annex 3 reports the detailed ratings for the broad components of the projects. Table 3.3 presents the summary results for gender.

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<sup>50</sup> OED rates various completed projects on outcomes, including gender components. Completed projects not evaluated by OED have ICRs filled out by task teams. Ratings on the achievement of gender objectives are provided in the ICRs of completed projects.

**Table 3.3: Gender Rating from OED Reviews or ICRs of 12 Completed Projects with Positive PREM WID Ratings**

<i>Sector Group</i>	<b>Satisfactory</b>	<b>Unsatisfactory</b>	<b>Not Rated</b>
<i>Agriculture</i>	<b>1</b>	<b>1</b>	<b>1</b>
<i>Education</i>	<b>2</b>	<b>0</b>	<b>0</b>
<i>Population, Health and Nutrition</i>	<b>2</b>	<b>3</b>	<b>0</b>
<i>Social Protection</i>	<b>1</b>	<b>0</b>	<b>0</b>
<i>Water Supply and Sanitation</i>	<b>1</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>7</b>	<b>4</b>	<b>1</b>

Projects with gender components rated as Substantial in the ICR ratings, are classified as “Satisfactory.” Projects with gender components rated as Partial or Negligible in the ICR ratings are classified as “Unsatisfactory.” Where OED ratings are available, the rating for the gender components is selected over the ICR rating. Projects with gender components rated “NR” or left blank in the ICR or OED review are classified as “Not Rated.”

3.38 Results presented in Table 3.3 are somewhat disappointing. Only 7 of the 12 completed projects receive satisfactory ratings for gender outcomes after completion. Furthermore, 1 project in Agriculture—the Andhra Pradesh Cyclone Emergency Project (FY90)—included some gender analysis in the initial project documents for which it received a positive WID rating, but the ICR does not contain a gender rating. This indicates failure to integrate gender issues into implementation.

3.39 It would be incorrect to blame the Bank entirely for the 4 unsatisfactory gender outcomes. For example, the West Bengal Forestry project (FY92) sought to improve the participation of women in forest development and targeted them as the main project beneficiaries. However, even though men and women had to be joint members of Forestry Protection Committees, women often did not attend meetings, and, if they did, were usually content to let their husbands speak for them.<sup>51</sup> This is indicative of the traditional culture of India, and it would be unfair to fault the Bank entirely for not getting women to participate as much as planned. While project design could plausibly have been designed to elicit more participation of women by arranging meetings at venues and times suitable for women, it is not practical to expect an external donor to change social attitudes and perceptions radically within the life span of a project.

3.40 In view of the importance of macroeconomic adjustment, we need to discuss the outcome of the SSN (FY93). The program has been completed—with some delay—and the overall outcome was rated as moderately satisfactory. Disadvantaged groups—including women and children—were targeted, and the gender assessment of this program in the ICR is satisfactory as well. It should be noted, however, that the Bank performance rating from OED for this project is unsatisfactory. Furthermore, Indian experts who participated in the April workshop have expressed doubts about the efficacy of the SSN in addressing gender concerns. However, further conclusions are not possible in the absence of in-depth analysis of the operation.

<sup>51</sup> Other problems that could have been addressed relatively easily included the lack of well-trained NGO field staff.

## 4. Observations, Recommendations, And Conclusions

4.1 This section brings together the various strands of the discussion so far, and makes recommendations on that basis. The broad conclusions that emerge from our review of lending and non-lending operations can be summarized briefly.<sup>52</sup>

- ◆ Assistance for Education and Reproductive Health has been reasonably successful in integrating gender issues into analysis, design and implementation.
- ◆ Assistance for Agriculture and Basic Health has been disappointing from a gender perspective, and the failure is more pronounced at the level of implementation than analysis.
- ◆ Assistance for Environment, Water Supply and Sanitation, and Social Protection has been only partially successful in integrating gender concerns, and there is significant room for improvement.
- ◆ Assistance for Electrical Power and Energy, Industry, Finance, Oil and Gas, and Transport has failed to even recognize gender issues adequately.
- ◆ Mainstreaming of gender issues across sectors is far from a reality, even though there has been some progress over the 1990s.
- ◆ Gender concerns have not been integrated into overall development policy, especially in the context of structural adjustment.

4.2 The progress that the Bank has made should not be discounted. The total package—consisting of ESW reports, the CAS and project documents—all display an increasing degree of attention to gender issues. Women’s issues form a part of the Bank’s policy dialogue with GOI. A number of targeted interventions for the development of human resources have achieved success. Female participation in project planning and implementation has gone up. There is a close network between donors to share information on women’s development. The evolution of the National Policy for Women following the 1995 Beijing Conference has been associated with increased women’s participation in local government and decision-making structures, and greater concerns with women’s rights and empowerment.<sup>53</sup> The Gender Action Plan for India has aimed at reducing the literacy gap, improving women’s health care and nutrition, improving access to productive resources, creating better living environments and gender sensitization of key stakeholders through a combination of lending focused on women, sector work and dialogue with GOI and other institutions concerned with women. This is indicative of the fact that the Bank has achieved some measure of success in addressing women’s problems in India within its own actions.

4.3 The Country Study of 1991 had an influence not only on the Bank’s activities, but also in India.<sup>54</sup> The recommendations of the 1991 Country Study appear to have been largely met for Education and Reproductive Health projects, both in design and implementation. Most projects with successful women’s components have worked

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<sup>52</sup> It should be mentioned that, despite reservations about the methodology, the official response to an earlier draft of this report from the India Country Office, says that “in general, we agree with the conclusions of the paper.”

<sup>53</sup> This is reported in the Gender Action Plan for India.

<sup>54</sup> This observation is based on personal communication with Bank officials in the South Asia Region.

through NGOs and have tried to involve the participation of “Mahila Mandals” (Women’s Associations) as suggested in the Country Study.

4.4 On the other hand, the recommendations of the Country Study and ESW that gender be integrated into projects and policies in Agriculture, Environment, Water Supply and Sanitation, Resettlement, Forestry and Basic Health have been met only partially. There are no major success stories for women in microfinance or agricultural extension.<sup>55</sup> Isolated examples of successful gender integration do exist—as in the UP Sodic Lands I (FY 93), Karnataka Rural Water (FY 93) and National Sericulture (FY 89)—but the general picture in these sectors shows a lack of gender focus. Overall, the efforts to integrate gender into rural development policies and programs has been somewhat of a disappointment—especially at the level of implementation, as indicated in Table 3.2.<sup>56</sup> Special mention needs to be made of UP Sodic Land Reclamation I (FY 93) for actually addressing gender issues at implementation more than at conceptualization—and the Bank should be commended for creating opportunities for women as issues emerged during implementation. However, such success stories unfortunately appear to be more an exception than the rule.

4.5 The Bank seems to have done little for women facing discrimination on the labor market. No major effort to measure or redress wage discrimination, or address issues of women employed in the informal sector in urban areas is identified, indicating that recommendations of the 1991 Country Study were not quite met in this regard. There is no significant attention to gender issues—either in analytical work or lending operations or policy dialogue—in Infrastructure, Power, Finance and Industry. In fact, there does not appear to be a recognition of the possibility that interventions in these sectors might have gender-differentiated impacts.

4.6 Non-Bank experts at the April 1999 CAE Workshop in New Delhi raised the issue that much of the focus of Bank interventions has been on participation of women, rather than more explicitly on empowerment and efficient work.<sup>57</sup> Though some of the ESW and projects have taken women’s domestic responsibilities into account—with respect to collection of fodder and fuelwood, and management of domestic water — participants expressed the opinion that the Bank should have paid more attention to the constraints on women arising from their domestic responsibilities. Working outside the household without a commensurate increase in choices available to women, and control over their own income, assets, and time, could well be counterproductive.

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<sup>55</sup> At the same time, some Bank officials feel that the Bank had some impact on microcredit in terms of thinking, even if not in terms of actual projects. Many microcredit programs operating in India accept that women may lack adequate collateral, an idea endorsed by the Bank.

<sup>56</sup> One Bank official is of the view that the entire agricultural program as envisaged by the Bank in India never really took off due to the absence of adequate reforms, and differences with GOI on issues like subsidies, trade, taxes, water tariffs, etc. The Bank has not had a chance to do as much as it would have liked for the sector, and gender issues have suffered as part of the overall agricultural policy.

<sup>57</sup> This is related to the issues discussed at the workshop organized to disseminate the findings of the 1991 Country Study.



4.7 The Bank could have achieved more. Gender has often taken a back seat to other considerations, and lack of commitment to gender issues seems to spill over even to recruitment decisions. At one point in the early 1990s, there were two Gender Specialists in the New Delhi office seeking to incorporate women's issues in Bank activities in India.<sup>58</sup> However, one of them left the Bank in the mid-1990s, while the other Gender Specialist was absorbed by work in the Education and Population, Health and Nutrition portfolios—so that there was no full time staff member looking at gender across the India portfolio till mid-2000, even though there was a Gender and Poverty Team for the South Asia Region in the Washington office.<sup>59</sup> This was partially reflective of the change in the Bank's Social Development agenda, with issues like of indigenous people, resettlement and rehabilitation and NGO participation gaining prominence. Gender was often subsumed in these categories since an explicit Operational Policy for gender did not exist before 1994, when OP 4.20 was established. A Gender and Livelihoods Specialist has been appointed to the New Delhi office in June 2000. It is a fact that the Country Gender Profile for India is largely outdated, and has a listing of gender sensitive projects undertaken with Bank assistance in India that was last updated only in 1996. In any case, even the listing of projects undertaken before 1996 is only partial. Lack of adequate maintenance and regular updating of the information which is on the Web is another indication that gender issues are not being taken seriously.<sup>60</sup> It was not until 1999 that the South Asia Region created an official position of Gender Specialist in the Washington office of the World Bank.

4.8 Despite there being encouraging success stories in selected subsectors, the World Bank does not appear to have achieved much success in mainstreaming gender issues. Officially, gender is very much on the radar screen. However, it has certainly not permeated all Bank operations in India. Gender concerns are still confined to discussions and activities in the social sectors that are enclave to the overall India program. Though there is some recorded progress in indicators of women's welfare in India over the 1990s, women still lag behind men, and there remains a lot to be done. It would be wrong to attribute all of the present backwardness of Indian women to the failure of the Bank to consider gender issues. The trend of thought within the Bank seems to be that the Bank as an individual donor is too small a player in India to be affecting women's welfare significantly only through its lending operations, and that policy dialogue with GOI might be the more powerful instrument.<sup>61</sup> There are also issues of intrahousehold relations between men and women, and cultural and social factors beyond what Bank assistance can address directly, which may go some way towards confounding attempts to include women in the development process. In addition, Bank officials point to the

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<sup>58</sup> This interest of the Bank in gender issues in India was partly associated with the Country Study of 1991 referred to above.

<sup>59</sup> One Bank official points out that it is arguable whether a gender specialist would achieve a lot of success in integrating gender issues into Bank operation in India, unless there are some fundamental changes in the way gender is viewed by Bank officials.

<sup>60</sup> It should be noted that this page was maintained by the Gender Anchor and not by the India Country Department, and the Delhi Office got access to it only in the late 1990s. However, not much updating has been since then either.

<sup>61</sup> This observation is based on personal communication with Bank officials in the South Asia Region.

resistance and lack of interest of GOI, part of the reason for which might be unintentional and cultural rather than a conspiracy against women.<sup>62</sup> However, there are clear indications of disinterest in and lack of support for gender concerns even within the Bank which should be addressed. At the very least, gender issues should be taken more seriously by task managers.

4.9 This evaluation calls for some modifications in the existing gender strategy. First, the strategy should focus more on empowerment of women. In that regard, the Rural Women's Development and Empowerment Project (FY97), which has among its goals to strengthen processes that promote economic development of women and create an environment for social change, is a step in the right direction. Second, it is necessary to clarify, in analytical work, what mainstreaming of gender issues actually involves. Part of the failure of the Bank's strategy in addressing aspects of the gender gap can be attributed to inadequate sector work. The gender relevance of analytical work in the neglected sectors—like Finance, Electrical Power and Energy, Transport, and Industry—should be extended to recognize that policies and programs in these sectors can have gender-differentiated impacts, and to suggest possible counter-measures to address these. It would also be useful to update the 1991 Country Study to take into account the continued liberalization of the Indian economy. The collection and analysis of gender-disaggregated data would be a critical strand of further analytical work in the macroeconomic context. Third, the Bank should strike a balance between mainstreaming gender and working through WID-specific projects. It is important not to neglect women's projects in the social sectors. Existing gender disparities in social indicators suggest that WID-focussed projects in education and health—where the Bank has achieved reasonable success during the preceding decade—could still play an important role in addressing gender imbalances. However, it is critical that gender issues should not be confined to the social sectors, and gender should develop into more of a cross-cutting concern. Fourth, even within the framework of the existing strategy, gender issues need to move from appraisal to monitoring and implementation. It is necessary to set realistic but meaningful targets for women and supervise the achievement of these goals. Finally, the Bank is in a unique position to make a stronger impact through its dialogue and comparative advantage in influencing policy. It could play a more enhanced and effective role with more serious commitment to women's issues in India.

4.10 Overall, this evaluation rates the gender focus of the Bank's India assistance program as 'unsatisfactory'.<sup>63</sup> The main findings of the above review were presented to an audience in New Delhi in a workshop in April, 2000. Appendix 4 presents the

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<sup>62</sup> At least one senior Bank official regards GOI's concern for women as somewhat of a "paradox." While GOI has clearly done a lot for the upliftment of women, women's issues are still handled primarily by men who occupy most political and bureaucratic positions. It is possible that their lack of understanding of gender issues impede progress towards gender equality.

<sup>63</sup> It should be noted that though the Bank's performance in India is rated as 'unsatisfactory' in this review, the Phase I report of the recent OED study of gender sensitivity in Bank lending in 27 countries ranks India 5<sup>th</sup> among the 27 (World Bank, 2000). This apparent discrepancy can be explained by the fact that this review judges the Bank's performance relative to some normative criteria, while the Phase I OED study judges it relative to what was achieved in other countries in the sample. Furthermore, this review is a more comprehensive evaluation in that it examines all projects and ESW in India over the 1990s, while the Phase I report examines only a sample from selected sectors.

summary of the discussion. While the limitations of a desk review were pointed out by participants, there was no fundamental disagreement with any of the key findings.

## Annex 1: Methodology

1. This section briefly summarizes the methodology that was used to evaluate the Bank's gender strategy addressed in India over the 1990s. We evaluate the strategy based on two indicators. First, we examine the relevance of the Bank's own actions, inputs and processes in addressing gender disparities in India. Secondly, we examine, to a more limited extent, the efficacy of the strategy as far as can be judged from a desk review of documents. Assessing efficiency was beyond the scope of this review due to the difficulties associated with measuring cost-effectiveness of interventions.

2. According to this framework, the following broad indicators were used to assess achievements based on relevance and efficacy:

<i>Criteria</i>	<i>Indicator</i>
<i>Relevance</i>	<ul style="list-style-type: none"> <li>• Gender awareness at various stages of operations in specific sectors</li> <li>• Extent to which gender is a cross-sectoral concern</li> <li>• Extent to which gender is integrated into overall development policy</li> </ul>
<i>Efficacy</i>	<ul style="list-style-type: none"> <li>• Progress towards reducing gender disparities during implementation</li> <li>• Actual gender outcome</li> </ul>

We discuss how these broad indicators were modified for specific non-lending and lending operations.

- *ESW*

3. In assessing gender relevance of ESW in specific sectors, we examine the quality of selected pieces of ESW produced during the 1990s for (a) identification of gender disparities, and (b) recommendations based on correct diagnosis suitable for addressing these disparities. In assessing integration of gender issues across sectors, we look at how far the ESW outside of the traditional social sectors recognizes and addresses gender disparities, and how far gender issues are confined to WID-focused reports in social sectors. Finally, in assessing the extent to which gender is integrated into overall development policy, we examine the gender content of Economic Work in the context of structural adjustment.

4. Efficacy of ESW was not systematically evaluated due to difficulties associated with attribution of particular effects exclusively to the ESW. However, there is some discussion of how far recommendations of ESW were translated into actions, and how far they were neglected.

- *CAS Documents*

5. In assessing the gender relevance of the overall CAS, we examine the gender strategy reflected in the CAS. We examine objectives and strategies presented for specific sectors. We also look at the extent to which the gender strategy cut across sectors and was integrated into the overall development policy in the context of macroeconomic stabilization of the 1990s.

6. Efficacy of the overall CAS was not systematically evaluated due to difficulties associated with attribution of particular effects exclusively to the Bank. However, there is some discussion of the efficacy of lending operations which is part of the implementation of the CAS

- *Lending Operations*

- *Relevance*

7. In assessing the relevance of lending operations, we examine how far there is evidence of gender concerns and analysis in the PADs. The sectoral distribution of relevant projects is examined to measure how far gender issues have been integrated across sectors and into overall development policy. Documents of a total of 104 projects approved in and after FY89 were examined.

8. In order to evaluate relevance of the project for gender, we relied primarily on WID ratings provided by the PREM. These ratings were checked against gender analysis in PADs. 62 projects out of 104 were found to have integrated gender analysis in the initial stage of the project, as supported by WID ratings of 1 and 2. 50 of these projects were ongoing at the time of writing this report, while the remaining 12 were complete. Selected projects from the remaining 42 that received WID ratings of 0 were examined to see how far these projects had missed an opportunity to serve women's needs.

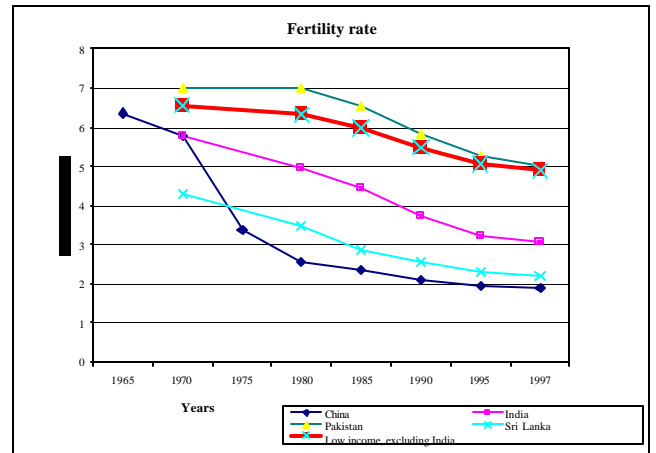
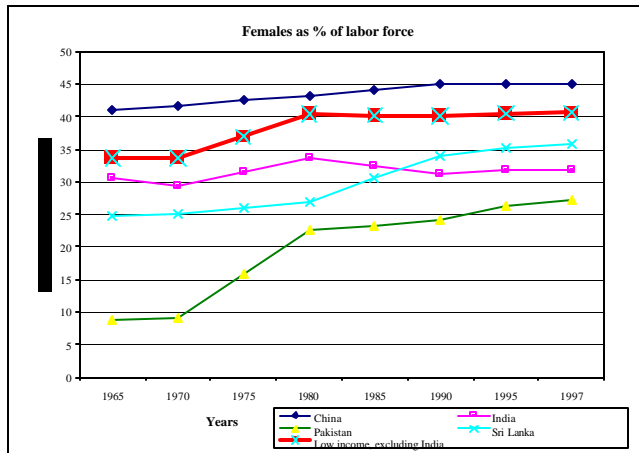
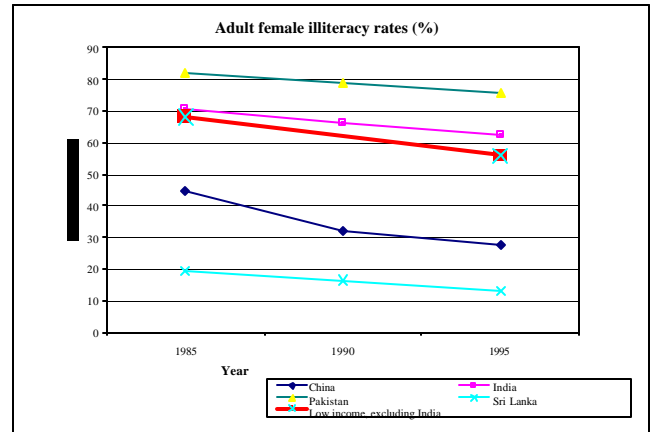
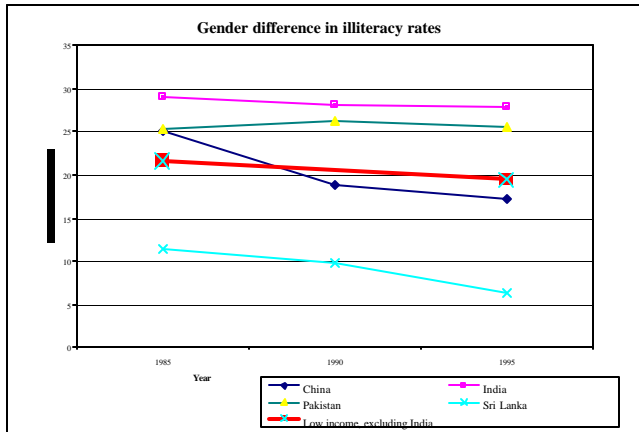
9. The sectoral distribution of gender sensitive projects—as identified on the basis of WID ratings and information in PADs—was examined to look at integration of gender issues across sectors. The initial documents of the 4 operations that were classified as “Adjustment Loans” were examined for mainstreaming of gender issues at the macroeconomic level.

- *Efficacy*

10. In order to evaluate efficacy, we confine ourselves to the 62 projects with positive WID ratings on the assumption that projects that do not pay attention to gender issues at the stage of analysis are unlikely to do so during implementation. We examine the “WID Impact” ratings from the latest PSRs of the 50 ongoing projects from this sample of 62.

11. In order to make some judgement on the efficacy of completed projects, the OED reviews and/or ICRs of the 12 completed projects out of the sample of 62 were examined. The rating for the gender outcome was taken as an indicator of efficacy.

## Annex 2. India and Comparator Countries – Some Development Indicators



**Annex 3: Lending Operations in India with Gender Components – FY89 to Present**

Projects by Sector	Dates	Gender Rating	Latest PSR Ratings			OED or ICR Ratings					Relevant Gender Component on which Ex Ante WID Rating is Based
			IP	DO	Risk	Sust.	Out.	ID	Bank	Bor.	
Education											
Vocational Training	89-98	SU				L	S	P	S	S	Upgradation and extension of training facilities for women in semi-skilled occupations, and for careers as teachers.
Technician Education Project	90-98	SU				L	HS	SU	S	S	Capacity expansion and curriculum diversification in 50% of the Polytechnic System including improved training practices for women, the handicapped and the rural population.
Second Technician Education Project	91-On	HS	S	S	M						Aims to increase women's access to non-traditional technical training. Build new women's polytechnics, upgrade co-ed ones and attach new women's wings to others.
Uttar Pradesh Basic Education	93-On	S	S	S	M						Districts in UP selected based on low female literacy. Objective is to improve girls' access to primary and upper primary schooling. Includes a component to organize adult women at the village level.
District Primary Education Project I	94-On	S	S	S	M						Improving access to basic education for disadvantaged children in selected states. Increase female enrollment.
District Primary Education Project II	96-On	S	S	S	M						Districts selected on the basis of low female literacy rates. Aimed to raise female enrollment.
District Primary Education Project III	97-On	S	S	S	M						Objective was to ensure that disadvantaged children – including girls – in Bihar completed a five year education cycle of appropriate quality.
Uttar Pradesh Basic Education II	98-On	NR	S	S	N						Expanding access to schooling, and improving quality and retention for disadvantaged groups including girls. Reallocation of unallocated funds from UP Basic Education I.

**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

<i>Projects by Sector</i>	<i>Dates</i>	<i>Gender Rating</i>	<i>Latest PSR Ratings</i>			<i>OED or ICR Ratings</i>					<i>Relevant Gender Component on which Ex Ante WID Rating is Based</i>
			<i>IP</i>	<i>DO</i>	<i>Risk</i>	<i>Sust.</i>	<i>Out.</i>	<i>ID</i>	<i>Bank</i>	<i>Bor.</i>	
Population, Health and Nutrition											
Family Welfare Training and Systems	89-97	P				L	S	M	S	S	Improve quality of and access to family planning by having better trained workers.
Second Tamil Nadu Integrated Nutrition Project	90-98	SU				U	S	M	S	U	Improve health status of children, and pregnant and lactating women. Extensive community involvement including women's participation.
Population VII	90-98	P				L	S	P	U	S	Increasing the effectiveness of the family planning system through increased supplies, worker training and expansion of information.
Integrated Child Development Services	91-98	P				L	U	M	U	U	Enhance women's access to social services and increase their knowledge of health. Emphasis on pre-schooler health and nutrition.
Child Survival and Safe Motherhood	92-96	SU				L	S	M	S	S	Focus on mother and child health with provision of social safety nets during economic reforms. Secondary level care of mothers and children.
AIDS Prevention	92-On	S	S	S	M						Paid attention to special needs of women during project preparation, with social assessments with focus on women.
Population VIII	92-On	S	S	S	M						Reduce maternal and infant death rate in slums, and access to family planning of poorer women.
National Leprosy Elimination	93-On	S	HS	S	M						Eliminate leprosy by turn of the century. During project preparation, social assessments focused on women and their special problems.
Integrated Child Development Services II	93-On	U	U	U	M						Control of malnutrition among pregnant and lactating women.



**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

<i>Projects by Sector</i>	<i>Dates</i>	<i>Gender Rating</i>	<i>Latest PSR Ratings</i>			<i>OED or ICR Ratings</i>					<i>Relevant Gender Component on which Ex Ante WID Rating is Based</i>
			<i>IP</i>	<i>DO</i>	<i>Risk</i>	<i>Sust.</i>	<i>Out.</i>	<i>ID</i>	<i>Bank</i>	<i>Bor.</i>	
Blindness Control	94-On	S	S	S	N						Paid attention to special needs of women during project preparation, with social assessments with focus on women. “Women only” cataract operation camps organized.
Population IX	94-On	S	S	S	M						Reduce fertility, improve maternal health in Assam, Karnataka, Rajasthan.
AP 1st Referral Health Systems	94-On	S	S	S	M						Greater access to women seeking health care. Reduce maternal mortality.
State Health Systems II	96-On	S	S	S	S						Help selected states to improve allocation, use and efficiency of primary care to neediest sections of society. Expected to improve access of women.
Malaria Control	97-On	NR	U	S	M						Effective malaria control for poor. Special attention to the needs of women.
Tuberculosis Control	97-On	NR	U	S	M						Effective tuberculosis control with special reference to the needs of women.
Rural Women’s Development	97-On	NR	U	U	H						Strengthen economic development of women by establishing women’s groups, increasing incomes, access to credit, health care, resource control and reducing drudgery.
Reproductive Health I	97-On	S	S	S	N						To assist GOI’s family welfare program. Increase access by strengthening infrastructure while improving quality. Use participatory approach.
Orissa Health Systems	98-On	NR	S	S	M						Support process to reduce infant mortality and maternal deaths.
Women and Child Development	98-On	NR	S	S	M						Recruitment of women community workers and other women program staff. Focus on pregnant and lactating women, and adolescent girls so that they can take care of their own and family health better.

**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

<i>Projects by Sector</i>	<i>Dates</i>	<i>Gender Rating</i>	<i>Latest PSR Ratings</i>			<i>OED or ICR Ratings</i>					<i>Relevant Gender Component on which Ex Ante WID Rating is Based</i>
			<i>IP</i>	<i>DO</i>	<i>Risk</i>	<i>Sust.</i>	<i>Out.</i>	<i>ID</i>	<i>Bank</i>	<i>Bor.</i>	
<b>Social Protection</b>											
Social Safety Net Sector Adjustment Program	93-95	SU				L	MS	N	U	S	Aimed at facilitating structural adjustment. Sought to improve female literacy and maternal health.
AP Economic Restructuring	98-On	S	S	S	N						Improve quality of life of the rural poor by providing primary schooling and health care to the disadvantaged including women. Attention to irrigation and infrastructure upgradation.
<b>Environment</b>											
Watershed plains	90-On	S	S	S	N						Develop replicable technologies for conservation, and increase availability of fuelwood and fodder. Participatory approaches adopted, with women's groups.
Watershed Hills	90-On	S	S	S	N						Reverse environmental degradation and improve production of cereals, fruit, fodder, fuelwood and animal products in the Himalayan foothills. Participatory approaches adopted, with women's groups.
<b>Agriculture</b>											
National Sericulture Project	89-97	S				U	U	M	U	U	Aimed to address main constraints facing sericulture sector – which was a large employer of women. Provide women with training, study tours, credit, etc.
AP Cyclone Emergency	90-95	NR				U	S	SU	MS	S	Reconstruction and rehabilitation of roads, bridges, irrigation and drainage systems damaged. Credit to victims, and assistance in rebuilding homes, schools and medical buildings. Recognition of women's special problems.
Punjab Irrigation and Drainage	90-On	NR	S	S	M						Upgrade irrigation facilities to improve agricultural development in poorest areas. Women to benefit from better water resources.

**Annex 3: Lending Operations in India with Gender Components – FY 89to Present (Continued)**

<i>Projects by Sector</i>	<i>Dates</i>	<i>Gender Rating</i>	<i>Latest PSR Ratings</i>			<i>OED or ICR Ratings</i>					<i>Relevant Gender Component on which Ex Ante WID Rating is Based</i>
			<i>IP</i>	<i>DO</i>	<i>Risk</i>	<i>Sust.</i>	<i>Out.</i>	<i>ID</i>	<i>Bank</i>	<i>Bor.</i>	
Agricultural Development I – Tamil Nadu	91-On	NR	S	S	M						Agricultural planning and extension, seed production, livestock, forestry, infrastructure and water resource development to benefit rural population – including women.
Shrimp and Fish	92-On	NR	S	U	S						Promotes shrimp -pond leases jointly for husband and wife. Women’s access to training in various aspects of shrimp culture and marketing to improve, along with access to credit and cooperative membership.
West Bengal Forestry	92-98	P				U	S	P	S	S	Increase forestwood supply in rural areas. Women were organized for leadership, development and training to add value to forest produce.
Maharashtra Forestry	92-On	NR	S	S	M						Increase productivity of forests, and community participation with a view to increasing rural incomes and equity. Women to benefit from improved forest resources.
Rubber	92-On	S	S	S	M						Expand the rubber sector and provide employment to poor – and women.
Agricultural Development Project - Rajasthan	93-On	NR	S	S	M						Benefit the rural population in Rajasthan by developing infrastructure and improving the resource base.
UP Sodic land Reclamation	93-On	S	S	S	M						Environmental protection, strengthening local institutions and poverty alleviation of families managing sodic lands. Special provisions to provide land titles to women, and ownership of assets and extension services to women.
Forestry Research Education	94-On	S	S	S	M						One of the aims was to ensure that forestry research responds to women’s needs.

**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

Projects by Sector	Dates	Gender Rating	Latest PSR Ratings			OED or ICR Ratings					Relevant Gender Component on which Ex Ante WID Rating is Based
			IP	DO	Risk	Sust.	Out.	ID	Bank	Bor.	
Haryana Water Resource Consolidation	94-On	NR	U	U	M						Introduce water resource planning, and increase availability of domestic water – almost entirely governed by women.
Andhra Pradesh Forestry	94-On	S	S	S	N						Increasing productivity of forests – women to benefit as they collect forestry products. Participation of women in forest management.
Orissa Water Resource Conservation	95-On	NR	S	S	N						Special client emphasis on women, and provisions for female participation.
Assam Rural Infrastructure	95-On	S	U	U	S						Involve women in planning. Enhanced employment for women laborers. Women to save travel time in household errands.
Agriculture and Human Resource Development	95-On	NR	S	S	M						Improve the quality and relevance of higher education in agriculture. Strengthen capacity to manage human resources.
Tamil Nadu Water Resource Conservation	95-On	NR	S	S	M						Introduce water resource planning and improve women's participation. Women to benefit as they meet household water needs.
Madya Pradesh Forestry	95-On	S	S	S	N						Directly and indirectly increase wood and animal products that are collected by women. Participation of women in forest management.
Ecodevelopment	96-On	S	U	U	S						Involvement of local population in Protected Area management, extensive support for conservation and economic development.
UP Forestry	97-On	NR	S	S	M						Improve forest cover and public sector management of forest resources. Participation of women in forest management.
AP Irrigation III	97-On	NR	S	S	M						Improve agricultural productivity and rural income. Mitigate adverse social impacts of land acquisition for irrigation works.

**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

Projects by Sector	Dates	Gender Rating	Latest PSR Ratings			OED or ICR Ratings					Relevant Gender Component on which Ex Ante WID Rating is Based
			IP	DO	Risk	Sust.	Out.	ID	Bank	Bor.	
Kerala Forestry	98-On	S	S	S	M						Participation of women in forest management. Female extension agents to be hired.
Uttar Pradesh Diversified Agricultural Support	98-On	S	S	S	M						Women to represent about 60% of beneficiaries due to focus on sericulture and livestock managed by them Involving the community. Dissemination of extension messages specifically targeted to women and lower castes.
Water Supply and Sanitation											
Maharashtra Rural Water Supply and Environmental Sanitation	91-98	SU				U	MS	P	MS	MS	Improve health and productivity in rural areas by expanding access to water supply and sanitation facilities. Expected to reduce women's time in water collection.
Karnataka Rural Water Supply	93-On	S	S	S	N						Expected to reduce women's time in water collection. Encouraged participation.
Bihar Sewage Disposal	95-On	NR	S	S	S						Improve health and environment of slum dwellers, including women.
UP Rural Water Supply	96-On	HS	HS	HS	N						Women's participation encouraged. Trained female staff to be used. Women to benefit as main users of domestic water.
Transportation											
Bihar Plateau	93-On	NR	S	S	N						Increase agricultural production and access to water. Women to benefit as they meet household water needs.
AP Emergency Cyclone	97-On	NR	U	U	M						Reconstruction of transport facilities affected by natural disaster. Recognition that women and men may have different needs. Develop hazard management plan.

**Annex 3: Lending Operations in India with Gender Components – FY89 to Present (Continued)**

Projects by Sector	Dates	Gender Rating	Latest PSR Ratings			OED or ICR Ratings					Relevant Gender Component on which Ex Ante WID Rating is Based
			IP	DO	Risk	Sust.	Out.	ID	Bank	Bor.	
Urban Development											
Maharashtra Earthquake Rehabilitation	94-On	HS	HS	HS	N						Rehabilitation and reconstruction through restoration of assets and basic services. Social rehabilitation to take into account special needs of women.
Mining											
Coal Environment and Social Mitigation	96-On	NR	U	U	M						Recognition of special needs of women. Access to schools, health care, water supply and community services to improve for women.

**Notes:**

- Symbols used:
  1. Implementation Progress Rating [IP] – Highly Satisfactory [HS], Satisfactory [S], Not Rated [NR], Unsatisfactory [U], Highly Unsatisfactory [HU].
  2. Development Objective Rating [DO] – Highly Satisfactory [HS], Satisfactory [S], Not Rated [NR], Unsatisfactory [U], Highly Unsatisfactory [HU].
  3. Risk Rating – High [H], Substantial [SU], Modest [M], Low or Negligible [N].
  4. Sustainability Rating [Sust.] – Likely [L], Uncertain [U].
  5. Outcome Rating [Out] – Highly Satisfactory [HS], Satisfactory [S], Moderately Satisfactory [MS], Unsatisfactory [U], Highly Unsatisfactory [HU].
  6. Institutional Development Impact Rating [ID] – Substantial [S], Modest [M], Partial [P], Negligible [N].
  7. Bank Performance Rating [Bank] – Satisfactory [S], Moderately Satisfactory [MS], Unsatisfactory [U].
  8. Borrower Performance Rating [Bor.] - Satisfactory [S], Moderately Satisfactory [MS], Unsatisfactory [U].
- QAG ratings or PSR ratings are provided for ongoing projects.
- OED ratings are provided for completed projects evaluated by OED. If OED ratings are unavailable, ICR ratings are provided.
- Gender Rating:
  1. For ongoing projects from PSR – Highly Satisfactory [HS], Satisfactory [S], Not Rated [NR], Unsatisfactory [U], Highly Unsatisfactory [HU].
  2. For completed projects from ICR – Substantial [SU], Partial [P], Negligible [N], Not Rated / Not Applicable [NR].
- If the cell entry says “-”, it implies that no evaluation of the project – based on PSRs or otherwise – were found. These are all for very recent projects that were approved in 1998, that have not yet been rated.
- The Women and Child Development Project has recently been evaluated by QAG for Quality at Entry and found satisfactory overall.
- Under the “Dates” column, we indicate the Approval FY to the Exit FY for ongoing projects, and only the Approval FY for ongoing projects.

**Explanations:**

1. Implementation Progress Ratings are based on progress on the following components: Counterpart Funds, Project Management, Procurement, Resettlement, Environment, Environmental Plan, Financial Covenants, Other Legal Covenants, WID Impact, Monitoring and Evaluation.
2. Development Objective Ratings evaluate the project on the objectives of the project.
3. Risk Ratings are based on an evaluation of the following components: World Market Conditions, Local Market Conditions, Climatic or Environmental Conditions, Political or Security Conditions, Macroeconomic Policies and Conditions, Sector Policies and Conditions, Private Sector Response, Community or NGO Support, Government Administrative Capacity and Counterpart Funding.

4. Sustainability Ratings assess the likelihood at the time of evaluation that the project will maintain results in future. There is a focus on factors like country conditions, government economic policy, overall political scenario, etc.
5. Outcome Ratings assess how far the project achieved satisfactory development results considering the relevance of its main stated objectives, and the associated costs and benefits. It is based on three sub-components – relevance, efficiency and efficacy.
6. Institutional Development Ratings look at the extent to which a project has improved an agency's or country's ability to use its human and financial resources effectively, and to organize efficiently its economic and social activities.
7. Bank Performance Ratings are based on Identification, Preparation Assistance, Appraisal and Supervision.
8. Borrower Performance Ratings are based on Preparation, Implementation, Covenant Compliance and Operation (if applicable).

## **Annex 4: Summary of Discussion at CAE Workshop on Gender Issues**

**April 3, 2000**

### *Introduction*

1. The introductory presentation noted that the analysis, based only on “desk work,” came to number of conclusions:
  - ◆ While the focus on gender issues in the India assistance program had increased, the level of attention (based on the cursory “women in development” ratings) was still minimal, with virtually no attention to gender issues in sectors such as infrastructure.
  - ◆ Nevertheless, an emerging feature of the Bank’s assistance was to focus on empowerment of women in development programs.
  - ◆ Impact of projects and programs on advancing gender issues had not been measured, but monitoring and evaluation of gender targeted actions in projects was inadequate, even in the ex post analysis of projects.
  - ◆ Overall the evaluation rated the gender focus of the India assistance program as unsatisfactory.
  - ◆ It was also noted that a evaluation of the Bank’s gender strategy was being prepared by OED which would look more systematically into impact issues. In this context a participatory evaluation of the impact on gender issues from the Bank’s Basic Education project in UP was under preparation.

### *Discussion*

2. Analytical Issues:
  - ◆ There was no analysis of gender in macroeconomic work in the Bank’s program in India. While it was significant that gender issues were "housed" in PREM within the Bank structure, it was not clear that this had been translated into operations.
  - ◆ The Bank did not have a clear analytical framework for the analysis of gender issues. The Bank should set out its analytical framework and hence its approach to supervision (are gender experts ever on supervision missions?) and M&E.
  - ◆ “Women in Development” was not a useful analytical measure of gender focus in programs or projects because of the weak qualification required for a rating.
  - ◆ For progress on gender equality and access the Bank should define its analytical framework. For example what are the Bank’s criteria for the establishment of gender sensitive institutions and policies? What is gender mainstreaming and how is to be achieved?
  - ◆ Progress on gender issues in Bank projects had been inadequate even based on the unsatisfactory “women in development ratings.” Even where there had been a gender focus, the power relations often limited the beneficial impact on women.
  - ◆ If the Bank cannot change intrinsic social attitudes and institutions in India (including the attitudes of men), what can the Bank do since the promotion of women’s status often results in a backlash. The Bank should focus on its capacity to stimulate fundamental attitudinal and institutional changes.



### 3. Bank Assistance and Gender:

- ◆ Since the paper covered mainly process issues, it could not address impact. There was a sentiment, however, that real progress was inadequate so far. It was often noted that just because a project mentions women it does not make it a gender project.
- ◆ Linkages between the Bank's focus on participation in social development and gender focus should be strengthened. In this context it was suggested that the Bank should develop stronger relations with NGOs at the grass roots.
- ◆ A report from a meeting of NGOs concluded the following on Bank projects: (i) it was difficult to define components in projects that would lead to empowerment of women; (ii) there was "bullying" through supervision; and (iii) every time an organization questioned processes etc there was no space or time to allow women to react.
- ◆ The attention to gender issues in re-settlement projects had been weak.
- ◆ The promotion of micro-credit should not be seen only in the narrow context of access to financial resources, rather it had much wider implications for empowerment of women.
- ◆ There were many examples provided of considerable dissatisfaction with the status and empowerment of women in India generally and the lack of it in Bank projects. In this context "mainstreaming" of gender focus was ill defined by the Bank.
- ◆ Supervision as well as monitoring and evaluation of the focus on gender issues were weak areas and often ignored even in projects with a declared focus on gender issues.

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