

Guideline for Gender Component (GAP)

In Uttar Pradesh (UP), traditional gender roles in agriculture are deeply entrenched, with men typically assuming leadership positions and making most decisions regarding both on and off-farm activities. Women, on the other hand, are primarily relegated to low-paying, labour-intensive roles, with little to no say in investment decisions. Surprisingly, only a small fraction of landowners in UP are female (8 percent compared to the national average of 14 percent), while a staggering 90 percent of women are engaged in agricultural labour. Furthermore, a significant portion of self-employed women (64 percent) work as unpaid helpers within household enterprises.

India's farmers are predominantly women. 78.1 percent working aged women in UP are employed in agriculture, yet their participation in high-value agriculture remains low. In terms of female labor force participation (FLFP), UP has one of the lowest rates in the country, at 19.5%, compared to the national average of 27.2%. While there is no state specific data, national data shows that 66 percent women are farm helpers², therefore unlike men who, in addition to production are present in high value agriculture including as aggregators, agri-processors, exporters, and retailers, women remain concentrated at lower levels in the value chain.

Key challenges women farmers face in moving into high value agriculture include

- lack of access to formal finance, currently only 14 percent women's enterprises avail formal loans³ in India and this number is likely to be lower in UP;
- low access to technical know-how on high-value agriculture practices/technology;
- lack of access to productive assets;
- lack of gender-sensitive extension services; and
- lack of access and exposure to markets.

The project aims to improve women's participation in agriculture value chains by enhancing women's access to capital and technical know-how to enable them to participate in high-value agricultural enterprises. While the project will target the participation of women across all project interventions, but some specific interventions and targets are as following:

at least 30% of farmers supported by the project will be women

incentivizing and financing women's agri-enterprises;

incentivizing and providing handholding support for women to apply for the Agriculture Infrastructure Fund⁴ (AIF);

1 Periodic Labour Force Survey Data, Government of India 2022/23. Women involved in agriculture as their primary or subsidiary occupation.

2 Periodic Labour Force Survey Data, Government of India 2022/23

3 Department of Micro, Small and Medium Enterprises, GoI
https://www.cgtmse.in/DocumentRepository/ckfinder/files/Annual_Report_2021-22_English.pdf

4 The AIF, launched by the Indian government, aims to enhance agricultural infrastructure by providing medium to long-term debt financing for viable projects related to post-harvest management and community farming assets. Key features include interest subvention, credit guarantee, and collaboration with lending institutions. The AIF seeks to improve efficiency in

- providing women farmers with agricultural assets; and
- building the competitiveness of women entrepreneurs through skills training, technical support, and enterprise development services.
- forming exclusive women-led and women-owned FPGs to support women farmers to gain access to finance and technical support. (Target 10,000 FPGs)
- According to the result framework of the project, the actions will be measured by the following indicators:
 - Number of women project beneficiaries adopting climate- resilient practices
 - Number of women farmers reached with agricultural assets or services
 - Number of exclusive women FPGs formed and strengthened/supported by the project
 - Number of women beneficiaries supported through fisheries intervention
 - Percentage of women-owned MSMEs accessing credit from formal financial institutions

Considering the impacts of the social risks on the marginalized communities, especially women, the project wants to focus on mainstreaming gender equity and empowerment in the project. In the sub projects, activities related to livelihood restoration will address women's needs. A Gender Action Plan is being designed under the project as part of ESMF which will help in analysing gender issues during the preparation stage of sub project and design interventions.

Focussing to reach relevance to higher level objectives through alignment with country partnership framework (CPF) - The project's design is well aligned with the India CPF for FY18-22. The project will support smallholder farmers to improve productivity and diversify into higher value products, while conserving resources, including water, and achieving low emissions, which contributes to CPF Focus Area 1: Promoting Resource-Efficient Growth, and specifically Objective 1.1: Promote more resource-efficient, inclusive, and diversified growth in the rural sector. The project would focus on supporting increased competitiveness of the sector by supporting improved market linkages and promoting agri-business innovation and investment in value chains, creating jobs, including for women.

This approach directly contributes to CPF Focus Area 2: Enhancing competitiveness and Enabling Job Creation, and specifically to Objective 2.1: Improve the business environment and select firm capabilities, and to Objective 2.5: Enabling more quality jobs for women.

The project will target the participation of women across all project interventions. At least 30 percent of farmers supported by the project will be women, and 10,000 exclusive women FPGs will be supported. In addition, the project will make concerted efforts to include marginalized communities, such as farmers belonging to Scheduled Castes and Scheduled Tribes.

Gender oriented approach of the project is candid in the focussed systems approach of the sub-component activities:

Component 1: Productivity Enhancement - This component focuses on strengthening the agricultural productivity against the backdrop of high levels of climate risks and variability in productivity across the project areas. It focuses on strengthening Uttar Pradesh's formidable position

handling, storage, and marketing of agricultural produce. Ref:
<https://agriinfra.dac.gov.in/Home/MainFeatures>

as the leading producer of multiple agricultural crops while enhancing the resilience of the dominant production systems.

Sub-Component 1 A: Resource Use Efficiency – Focuses on to bring about a substantial and sustained increase in agricultural production. Guided by diagnostics that identify scale inhibitors and replication barriers impacting agricultural productivity, this sub-component will benchmark and achieve ‘optimum’ levels of agricultural productivity in distinct smallholder cropping systems. Gender oriented objective of this sub-component is to support development exclusive women-led and women-owned FPGs for uptake of climate-smart technologies.

Sub-Component 1 B - Seed Systems - This sub-component will promote, develop, and establish an inclusive and climate-resilient seed system to enhance crop yields in the project areas. It strives to strengthen institutions and governance in the seed supply chain by building seed hubs. The project will support individual farmers and collectives engaged in the production and processing of climate-resilient and quality seeds. This sub-component will work towards promoting women/ women collectives to take up seed production, distribution, sale etc.

Sub-Component 1C – Agri-Extension - This sub-component aims to promote tailored agronomic and extension services for climate-resilient practices to reduce risk thresholds and improve productivity of crop systems, diversification, and value-addition. One of the objective of this subcomponent is to establish Krishi Raftar Kendras (K RK) to deliver last-mile services and develop support networks. The K RK will proactively assist women and youth within and outside the project areas to set-up new or expand existing agri MSEs.

Component 2: Commodity Clusters - The objective of this component is to support the integration of smallholder farmers into value chains for select high value commodities, thereby increasing yield, value addition, and farmers’ incomes. The component will aim to address the current fragmentation of production and market activities in the sector, and to take advantage of the state’s potential to increase the commercialization of select high value crops, both in domestic and export markets. The component will support (a) crop clusters, and (b) fisheries to enable public sector investments to address existing market failures and ensure business viability and sustainability.

This component focuses on establishing and supporting women-owned/ managed businesses. The formation of ‘commodity clusters’ will be leveraged to link women’s agri-enterprises to existing markets.

Sub Component 2A: Crop Clusters – Aim of this sub-component is implementation of activities under Cluster Development Plans including enhancing producer technology, strengthening agribusiness facilities, promoting private enterprise, enhancing institutional capacity of Farmer Producer Groups (FPGs), and providing technical advisory for market intelligence and quality control. Through this sub-component, the project aims to support 30% women beneficiaries

Sub component 2 B: Fisheries - The project will work with reservoir fishers, fish farmers, fish processors, and fish traders. Through the activities planned under this sub-component, the project aims to support at least 30% women to improve their access to fisheries value chains and provide financial assistance to them.

Component 3: Digital and Financial Ecosystems

Sub-Component 3A: Digital Architecture and Technology services - The objective of the sub-component is to establish a state-wide digital agriculture ecosystem, support the Department of Agriculture with digital technologies, and develop data-sharing protocols for real-time decision making for all stakeholders. The project will provide technical assistance to the GoUP for developing a comprehensive digital agriculture policy and contribute to the global repository of Digital Public Infrastructure (DPI).

Sub-Component 3B: Agri Finance Ecosystem - This component will strive to improve per capita agri-credit from the formal financial institutions to improve productive investments and competitiveness in the agri-allied areas. The proposed interventions will cater to the diverse needs of agri-producers and market players including women farmers, small and marginal farmers, farmer collectives, and agri MSEs.

The proposed project women-oriented interventions include:

Blended Financing Facility which involve blending of project's conditional grants with the loan component of the financial institutions to avoid direct subsidies, incentivize repayments by the borrowers, and attract private sector lenders. Blended finance instruments will be used to mitigate risks for women-owned agribusinesses and incentivize them to take higher ticket loans leading to higher impact for their enterprise.

Alternative Investment Fund (AIF) to complement the project's investments in developing select value chains. The AIF will be used to crowd-in long-term private sector investments in addition to providing customized solutions (equity-debt and hybrid) for agri-financing of MSEs in the state. Women-owned agribusinesses will be incentivized and given handholding support to apply for AIF funding.

The project also focuses on the linkage between gender and poverty, for example, identifying households headed by women while selecting beneficiaries. The project emphasizes inclusive community development through several integrated interventions, especially taking into consideration the vulnerable communities – sustained by traditional means of utilizing natural resources. In order to make the project more inclusive and participatory, it is required that women associate themselves in different activities which they find feasible. This approach of inclusion and equity, specifically involvement and engagement of women will be helpful to attain social justice and reduce marginalization of women and empower them to avail maximum benefit from the project.

Thus, incorporating gender and other social issues in the development projects helps to improve project performance. A gender approach in the overall project framework takes care of key gender issues and brings in parity in association and participation of women and minimises the gap between males and females at the project level. A gender approach is also a way to comprehend the impacts on the women beneficiaries and ensures equality in project induced wellbeing.

Specific legal framework available for women:

Specific Laws for Women, which were enacted by the Parliament in order to fulfil the Constitutional obligation of women empowerment and inclusion are;

- The Equal Remuneration Act, 1976.
- The Dowry Prohibition Act, 1961.
- The Immoral Traffic (Prevention) Act, 1956.
- The Maternity Benefit Act, 1961.
- The Medical Termination of Pregnancy Act, 1971.
- The Commission of Sati (Prevention) Act, 1987.
- The Protection of Women from Domestic Violence Act, 2005.
- The Prohibition of Child Marriage Act, 2006.
- The Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act, 1994.
- The Sexual Harassment of Women at Work Place (Prevention, Protection and) Act, 2013.
- National policy on Farmers. 2007

Above mentioned and several other laws are there which not only provide specific legal rights to women but also give them a sense of security and empowerment.

National Policy for Women:

In the year 2001, the Government of India launched a National Policy for Empowerment of Women which was revised in the year 2016. The National Policy for Women, 2016 (draft) having the vision of “A society in which, women attain their full potential and are able to participate as equal partners in all spheres of life and influence the process of social change”. The objectives of the policy are

- Creating a conducive socio-cultural, economic and political environment to enable women enjoy de jure and de facto fundamental rights and realize their full potential;
- Mainstreaming gender in all-round development processes/ programmes/ projects/ actions.
- A holistic and life-cycle approach to women’s health for appropriate, affordable and quality health care;
- Improving and incentivizing access of women/ girls to universal and quality education;
- Increasing and incentivizing work force participation of women in the economy;
- Equal participation in the social, political and economic spheres including the institutions of governance and decision making;
- Transforming discriminatory societal attitudes, mindsets with community involvement and engagement of men and boys;
- Developing a gender sensitive legal-judicial system;
- Elimination of all forms of violence against women through strengthening of policies, legislations, programmes, institutions and community engagement;
- Development and empowerment of women belonging to the vulnerable and marginalized groups;
- Building and strengthening stakeholder participation and partnerships for women empowerment;
- Strengthen monitoring, evaluation, audit and data systems to bridge gender gaps.

World Bank's Approach:

The World Bank's approach to promoting gender equality makes all staff responsible for ensuring that the Bank's work is responsive to the differing needs, constraints, and interests of males and females in client countries. Gender equality is now a core element of the Bank's strategy to reduce poverty. There is clear understandings that until women and men have equal capacities, opportunities and voice, the ambitious poverty-reduction agenda set out in the Sustainable Development Goals will be difficult to achieve.

Three major tools are used to identify and deal with gender issues in the project cycle: gender analysis, project design, and policy dialogue.

Gender analysis should be an integral part of the initial social assessment at the screening stage itself. The issues identified can be scaled up during the feasibility and detailed analysis can be carried out during the project preparation stage.

The **project designs should be gender responsive** based on gender analysis and should be included in the ESIA document. The findings and recommendations from the gender analysis during project planning and feedback from beneficiaries during implementation must be discussed thoroughly to determine the need for further action.

Consultations will be organized with different stakeholders to understand gender issues and possible measures that can help women in ensuring their participation in the overall process. The consultations helped to identify certain key issues pertaining to women and their involvement in the proposed interventions.

Gender Action Plan through the Project Cycle:

Gender Action Plan (GAP) is designed to address gender inequalities and promote gender mainstreaming within the project. It outlines specific goals, actions, and policies aimed at advancing gender equality, empowering women and girls, and promoting inclusive development. By integrating gender perspectives into all aspects of planning, implementation, monitoring, and evaluation, Gender Action Plan seeks to create more equitable and sustainable outcomes for individuals of all genders. . The findings and recommendations from the gender analysis during project planning and feedback from beneficiaries during implementation must be discussed thoroughly to determine the need for further action.

Listed below are the key action points:

General Check list:

- Identify key gender and women's participation issues.
- Identify the role of gender in the project objectives.
- Draw up a socioeconomic profile of key stakeholder groups in the target population and disaggregate data by gender at project's baseline survey stage
- Examine gender differences in knowledge, attitudes, practices, roles, status, wellbeing, constraints, needs, and priorities, and the factors that affect those differences at project's baseline survey stage

- Assess men's and women's capacity to participate and the factors affecting that capacity before at sub-project implementation
- Assess the potential gender-differentiated impact of the project and options to maximize benefits and minimize adverse effects before at sub-project implementation.
- Identify government agencies and nongovernmental organizations (NGOs), community-based organizations (CBOs), and women's groups that can be used during project implementation and assess their capacity.
- Review the gender related policies and laws, as necessary.
- Identify information gaps related to the above issues as part of the project's baseline survey
- Involve men and women in project design through focused stakeholder engagement activities
- Incorporate gender findings into the project design through a regular feedback mechanism established under the project.
- Ensure that gender concerns are addressed in the relevant sections (including project objectives, scope, intervention design,, cost estimates, institutional arrangements, and consultant's TOR for implementation and M & E support).

List out major gender actions.

Develop gender-disaggregated indicators and monitoring plan wherever necessary as 30% project beneficiaries are expected to be women.

Core Requirement for Mainstreaming Gender

All data should be disaggregated by gender, caste, ethnicity, location, and age.

Issues of division of labour, access to resources and decision-making power (who is doing what, who has access to what, who makes the ultimate decision) must be assessed for their gender differential impact on women and men of different social identity groups before at sub-project implementation

Assessment of policies, programs, institutional arrangements, human resources issues, and M&E system has to be done from a gender perspective of the project, project authorities and community groups.

Steps of Gender Mainstreaming

Gender mainstreaming in a Gender Action Plan involves several key steps.

- Gender perspectives are integrated into all project components and activities, ensuring inclusivity.
- Staff capacity is built through training initiatives, and resources must be allocated specifically for gender equality efforts.
- Gender-sensitive monitoring and evaluation frameworks must be established to track progress.
- Partnerships with relevant stakeholders must be fostered to leverage expertise, and feedback mechanisms are implemented for continuous adaptation and refinement.
- These steps collectively ensure that gender considerations are embedded throughout the initiative, leading to more inclusive and equitable outcomes.

Key Activities in Project Cycle

The involvement of women groups in the identification of impacts and opportunities through project activities shall form the basis for the preparation of gender sensitive project activities. The procedure to be followed and process and outcome are presented in the following matrix.

Opportunities for Involvement of Women during Project stages

Components	Key Activities	Responsibility
Component 1 - Productivity enhancement	<p>Women farmers training and capacity building for adopting climate- resilient practices</p> <p>Focus activities could include:</p> <p>(i) Conduct awareness and training programs focused on increasing women participation and adoption of climate-resilient practices (ii) set up separate demonstration plots (on women owned/ managed land) and farmer field schools for women farmers. (iii) conduct separate exposure visits for women farmers etc.</p>	PMU, DPIU & TSA
	<p>Farmers reached with agricultural assets or services</p> <p>Ensure that at least 30% of female farmers are provided with agricultural⁵ assets⁶ or services⁷ as a result of World Bank project support.</p> <p>Focus activities could include:</p> <p>(i) conduct awareness and training programs focused on promoting uptake of agriculture assets and services (ii) implement farm machinery bank (FMB) through women FPGs/FPOs/ businesses (iii) set a specific target for lending farm machinery to women through FMB and Custom Hiring Centers (CHC), (iv) encourage women representation in management committees of CHCs, (v) support formal financial linkages to women for procuring farm machinery etc.</p>	

5 "Agriculture" or "Agricultural" includes: crops, livestock, capture fisheries, aquaculture, agroforestry, timber, and non-timber forest products.

6 Assets include property, biological assets, and farm and processing equipment. Biological assets may include animal agriculture breeds (e.g., livestock, fisheries) and genetic material of livestock, crops, trees, and shrubs (including fiber and fuel crops).

7 Services include research, extension, training, education, ICTs, inputs (e.g., fertilizers, pesticides, labor), production-related services (e.g., soil testing, animal health/veterinary services), phyto-sanitary and food safety services, agricultural marketing support services (e.g., price monitoring, export promotion), access to farm and post-harvest machinery and storage facilities, employment, irrigation and drainage, and finance.

Components	Key Activities	Responsibility
	<p>Women’s representation in executive committees of Farmer Producer Groups (FPGs)</p> <p>At least 10000 exclusive women-farmer collectives supported through the project. *Farmer collectives include Farmer Producer Groups (FPGs) and Farmer Producer Organizations (FPOs).</p> <p>Focus activities could include:</p> <p>(i) conduct awareness and training programs focused on increasing women participation in collectives, (ii) conduct exposure visits to well established women FPGs/FPOs/FPCs across the country, (iii) conduct special training for executive committee members to educate and empower them (iv) make provisions for providing managerial, financial and regulatory compliance support to women FPGs/FPOs/FPCs to ensure their smooth functioning and sustainability (v) provide necessary financial linkages to FPGs/FPOs/FPCs etc.</p>	PMU, DPIU & TSA
Component 2 – Commodity cluster	<p>At least 30% female farmers are supported through agri-cluster intervention</p> <p>Identify clusters and value chains development opportunities under the project where individual women, women collectives or women owned/managed business can play a major role.</p> <p>Focus activities could include: (i) conduct a study to identify/map clusters and value chain development opportunities in the state, including a gap assessment, (ii) conduct awareness and training programs focused on promoting women participation, (iii) promote financial linkages, asset support, regulatory compliance support etc. for setting up post-harvest processing facilities.</p> <p>Explore possibility of working in close collaboration with other central/state government programs/schemes with similar objectives, especially State Rural Livelihood Project.</p>	PMU, DPIU & TSA
	<p>Atleast 30% female beneficiaries supported through fisheries intervention</p> <p>Identify fisheries sector activities under the project with a potential to provide self-employment or wage employment to individual women, women collectives</p>	PMU, DPIU & TSA

Components	Key Activities	Responsibility
	<p>or women owned/managed business. Focus activities could include: (i) women involvement in inland fish farming (ii) preferential allotment of tenders to women collectives/ business for reservoir fishing (iii) preferential allotment of shops to women collectives/ business in fish markets (iv) women involvement in fish processing, sale (through kiosk), online sale etc. (v) women involvement in Fish Feed Production, (vi) conduct awareness and training programs focused on promoting women participation, etc.</p> <p>Explore possibility of working in close collaboration with other central/state government programs/schemes with similar objectives, especially Pradhmantri Matsya Sampada Yojna.</p>	
Component 3 – Agri-Finance Ecosystem	<p>Atleast 30% women-led MSMEs access credit from formal financial institutions</p> <p>Focus activities could include: (i) conduct a study to identify challenges faced by women MSME’s in accessing formal finance (ii) work with financial institutions to identify specific financing products available with them which meets the requirement of women MSMEs (iii) conduct awareness generation and training programs focused on promoting formal financing (iv) conduct regular stakeholder engagement sessions with formal financial institutions and lead bank in each project district.</p>	PMU, DPIU & TSA
Project Management, Learning and Partnership	<p>Female Beneficiaries satisfied with project interventions</p> <p>Focus activities could include:</p> <p>(i) conduct awareness generation and training programs focused on various topics related to environmental and social awareness</p> <p>(ii) Provide training to SPMU, DPIU and other staff on creating avenues for women in accessing the financial benefits from the project.</p> <p>(iii) Training and awareness programmes for women beneficiaries about convergence schemes with other departments.</p>	PMU, DPIU & TSA

Components	Key Activities	Responsibility
	(iv) Creating partnerships among women's organizations and other relevant stakeholders to promote gender equality, and continuously learning (v) ensuring equal participation and representation of women and men in decision-making processes, incorporating gender-responsive budgeting and resource allocation.	
	Registered grievances addressed Ensure Greivance Registration and Redressal through CPITs and DPIUs to address women related queries and grievances. Conduct regular GRM awareness programmes with a focus on preventing workplace sexual exploitation and abuse (SEA) and Sexual Harassment (SH) Create IEC on GRM and SEA/SH	PMU, DPIU & TSA

Monitoring Gender Action Plan

The indicators, frequency, and agency recommended for monitoring are presented in table below.

Monitoring indicators for gender action plan

Components	Monitoring Indicators (Process and Outcome)	Frequency	Monitoring Responsibility
Component 1 - Productivity enhancement	Farmers reached with agricultural assets or services – Female (Number) Number of women having access to agricultural assets Number of services availed by women like training, awareness programmes, inputs, access to farm and post harvesting machinery etc.	Quarterly	PMU & DPIU
	Women's representation in executive committees of Farmer Producer Groups (FPGs) (Number) Number of women representatives in the FPGs	Quarterly	PMU & DPIU

Components	Monitoring Indicators (Process and Outcome)	Frequency	Monitoring Responsibility
	<p>Number of women exclusive Farmer Producer Collectives and Farmer Producer Groups.</p> <p>Number of exposure visits undertaken for women FPCs/FPGs/FPOs</p>		
Component 2 – Commodity cluster	<p>Farmers supported through agri-cluster intervention (Number)</p> <p>Number of women trained in entrepreneurship.</p> <p>Number of women entrepreneurs who have started their own businesses</p> <p>Number of women trained in agro processing.</p> <p>Number of women involved in agro processing.</p>	Quarterly	PMU & DPIU
	<p>Beneficiaries supported through fisheries intervention (Number)</p> <p>This indicator measures the number of female beneficiaries supported through the structured fishery interventions.</p> <p>Number of women trained in fish farming.</p> <p>Number of women involved in fish farming</p> <p>Number of women involved in processing, sales (including online) and packaging of fishes.</p> <p>Number of women collectives/ businesses involved in reservoir fishing</p>		PMU & DPIU
Component 3 – Agri-Finance Ecosystem	<p>Women-led MSMEs access credit from formal financial institutions (Percentage)</p> <p>Number of women who have availed loans or financial support from formal financial institutions</p>	Quarterly	PMU & DPIU

Components	Monitoring Indicators (Process and Outcome)	Frequency	Monitoring Responsibility
	Number of stakeholder awareness meetings conducted during the project implementation.		
Project Management, Learning and Partnership	Beneficiaries satisfied with project interventions (Percentage) Number of women beneficiaries trained in executive leadership of the FPCs/FPGs Number of women in the executive committees of the the FPCs/FPGs/FPOs Number of IEC material distributed towards creating awareness on availing convergence schemes.	Annual	TSA

Implementation Arrangements

The finalisation, implementation, and monitoring of the Gender Action Plan (GAP) is the responsibility of the State Project Management Unit (SPMU).

The Social Development specialist, at the State Project Management Unit (SPMU) level, will facilitate and supervise this process of preparation and implementation of the Gender Action Plan. A Technical Support Unit (TSU), which will provide timely and market-based inputs to the SPMU and field functionaries for backstopping all intervention areas. All efforts will be made to coordinate and work with associated line departments and other department, more specifically the agriculture department to help dovetailing with their development programs for the socio-economic development of women.

At the District level, The District Project Implementation Unit, (DPIU) will facilitate linkages and convergence with other government schemes. A Support Agency will be hired to assist with implementation of the Gender Action plan at the block level