



Gender Policy of NABARD

1.0 Introduction

1.1 The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution of India not only grants equality to women but also empowers the State to adopt measures for positive discrimination in favour of women for neutralizing the cumulative socio-economic, educational and political disadvantages faced by them. Fundamental Rights among others, ensure equality before the law and equal protection of law, prohibit discrimination against any citizen on grounds of religion, race, caste, sex or place of birth and guarantee equality of opportunity to all citizens in matters relating to employment. Articles 14, 15(3), 16, 39(a), 39(b), 39(c) and 42 of the Constitution of India are of specific importance in this regard.

1.2 In India the underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices. Gender disparity manifests itself in various forms, like continuously declining female ratio in the population, social stereotyping and violence at the domestic and societal levels, discrimination against girl children, lack of access to property, financial illiteracy, not recognizing women's work as economic work, disparity in wage, limited access in financial decision making etc.

1.3 Over the various Plan periods, Government of India gave a lot of attention to plan and activities for development and benefit of women. Setting up of the Department of Women and Child Development (1985), National Commission for Women (1992), Rashtriya Mahila Kosh (1993), Central Social Welfare Board, Women's Development Corporations (WDCs) in States, Parliamentary Committee on Empowerment of Women, providing reservation of seats in the local bodies as per 73rd and 74th Amendments (1993) etc., were some of the initiatives taken by Government of India.

2.0 Need for Gender Policy

2.1 Gender equality is central to the NABARD's mandate for supporting millions of small and marginal farmers, landless labourers and women engaged in agriculture and rural development. NABARD, the apex bank for Agriculture and Rural Development, recognizes that incorporating gender sensitivity into its business and development practices will help in increasing equity and social justice for women.

2.2 Although NABARD anchors several projects, directly targeting women being implemented across the country over the years there was no specific board approved

policy of its own. In order to institutionalize the practices and gender focus across the organization, with commitment and accountability, a need for Gender Policy was felt.

2.3 Currently, NABARD is accredited as National Implementing Entity (NIE) of Adaptation Fund Board and Green Climate Fund (GCF) of UNFCCC and also to National Adaptation Fund for Climate Change (NAFCC). Development of a Gender Policy was one of the conditions for accreditation of NABARD as NIE to GCF.

3.0 Mainstreaming Gender Sensitivity – Policy Prescription

3.1 NABARD endeavors to formulate a policy for promoting gender sensitivity in the organization as well as making majority of activities/schemes gender transformative giving due importance, weightage and right to women in business and developmental activities, asset creation, income generation and environment protection, making the activities sustainable.

3.2 The broad objective of NABARD's Gender Policy will be to promote equality and equity between women and men. To achieve this objective, the intention of the Gender Policy will be to operationalize by mainstreaming of gender in functions of NABARD gradually to achieve women empowerment (financial, legal, social and political) in all our developmental activities through long-term commitment and engagement, including awareness creation, raising adequate resources, leadership and capacity development of partners.

4.0 Broad Framework of the Policy

Gender Policy of NABARD is based on five principles:

I. Equity and Equality:

- a) Promote equal rights, power, responsibilities and opportunities within the operations and functions of NABARD (gender equality);
- b) Promote equal and fair access to credit (gender equity) for income generating activities both on and off-farm;

II. Inclusiveness: Work towards reducing social and economic barriers, addressing issue of wage discrimination against women, productive use of time, equal access to and control over productive assets and opportunities including institutional credit, right of decision making in economic, commercial etc. and promoting gender-responsive budgeting.

III. Empowerment: Adopting a gender-sensitive approach, to achieve greater, more effective, sustainable, and equitable social outcomes in an efficient and comprehensive manner, Increasing and encouraging socio-economic

participation of women by creating and sensitizing women about their rights and privileges provided under various laws and justice system.

- IV. Accountability:** Making institutional accountability for delivery of nondiscriminative projects and programs and for establishment of adequate measurement system to monitor the gender specific progress in its endeavors.
- V. Alignment with national policies and priorities:** This will ensure that NABARD's policy is in consonance with national policies and priorities.

5.0 Priority Areas of Gender Policy

NABARD's Policy on Gender can be divided into four priority areas like

- a) Governance and institutional structure
- b) Operational Guidelines for functions and business activities of NABARD.
- c) Resource Allocation and budgeting
- d) Knowledge generation and Capacity Building

5.01 Governance and institutional structure

Internal to NABARD

As per the national level Government policy as applicable to public institutions, NABARD should endeavor to provide equal opportunities among all women staff members good working conditions for personal growth, opportunity for promotion, capacity building and trainings to enhance equitable representation of women in decision making at various levels. Accordingly, HR systems and policies are made gender-sensitive and responsive.

Client Institutions

- a) NABARD may influence the policy of client institutions to facilitate providing assistance to rural women through opening opportunities, assisting women to do activities, being pro-active in providing them appropriate instruments etc. Suitable provision will accordingly be made in General Refinance Agreement of Financial Institutions availing refinance from NABARD.
- b) Executing Entities under climate change adaptation/mitigation projects with fund assistance from AF/GCF will be responsible for overall implementation of various covenants of Gender Policy
- c) NABARD as NIE of AF/GCF will oversee the implementation of the gender specific action plan, through periodic monitoring and review

5.02 Operational Guidelines

NABARD will modify/amend its operational guidelines under various developmental and business activities, wherever required, to include:

- a) The projects and activities shall endeavor to have specific gender components, both in physical and financial terms; Provide for project templates and review criteria to include specific section to capture information on gender dimensions, benefits, and approaches.
- b) Gender analysis may be incorporated into NABARD's outreach and marketing activities and a communication strategy may be developed to spread knowledge on gender equality and sensitization to NABARD employees, the partners and public
- c) Gender assessment in respect of climate change adaptation/mitigation projects for creating base-line data and promoting adequate participation of women in such projects

5.03 Resource Allocation and budgeting

NABARD's resource allocation for projects and programmes contributes to gender equality and women's empowerment. NABARD seeks to ensure that its projects and programmes support measures which are gender-sensitive in nature. As the Gender Policy of NABARD aims at generating sustainable gender-equitable results, the approval process of the projects may consider providing priority for projects with larger impact on rural women.

5.04 Knowledge generation and Capacity Building

Knowledge management will be developed around three following pillars:

- a) Creation of knowledge base within organization
- b) Strong networking with other organizations with similar mandate
- c) Dissemination of learning and experience on a regular basis.

a) Creation of knowledge base within own organization:

NABARD will take steps for creating awareness and knowledge through capacity building processes and trainings and gender specific workshops for its staff, and developing relevant material on gender sensitization and policies/rules at the workplace and in the intervention areas.

b) Strong networking with other organizations for advocacy of the particular cause

A separate women development cell and grievance redressing mechanism will be created in NABARD. This may be used for expressing concern, opinion, suggestions, sharing knowledge, lessons learned and to deal with grievances if any.

Networking will also be attempted through organizing regular workshops and other knowledge sharing events and through identification of outside partners.

c) Dissemination of learning and experience through media on regular basis.

As a learning institution, NABARD will document experiences comprising of implementation modalities, challenges, successes, innovative approaches, learnings etc. and disseminate to wider sections of its staff and partners.

6.0 Review Mechanism

The review mechanism will have a defined logical framework to capture the present status and impact of taking pro-gender interventions by developing a set of core Gender Indicators. The review mechanism will examine concrete progress on gender related processes and outputs. This may include gender disaggregated data and qualitative indicator (wherever relevant), which may be analyzed, and reported on an annual basis. Over a period of time, NABARD's operational database for portfolio monitoring and managing may incorporate genderdisaggregated data.