

**Programmatic Insights from a
Project-level Women's Empowerment
in Agriculture Index (Pro-WEAI)
Baseline Study in Maharashtra, India**

2025

IFAD's Nav Tejaswini Project
& the GTM

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List of acronyms

CMRC	Community-Managed Resource Centre
COE	Centre of Excellence
FPO	Farmer producer organization
IFAD	International Fund for Agricultural Development
GEWE	Gender Equality and Women Empowerment
GII	Gender Inequality Index
GPI	Gender Parity Index
GTM	Gender Transformative Mechanism
HH	Household
MAVIM	Mahila Arthik Vikas Mahamandal
MMM	MAVIM Mitra Mandal (Men Friends Circle)
PPS	Proportional-to-size (method)
PRI	Panchayati Raj Institution
Pro-WEAI	Project-level Women's Empowerment in Agriculture Index
PSM	Propensity Score Matching
SHG	Self-help group
DWCD	Department of Women and Child Development

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Executive summary

This report provides a summary of the baseline data from the pro-WEAI collected under the Nav Tejaswini project. It includes the following information: (i) overall context of India and Maharashtra with respect to gender equality and women's empowerment; (ii) background of the project; and (iii) findings of women's empowerment across dimensions of pro-WEAI and proposed recommendations for the project to improve the scores.

Women's empowerment and gender equality is one of the main agenda items of the Government of India to achieve the Sustainable Development Goals. While the government measures have contributed to progress on GEWE and climate resilience in recent years, social, cultural and institutional barriers continue to restrict women's economic and social empowerment. The Gender Transformative Mechanism in Climate Adaptation (GTM), is a new, innovative financing mechanism housed at the International Fund for Agricultural Development (IFAD), designed to combine the scale of IFAD's loans with targeted grant resources.

The GTM in India consists of a grant that has been expanding the scope of work on GEWE within the framework of the already ongoing IFAD-funded investment, Maharashtra Rural Women's Enterprise Development Project (Nav Tejaswini). The project is implemented by the Mahila Arthik Vikas Mahamandal (MAVIM). Funded and overseen by the Government of Maharashtra's (GoM's) Department of Women and Child Development.

In this context, the GTM provided technical support to the project to adapt and validate the Project-level Women's Empowerment in Agriculture Index (Pro-WEAI) tool developed by International Food Policy Research Institute to diagnose key areas of disempowerment, design appropriate strategies to address deficiencies, and implement and monitor the activities for women's empowerment. The pro-WEAI tool was initially adapted by the project and a baseline was generated in December 2021. The GTM has further supported the project in generating additional analysis and key insights, and in strategizing the interventions to enhance women's empowerment. The degree of women's empowerment among the beneficiaries of the Nav Tejaswini project was measured using pro-WEAI through 12 indicators mapped against three domains (3DE - Three Domains of Empowerment Index).

The overall pro-WEAI score in the project area was calculated as 0.62 with the weighted average of the 3DE score for women (0.65) and the GPI score (0.87).

The analysis reveals that women are more disempowered than men in both project and comparison areas. The largest contributors to disempowerment for women and men are work balance and membership in influential groups. However, control over use of income, self-efficacy, autonomy in decision making, inputs in productive decisions and group membership also contribute to the disempowerment. The disempowerment disparity between men and women is created owing to skewed scores across following domains: self-efficacy, attitudes about domestic violence, ownership of land and other assets, access to and decisions on credit, control over use of income, work balance, membership in influential groups, and respect among household members. These trends are similar in the comparison areas. These are important points of focus for Nav Tejaswini as the intervention can aim to improve across these domains to achieve greater women's empowerment.

This report key insights also outlines related potential interventions to improve the scores across the domain, as discussed and proposed by MAVIM in collaboration with IFAD GTM team.

1. Interventions on social and behavioural change are key to changing intrahousehold relations – i.e. behaviours regarding power, authority and decision-making over production income and use of time. These interventions should be planned across the three domains of Pro-WEAI. However, these interventions alone may not be sufficient to change behaviour. Changes in institutions, processes, business models and policies can also contribute to behaviour change.
2. Access to extension and advisory services is one of the key paths to improve intrinsic and instrumental agency. However, in most cases, extension and advisory services may favour the farmers who have land and other assets. Moreover, extension workers are usually men, who may favour male farmers. In this regard, it is important to conduct a gender-based assessment of policy, schemes and programmes of the Government and identify the criteria/factors that may prohibit women from access the benefit that ensue. The GTM intends to support such an analysis and will conduct outreach campaigns with CMRCs to identify gaps in implementation of these policies and programmes for policy advocacy.
3. Land ownership is one of the key factors for women's empowerment, as it facilitates their access to the benefits of government programmes and schemes, such as loans to buy agricultural inputs, loan waivers, crop insurance, subsidies, or even compensation to their families in case of unfortunate events. Under the "instrumental agency" domain (i.e. ownership of land and other assets), the pro-WEAI finding reveals that 72 per cent of women in the project areas were empowered. This high percentage is due to ownership of other assets such as large and small livestock, poultry, and mobile phones. However, only a few women have their names on the land or property records. The GTM will support the Nav Tejaswini project to conduct the assessment of government programmes and schemes for which owning land is one of the criteria to access the benefits and will also document stories of the advantages of joint ownership.
4. Access to financial services is well mobilized by MAVIM. A total of 99 per cent of women have a bank account and access credit facilities. The GTM supports MAVIM to assess the products and services of financial institutions from a gender perspective. This will identify any gaps and enable MAVIM to engage with the financial institutions to develop customized products and services (e.g. women-friendly health, crop and livestock insurance).
5. Gender sensitization and engaging with men and boys should be part of every intervention at the household and community levels to bring attitudinal changes.
6. Adaptive capacity and well-being outcomes affected by climate-related vulnerabilities and shocks are reflected in a number of indicators: control over use of income; input in productive decisions; ownership of land and other assets; access to and decisions on credit; time use; mobility; and household relations. The GTM intends to work at the nexus between climate change and GEWE, with a special focus on building the capacity of government and key stakeholders on gender-transformative approaches and climate resilience.

Chapter 1: Introduction

On 2 February 2023, the International Fund for Agricultural Development (IFAD) and Mahila Arthik Vikas Mahamandal (MAVIM) launched the Indian operations of the Gender Transformative Mechanism in Climate Adaptation (GTM), through a five-year grant received from the Gates Foundation. The GTM is a new, innovative financing mechanism housed at IFAD designed to combine the scale of IFAD's loans with targeted grant resources (including an initial investment by the Foundation), in order to support and incentivize IFAD's partner governments to invest in and scale-up the capacities and activities required to achieve gender-transformative results at scale and build women's adaptive capacity and resilience in rural, agricultural geographies.

The GTM grant is expanding the scope of work on Gender Equality and Women Empowerment (GEWE) within the framework of the ongoing IFAD-funded investment, Maharashtra Rural Women's Enterprise Development Project (Nav Tejaswini). The Nav Tejaswini is a second-phase gender-transformative project that is being implemented by MAVIM in 34 rural districts of Maharashtra over six years, and with 100 per cent of the direct beneficiaries being women.

The GTM in India adopts an institutional-strengthening approach to focus on strengthening MAVIM's commitment and capacity to sustain and scale gender-transformative results. The development of a high-impact, influential MAVIM Centre of Excellence (COE) for gender-transformative results is the key entry point for this approach. However, it is also envisaged that the GTM will enhance MAVIM's programmatic implementation in GEWE and climate resilience. This will be achieved by the GTM's support to enhance women's climate resilience in the Nav Tejaswini in order to generate knowledge and evidence that are beneficial to the COE.

In this regard, the GTM provided technical support to the project to adapt and validate the Project-level Women's Empowerment in Agriculture Index (Pro-WEAI) tool developed by International Food Policy Research Institute to diagnose key areas of disempowerment, design appropriate strategies to address deficiencies, and implement and monitor the activities for women's empowerment. The pro-WEAI tool was initially adapted by the project and a baseline was generated in December 2021. The GTM has further supported the project in generating additional analysis and key insights, and in strategizing the interventions to enhance women's empowerment.

This report provides a summary of the baseline data from the pro-WEAI collected under the Nav Tejaswini project. It includes the following information: (i) overall context of India and Maharashtra with respect to GEWE; (ii) background of the project; and (iii) descriptions of women's empowerment across several dimensions.

India and the status of gender equality

India ranked 122 out of 190 countries on the gender inequality index (GII) (GII=0.490 in 2022–23, World Economic Forum). The Government of India is making concerted efforts to bridge the gender gap and promote gender equality through inclusive growth, social protection and gender-responsive policies. The Government's major initiatives launched in past few years aimed at reducing the gender gap and empowering women in all aspects of social, economic and political life. The livelihood improvement programmes, and promotion of self-help groups (SHGs) have created opportunities for women to access finance, extension services for crops and livestock husbandry, and workload-reducing equipment, thus improving household incomes and women's decision-making power. Under the purview of draft National Policy of Women and other policies, the central Government has launched several integrated programmes for women's economic and social empowerment, including Mahila Shakti Kendra (to empower rural women with skills development, employment, digital literacy, health and nutrition) and Mahila-e-Haat, a bilingual online marketing platform that leverages technology to help aspiring women entrepreneurs, SHGs and NGOs to showcase their products and services.

Gender inequality persists in the agriculture sector across the nation. Agriculture dominates the livelihoods of India's rural women, with 75 per cent deriving their main income from farming. In Maharashtra, 69 per cent of the 16.8 million women active in the workforce are considered highly dependent on agriculture for their livelihood, putting women at greater risk of climate-driven vulnerabilities. Despite their strong presence in India's rural agriculture and enterprise sectors, women face several barriers that limit their economic return, agency and well-being. Women have poor access to the resources needed to increase their productivity and income – mainly formal land ownership rights, finance, and agricultural extension services.

Further, with women shouldering the heavy burden of household responsibilities (e.g. childcare, cooking, fetching water), more than half of the work completed by women in rural India is unpaid, and women suffer from substantial time poverty. In addition, women's voice and representation in rural organizations are poor, which limits their ability to have equal input in decision-making and drive collective action in rural value chains. These barriers are exacerbated for women belonging to scheduled castes and tribes, who also suffer from the lowest literacy rates and a lack of many fundamental skills and rights.

Maharashtra is the third largest Indian state in terms of geographical area and the second most populous, with over 112 million inhabitants. The state contributes approximately 15 per cent to the national gross domestic product, making it a driving force of the Indian economy. Although Maharashtra performs above average on gender equality among Indian states – ranking sixth on a 2018 state-level gender equality index – it nevertheless suffers from the same inequality issues outlined above and is far from reaching gender equality.¹ For example, a study among rural women of reproductive age in Maharashtra revealed that only 38 per cent were involved in household decision-making and only 38 per cent had complete freedom of movement (i.e. did not need to ask husband's permission). Further, only 42 per cent reported having at least partial control over the household's economic resources, and approximately two-thirds of the women indicated that they would not defy domestic violence.²

¹ United Nations & NITI Aayog (2018). [SDG India Index. Baseline Report: 2018](#). NITI Gov

² IFAD (2019). [Maharashtra Rural Women's Enterprise Development Project \(Nav Tejaswini\): Project Design Report](#)

These clear gender inequalities, like in the rest of India, are driven by deeply rooted social norms that are pervasive in Indian society. Some of the most detrimental norms for GEWE include son preference, early marriage, patrilineality (inheritance through men descendants), patrilocality (married couples living with or near the husband's parents) and dowry systems.³ Further, in rural areas in India, including Maharashtra, women's economic opportunities remain restricted by social, cultural and financial barriers. Most notably, inheritance laws continue to marginalize women in the household and the larger community. Rural women, particularly in scheduled castes and tribes, have the lowest literacy rates, and therefore do not have the capacity to negotiate pay or contracts and most often engage in the informal sector, self-employment, or small-scale industry. The Government of Maharashtra has made marked contributions to GEWE, including launching the Maharashtra State Policy for Women Entrepreneurs (2017), which provides capital, subsidies and special assistance to women-run enterprises.

While these government measures have contributed to progress on GEWE and climate resilience in recent years, social, cultural and institutional barriers continue to restrict women's economic and social empowerment. For example, with respect to gender equality, despite India experiencing a 22 per cent decline in GII score since 2000, it still ranked 122nd in the 2023 GII (out of 190 countries). Further, a recent analysis of the Gender Social Norms Index noted a declining share of women and men with no gender social norm bias, suggesting that prejudice against gender equality may in fact be increasing. This highlights the persistent challenges to achieving systemic and sustainable GEWE outcomes in rural India.

Nav Tejaswini project background

The Nav Tejaswini project intends to address the persisting rural poverty in Maharashtra, the vulnerability to climate shocks and increasing rates of malnutrition and gender inequality. The overall goal of the project is to **enable one million poor rural households overcome poverty sustainably while improving rural women's capacity to develop sustainable enterprises, engage in remunerative employment, and access markets**. The project's development objective is to improve the capacity of rural women to diversify into sustainable enterprises or engage in remunerative employment and enhance their access to markets. The project has specific components on women-owned enterprises through increased market inclusion, greater integration into value chains and improved climate resilience, as well as by improving food and nutrition security.

The project aims to transform gender relations by focusing not only on economic empowerment, but also on activities that address the root causes of gender inequalities and hinder achievement of GEWE. The project recognizes that being a women-led enterprise project does not automatically lead to gender justice and equality. The project has been promoting: (i) drudgery reduction through machinery and women-friendly technologies; (ii) legal rights training; (iii) women's participation in public spaces; (iv) promoting joint titling of land and property; and (v) gender sensitization, including sensitization workshops for men. As a gender-transformative project design, interventions planned under Nav Tejaswini address all three strategic objectives of the IFAD Gender Equality and Women's Empowerment Policy – economic empowerment, voice and decision making, and equitable workload – as well as directly tackle the underlying root causes. The project includes the pro-WEAI as a key outcome indicator in its log frame, with measurements planned for baseline, midline, and endline of the project.

³ USAID (2019). [USAID/India Final Gender Analysis Report](#)

Chapter 2: The Pro-WEAI methodology

The pro-WEAI survey tool is used to measure the baseline status of women’s empowerment and inclusion in the Nav Tejaswini project. This indicator is mandatory for IFAD-funded projects classified as gender-transformative. It is pertinent to mention that the pro-WEAI baseline survey was conducted in 2021 along with the baseline study of Nav Tejaswini. A service provider, Sambodhi Pvt. Ltd., was engaged for this purpose by the project. The objective of the survey was to: (i) measure the degree of empowerment at household and community levels; and (ii) measure the degree of inequality between women and men (who are married or in some other form of partnership) within the same household. The degree of women’s empowerment among the beneficiaries of the Nav Tejaswini project was measured using pro-WEAI through 12 indicators mapped against three domains (3DE - Three Domains of Empowerment Index). Figure 1 and Table 1 below present descriptions of indicators and domains of pro-WEAI.

Figure 1. Pro-WEAI indicators and domains of empowerment



Table 1. Pro-WEAI indicators and their descriptions, Malapit et al. (2019),⁴

Domain	Indicator	Description
Intrinsic agency	Autonomy income	The autonomy in income is calculated from a vignette-based module and focuses on the decision-making on the use of income generated from both agricultural and non-agricultural activities. A person is considered to be empowered if he or she is more driven in his or her decision-making by his or her own principles than by what other people consider appropriate.
	Self-efficiency	The self-efficacy is calculated from a module that asks the respondent about whether the individual agrees or disagrees with eight statements related to their life. The responses range on a scale from 1 to 5, where 1 means "strongly disagree" and 5 means "strongly agree". A person is considered to be empowered if they believe in their capabilities and ability to reach their goals, and the sum of the responses is more than 32.
	Respect among household members	The respect among household members is calculated from a module that asks the respondent about whether the individual respects his or her spouse or other relation in the household, whether his or her spouse or other relation respects him or her in return, whether he or she trusts his or her spouse or other relation to do things that are in his or her best interest, and whether the respondent feels comfortable disagreeing with his or her spouse or other relation. A person is considered empowered if they answer "most of the time" to all four of the questions.
Instrumental agency	Input in productive decisions	Empowerment in the input in productive decisions in agriculture is determined by making the decision over the activity solely, making the decision over the activity jointly and having at least some input into the decision, or making the decision if they wanted to in all agricultural activities the individual participates in. If the individual does not participate in an agricultural activity, they are not empowered.
	Ownership of land and other assets	Empowerment in ownership of land and other assets is measured by owning solely or jointly either (i) land and (ii) at least three of the following: large livestock, small livestock, fishpond or fishing equipment, non-mechanized farm equipment, mechanized farm equipment, non-farm business equipment, house or building, large consumer durables, small consumer durables, cell phone, non-agricultural land, or means of transportation.

⁴ Malapit, H, H. Malapit, A. Quisumbing, R. Meinzen-Dick, G. Seymour, E.M. Martinez, J. Heckert, K.M. Yount (2019). Development of the project-level Women's Empowerment in Agriculture Index. *World Development*, 122 (2019), pp. 675-692

Domain	Indicator	Description
	Access to and decisions on credit	Empowerment in access to and decisions on financial services is determined by (i) belonging to a household that used a source of credit in the past year and participated in the decision to take the loan solely or jointly with others; (ii) belonging to a household that could have taken out a loan in the last year even if it did not; or (iii) having access to a financial account, solely or jointly.
	Control over use of income	Empowerment over use of income means that for all agricultural activities the individual participates in, the individual has control over how any income earned from the activity is used and control over whether the output from the agricultural activities is used for home consumption. The individual also has control over the income over any non-farm, self-employment activities and wage or salary employment they engage in.
	Work balance	Empowerment in the work balance means that the individual spends less than 10.5 hours a day in work, where work includes employment and non-employment activities. When a work activity includes childcare as a secondary work activity, the total time with the two activities simultaneously is counted as 1.5 times spent in work.
	Mobility - Visiting important locations	Empowerment in mobility is determined by whether the individual (i) visits at least two locations – city, market, family or other relative – most of the time, or (ii) visits a health facility or public meeting at least sometimes.
Collective agency	Group membership	Group membership is determined by being an activity member in at least one of the following types of groups: Agricultural, livestock, fisheries producers' group; water users' group; forest users' group; credit or microfinance group; mutual help group; trade and business group; civic or charitable group; religious group; or other groups.
	Membership in influential groups	Being empowered in terms of leadership means the individual is an active member of at least one group that can influence the community to a medium or high extent.

Geographical coverage and sampling

The pro-WEAI assessment was simultaneously conducted during the baseline survey of the Nav Tejaswini project and included the households covered under the project (project area) and non-project areas (comparison area). A quasi-experimental design with a difference-in-difference method was adopted for the baseline study.

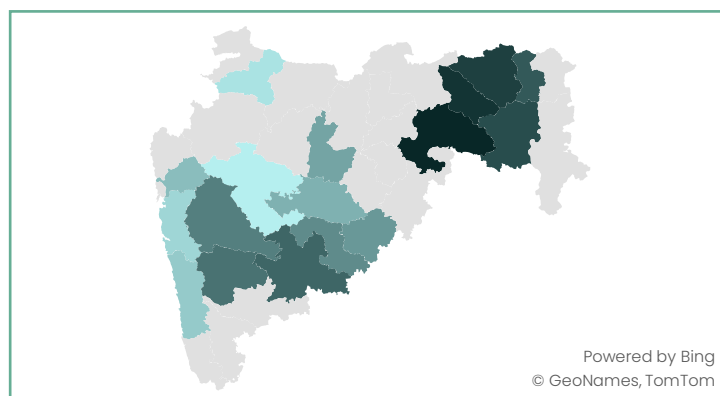
The state of Maharashtra has 34 districts spread across five subregions: Pune/Paschim Maharashtra area (5 districts); Khandesh/Nashik area (5 districts); Konkan area (6 districts); Marathwada area (8 districts); and Vidarbha area (11 districts). A total of 17 districts were sampled using probability-proportional-to-size (PPS) method. The use of PPS for sampling ensured that districts of varied sizes (both smaller and larger populated districts) were sampled to ensure representation of the overall population.

To reduce bias in the findings, it was ensured that all villages were equally and proportionately distributed across the 17 districts. For this, Propensity Score Matching (PSM) was used, in which matching at village level was undertaken using a set of socioeconomic and amenities indicators related to the village demographic profile, agriculture indicators, and village infrastructure and SHG penetration/saturation. Using the indicators, propensity scores for villages were obtained, 69 project villages were sampled using PPS, and each project village was matched to a set of comparison villages using one-to-one or many nearest neighbour matching on propensity scores. If a matched comparison village could not be surveyed for any reason, the matched pair was replaced by the next best-matched.

After selecting villages in the project and comparison areas, the survey design involved the selection of households across project and comparison groups. For the selection of project households, a list of all project participants was obtained, and then systematic random sampling was used to identify 16 respondents in each of the project villages. The list contained information regarding the name of the SHG members and the name of the SHG that she belonged to for each project village. This list was collected from MAVIM. A screening question was administered in the project group to ensure that the participants were associated with MAVIM SHG. For the comparison group, no screening question was administered. The participants from the comparison group were either part of another NGO's SHG or non-SHG household. Post-data collection, project, and comparison households were matched using PSM based on key socio-demographic indicators (caste, religion, poverty line status (above or below), house type, and landholding category) to ensure that households with similar socio-demographic characteristics were compared for the analysis.

Structured household surveys with SHG households in the project and SHG and non-SHG households in the comparison areas were conducted between 8 September and 4 October 2021. The survey covered 2208 households (1104 in treatment and 1104 in control) spread across 17 districts and 138 villages of Maharashtra (figure 2). In post data collection, PSM was used to match pairs of households in both the study groups, and the total number of matched households obtained was 2066 (1033 in treatment and 1033 in control).

Figure 2. Sampled districts for the baseline assessment



Data collection and computation of the pro-WEAI

The study execution involves three key activities – conducting a pilot study to test and finalize the survey tools and methodology; training enumerators on field data collection; and data analysis and interpretation. Computation of the pro-WEAI follows the methodology of the original WEAI.⁵ Pro-WEAI is calculated as the weighted mean of two sub-indices: the Three Domains of Empowerment Index (3DE, with a weight of 90 per cent; and the Gender Parity Index (GPI), with a weight of 10 per cent. The 3DE measures women's empowerment across three domains: intrinsic agency, instrumental agency and collective agency. The GPI compares the empowerment scores that reflects the inequality in 3DE profiles of the primary adult female in a household with that of the primary adult male. Typically, the primary adult female and primary adult male are the husband and wife, but the relationship between the two does not necessarily matter. The GPI shows the share of women who are as empowered as their male counterparts. Improvements in either the 3DE or GPI will increase pro-WEAI scores.

Analysis of the pro-WEAI provides three scores: (i) the 3DE score, calculated separately for men and women; (ii) the GPI, calculated on the couple level; and (iii) the pro-WEAI score, calculated by a weighted average of the 3DE (90%) and GPI (10%). The same was calculated for project and comparison groups.

Additional analysis of baseline and pro-WEAI findings under the GTM

Although the pro-WEAI survey was executed along with the baseline survey of the project in 2021, the GTM provided an opportunity to MAVIM to conduct in-depth analysis of gender-based and Pro-WEAI indicators. The objective of the analysis was to identify programmatic implications of the findings and provide technical support to Nav Tejaswini to strengthen programme implementation. The analysis of baseline and pro-WEAI indicators helped the programme management team of MAVIM to understand the factors contributing to the disempowerment of women and men in the target areas. A focus group discussion with the key staff responsible for project implementation was conducted for such. The GTM also raised awareness on the pro-WEAI indicators among the staff at various levels.

⁵ Alkire, S., Meinzen-Dick, R., Peterman, A., Quisumbing, A., Seymour, G. & Vaz, A. The Women's Empowerment in Agriculture Index. World Development. 2013;52:71–91

Chapter 3: Pro-WEAI baseline results

This section presents the basic profile of the sample households covered under the survey. It was observed that the demographic characteristics of the households are similar across both the sampled groups. Around 11 per cent of the households are female-headed. The average age of the respondents is 40 years in both the areas. The major caste category of the households in both areas of the study was Other Backward Classes – 42 per cent in project and 49 per cent in comparison – followed by general category, Scheduled Caste and Scheduled Tribe in both areas. Most households have an Above Poverty Line card and about one-third of households in the study area have a Below Poverty Line card. The latter card was available in 33 percent of project households and 36 per cent of comparison households. More than 90 per cent of households in the project (95%) and comparison (93%) areas own a ration card. All the respondents from the project and comparison areas have an Aadhar⁶ card. Ninety-eight per cent of the households in both areas own the house they live in. Most households in the project (70%) and comparison (72%) live in semi-kuccha⁷ dwellings. Similarly, 86 per cent of households across project and comparison areas have flush toilet facilities. Across both the groups, 98 per cent of households have bank accounts. The respondents owned either individual accounts (91% in project and 93% in comparison), or joint accounts with husband (6% in project and 3% in comparison) or other SHG members (4% each in project and comparison). A detailed profile of the households (HH) is shown in Table 2.

Note: The source of all the figures and graphs presented below and in the subsequent pages is from baseline report of Nav Tejaswini project.

Table 2. Household profile

Profile of households – key features	Project	Comparison areas
Average age of respondents (female SHG members)	40 years	40 years
Caste profile of the HHs		
General Category	29%	21%
Schedule Caste	18%	15%
Schedule Tribe	11%	15%
Other Backward Classes	42%	49%
Marital status of respondents at the time of the survey		

⁶ Aadhaar is a 12-digit individual identification number issued by the Government of India which serves as proof of identity and proof of address for residents of India. <https://www.uidai.gov.in/en/16-english-uk/aapka-aadhaar/14-what-is-aadhaar.html>

⁷ Houses made from mud, thatch or other low-quality materials are called kuccha houses; houses that use partly low-quality and partly high-quality materials are called semi-kuccha houses; and houses made with high-quality materials throughout, including the floor, roof and exterior walls, are called pucca houses.

Profile of households – key features	Project	Comparison areas
Married	52%	56%
Unmarried	36%	35%
Widowed	11%	8%
Divorced/Separated	1%	1%
Education		
% of HHs that have at least one member who has completed class 5 education	60%	60%
% of HHs that have at least one member who has completed class 9 education	32%	32%
% of HHs households that have at least one member who has completed graduation and above	16%	19%
Head of household		
% of women-headed households	11%	10%
Status of access to social security schemes and other amenities		
% of HHs having access to ration card	95%	93%
% of HHs having access to Aadhar card	100%	100%
% of HHs having semi-kuccha dwellings (The households in both areas own the house they live in 98% of cases)	70%	72%
% of HHs having electricity access	84%	70%
% of HHs having access to drinking water	57%	51%
% of HHs having bank accounts	91%	93%
Source of livelihood		
% of HHs engaged in agriculture	46%	45%
% of HHs engaged in unskilled wage labour	30%	36%
% of HHs engaged in livestock rearing (The women across the project and comparison were primarily responsible for managing the livestock within the households)	14%	3%
Source of livelihood – SHG women		
% of SHG women engaged in agriculture	36%	24%
% of SHG women engaged in semi-skilled or unskilled wage labour (construction, masonry, Mahatma Gandhi National Rural Employment Guarantee Scheme)	17%	14%
% of SHG women engaged in livestock rearing	33%	21%
% of SHG women engaged in microenterprise	10%	5%

Profile of households – key features	Project	Comparison areas
% of SHG women engaged in salaried jobs/skilled labour	11%	8%
Income		
Average gross annual income	INR 1,59,374	INR 1,26,975
% of HHs that are microentrepreneurs (income greater than INR 58,000 per annum)	72%	66%
% of HHs that are moderately poor (income from INR 25,000 to INR 58,000 per annum)	19%	24%
% of HHs that are ultra-poor (annual gross earnings less than INR 25,000)	9%	9%
% of HHs having Below Poverty Line cards (The majority of households (54% in project and 47% in comparison) have asset wealth index in the highest category)	33%	36%
Landholdings		
Average landholding (Majorly fall under the landless and marginal categories)	3.68 acres	3.75 acres
Average land used for agriculture (in percentage)	3.2%	3.3%
Average landholding of female SHG members	2.92 acres	2.44 acres
Average land used for non-agricultural practices	2.5%	2.1%

Descriptive analysis of Pro-WEAI

The overall pro-WEAI score in the project area was calculated as 0.62. This figure is the weighted average of the 3DE score for women (0.65) and the GPI score (0.87) (see Table 3 below). The Pro-WEAI scores reveal that women in project areas are marginally more empowered across the 12 indicators and GPI in project areas (0.62) as compared to the women in comparison areas (0.59). The 3DE score for women in the project area is marginally higher for project areas (0.57) than control areas (0.55). This shows that the women in project areas have marginally higher agency across the three domains of intrinsic agency, instrumental agency and collective agency. The GPI gap between male and female members of the households in project areas (13%) is moderately lower in project areas as compared to the gap in comparison areas (17%). This signifies that those female members in project areas are at a moderately greater parity when compared with the male members. The men are found more empowered than the women. However, the women in the project area (0.22) are found to be less empowered as compared to the comparison area (0.26).

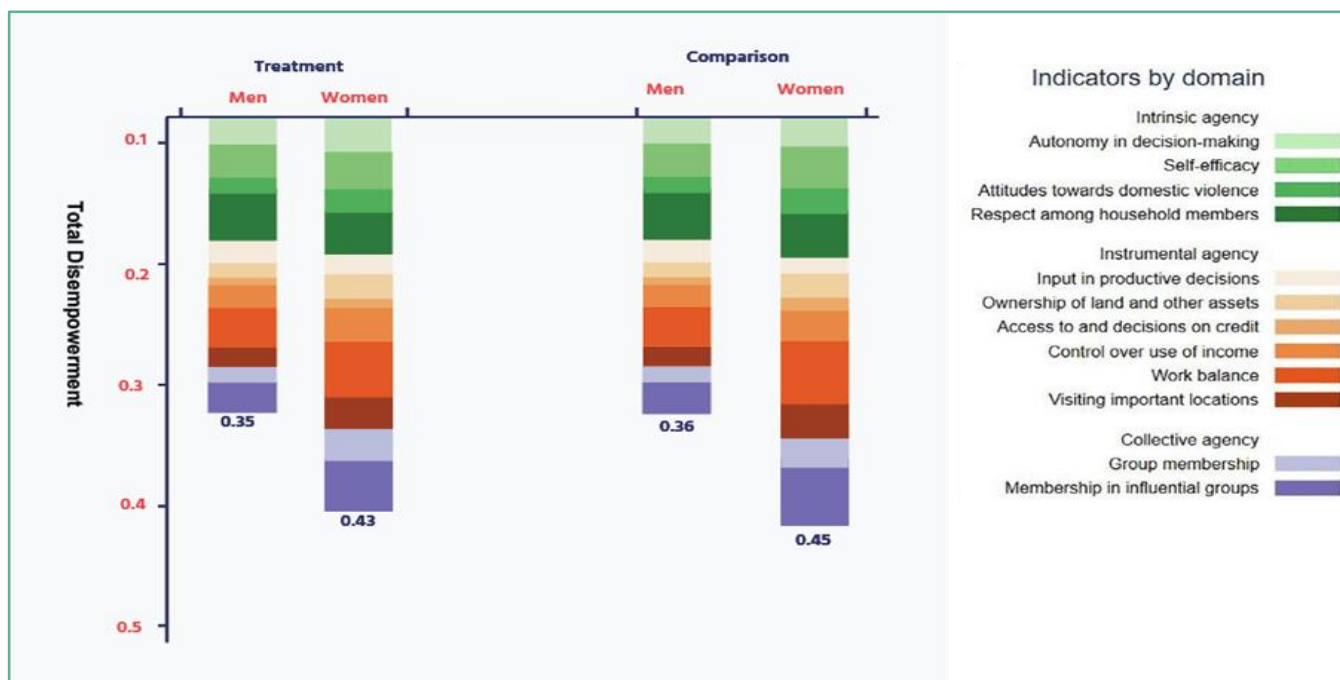
Table 3: Pro-WEAI scores

Indicator	Description	Project		Comparison	
		Men	Women	Men	Women
Parameters		Men	Women	Men	Women
Number of observations		1033	1033	1033	1033
3DE	The DE sub-index assesses the extent of women's empowerment in the three domains. A higher number reflects greater empowerment	0.65	0.57	0.64	0.55
% achieving empowerment	Percentage of women and men with 3DE scores of 80% or more	34%	27%	31%	24%
% not achieving empowerment	Percentage of women and men with 3DE scores of less than 80%	66%	73%	69%	76%
Mean empowerment score for not yet empowered	The average disempowerment score among women who are not yet empowered; a higher number reflects greater disempowerment	0.65	0.52	0.62	0.50
GPI	The GPI sub-index measures the inequality in 3DE scores between the primary adult male decision makers and primary adult female decision makers in the HHs. A higher number reflects greater gender parity.	0.87		0.83	
Number of dual-adult HHs	The number of HHs with both a primary male and primary female decision maker	1033		1033	
% achieving gender parity	Percentage of women who have 3DE scores equal to or higher than those of the primary adult males in their HH	54%		51%	
Average empowerment gap	For women lacking parity, the average percentage shortfall they experience relative to the males in their HH	0.22		0.26	
Pro-WEAI	The WEAI score is composed of 90% 3DE and 10% GPI	0.62		0.59	

Contributions of each indicator to disempowerment

Figure 3 below depicts the absolute contribution of each indicator to disempowerment for men and women in the project and comparison areas. The overall depth of each bar shows the total disempowerment score (3DE), and the different colored bars within show the absolute contribution of each indicator to disempowerment. The disempowerment scores were stacked across the study groups to obtain total disempowerment scores for women and for men. Overall, women are more disempowered than men in both project and comparison areas. The largest contributors to disempowerment for women and men are work balance and membership in influential groups. However, control over use of income, self-efficacy, autonomy in decision making, inputs in productive decisions and group membership also contribute to the disempowerment. The disempowerment disparity between men and women is created owing to skewed scores across following domains: self-efficacy, attitudes about domestic violence, ownership of land and other assets, access to and decisions on credit, control over use of income, work balance, membership in influential groups, and respect among household members. These trends are similar in the comparison areas. These are important points of focus for Nav Tejaswini as the intervention can aim to improve across these domains to achieve greater women’s empowerment.

Figure 3. Contributions of each indicator to disempowerment

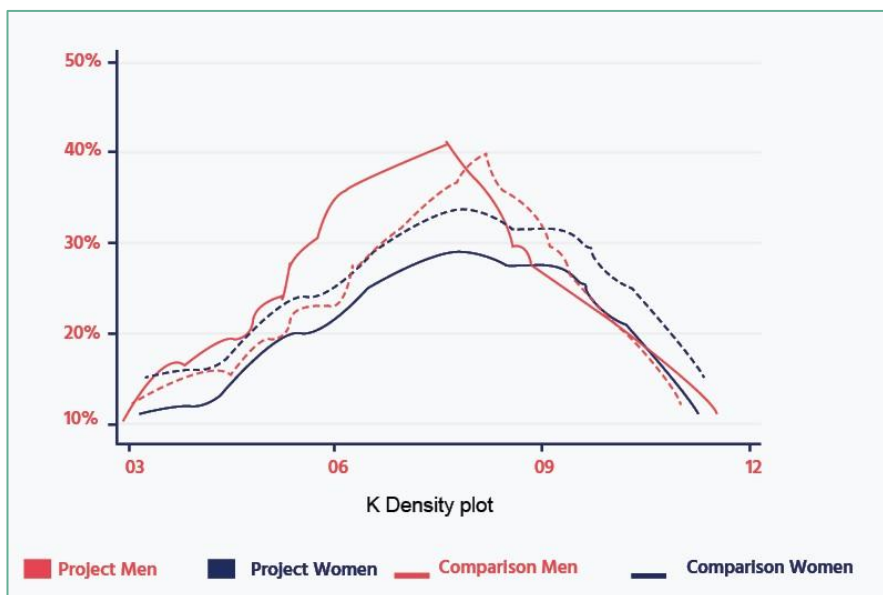


Pro-WEAI indicators for which empowerment was attained in project and comparison group

In Figure 4, the proportion of respondents, by sex, project and comparison group, who achieved empowerment on the number of indicators is displayed on the x-axis. The distribution of the number of

pro-WEAI indicators for which empowerment was attained was similar between men in both groups. In contrast, the distribution of scores for women in comparison to men in both the groups was low. The K-density plot shows that the males and females were uniformly distributed across the project and comparison groups.

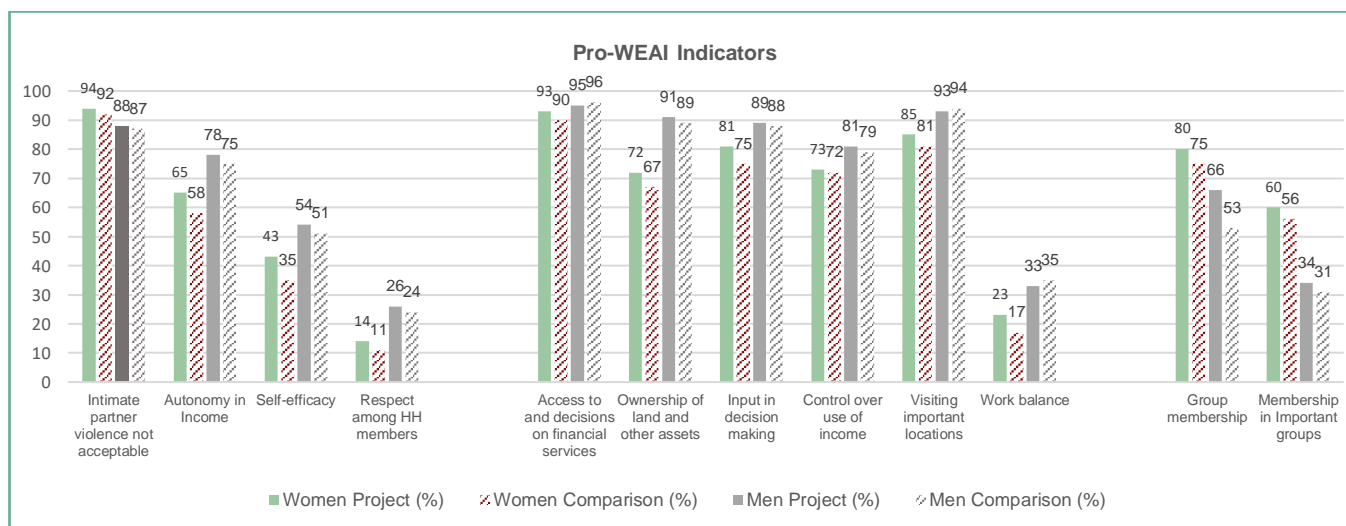
Figure 4. Density plot estimation for Pro-WEAI



Indicator-level analysis of empowerment

The empowerment scores are represented through the weighted proportion of individuals who have reported positively against the Pro-WEAI indicators and domains, as represented in Figure 5.

Figure 5. Empowerment on each 3DE indicator



Disempowerment Scores

The disempowerment scores have been computed using individual probability weight relative to the average scores for all individuals who have reported on the Pro-WEAI indicators. The figure above reveals that there is a high proportion of individuals who have reported high against most of those indicators. Nav Tejaswini will require highly focused intervention components to achieve improvement across those indicators with a long gestation period. However, in the short term, Nav Tejaswini can focus across the domains of **self-efficacy, autonomy in income, respect among household members, ownership of assets, work balance, and membership in influential groups** where low proportion of females had reported positively.

Intrinsic agency

Among the four intrinsic agency indicators, empowerment regarding **finding intimate partner violence unacceptable** was highest overall among women in both groups. Empowerment regarding **autonomy in income** varied between the sexes, but less between project and comparison areas. Over 70 per cent of men were empowered (project 78%; comparison (75%), while 65 per cent and 58 per cent of women were empowered in the project and comparison areas, respectively. In contrast, attaining **self-efficacy** was higher among men (54% project; 51% comparison) than women (45% project; 35% comparison). Empowerment concerning **respect among family members** was less, ranging from 14 per cent to 11 percent among women and 26 per cent to 24 per cent among men in the project and comparison areas, respectively.

Instrumental agency

Empowerment concerning **access to and decisions on financial services** was found high (>90%) in both the groups. It is pertinent to mention that the Government of India has been implementing a number of schemes for financial inclusion across the country. These schemes intend to provide social security to women and other vulnerable segments of society. With the continued efforts to implement these programmes through IFAD-funded previous projects, the current Nav Tejaswini project and other Government projects, 90 per cent of the women were reported to have a bank account in their name in the project and comparison areas. MAVIM and the Community-Managed Resource Centre (CMRC)⁸ staff have been instrumental in linking SHG members with government and private banks, which enables the women to access services such as savings mobilization, loan facilities and insurance. The findings of the Nav Tejaswini baseline also highlighted that the project households have a higher debt profile than comparison households. However, the majority of these loans (~70%) were taken for livelihood purposes,

⁸ The CMRC is a women's federation, comprised of 150–200 SHGs formed in a cluster of villages.

including farm-based livelihoods, non-farm-based livelihoods, and business investments. This also results in the high repayments among the project households.

Ownership of land and other assets was high for men in project (91%) and comparison (81%) areas, while only 72 per cent of project women and 67 per cent of comparison women were empowered on this indicator.

The proportion of the population with **input into productive decisions** did not vary substantially among males in the project (89%) or comparison (88%) areas, although there was slight difference in the women in the project (81%) and comparison (75%) areas. The level of participation of women in intra-household decisions pertaining to production is relatively low. The inputs in decision making regarding adoption of production practices (type of seeds, fertilizers and farming equipment), purchase and sale of agricultural inputs is submissive in project and comparison areas. However, women's inputs in decision making are relatively high (compared to the control area) regarding the cultivation of staple and high value crops, livestock rearing, and routine and household purchases.

Control over the use of income from on-farm and off-farm activities among women was 73 per cent in the project area and 72 per cent the comparison area. However, among men it was 81 per cent in the project area and 79 per cent in the comparison area. Empowerment in **visiting important locations, or mobility**, was higher for men (project 93%; comparison 94%) than for women (project 85%; comparison 81%). However, when comes to making decisions for oneself, approximately 10 per cent of the women in the sample do not need anyone's permission to go to places like ration shops, paternal homes, markets and banks. This trend was similar across the project and comparison areas.

Empowerment in **work balance**, defined in the pro-WEAI as working <10.5 h daily (with childcare as secondary activity counting at half the time spent), was low overall among the project (23%) and comparison (17%) groups, but higher among men (33% project; 25% comparison).

Collective agency

About 80 per cent of women in project areas and 75 per cent in comparison areas were considered empowered in terms of **group membership**, while men's results were lower (66% project; 53% comparison). Nearly 60 per cent of women and 56 per cent of men in project areas attained empowerment as a **member of an influential group**, compared to 34 per cent of women in project areas and 31 per cent in comparison areas.

Chapter 4: Key baseline findings and their implication for pro-WEAI

This section entails the key findings of Nav Tejasvini's baseline survey with respect to gender-related indicators aligned with those of pro-WEAI across the 3DE. The section highlights trends in women's participation in decision making at household and community levels, leadership roles, group membership, and access to resources in the project and comparison areas.

The study reveals that agriculture and livestock rearing are the main livelihoods of the communities. The women in the project area are largely engaged in livestock rearing (32%) or agriculture labour (36%), similar in the comparison area. The project envisaged creation of a high level of women's empowerment within the household. Participation in the household livelihood activities is a key indicator of a woman's position at home. The highlighted baseline findings are: (i) women's knowledge of agricultural practices; (ii) women's inputs and participation in productive decisions within the household; (iii) women's decision-making role in the purchase of agricultural inputs and sale of produce; (iv) status of women regarding financial independence and group membership; and (v) mobility and workload of women. The findings are important for designing strategies to enhance women's empowerment through project interventions, and ultimately improve pro-WEAI scores at mid-term and completion.

Women's knowledge of agricultural practices

Use of resilient seeds and improved agricultural practices are critical contributors to improved productivity, in turn leading to more resilient livelihood systems. The baseline study evaluates awareness of women concerning such critical contributors. In both the project and comparison areas, nearly 45 per cent of women are aware of local and improved seeds and only 38 per cent are aware of seed treatment practices. Awareness of organic fertilizer is less than 20 per cent in both. Awareness of other improved agricultural practices, such as intercultural operations and sowing practices, is also limited. **This offers opportunity for Nav Tejasvini and the GTM to promote climate-smart agricultural practices.**

GTM's insights

So far, the project has been promoting climate-smart varieties such as millets and minor millets, and the use of organic fertilizers and management of agricultural waste. However, the understanding of project teams is limited on aspects of climate change. The opportunity and value-added of the GTM to the project includes building capacity of MAVIM on climate resilience at the level of its senior management, regional and district offices, and CMRCs; promoting climate-smart agricultural practices and technologies through CMRCs and provide handholding support; and developing tools for assessing climate vulnerability of farm- and non-farm-based value chains/enterprises promoted by the project. These strategies will largely contribute to indicators 1.1, 2.1 and 2.4 of pro-WEAI.

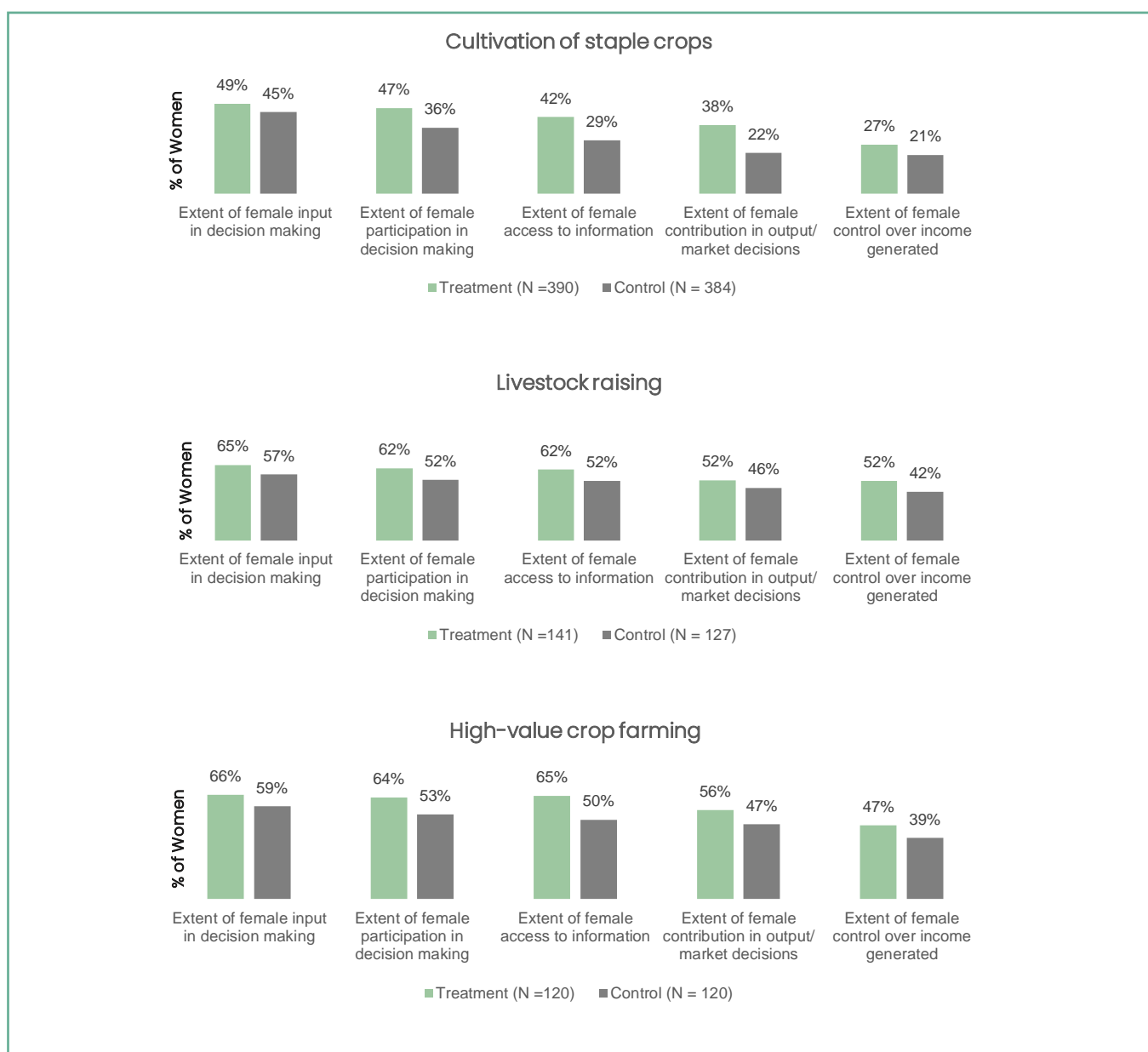
Figure 6. Women's involvement in livelihood activities and knowledge of agricultural practices

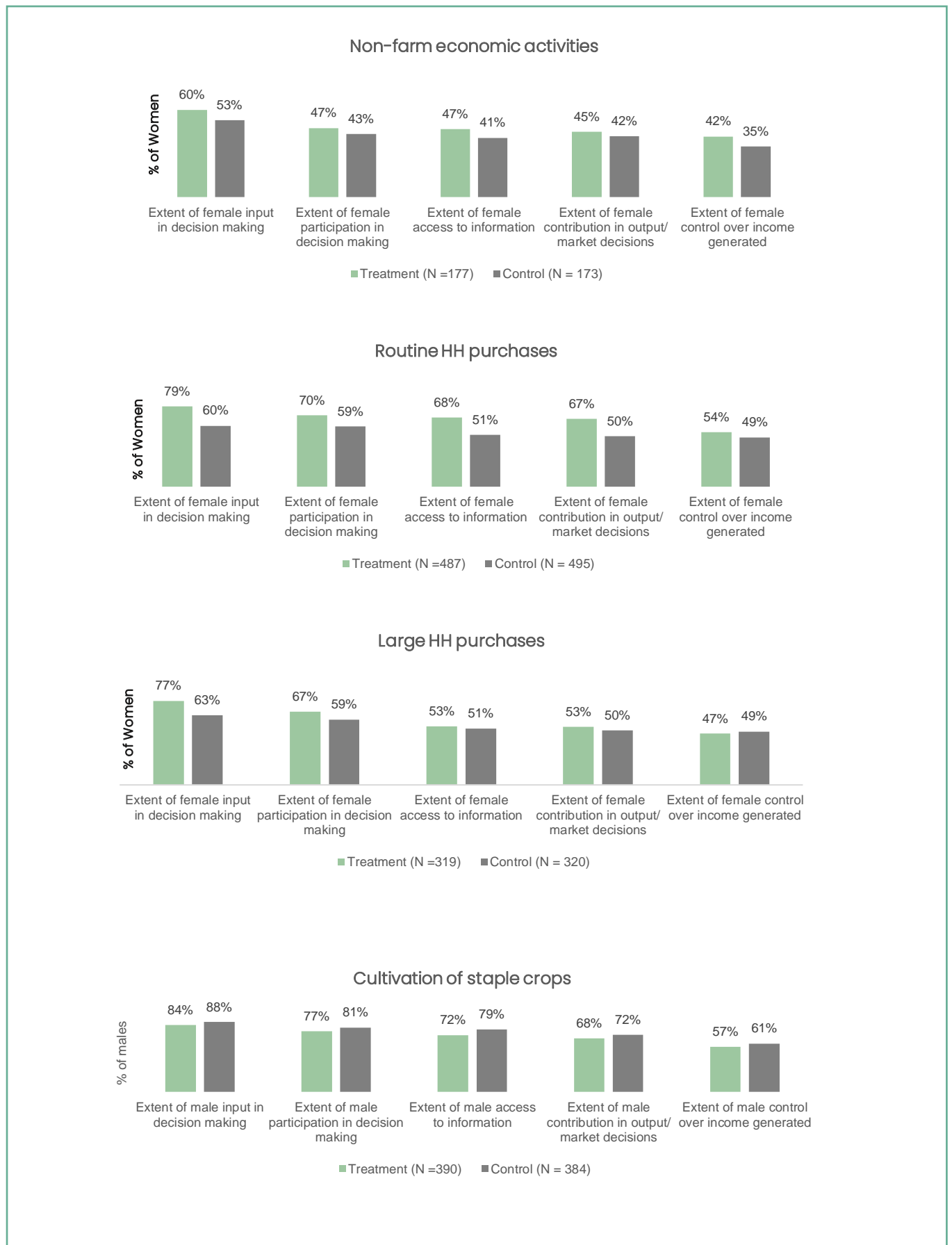


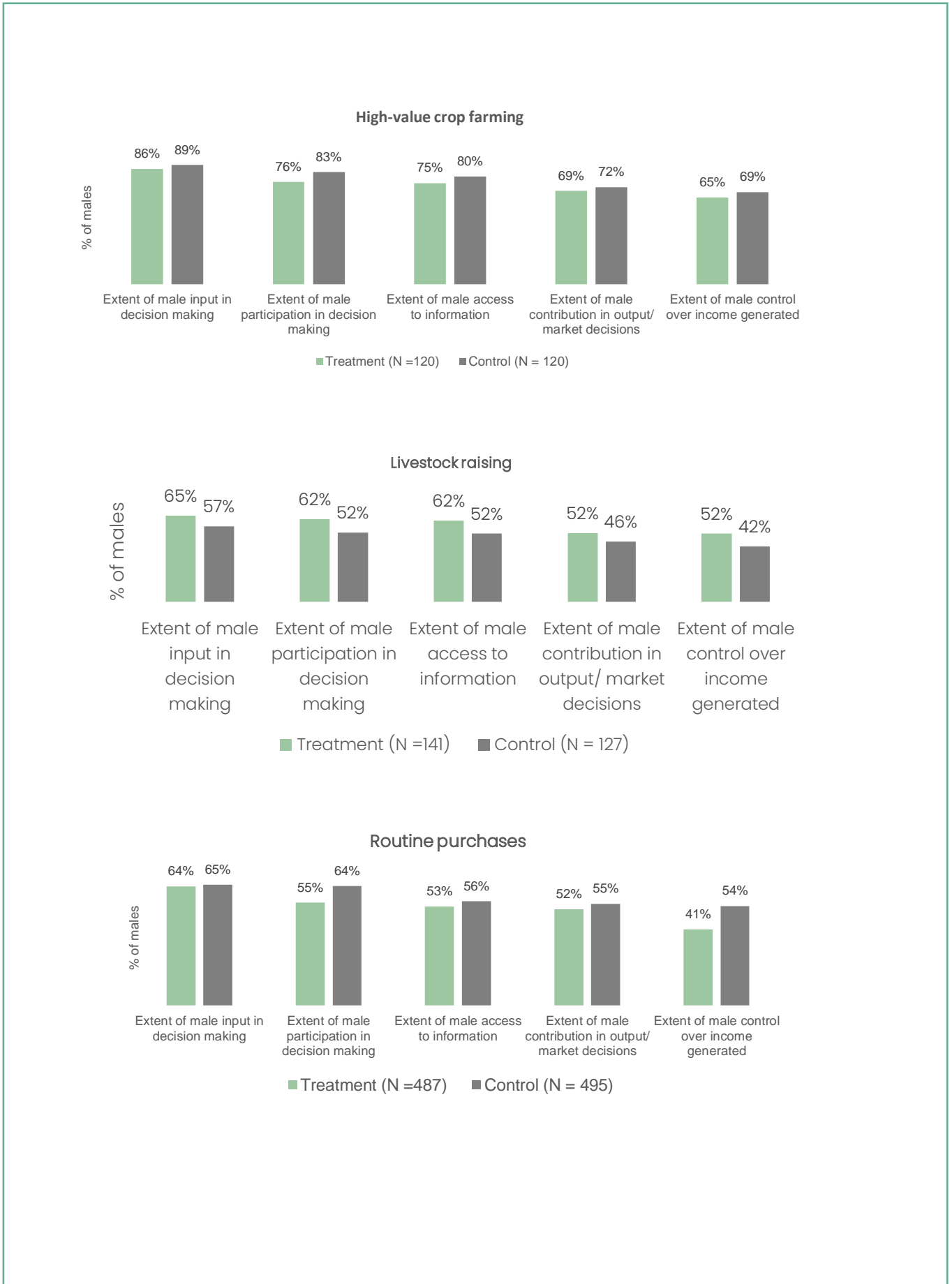
Women's inputs and participation in productive decisions within households

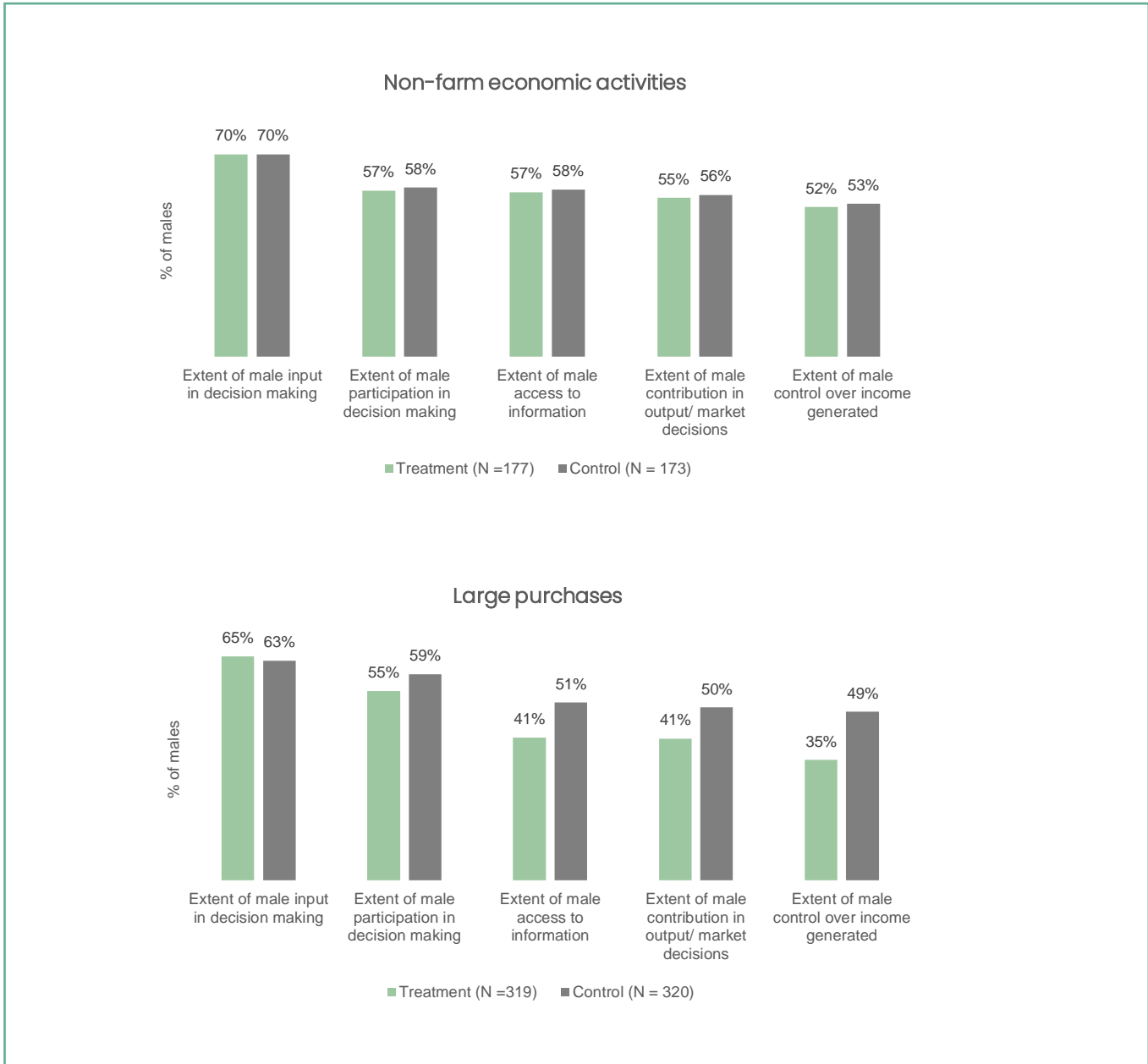
The participation of women in the project area is relatively high as compared to the control area when it comes to their inputs/participation in decisions regarding the cultivation of staple and high-value crops, livestock rearing, and routine and household purchases. Figure 7 details the extent of women's inputs/participation in productions decisions. The results reveal that less than 50 per cent of women take part in decisions related to the cultivation of staple crops. Moreover, women have less control over the income generated from economic activities.

Figure 7. Women's inputs/participation in productive decisions







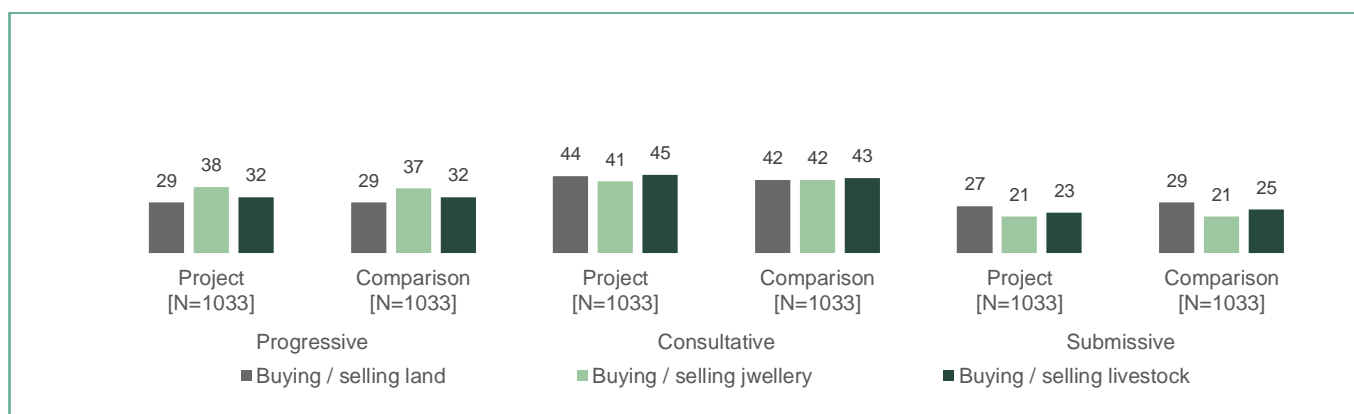


Women’s decision-making role in the purchase of agricultural inputs and sale of produce

Decision making was studied with respect to decisions regarding buying and selling at the household level and agricultural decision making in terms of purchase and sale of agricultural inputs/products. The role of women in decision making was captured on a five-point scale, with 1 representing no role at all and 5 representing total control over decision making. For reporting, the responses from women have been categorized into three broadheads:

1. Progressive decision-making: when the woman makes the decision herself;
2. Submissive decision-making: when her spouse is the decision maker;
3. Consultative decision-making: when the woman and her spouse make a combined decision.

Figure 8. Women’s decision making at household level (%)



Decisions regarding buying and selling at the household level

The key components of decision making at the household level involved decisions on buying/selling land, jewellery and livestock. It was reported that almost one-third of the respondents participated in decisions regarding the purchase or sale of land or livestock. The percentage was slightly higher when it came to the purchase or sale of jewellery, for which 38 per cent of the respondents reported that the decision was solely their own. These are the assets under women’s control.

Decisions regarding the purchase of inputs

While the women play an active role in all aspects of agricultural practices, the level of participation in intra-household decisions pertaining to production is relatively low. Table 4 compares the degrees of involvement of the women in the household against the purchase of production inputs across the two study arms. It is observed that in both the areas, submissive decision making is prevalent. The table also reflects the number of households purchasing a particular input. There is a significant reliance on chemical fertilizers (1637 households) and pesticides (873 households) as compared to organic inputs

(430 and 217 respectively). As indicated previously, the GTM will support the project to promote climate-smart agricultural practices.

Table 4. Degree of participation by women in purchase of production inputs

Inputs	Project				Comparison			
	Progressive	Consultative	Submissive	No.	Progressive	Consultative	Submissive	No.
Seeds	3.9	11.1	84.9	1 463	3.5	11.1	85.4	1 372
Chemical fertilizers	3.0	9.0	87.9	1 637	2.3	9.0	88.5	1 462
Organic fertilizers	4.2	4.9	91.0	430	1.3	4.4	94.3	389
Chemical pesticides	2.2	9.6	88.1	873	2.4	12.0	85.6	820
Organic pesticides	5.4	7.4	87.1	217	1.3	8.8	89.9	228
Farming tools	4.2	13.3	82.5	1 064	4.7	12.6	82.7	1 000
Farming implements	2.6	18.9	78.6	396	1.4	18.5	81.2	363

Decisions regarding the sale of produce

It is observed that the level of participation of women in decisions regarding the sale of agricultural produce is higher in compared to decisions regarding the purchase of inputs (Table 5). The consultative decision making is observed to be good for the sale of vegetables as compared to the sale of pulses and cereals. Interactions with the community have reflected that vegetables are mainly sold in village-level weekly markets (43% for the project; 39% for comparison), access to which is easier for women.

Table 5. Degree of participation by women in sale of agricultural produce

Inputs	Project				Comparison			
	Progressive	Consultative	Submissive	No.	Progressive	Consultative	Submissive	No.
Cereals	2.7	18.7	78.7	342	3.9	21.8	73.6	335
Pulses	9.4	12.5	78.1	62	0.0	11.9	88.1	73
Vegetables	7.9	27.9	64.1	45	11.8	33.6	54.6	52

GTM's insights

The findings of the baseline survey reveal that women's participation in household-level and agricultural decision making is mostly submissive (where the decisions are taken by her husband or male members of the household). It is widely acknowledged that women's participation in household decision making is a good measure of empowerment. Empowering women to take participation in decision making in the household, agriculture and governance is critical for building climate resilience. However, without focusing on gender sensitization and working with men, the overall goal of women empowerment and climate-resilience building cannot be achieved.

The GTM recognize the importance of gender sensitization of all the key stakeholders at various levels (government, implementing partners and community-based organizations) in order to deliver gender-transformative changes. The key actions planned that will support Nav-Tejaswini project are as follows:

1. Develop customized training modules on gender sensitization targeting different stakeholders, including the government officials, financing institutions and community-based organizations.
2. Conduct trainings for government officials, project staff of MAVIM and CMRCs to enhance the awareness of and reflect on personal gender biases, beliefs and attitudes.
3. Conduct gender analysis of government policies and programmes and identify opportunities for policy advocacy.

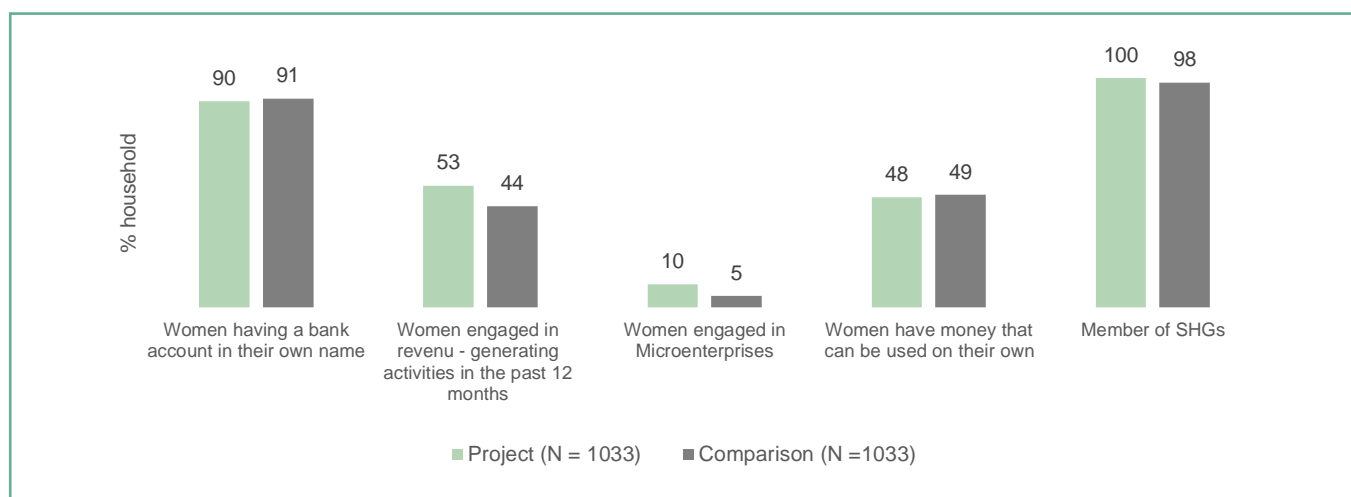
Status of women regarding financial independence and group membership

Women's financial independence

The baseline findings show that 90 per cent of the women reported having a bank account in their name in both the project and comparison areas. *This is an enormous asset and opportunity for the project to further deepen the economic empowerment of women.* Only 10 per cent (project) and 5 per cent (comparison) of the women are engaged in microenterprises. The major activities that the women are involved in are running small village shops, spic- making, cracker (*papad*) making, goat trading at small scale, and handicraft making and tailoring activity at the household level. However, almost 50 per cent of the women were found to be involved in revenue-generating activities in the past 12 months. *Women do not have direct access to the market, but they are selling their products through middlemen at the village level. The profitability of these activities is relatively low compared to direct access to the market. Nav Tejaswini is facilitating women's access to markets through women's farmer producer organizations (FPOs).* A total of 15 FPOs have been promoted to provide market linkages and introduce good agricultural practices. The project has focused on capacity building of these FPOs to identify potential market players and develop their business plans.

It is interesting to note that less than 50 per cent of women in both the areas reported to have money at their disposal. *However, most of the time it is being used for emergencies or for farm-based activities (where the initial investment is needed, and a return is expected to come after four to five).* In the project areas, 100 per cent of the respondents reported being members of an SHG; in the project areas, 98 per cent of the respondents reported the same (see Figure 9).

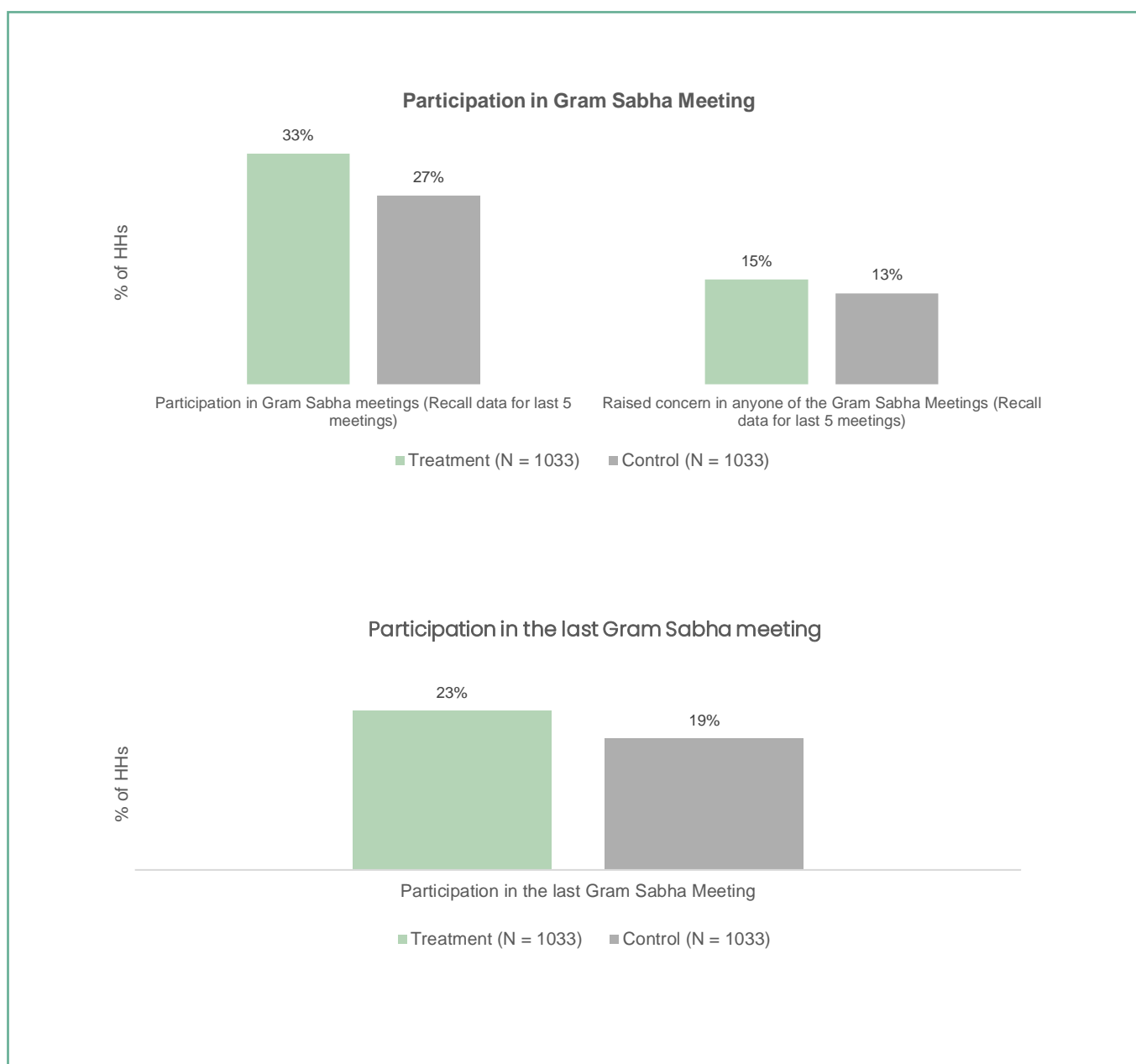
Figure 9. Women's financial independence and group membership (%)



Women's participation in local governance

Women's participation in the political process is a key indicator to assess their empowerment. A total of 33 per cent and 27 per cent of the women reported attending the Gram Sabha meetings in the past year in the project and comparison areas, respectively. Of those who attended any Gram Sabha meeting, 15 per cent and 13 per cent reported having raised one or more issues in the project and comparison areas respectively (see Figure 10).

Figure 10. Women's participation in Gram Sabha meetings and the community sphere





Women who reported actively participating in the Gram Sabha meetings also reported having low confidence to speak up on issues (25%) and did not feel comfortable to speak up or influence decision making regarding public infrastructure, payment of wages and misbehaviour of authority/elected officials. The women were also not confident to speak up in SHG meetings, or with village heads and officials. It is pertinent to mention that around 99 per cent of the women in the project and comparison areas have voter identification cards and reported having cast their vote in the last election. Of those who voted, around 86 per cent decided whom to cast vote for based on their self-decision.

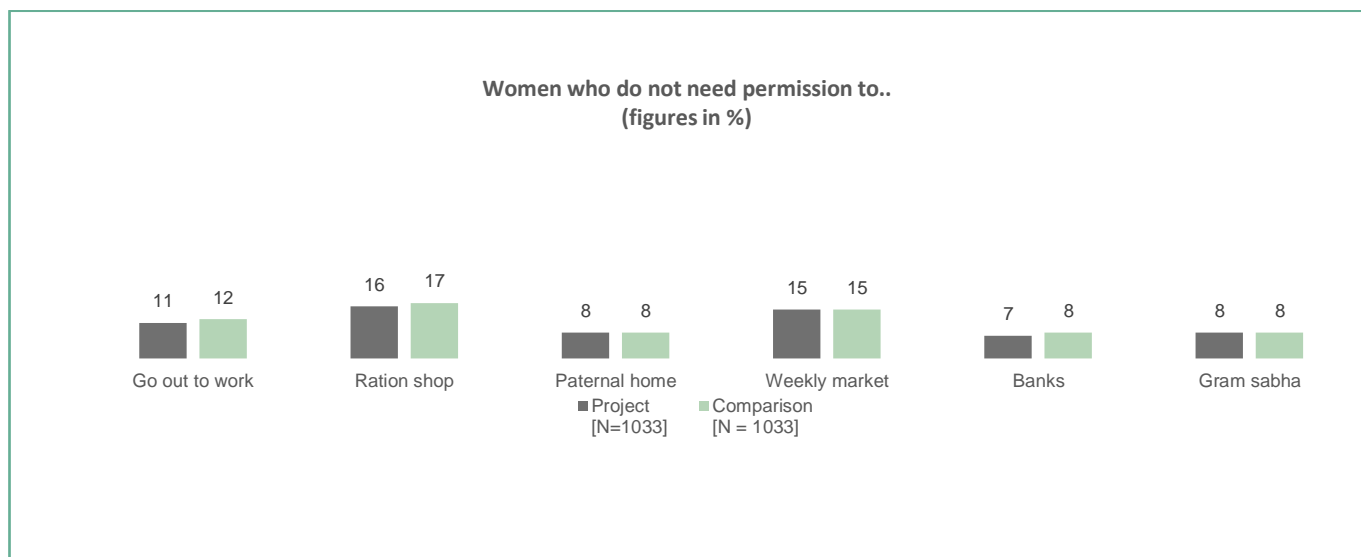
The success of the Nav Tejaswini's development model revolves around the strengthening of SHGs to boost women's empowerment. **However, low scores on their participation in decision making and speaking up on various issues and interacting with officials indicate the need to strengthen SHGs to**

further focus on these aspects. This can be achieved through Nav Tejaswini interventions such as capacity building of women, Panchayati Raj Institution (PRI)⁹ leaders, SHGs and CMRCs on communication skills, public speaking and raising opinions and concerns on local issues and providing mentoring and peer support to the women.

Mobility and workload of women

The need for women to seek permission to go out was also studied, as it would contribute to the assessment of their empowerment. It was reported that only 10 per cent of the women in the sample do not need anyone's permission to go out to places like ration shops, paternal homes, markets, banks, and others. This trend was similar across the project and comparison areas.

Figure 11. Mobility of women to go out without taking permission



According to the Pro-WEAI, workload is a large contributor to the disempowerment of both men and women. The women spent time on household chores – preparing meals, caring for children and elderly household members and performing housework – as well as on agricultural and livestock rearing. The project has been making systematic efforts to engage men in sharing responsibilities at home and thus reducing women’s household workload. Additionally, the project has continued the work undertaken under Tejaswini on household- and community-level interventions to reduce drudgery. These include installing kitchen platforms, smokeless stoves, water storage facilities and pulleys on wells. As field work in agriculture is mostly undertaken by women, the project, in convergence with the Government’s Agriculture Department, is promoting Tool Banks (managed by CMRCs), which make modern farm machinery available to women. Tools such as rice trans-planters, manual dibblers and okra pluckers are helping to reduce drudgery.

⁹ PRI is a system of rural local self-government in India. Local self-government is the management of local affairs by members of local bodies who have been elected by the local people.

GTM's insights

The Nav Tejaswini project has adopted the concept of MAVIM's *Mitra Mandal* (Friend Circle) to engage with men towards gender equality, breaking harmful societal norms and stereotypes. These efforts are helping to sensitize men to take on household responsibilities and address violence among women.

The GTM will also develop training modules that focus on promoting women's economic and political empowerment, joint ownership of land and productive assets, and women's mobility.

The GTM will generate evidence on working with men and boys and its implication on women's empowerment.

Chapter 5: Proposed strategies and programmatic actions/adaptations to increase the empowerment scores

The Nav Tejaswini project builds on the Tejaswini model of SHGs and social capital strengthening by creating opportunities for women to access markets, build entrepreneurship skills and generate remunerative livelihoods. The GTM will add value in Nav Tejaswini programmatic implementation by enhancing women's climate resilience, adopting global best practices on GEWE, and generating knowledge and evidence through COEs. In addition, the key strategies and programmatic actions described in Table 6 will be promoted under the GTM to improve the empowerment scores.

Table 6. Summary of findings and recommendations to improve pro-WEAI score

Domain	Indicator	Findings	Suggested interventions
Intrinsic agency	Autonomy in income	The autonomy in income indicator focuses on decision making regarding the use of income generated from both agricultural and non-agricultural activities. In the project area, 65% of women and 78% men reported to have control over use of income as compared to 58% of women and 75% of men in the comparison area.	<p>Since the autonomy in income is focused on the person's decision making regarding the use of income generated, this requires the interventions to build confidence, behaviour change of partner and sensitization of members of the household. To increase the score for these indicators, the following interventions are proposed:</p> <ol style="list-style-type: none"> 1. Develop customized training module(s) on gender sensitization and train project staff and CMRCs to deliver the gender sensitization workshops and trainings to the project stakeholders. 2. Deliver gender sensitization workshops to 75,000 men to create awareness about gender-sensitive behaviours, deconstruct gender stereotypes and inculcate democratic behaviour in order to foster gender equality. 3. Form and strengthen of Men's groups (MAVIM <i>Mitra Mandal</i> (MMM) - Men Friends Circle) in 5000 project villages to promote a gender- inclusive environment at the household and community levels. 4. Develop and use behavior change communication and promote women's

Domain	Indicator	Findings	Suggested interventions
			decision making in their households, including autonomy in income.
	Self-efficacy	A person is considered to be empowered if they believe in their capabilities and ability to reach their goals. Only 43% of women in the project and 35% in the comparison reported to believe in their capabilities and ability to reach their goals. The percentage of men in project (54%) and comparison (51%) is also low.	<p>Going by the definition, self-efficacy is a psychological skill that can be fostered and strengthened. The ways to achieve self-efficacy include acknowledging successes, providing positive feedback, and sharing examples with others. In the context of the project, the interventions may require close mentoring support to women and building a peer support group. A few interventions could be as follows:</p> <ol style="list-style-type: none"> 1. Incorporate soft- and life-skills trainings into the project to develop negotiation skills, change attitudes about gender norms, and build confidence in women and girls. 2. Train project staff and CMRCs on processes to promote household decision making and improving self-efficacy. <p>Share of success stories of women who have demonstrated high self-efficacy in similar situations.</p>
	Attitudes about domestic violence	Among the four intrinsic agency indicators, empowerment in finding intimate partner violence unacceptable was highest overall among women in both the groups.	<p>The findings of this indicator are encouraging and reveal that women find intimate partner violence to be unacceptable. However, Nav Tejaswini, through CMRCs, could continue to improve women's awareness about domestic violence and collaborate with local stakeholders to create safe spaces for women. The activities planned are as follows:</p> <ol style="list-style-type: none"> 1. Conduct gender sensitization workshops with men (75,000) across CMRCs. 2. Implement <i>kayada sathi</i> (legal friend) to provide crucial legal aid, particularly in domestic violence cases, and support widows in securing their rightful property share, ensuring women's rights and safety. The overall target is to train and engage 5,000 women as <i>kayada sathi</i>.

Domain	Indicator	Findings	Suggested interventions
			Collaborate with police to provide crucial support in difficult situations and maintain peace and harmony in villages.
	Respect among household members	Empowerment concerning respect among family members was less, ranging from 14% to 11% among women, and 26% to 24% among men in the project and comparison areas.	<p>Since the findings for this indicator contribute to disempowerment, the project will incorporate strategies and actions to improve the individual’s respect among households. However, this aspect is more towards social and behaviours change.</p> <ol style="list-style-type: none"> 1. Develop modules for CMRCs on how to facilitate sessions among households. <p>Deliver gender sensitization workshops with men and women.</p>
Instrumental agency	Input in productive decisions	In the pro-WEAI, this indicator is not contributing much to disempowerment. However, the baseline survey of Nav Tejaswini reveals that the level of participation of women in intra-household decisions pertaining to production is relatively low. The inputs in decision regarding adoption of production practices (type of seeds, fertilizers and farming equipment), and purchase and sale of agricultural inputs are “submissive” in both project and comparison areas.	<p>Under Nav Tejaswini, 80% of livelihood activities are based on agricultural and allied activities. The project facilitated women’s access to credit through SHGs, which has been utilized for agricultural purposes among the households. This has led to increased women’s participation in decision- making processes within households up to a certain extent. However, the majority of the decision making is still “submissive”. In order to further increase participation of women in decision making, the project has planned following interventions:</p> <p>1. Conduct gender sensitization trainings to promote women’s decision making over production. The sub-activities are:</p> <ul style="list-style-type: none"> ▪ Strengthen MMMs covering 75,000 men by conducting gender sensitization workshops to create an enabling environment for women at the household and community levels. ▪ Identify and train men master trainers at the CMRC on gender equality and women’s decision making over production. ▪ Facilitate men (150,000 in taking the lead in GEWE activities. ▪ Sensitize youth through MMMs to promote the participation of women in decision making.

Domain	Indicator	Findings	Suggested interventions
			<p>2. Facilitate women's greater access to extension and advisory services by providing 1000 subprojects supported under Nav Tejaswini with advisory and extension services that:</p> <ul style="list-style-type: none"> ▪ Identify existing constraints to women's participation in extension activities. ▪ Identify and engage with market actors who provide products and services relevant to women in agricultural production. <p>3. Conduct gender analysis to: unpack the role of women in production; understand what hinders their participation in marketing and how women access extension and advice to perform their roles; and some implications for the overall productivity of the household and the value chain as a whole.</p> <p>4. Use behaviour change communication about women's abilities and their right to be part of productive decisions in agriculture.</p>
	<p>Ownership of land and other assets</p>	<p>The ownership indicator examines whether an individual has sole or joint asset ownership of land and other productive assets, based on a comprehensive list of asset types (e.g. agricultural land, large and small livestock, poultry, fishponds, farm equipment, non-farm business equipment, house, large and small household durables, cell phone, non-agricultural land, means of transportation). A person is considered adequate in this area if she reports having sole or joint ownership of land or at least three other assets.</p> <p>Overall, ownership of land and other assets was high for men</p>	<p>The Nav Tejaswini project has initiated campaigns on joint ownership of land and property. The project will continue to work at this front and will implement following actions:</p> <ol style="list-style-type: none"> 1. Organize a campaign on Joint Ownership of house and Land in 5000 villages to encourage men to add the name of their wives to the land title. 2. Deliver sensitization workshops for government officials – tehsildar (the officer in charge of the collection of revenues) and other related officials – and facilitate convergence with the Revenue Department, Government of Maharashtra for a hassle-free process of joint titling. 3. Raise awareness on how women can obtain joint ownership and the necessary steps to follow, working with 5000 <i>kayada sathis</i>. <p>Form and strengthen 30 FPOs to facilitate women's access to, and control of, inputs,</p>

Domain	Indicator	Findings	Suggested interventions
		<p>in project (91%) and comparison (81%) areas, while only 72% project women and 67% of comparison women were empowered with respect to this indicator. However, it was found that the majority of the livestock owned in both areas are owned, managed and sold by women (71% in project and 63% in comparison areas). The ownership of land, individually or jointly, remains poor in the project and comparison areas.</p>	<p>tools and other agricultural and processing equipment through the development of market linkages.</p>
	<p>Access to and decisions on credit</p>	<p>Empowerment concerning access to and decisions on financial services was found to be high (>90%) in both groups, and 90% of the women were reported to have a bank account in their name in both the project and comparison areas.</p> <p>CMRCs have been instrumental in linking SHG members with government and private banks, which facilitates better access to financial services such as savings mobilization, insurance, and short- and long-term loans. The findings of Nav Tejeswini baseline also highlighted that the project households have a higher debt profile than comparison households. However, the majority of these loans (~70%) were taken for livelihood purposes, including farm-based livelihoods, non-farm-</p>	<p>The project would continue to support women in accessing the financial services. In addition, following activities are proposed:</p> <ol style="list-style-type: none"> 1. Provide microentrepreneur loans to 100,000 women entrepreneurs through banks. 2. Facilitate linkages with the Chief Minister Employment Generation Programme and Pradhan Mantri Formalization of micro-food processing enterprises.¹⁰ <p>Conduct analysis of gender credit/insurance landscape to identify gaps and root causes that prevent/prohibit women from accessing the benefits of financial services offered by financial institutions.</p>

¹⁰ Pradhan Mantri Formalization of Micro Food-processing Enterprises (PMFME) is a scheme of the Government's Ministry of Food Processing Industry that aims to enhance the competitiveness of existing individual microenterprises in the informal segment of the food-processing industry and promote formalization of the sector.

Domain	Indicator	Findings	Suggested interventions
		based livelihoods, and business investments. This also results in the high repayments among the project households.	
	Control over the use of income	<p>Control over the use of income from on-farm and off-farm activities among women was 73% in the project area and 72% in the comparison area. However, it was 81% for project men and 79% for comparison men.</p> <p>The baseline finding of the Nav Tejaswini project also reported that 48% of the women have money at their disposal.</p> <p>It was observed that the women do have money at their disposal but most of the time it is being used for emergencies and farm-based activities (where an initial investment is needed and the return is expected to come after 4-5 months). Most of the time, their income is being treated as additional income or secondary income and hence their control is low.</p>	<p>To facilitate women's control over income generated from farm and non-farm activities, and other means of employment they engage in, the following interventions are proposed:</p> <ol style="list-style-type: none"> 1. Provide technical and financial support to 720,000 women through subprojects (1000) based on the farm and non-farm sectors. 2. Facilitate market linkages and women's access to markets, including establishing 34 market outlets for farm and non-farm products. 3. Create opportunities for employment and off-farm businesses for an additional 112,000 women. 4. Support 5500 women through business education and market skills development. <p>Use behavior change communication to promote more equitable decision making at the household level.</p>
	Work balance	Empowerment in work balance was low overall among the project (23%) and comparison (17%) groups, and higher among men (33% and 25%, respectively). This largely contributed to low pro-WEAI scores.	<p>Since this indicator contributes largely to disempowerment, the project will facilitate interventions to improve access to technologies that will reduce women's workload. Behavior change communication to encourage changes in gender norms that dictate household tasks as being primarily the domain of women and girls and not men and boys, would be another aspect to cover. The following activities are proposed:</p> <ol style="list-style-type: none"> 1. Strengthen access to time- and labour-saving devices: 100 custom

Domain	Indicator	Findings	Suggested interventions
			<p>hiring centres will be supported under subprojects.</p> <p>Use behaviour change communication to increase men's share of household and caretaking-related work.</p>
	Mobility - visiting important locations	<p>Empowerment in visiting important locations, or mobility, was higher for men than for women. However, when it comes to making decisions for oneself, only 10% of the women in the sample do not need anyone's permission to go out to places like ration shops, paternal homes, markets and banks. This trend was similar across the project and comparison areas.</p> <p>It was observed by the project that the mobility-related issues have not hampered the effective implementation of project activities. The low decision making for self could be related to the security of the women in the public sphere.</p>	<p>The Nav Tejaswini project has been focusing on enterprise development, developing market linkages and providing specialized skills to women entrepreneurs or potential entrepreneurs. In this process, the project will facilitate women to establish enterprises, gain access to finances, participate in exposure visits, government department visits and market surveys, among other activities. This will lead to women's confidence to move out and travel on their own independently.</p>
Collective agency	Group membership	<p>Slightly over 80% of women in the project area and 75% in the comparison area were considered empowered in terms of group membership; men's respective results were 66% and 53%.</p> <p>However, only 33% (project) and 27% (comparison) of the women reported attending the Gram Sabha meetings in the past year. Of those who attended a Gram Sabha meeting, 15% and 13% reported having raised an issue in the project and comparison areas, respectively.</p> <p>Women who actively participated in the Gram</p>	<p>Boosting women's confidence to speak up in Gram Sabha meetings requires a multi-faceted approach that combines awareness building, capacity building, and community involvement. Some of the interventions proposed to enhance women's confidence to speak up on the issues are as follows:</p> <ol style="list-style-type: none"> 1. Provide customized trainings to women leaders/elected representatives of PRIs on their roles and responsibilities, governance structures, and rights (16,000 PRI women and 25,000 potential leaders to be trained). 2. Train women/PRI leaders/SHGs/CMRCs on communication skills, public

Domain	Indicator	Findings	Suggested interventions
		<p>Sabha meetings reported having low confidence when it came to speaking up on issues (25%), particularly on issues of public infrastructure, payment of wages and misbehaviour of authority/elected officials. The women were also not confident to speak up in SHG meetings, or with village heads and officials. It is pertinent to mention that around 99% of the women in the project and comparison areas have voter identification card and reported having cast their vote in the last election. Of those who voted, around 86% reported that they decided whom to their cast vote for based on their own decision.</p>	<p>speaking, and raising opinions and concerns on local issues.</p> <ol style="list-style-type: none"> 3. Document stories of women leaders who are actively participating in local governance and have made positive impacts on decision-making processes (1000 women success stories to be captured and shared). 4. Conduct mock meetings and role plays with SHGs to represent scenarios in Gram Sabha meetings and meetings with government officials, financing institution, police, among others. At least one mock meeting in 5000 villages for women to actively participate in Gram Sabha meetings every year will be conducted. <p>Establish mentoring and peer support and cross-learning platforms by pairing the less confident women with those who have good speaking skills, enabling them to learn from each other.</p>

Chapter 6: Conclusion

This report highlights the key findings and insights from the pro-WEAI and baseline of women's empowerment in the project areas of Nav Tejaswini. They will help MAVIM project staff to understand aspects of pro-WEAI and how various project interventions are contributing to various indicators across the domains. The additional analysis conducted under the GTM is also helping the project team to plan activities to bring gender-transformative results. The key understandings generated to enhance women's empowerment in the Nav Tejaswini project area are as follows:

1. Interventions on social and behavioural change are key to changing intrahousehold relations – i.e. behaviours regarding power, authority and decision-making over production income and use of time. These interventions should be planned across the three domains of Pro-WEAI. However, these interventions alone may not be sufficient to change behaviour. Changes in institutions, processes, business models and policies can also contribute to behaviour change.
2. Access to extension and advisory services is a key path to improve intrinsic and instrumental agency. However, in most cases, such services may favour the farmers who have land and other assets. Moreover, extension workers are usually men, who may favour male farmers. In this regard, it is important to conduct a gender-based assessment of policy, schemes and programmes of the Government and identify criteria/factors that may prohibit women from accessing benefits that ensue. The GTM intends to conduct such an analysis and outreach campaigns with CMRCs to identify gaps in implementation of these policies and programmes for policy advocacy.
3. Land ownership is a key factor for women's empowerment, facilitating access to government programmes and schemes, such as loans, loan waivers, crop insurance, or subsidies. Under the "instrumental agency" domain (i.e. ownership of land and assets), the pro-WEAI findings reveals that 72 per cent of women in the project areas were empowered. This high percentage is due to ownership of other assets such as large and small livestock, poultry, and mobile phones. However, only a few women have their names on land or property records. The GTM will support the project to conduct the assessment of government programmes and schemes for which owning land is a criterion to access benefits and will also document stories of the advantages of joint ownership.
4. Access to financial services is well mobilized by MAVIM. A total of 99 per cent of women have a bank account and access credit facilities. The GTM will seize the opportunity to support MAVIM to assess the products and services of financial institutions from a gender perspective. This will identify any gaps and enable MAVIM to engage with the financial institutions to develop customized products and services (e.g. women-friendly health, crop and livestock insurance).
5. Gender sensitization and engaging with men and boys should be part of every intervention at the household and community levels to bring attitudinal changes.
6. Adaptive capacity and well-being outcomes affected by climate-related vulnerabilities and shocks are reflected in several indicators: control over income use; input in productive decisions; ownership of land and other assets; access to decisions on credit; time use; mobility; and household relations. The GTM works at the nexus of climate change and GEWE, building capacity of government and stakeholders on gender-transformative approaches and climate resilience.

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