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Synergies and Convergence in Schemes to Promote Women-led Development: The Karnataka Story

Recommendations from the Second Roundtable of the Network on Economic Policies for Women-led Development (EPWD)

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Table of Content

Abstract	i
Context and Background	1
1. Recommendations for Designing <i>Fiscally Responsible</i> State Programs towards Women-led Economic Progress	2
2. Recommendations for Designing <i>Efficient</i> Schemes	3
3. Recommendations for Designing <i>Impactful</i> Schemes	4
4. Women-centric implementation of government schemes.....	5
5. Concluding Thoughts.....	6
Annex 1.....	7

Abstract

This brief examines the mechanisms by which government programs can be fiscally responsible, efficient and impactful while promoting women-led development. We discuss how Karnataka's women-led schemes such as *Koosina Mane* and *Gruha Jyoti* were successfully implemented. One of the important recommendations that emerged from the discussion was the role of convergence (synthesizing resources from various programs), and leveraging local governance to improve the efficiency of operations. Finally, the brief discusses the role of sensitizing policymakers to examine policies and programs in a more holistic approach that can improve women's participation in the process.

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Context and Background

ICRIER recently launched a *Network on 'Economic Policies for Women-led Development' (EPWD)* along with the Gates Foundation (BMFG) and UNDP India. The network aims to enable and equip policymakers to mainstream gender concerns into core economic policies (including policies related to taxation, finance, trade, labour, digital infrastructure etc). It is committed to removing barriers to Women-Led Development and creating an ecosystem for women to realize their full potential, transforming their lives and those of others.

Within the ambit of the network's activities, ICRIER hosted the *2nd Roundtable on "Designing Schemes to Promote Women-led Development that are Efficient, Impactful and Fiscally Responsible: Experience from Indian States"*. This network brought together policymakers, researchers and gender practitioners. **Ms. Uma Mahadevan (Additional Chief Secretary to the Government of Karnataka)** delivered the keynote address where she shared her experiences based on three decades of experience as a public servant in Karnataka.

The Roundtable focussed on the creation and implementation of effective policies, schemes, and programs for women-led development in India. The participants discussed their experiences and shared best practices and lessons from schemes implemented across different Indian states. The main focus of the discussion revolved around government interventions that target economic development in rural areas. Some of these programs target women's specific needs and challenges in the areas of employment, entrepreneurship, and income generation; caregiving and health. Other schemes are not targeted towards women specifically, but the re-orientation of implementation with women-specific needs results in better overall outcomes.

Key Message from the Roundtable

Effective government actions have shown the potential for bringing about large-scale changes. However, for this to happen, the focus has to be on synergising different programs and embedding gender into all domains of policy, rather than focusing on single program-driven change. The solution is not always to implement women-centric policies but women-centric implementation of general policies is equally important. Experiences of States show that convergence of funds at the local government level, choosing efficient modes of program delivery, small but targeted interventions, and continuous assessment of programs, can make each rupee spent go further towards growth and development.

1. Recommendations for Designing *Fiscally Responsible State Programs towards Women-led Economic Progress*

Convergence is critical for fiscally responsible government programs. There was consensus among stakeholders that convergence is essential to create fiscally responsible government schemes. Convergence is effective and the best way to implement women-led economic programs at all levels including the local government or panchayat level.

Despite the challenges associated with complementarities, as it requires advocacy to promote the need for budgets for these schemes over other competing demands, convergence enables silent interventions for many women-oriented schemes and programs. The implementation of convergent programs may face initial hurdles but they are more sustainable and are easily scalable. Convergence requires synthesizing resources from various programs and projects, by reducing duplication and creating complementary capacity so the whole becomes much greater than the sum of its parts. Furthermore, surplus funds created by convergence can be utilised for supplementary impact-creating initiatives, like providing training and capacity building that create the eco-system for future gender-led economic growth. With convergences, panchayats can also think of creating programs with holistic outcomes, which will sustain in the longer term than fragmented specific outputs that may not continue over time.

Local governments are the correct forum to build convergence from the bottom up, as they are the frontline for government policy. Karnataka's *Koosina Mane* (child homes) creche scheme for rural childcare is an example to show how convergence can be used to enable women-led development. Karnataka's Panchayat Raj has set up *Koosina manes* to provide creche facilities for children in the 0-3 age group for mothers in rural areas. These creches are run for a duration of five to seven hours a day. The program derives its strength from the Panchayat Raj project and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) Act, both of which have individual provisions for childcare, but have been able to implement them separately. However, convergence has resulted in the creation of the *Koosina Mane* under the aegis of the state government. Specifically, the convergence is operationalized as the following:

- The Panchayat provides the space and the one-time infrastructure, which is essentially the start-up funding.
- The State Government funds the training of creche workers with the help of a training partner Mobile Creches (a 50-year-old NGO).
- The creche workers are paid under MGNREGA for the days that the community work happens in the Panchayat (up to 100 days each as mandated by the Act), because the Act provides for an entitlement to have a creche worker. For the rest of the days (about 250 days), panchayat pays from its own resources.

- The meals to children are provided through the Integrated Child Development Scheme (Anganwadi), by increasing the capacity of the Anganwadis that themselves cater to children in the age group of 3-6.

Thus, the convergence model has enabled the program to scale and *Koosina Manes are targeted to be set up* in 4000 out of Karnataka's 5900 panchayats, of which 3200 are already in place (as of March, 2024).¹ It has encouraged greater women's labour force participation by helping them seek MGNREGA work; by meeting the unacknowledged and unmet demand for rural childcare. This program has also aided in improving the nutrition of children in the non-Anganwadi eligible group (below the age of 3 years).

2. Recommendations for Designing *Efficient Schemes*

Monitoring and evaluation of ongoing programs can be used effectively to improve efficiency of government schemes. Incorporating feedback during the implementation of programs can lead to better outcomes. There is a need for continuous monitoring and evaluation of programs to ensure the possibility of course correction and increased efficiency of policy implementation. The discussions highlighted the following two specific cases (from Karnataka) that exemplify the method of achieving efficiency in government programs:

- **Engaging with local governance can lead to efficient implementation of programs**, as was visible from the implementation of a solid waste management program in rural areas by the Panchayati Raj department. Initially, solid waste management was done by marginalized women who were either poor, from oppressed castes, elderly, or had disabilities. These women had no other livelihood option and so were forced by their circumstances to do the work of segregating mixed waste. However, such work conditions can neither be efficient for the process nor uplifting for the worker. To address these challenges, a new program was launched for solid waste management by the Gram Panchayat by signing Memorandums of Understanding (MOUs) with the gram-level Federation of the Self-Help Groups (SHGs). The selected SHG from the gram-level federation would create a microenterprise and be trained by the local government. Their task was not only limited to segregation but also to information dissemination on waste segregation so that the workers could become drivers of behavioural change in the community. Since the group was tasked with end-to-end segregation, some women also needed to drive the waste-collection vehicles and were trained accordingly. As a result, now there are more than 12,000 trained women working on segregation and 3,032 trained women with licenses to drive the vehicles. The waste management scheme saves Rs 25,000 per year, per village, just on drain cleaning.
- **Small interventions at affordable cost leads to a huge increase in state capacity.** The Anganwadi workers are the primary conduit from healthcare systems at the state level to

¹ All figures and statistics are as shared by Additional Chief Secretary, Government of Karnataka

pregnant women. However, the Anganwadi workers had been raising their concerns for some time, including the fact that they were over worked and they did not have the wage-benefits enjoyed by other government workers.² Therefore, to improve maternal health and to improve the conditions of the Anganwadi worker, the direct solution was to increase number of workers, so that they are not overworked. However, the budgetary considerations had delayed the implementation of the expansion. Alternatively, the Government of Karnataka decided to implement micro-measures to improve the conditions of their primarily female Anganwadi workers. The government increased the remuneration given to Anganwadi workers, provided work security for the next of kin upon death, and increased compensation for critical care workers and helpers to INR 50,000. Though the overall cost to the government was much lower than that of the expansion, this resulted in an increased morale of the Anganwadi workers and thus increased their on-job efficiency. Further, to reduce challenges with applying for Anganwadi job, the application was made online, ensuring no harassment of women when they go to apply for the job. There were also improvements made in their working conditions to reduce time taken to complete certain tasks - such as upgrading the single-burner gas stoves and pressure cookers to two-burner stoves and more pressure cookers, which helped in saving time and showed workers that their labour was valued.

3. Recommendations for Designing *Impactful Schemes*

Gender mainstreaming needs policy to look at programs more holistically to ensure that all the gender-led benefits are correctly accounted for when evaluating the success of policies. Ms Mahadevan pointed out three impactful schemes implemented by the Government of Karnataka, which can be used as best practices by other states as well. They included:

- **The Anganwadi and Integrated Child Development Services (ICDS) Schemes:** These are complex multi-layered schemes and programs, whose objective is not just the outcomes for the targeted beneficiaries but also the empowerment of the female workforce that is entrusted with the job of implementing the programs.
- **Mid-day Meal Program:** This program can ensure that states achieve many important benchmarks. First, it ensures nutrition and regular attendance at the schools. Further, it ensures greater learning as attendance is regularized. Additionally, it eases the burden on the caregivers and enables women to go to work.
- **Hostels and residential schools:** Women have to be enabled to get the required education and training to participate effectively and at all levels in the workforce, which requires accessible schools and training centers. Alternatively, education can be enabled by bringing the girls closer to education and training centers, which is done by building

² <https://www.thehindu.com/news/national/karnataka/anganwadi-workers-stage-protest-in-kalaburagi/article67064276.ece>

hostels and residential schools to improve female's access education, especially at the pre-matric and matriculation levels.

4. Women-centric implementation of government schemes

Small changes in the implementation process of policies can improve the overall outcomes and efficiency of government programs. Sensitised economic and social programs that consider women's mobility and time constraints, can enhance the uptake of these programs. Some examples from Karnataka, shed light on how small changes can change overall outcomes:

- **Changing the model of delivery** – Several existing schemes can be made more impactful just by changing the model of implementation and delivery, based on on-ground assessments. For instance, under the ICDS, Karnataka moved from a take-home ration to a daily, dietary-balanced hot meal. This created a significantly larger impact by not only improving nutrition levels but also bringing women to the centres, improving other health outcomes with better tracking and monitoring of their health. The regular visits to the Anganwadi, helped (i) increase birth weight; (ii) reduce maternal anaemia, (iii) improve gestational weight gain of pregnant women; and (iv) promote maternal wellbeing

Another example was Karnataka's Panchayat Raj department's large-scale revival of rural libraries, where the initial uptake amongst women was low and they were not coming to the libraries. Field surveys showed that women were uncomfortable sharing space with men and did not have time in the mornings to come to the centres. Based on this feedback, exclusive time for women and children only readers were created in the afternoon, resulting in greater number of women users of the libraries.

Changing the model of delivery of a decentralized health screening program is another example of maximizing impact. Health screening facilities have been provided to 45 lakh active job card holders in MGNREGA, who can visit the health centres for basic health check-ups. However, women were not screened as often or as systematically as men, because they didn't go to the facilities. Setting up 75,000 screening micro-camps implied that the government was able to bring the clinic to the women. This enabled the first-time screening of 22,62,809 women for Hypertension and Diabetes; 30,37,416 women for TB; 6,11,000 women for anaemia; 92,000 girls under six for undernutrition and another 80000 teenagers for undernutrition.

- **Taking incremental steps:** A larger impact can be created by taking incremental steps over time. For instance, women's participation in MGNREGA in Karnataka increased from 48% (in 2020) to 53% (in 2024), enabled by incremental efforts, a greater focus, awareness building, and drives to enrol more women. Child marriage in Karnataka reduced from 40% in the mid-2000s to around 20% today due to the implementation of multiple

interventions recommended by a committee and amendment of the Child Marriage Act by bringing in a provision that makes it void.

- ***Sensitising staff and getting their buy-in:*** Before implementing the *Koosina Mane* scheme, creches were set up inside the office premises of Zila panchayat and Taluk panchayat levels, to enable both male and female officers to appreciate the value of the creche and recognize the importance of childcare. Over three years, the creches started being extensively used by all level of government officials from the IAS officers posted in these panchayats to support staff. This helped get buy-in from the implementing teams without having to do any advocacy or the need to build a business case.
- ***Examining the spillover impact of schemes:*** For instance, focus group discussions showed that with the free electricity *Gruha Jyothi* scheme, women are using some of the savings from these schemes to invest in labour-saving devices like mixer-grinders. Similarly, the implementation of the “*Gruha Lakshmi*” scheme, where INR 2000 was provided as a cash transfer, enabled changing the idea of a household having one head to now having a female head as well. The *Yuva Nidhi* unemployment allowance scheme enabled young girls to use the money to pay for job-search expenses like getting photocopies, traveling to interviews, and accessing the internet to look for jobs.

5. Concluding Thoughts

The discussion provided invaluable insights into Karnataka's initiatives towards advancing women-led development. A key takeaway is the importance of harnessing the synergies of various programs. Small changes to enable greater female participation can yield significant benefits towards the overall goal of women-led economic growth.

The roundtable illuminated strategies that states across India can adopt to bolster women's participation in the economy, through effective policy design. Adjusting policies to better accommodate women beneficiaries can enhance the reach and impact of these programs. The need of the hour is the implementation of general policies with focused efforts to integrate gender considerations—while gender-specific policies are not always necessary, gender-sensitive implementation of gender-neutral policies can drive women-led economic progress.

Sensitizing policymakers and implementers to the gendered nature of participants and recipients can enable more efficient use of resources. This can be achieved through initial information campaigns, followed by efforts to integrate gender considerations into implementation. Policymakers must learn to ask crucial questions, such as how to improve uptake among women beneficiaries and how to create more supportive working conditions for the female workforce. Small initiatives in these areas can result in substantial aggregate gains.

Annex 1

List of Participants at the Roundtable on 'Designing Schemes to Promote Women-led Development that are Efficient, Impactful and Fiscally Responsible: Experience from Indian States''

Date: March 22nd, 2024, **Venue:** India Habitat Centre, New Delhi

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6	Benedicte Leroy De La Briere	World Bank
7	Sonakshi Chaudhry	The Quantum Hub
8	Saon Ray	ICRIER
9	Pranay Sinha	Bill and Melinda Gates Foundation
10	Saachi Bhalla	Bill and Melinda Gates Foundation
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12	Shabana Mitra	Shiv Nadar University
13	Rosa Abraham	Azim Premji University
14	Apoorva Nandish	Safetipin
15	Himanshi Goel	UNDP
16	Sumita Kale	Indicus
17	Sonal Shah	Urban Catalyst
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