



WASH GENDER

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Why this research paper series?

In a country of 1.3 billion people where problems are deep-rooted, complex and generally progress faster than solutions can catch up, individual efforts often fall short. Our greatest social problems are systemic — they are entrenched and perpetuated by a labyrinth of socio-economic and cultural issues. In order to achieve the sustainable wellbeing of communities, we have to tackle systemic problems by going together rather than going alone.

This research paper series is intended as a tool, useful aid and dialogue enabler among diverse groups of social entrepreneurs, practitioners, funders, policy makers, support organisations, government and more. Designed to be a compilation of the current landscape of trends, gaps and opportunities, best practices and recommendations around state development profiles, development themes such as gender, livelihoods as well as functional themes such as collective impact, each paper in the series aims to serve as a ready reference to further conversations towards more informed collaborations, funding and implementation.

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Table of Contents

About the Paper	6
Approach and Methodology	7
West Bengal: A Snapshot	8
Development Trends and Milestones	8
Social performance of the State	11
The Story Behind: Gaps Explained	12
Development Status- Gender	12
Development Status- Marginalized Communities	13
A District Lens to Development	15
Investment landscape in West Bengal	16
Philanthropic Funding in West Bengal	19
Solution Ecosystem	20
Spotlight on women-centric solutions	21
Key Takeaways	22
Bibliography	23
Abbroviations	20

About the paper

A state development tool for decisions towards effective philanthropy

India, with 29 States and 7 Union Territories, is a country with extreme regional variations. Any study done on India as a whole will provide us with a generic understanding of the country but miss out on the more glaring gaps that can only be seen with a state focused outlook. To solve this problem, these snapshots are designed as a development brief on a state, providing a comprehensive development snapshot of progress on economic, environmental and social parameters and looking at how needs, solutions and funding come together.

Drawing on data across multiple public data sets and research reports, these papers use 'state' as a unit of analysis since it is often the primary context when it comes to policy, infrastructure or funding strategies. The objective of this paper is to allow funders to get an understanding of the problems on a deeper level, while connecting it to solutions to enable funders to make relatable, actionable and impactful investments.

The paper highlights West Bengal's development performance vis-a-vis other Indian states in the following focus areas: Education, Health, Nutrition, WASH, Livelihood, Environment and Gender. Apart from examining trends, gaps, assets and intra-state disparities, the paper also provides a glimpse of the solution ecosystem in the state as well as philanthropic funding flows from various quarters including government and CSR.

With the aim of providing funders an overview of West Bengal's development and the most prominent gaps that need to be addressed, this paper contains 6 main sections: development trends and milestones, development status across sectors, a district lens to development, investment landscape in West Bengal, solution space and key takeaways. While individually these components have been studied across states, the present series attempts to add to the body of knowledge on development in the country. It attempts a comprehensive and practical knowledge product that is specifically designed to inform funder strategy and decision making.

Approach and methodology

This paper is primarily grounded in secondary research, drawing on official databases (Census 2011, Ministry of Corporate Affairs CSR database, NFHS 2015-16, NSSO 73rd and 74th round data, DISE-2016 etc.), reports and studies to build a holistic view. Analysis of secondary datasets was undertaken where available using raw data across development indicators, obtained from official sources.

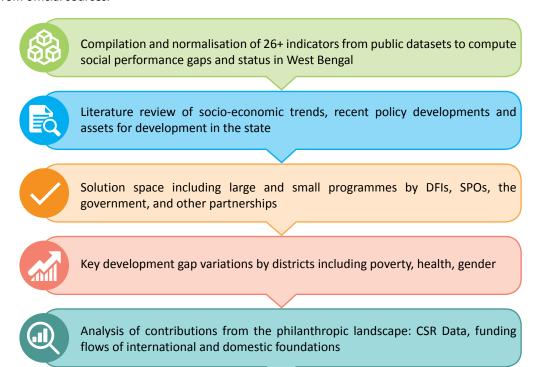


Figure 1: Methodology adopted to research the Development papers

The framework used for this and further papers in the state series builds a view of development status and progress in the state using recent development trends, analysis of development gaps and review of development assets/strengths (Human, Social, Physical, Environmental and Financial capital as drawn from the DFID Livelihoods Framework¹). Additionally, both the solution landscape and funding flows are analysed to better understand quantum of funding, patterns of allocation, working models, and under-funded areas.

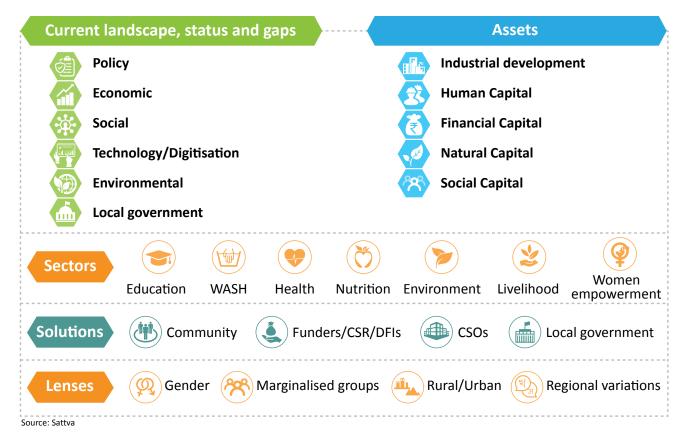


Figure 2: Framework for the State Development Snapshot

Methodology

State social performance: Niti Aayog priority areas for development were reviewed (Health, Education, Livelihood, Skill Development, Water and Sanitation, Environment), along with gender and marginalised communities as lenses. Latest government and private data highlighting the status under these focus areas (datasets such as Census 2011, NSSO, NFHS, and DISE were used; complete list in Annexure) was referenced with international and national level reports and press articles to verify the relevance. All shortlisted indicators were normalised using unity-based normalisation, which uses the maximum and minimum values within each indicator to convert values between 0 to 1. As a result, among all the states in India, the state with a normalised score of 1 is the best performing. As part of our analysis, we have not included the union territories due to concerns of skewing of analysis.

Development trends and assets: Development trends were drawn from research papers, national level studies and other secondary data. Trends that are of interest to funders and development sector professional along with trends that could lead to actionable insights were then filtered. The DFID livelihoods framework which outlines various categories of assets - Human, Social, Physical, Environmental and Financial capital, was utilised to understand the state's assets. Finally, trends were validated through discussions with experts working in West Bengal's development sector.

Funding analysis: CSR funding data was sourced from Ministry of Corporate Affairs' National CSR portal (2014-17) and Government funding from the Annual Financial Statement (Budget) of the Government of West Bengal for the year 2018-19. Data from Foundation Center as well as the Hurun philanthropy list was reviewed for any evidence of philanthropic funding in West Bengal. Further, for international funding, instances of funding by international development agencies and global foundations in West Bengal was sought.

Solution space: For each sector, we have attempted to identify the larger (1000+ beneficiaries) programmes as well as other unique, innovative newer interventions by the government, international development agencies, operating foundations, SPOs, philanthropic foundations and collective impact initiatives. Besides analysing solutions that are addressing the largest gaps determined by the social performance map. Special focus has been made on identifying solutions that are seeking to address gender inequalities in West Bengal. The set of solutions presented in this paper is in no way exhaustive or a depiction of "best practices" but rather a cross section of the solution landscape based on relevant criteria.

West Bengal: a snapshot

Although West Bengal ranks as one of the smaller states of India by area, it is India's 4th most populous state and 6th largest economy. With over 60% of the population living in rural areas, the policy focus of the state remains on rural development. The state shares its borders with Bangladesh, Bhutan and Nepal, allowing for great export potential as well as flow of various assets across. Boasting of a rich cultural heritage, West Bengal is very diverse, where Hindus constitute 70.54% of the total population, followed by Muslims, Christians, Buddhists, Sikhs and Jains.ⁱⁱ

Agriculture dominates both the landscape and the economy of West Bengal. Its proportion of net cropped area is among the highest of all the Indian states, comprising 68% of the total geographical area and 92% of arable land in the state. With six climatic zones and heavy natural endowments, West Bengal is the highest producer of vegetables in the country accounting for 14.5% of national production. Or national production.

In terms of social development, West Bengal's performance is considered comparable with national average, often outperforming in terms of education, though one can see extreme variations within gender, caste and regions. With improving maternal health and some positive strides in schooling for the young, it has much ground to cover in nutrition and sanitation.



Population

91 million (Census 2011) Male: 53% Female: 47% Rural: 68.13% Urban: 31.87%



Per Capita Income:

NSDP: INR 7,28,974 Per Capita Income: INR 78,903 (Ranked 20 among 33 states and UTs in 2014-15)



Human Development

Rank: 10 of 21 larger states



Ease of Doing Business (EoDB)

Rank: 10
Of 29 states and 7 union territories



Financial Acces

CRISIL Inclusix: Rank 19 among 28 States, 7 UTs Rank 7 in microfinance penetration index and 9 in microfinance poverty penetration index



Internet Access

Urban : 18.4% (5.37 million)
Rural: 12% (7.43 million)



Net Enrolment Ratio

Primary school: 94.02% vs national average of 87.30% Secondary school: 52.35%

econdary school: 52.35 vs national average of 51.26%



Workforce Participation Rate

41% LOWER than

India average: 54% 54.7% self employed



Sex Ratio: 956:

HIGHER than India average: 900



Religion and Minorities

Hindus: 70.5% of population Muslims: 27% of population Scheduled Castes: 23.51% of population Scheduled Tribes: 5.8% of population

population 4th highest share of Dalits in the country

Source: Economic and Statistical Organization (2017), CRISIL (2017), Niti Aayog (2016), Government Data Portal (2016), Census (2011), World Bank (2013), CRISIL (2015)), Niti Aayog(2015)

Development trends and milestones

West Bengal's policies have been focused on gender empowerment, agriculture and rural development, along with some industry support. This is in-line with the nation's focus on industrial growth through Make in India and Skill India, with every state adopting its own version of the scheme. Notable trends include the increase in planned expenditure in the social sector by 4.5 times between 2010-16, increase in agriculture and agri-allied sector expenditure by 7 times and a growth in physical infrastructure expenditure by 4 times."

POLICY AND ECONOMY:

High contribution of agriculture to the economy augmented by a favourable policy environment: The annual income of farmers in the state have increased from INR 91,000 to INR 2,39,000 between 2011 and 2017. 171 Kisan Mandis (farmer markets) have been made operational and another 17 are planned. In addition to this a corpus of INR 100 crore has been created to protect farmers from distress sale due to fall in prices. There are also plans to increase pension for farmers from INR 750 to INR 1,000 and the number of beneficiaries to 34,000, covering one lakh farmers in total. In total control of the policy environment: The annual income of farmers and income of farmers are also plans to increase pension for farmers from INR 750 to INR 1,000 and the number of beneficiaries to 34,000, covering one lakh farmers in total.

Facilitating growth of large-scale industries and MSMEs through setup, operation and developing a skilled workforce: The state government has set up Shilpa Saathi – a single window cell for investors to expedite clearances from different departments, creating a unique industry-government interface. The West Bengal Start Up Policy, 2016-21 and the Micro, Small and Medium Enterprises Policy 2013 are working to create a sustainable ecosystem in the MSME sector. In terms of skill development, a notable achievement is the establishment of an ITI in every block, now training 6 lakh technicians

under the state's Utkarsh Bangla Scheme. With the second highest number of MSMEs in the country and being the top ranked in export of agricultural products, West Bengal's GSDP has grown at a CAGR of 8.83% between 2011 and 2017.

Policy support is attracting investment into MSMEs and business: West Bengal has India's highest bank credit flow to MSMEs since 2011-12.xi Anti-strike policies put in place by the government have had immense positive impact with West Bengal losing zero man-days in the last 5 years. Since 2005, while West Bengal has witnessed an increase in jobs for both men and women, mostly through wage employment in the manufacturing and construction sectors. Only one in every five of the state's workers has a salaried job. In addition, with less than a third of its women working, female labour force participation in the state is very low.xii

Economic growth largely fuelled by agricultural production, yet pockets of high poverty persist in the state: West Bengal is a predominantly agrarian state with agriculture contributing the highest share of 18.8% to the state's GSDP in 2014-15. XIII Its favourable agro-climatic conditions create an environment conducive to the cultivation of multiple crops round the year. In 2016-17, West Bengal was the largest producer of rice in India and the second largest producer of potato. XIV Although poverty reduction in the state has been faster after 2005, poverty is still a challenge with one-fifth of 91 million population living below the poverty line, as of 2012. XIV This has been attributed to the slow growth of the service sector and consumption inequality. XIV

Access to financial infrastructure and microfinance is high but there are challenges in usage: As of 2015, the density of Basic Savings Bank Deposit accounts (BSBDA) in West Bengal was approximately 300 per thousand population, on par with the national average. *VIII Also, as of 2018, 3.03 crore PMJDY bank accounts have been opened in the state. *VIII However, recent studies have reported that despite growing access to bank accounts in India, usage is low. The State of Aadhar report (2017-18) found that only 58.1% of bank accounts in their sample in West Bengal were actively used.**

Microfinance has been a key factor in furthering financial inclusion in West Bengal with both MFIs and bank-linked SHGs playing a huge role. According to the State of Sector Report 2011, West Bengal ranked seventh in MPI (Microfinance Penetration Index). At 9.5 lakh, the state has one of the highest number of SHGs in the country in 2016-17. Additionally, in the same year, the state reported the sixth highest percentage (26.52%) of SHGs availing bank loans in the country and among the lowest percentages (4.77%) of Non-Performing Assets in SHGs.

Women empowerment boosted by policies around education and marriage: Kanyashree, the government's flagship scheme which aims to ensure that girls stay in school and delay their marriages till at least age 18, has benefitted over 45 lakh women as of 2017-18.xxiii To continue developing a favourable environment for women, the government has introduced the "Rupashree" scheme and allocated INR 1500 crores to it under the 2018-19 budget. This scheme provides one-time marriage assistance of INR 25,000 towards the family of girls with an annual income of up to INR 1.5 lakh.xxiiv

High out-migration and in-migration rate: According to West Bengal development report in 2010 by Planning Commission India, there has been a growing phenomenon of rural labour force from West Bengal joining the urban unorganised labour market despite a high agricultural rate in Delhi and Maharashtra, Orissa, Assam, Haryana and Punjab^{xxv}. In 2011, West Bengal ranked 3rd among 28 States, 7 UTs with 3,33,53,990 out-migrants, 157% higher than the national average. 53% of the out-migrants specified marriage as a reason for migration. **xvi*West Bengal also serves as a home to a large number of in-migrants. As per 2001 Census, West Bengal ranked 3rd with 5.5 million in- migrants after Maharashtra and Delhi, against 5.1 million in 1991**xvii, indicating a sharp rise in in-migration over the decade. With commercial, trading and manufacturing linkages with other parts of the country coupled with periodic famines caused by the imperial policy and impoverishment of the peasantry, **xviii* the city of Kolkata and surrounding urban areas saw migrants from rural areas of West Bengal and the states of Jharkhand, Uttar Pradesh and Odisha. **xiix**

HEALTH AND NUTRITION: Infant mortality and maternal mortality have seen a decline in West Bengal, providing proof of improved maternal and infant health, however nutritional outcomes remain low.

Health infrastructure has improved but availability of medical personnel is extremely low: 42 super-specialty hospitals have been constructed in the past 7 years. Every government hospital now provides treatment, diagnosis and medicines, free of cost to everyone. ** West Bengal is the only state in the country to provide Coronary Care Units and High Dependency Units even at the sub-divisional level. ** However, availability of medical personnel remains low. West Bengal is among the worst 10 states with 41% vacancy of Medical Officers (MOs) at PHCs as compared to better performing states like Kerala which have only 5.9% vacancies. ** vacancies** v

Nutrition outcomes, while improved, remain low and show extreme regional variation with the worst performance in the district of Purulia: Stunting prevalence fell from 44.6% to 32.5% in the last ten years, while wasting, increased from 16.9% to 20.3%. Stunting is higher than 30% in 12 out of 19 districts. Anaemia among women has high variability across districts with the lowest prevalence in Kolkata (46.4%) and highest in Purulia (80%).**

Purulia performs most poorly on all nutrition outcomes (stunting, wasting, severe wasting, and anaemia among women of reproductive age) and continues to remain a high-burden district under NITI Aayog.**

TECHNOLOGY:

IT is a sector of high growth potential for the State: Driven largely by high government investment in IT infrastructure the state now has a presence of about 894 IT companies and 1,50,000 IT professionals, a rise of almost 80% and 67% respectively since 2011. **The total export from the IT Industry has seen a growth of about 150% between 2011-18. From May 2011, an amount of more than INR 600 crore has been invested by the State government for creation of physical infrastructure in the IT & Electronics Sector, e.g. IT Parks, Hardware Parks and EMCs. ***XXXXVI

E-governance and other e-initiatives by the government have contributed to the ease of setting up and operating businesses in the state: There have been significant efforts to leverage technology in simplifying the processes of setting up and running businesses in the state. SwAS (Service with a Smile) and MYENTREPRISEWB are online portals set up for business support by the government offering guidance to emerging entrepreneurs. **xxxviii** In terms of e-governance, the state has been making notable progress. The 'National E-Governance Award' for the 'Kanyashree' scheme has been awarded to West Bengal. Project E-District has been set up with the objective of making the State's services available to citizens through a computerised system. **xxxxviii**

WASH AND ENVIRONMENT:

Accelerated efforts to improve sanitation have achieved progress in reducing open defecation: With considerable efforts to build infrastructure and awareness, the state is well on track to achieve the ODF target by August 2019 and is well above the national average. The most recent data reports that 80.79% villages have been declared Open Defecation Free in West Bengal vs 66.82% villages in India. **xxix**

Availability of water a problem with available water having high concentration of arsenic and fluoride: The per capita availability of water in West Bengal was 4,023 m³ in 1951 and it declined to 1,159 m³ in 2011. In West Bengal, average availability of water in 2011 indicates that it is "water-stressed". x¹ Groundwater in 38% of the blocks in West Bengal is contaminated with arsenic and fluoride, according to the West Bengal Pollution Control Board. Studies observe that the source of arsenic could be coal particles brought down by the rivers or the high level of ground water usage for irrigation.x¹ii

While focus is shifting towards renewable energy, outcomes are yet to be achieved: West Bengal has a renewable energy (RE) potential to the extent of 2206 MW. However, the total achievement till date is around 200 MW. which is low in comparison to other states in the country. Land availability and the topography of West Bengal has proved to be the strongest deterrent to several project plans in the renewable source energy space. However, the formation of the West Bengal Green Energy Development Corporation Limited (WBGEDCL) has resulted in increased focus towards renewable energy. xiiii

Social performance of the State

"Key priorities for the development sector ecosystem in West Bengal should be a more organised and strategic and collaborative approach; empowering communities to lead change; facilitating consistent funding for institutional growth and leveraging technology more efficiently." - Roop Sen, Founder and Technical Advisor, Sanjog

West Bengal's development sector progress and current status has been examined based on selected indicators across key sectors such as health, education, WASH etc. West Bengal fares quite well in WASH but lags in women empowerment. The table below outlines West Bengal's performance on key indicators across various development sectors:

Sector	Indicator 1	Indicator 2	Indicator 3	Indicator 4	Indicator 5	Gender Lens	Minority Lens
Education	88% enrolment in Government Schools, second highest in country National Average: 57.21%xllv	Average annual secondary dropout rate of 17.8% Marginally higher than national average 17.06% Average	52.67% student learning achievement levels vs 54% national average ^{vdvi}	With a Pupil-Teacher Ratio of 23 in primary and 28 in secondary schools vs ideal PTR of 30-35 ^{xivii}	Lags in school infrastructure (i.e. toilets, classrooms, buildings, etc.)	Only 20% women complete secondary education, ranking 20 of 29 states ^{xlix}	Only 14% ST population completes secondary education vs 30% total population
Health	84.40% children fully immunised, 5th highest in country"	243 health personnel per 1000 people vs national average of 278 ^{III.} 5 th highest vacancy of Medical Officers ^{IIII}	IMR of 25 per 1000 births vs national average of 34 per 1000 IV	Life expectancy up by 10 years from 1990 to 2016 to 70.20 years National average 67.9\(\)	6th lowest MMR of 113 vs national average of 167 ^{IM}	Child sex ratio, though higher than national average at 956, is declining ^{wi}	Only 33.1% Muslims appear to avail institutional delivery across the 11 districts of rural West Bengal ^{viii}
Livelihood	4th highest number of casual workers at 438 personnel per 1000 population	Only 25% Female labour force participation, 7th lowest in the country	Per capita income of 78,903 in 2014-15 vs national average 1,35,920 lix	Unemployment rate of 4.9% Comparable to national average of 5%	83% schools implementing vocational education vs national average of 59%	Low female LFP in West Bengal could be due to low involvement of women in agriculture vs other states **	62% of the Scheduled Tribe population depends on causal jobs ^{bd}
Nutrition	98.44% schools offer mid-day meals against national average of 96.98% ^{kil}	32.50 Children stunted vs national average of 38.40% bill	31.50 children underweight vs national average of 35.70% hiv	20.3% wasting among children vs national average of 21%bv	7th highest incidence of anaemia in women at 62.50% bwl	Improvement in maternal health with 124% rise in women receiving antenatal care lovil	Underweight children were more in rural areas among Muslim families Highest incidence in Howra at 41.7%
WASH	950 of 1000 households have access to improved water in Rural West Bengal, 9th highest in India ^{lxix}	947 households of 1000 have improved water source in urban areas, vs India average of 953 lbx	Only 17.41% schools with handwash facilities National average 24.17% bxd	80.79% Villages Open Defecation Free in West Bengal vs 66.82% villages in India ^{bodi}	33.58% dependence on ground water, 5th lowest in India ^{boill}	A study conducted by the UN highlights only 17% school going girls use sanitary napkins booty	On average, 33.26% Muslim households have drinking water on facility, as compared to 40% General ^{loxy}
K Women	7th highest crimes against women at 70.80% bxvi	3.3% conviction rate for crimes against women 2nd lowest in the country bovvii	89.9% married women participate in household decisions vs national average 86.3	43.5% women have own bank accounts, 6th lowest in the country	41.6% of underage child brides reside in West Bengal, highest in the country ^{looix}	23.8% women who own land, 5th lowest in the country boox	14% Muslim 7.6% Sikh and 7.5% Jain women participate in the workforce
Environment	With 18.98% of land under Forest cover, lags behind national average of 36% book	6th highest solid waste generation, with 8675 MT/day with only 6% waste processed luxuii	Poor Waste Water Treatment with installed capacity 457 MLD vs actual utilisation 214 MLD which is 49% bootili	High PM10 Annual Average at 137 μg/m³ Against ideal of 60 μg/m³ looxiv	State wise Installed Renewable Energy of 424.64 MW, against national average of 1588MW 1000V	West Bengal hiked reservation for women in PRIs to 50% to enable action for climate change booosi	Setting up of solar energy park at Durgapur for promoting the concept of use of non- conventional energy boxovii

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The Story Behind: Gaps Explained



EDUCATION

Exceedingly high student classroom ratios and poor infrastructure contribute to educational outcomes being poor: Infrastructure for education needs considerable improvement with only 10% of civil works being completed for approved projects such as new school construction and strengthening, toilet and water construction. In addition, 35% of existing school buildings need significant repair. boxxviii Student classroom ratio at 77 is very high as per RMSA norms of 40. boxxix Learning outcomes are below the national average with class 5 students on average responding to 48% (Mathematics), 54% (EVS) and 56% (Language) questions correctly.*



HEALTH

Shortage of doctors has led to an increased deployment of trained informal healthcare providers especially in rural areas: At 41%, West Bengal has an extremely high vacancy rate of Medial Officers (MOs).*C Qualified medical personnel prefer to not take up government jobs and move out to states that have a higher salary for medical posts. The subsequent scarcity has led to the government training non-medical providers such as Ayurveda practitioners, homeopaths, ICDS and anganwadi workers to undertake preliminary diagnosis and treatment of patients in rural areas.*CII



CASUAL WORKERS

Economic growth based largely on agriculture, manufacturing and construction in the state has led to a large pool of casual workers engaged in both formal and informal sectors: Driven by the growth of manufacturing and construction sectors between 2005-12, West Bengal saw the highest rate of job creation in the country largely casual workers with a much higher percentage as compared to the national average. **ciii* This has prompted the government to announce a slew of benefits including increased minimum wages, insurance coverage and retirement benefits for this category of workers. **civ* The proportion of informal workers in the state is also quite high with the 2010-11 census estimating the population to be 1.19 crore, which is round 11% of the national share. **civ**



SANITATION

Inadequate focus and infrastructure create an inefficient waste management system, unable to cope with high volume of solid waste generation: According the Swachh Survekshan 2018, which ranks cities based on their urban sanitation, 8 of the 10 worst performing Urban Local Bodies (ULBs) were from West Bengal. xcvi While, West Bengal has made great progress on certain parameters like reducing open defecation, it lags in the field of waste management. Sewage treatment plants built so far under the Ganga Action Plan to treat urban wastewater have been either defunct or working at 50% of their installed capacity. With one of the highest volumes of waste generation and only a 6% waste processing rate, the state falls short on cleanliness parameters. xcvii

Development Status- Gender

West Bengal has seen several positive changes when it comes to gender equality in the past few years. It has recorded progress in terms of maternal health and also has a sex ratio of 956 which is much higher than the national average of 900. **cviii Its Female Workforce Participation Rates(FWPR) are quite low with a recent report estimating that 70% of the potential incremental women workers brought into India's workforce by 2025, could come from just nine states including West Bengal. **cix However, when it boils down to education, employment and safety, West Bengal has a lot of ground to cover for women.

Maternal and infant health indicators have improved significantly: Maternal mortality in West Bengal is 113 as opposed to the national average of 167. Infant mortality has witnessed a decline in West Bengal, falling from 38% in 2006 to 31% in 2013. Women who had at least four antenatal visits went up by 96% to reach a record of 76.5% and registered pregnancies closed in to a full hundred at 97.4%. Institutional deliveries and births assisted by health professionals, increased significantly by 33 to 34 percentage points, reaching between 75 to 82% between 2006 and 2016.^c

Highest number of women-led MSMEs and one of the highest in SHGs: WB has the highest number of MSMEs in the country, of which a large portion are women-led, making it the largest state for women micro-entrepreneurship.^{cl} At 9.5 lakh in 2016-17, the state has one of the highest number of SHGs in the country, of which 25% were women-only SHGs. In the same year, the state reported the sixth highest percentage (26.52%) of SHGs availing bank loans and among the lowest percentages (4.77%) of Non-Performing Assets.^{cli} However, average loan size still remains small, indicating that microenterprises are not growing or that loans may be largely taken out for sustenance rather than livelihood purposes.^{clii}

Girls have high enrolment but low completion rates in education: In 2014-15, the ratio of girl to boy enrolment has remained greater than one in the elementary and secondary schooling. However, only 20% of West Bengal's women have completed secondary school, which is lower than in most other states in the country, and India's average of 26%.

40% of India's under-aged brides reside in West Bengal: The National Family Health Survey (NFHS) 2015-16 estimates that among women aged 20-24 years, who were married before 18 years, child marriage rates witnessed a decline in West Bengal, falling from 54% in 2005-06 to 41.6% in 2015-16. Color This however is still extremely high compared to the national average of 26.8%. Color A survey by the Centre For Women's Development Studies revealed that insecurity coupled with rising expenses are forcing mothers who themselves married after the age of 18 to marry off their daughters before they turn 18. Color However, the government's financial support efforts through schemes such as Kanyashree are playing an important role in encouraging girls to stay in school.

Rural female labour force participation in West Bengal is very low: FWPR is lower by around 10% in rural West Bengal compared to all India although male participation rate is 4% higher than the national level. For rural areas, studies suggest that socio-cultural biases and a tradition of non-participation or non-recognition of women in agriculture might be potential reasons contributing to a low rural FWPR in the state.

Safety, security and autonomy of women continue to remain a challenge: With physical security and autonomy lower than national average, West Bengal ranks a low 20 on the McKinsey Femdex. CXI WB has the seventh highest crimes recorded against women and also has the second lowest conviction rate, next only to Daman and Diu. CXII In 2015 West Bengal reported the maximum number of cases of human trafficking accounting for 18.2% of the total such incidents in India. CXIII It is estimated that 10,000–15,000 girls and women are trafficked through the border into India every year. CXIV Recent studies report that WB and Punjab are also the worst among all 35 states and union territories of India at providing land rights to women. CXIV

Human trafficking a main cause of concern: According to the National Crime Records Bureau, in 2015 West Bengal (with 1,255 cases) reported the maximum number of cases relating to human trafficking accounting for 18.2% of the total such incidents reported in India.^{cxvi} It is estimated that 10,000–15,000 girls and women are trafficked through the border into India every year.^{cxvii}

The district of Jalpaiguri typically serves as a transit route for girls trafficked from Bhutan and Assam. Rates of trafficking are high in areas with limited job possibilities; where children have minimal education and vocational skills; and where children live without parents or primary caregivers (including in orphanages). CXVIII

Development Status - Marginalised Communities

Progress across social groups in West Bengal has been uneven. Muslims as a whole comprise about one fourth (27%) of the total state population while SC/ST population makes up 3% of the population. The state has the 4th Highest population of Dalits in the country. The state's Scheduled Tribes continue to record high levels of poverty, with a majority of them being employed on casual wages. Educational outcomes also see a variation across castes, with lower level of education attainment being registered by minorities.

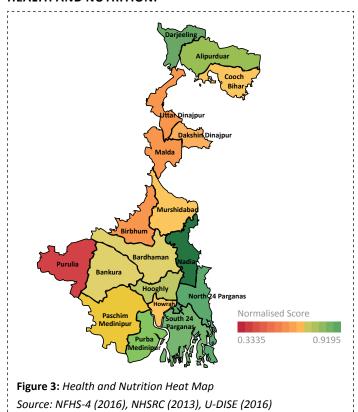
Poverty levels are high among Scheduled Tribes: Poverty among the Scheduled Tribes in West Bengal is higher than in many other states, with 49% ST population below poverty as compared to the national average of 43% and 18% for the general category in West Bengal. 62% of Scheduled Tribes and 46% of Scheduled Caste members undertake casual wage jobs, significantly higher than the 30% casual workers in the general category.^{cxx}

Policy focus on minorities with a focus on education and skilling West Bengal has responded to these challenges specifically through increased of number of schemes, a dynamic directorate, and a large number of district level minority welfare establishments. The state government has also taken up several initiatives for minorities, resulting in a large number of on-going projects with an emphasis on vocational training and facilitating girls' education.

While immunisation at par with the state, institutional deliveries lag among Muslim women: Coverage of vaccination for under five children and pulse polio campaign among Muslim communities is at par with the state averages. A recent survey conducted across 11 districts of rural West Bengal suggests that only 33.1% Muslims avail institutional delivery or the services of untrained midwives, however this has been improving slowly.^{coxi}

A district lens to development

HEALTH AND NUTRITION:

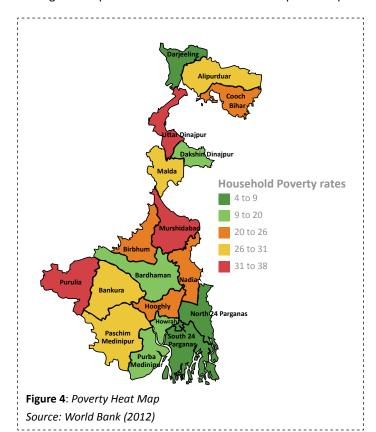


The district maps have been rated on a score that is a composite of district performance on stunting, wasting, underweight population, anaemia, midday meal provision, IMR, MMR and immunisation. It ranges from 0 to 1, with the lowest performing district at 0. In this case, the poorest performance has been recorded by the district of Purulia.

Purulia with a total population of 2,927,965 consists of 40% of the population that is considered socially excluded – 21% of them being Scheduled Castes and 24% are tribes. Poor conditions in terms of hygiene, poverty, and lack of safe drinking water result in health problems such as diarrhoea, malaria, tuberculosis, anaemia, and others in the district. Poor child birth and nutrition standards have led to high IMR and MMR. Open defecation, lack of sanitary latrines, poor education indicators for girls, and inadequate awareness of HIV/AIDS have further compounded Purulia's development problems. CXXIII

Purulia and Paschim Medinipur are the two districts where numbers of healthcare institutions are sparse considering the geographical area of these two districts. Villages/panchayats in Purulia are reluctant to form healthcare committees which may arise from a lack of awareness. The number of beds in

government and private institutions is also quite inadequate. On average a single inpatient bed caters to 2000 persons in the region compared to the WHO norm of 3 beds per 1000 persons.



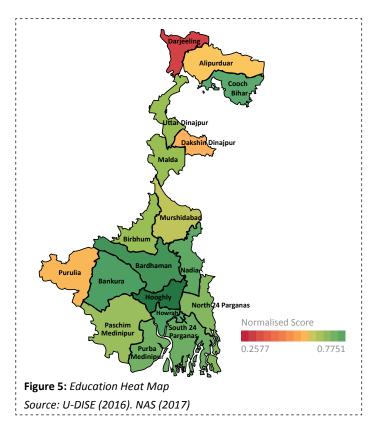
POVERTY:

While poverty rates in West Bengal have declined over the years, certain districts in West Bengal are among the poorest in the country. The highest incidences are recorded in Purulia, Uttar Dinajpur and Murshidabad.

High-poverty zones in WB are characterised by high share of marginal workers, low healthcare access, and low literacy levels. Purulia, in the West, is a resource poor district with a high tribal population. With a topography and climate that are not conducive to farming or industrialisation, this district records high levels of poverty and occupational stagnancy. On Intergenerational mobility in terms of both education and occupation is very low, especially among backward classes, trapping families in a cycle of multidimensional poverty.

Murshidabad in the East struggles with low agricultural output, skewed land distribution, high rates of landlessness, higher agriculture-dependency and lack of industrialisation. The stagnation in all sectors of the economy in the past has led to lower per capita income and higher incidence of poverty in the state as well as India. This region witnessed some of the earliest instances of labour out- migration. cxxvi

West Bengal has opted out of Niti Ayog's aspirational districts programme. However, Niti Ayog categorises Birbhum, Murshidabad, Nadia, Malda and Dakshin Dinajpur as the 5 most backward districts in the state. CXXVIII



EDUCATION:

Overall, West Bengal performs well on education with the exception of Darjeeling, owing to the poor educational infrastructure seen in the district.

Darjeeling's performance in education is affected by infrastructure. Given that it is a hilly region, the absence of transport facilities has especially impacted enrolment in rural areas. CXXVIII

In Purulia it is observed that literacy in the district is generally low with less than 10% of the population having completed 12 years of formal schooling.

Educational mobility across generations in Purulia is moderate with approximately half the current generation of children attaining a higher educational level compared to their parents. COXIX

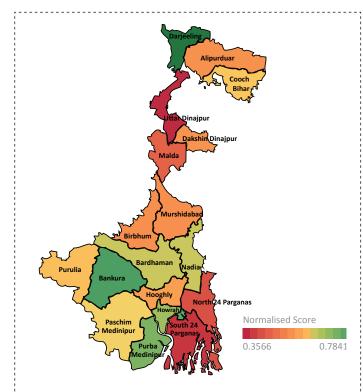


Figure 6: Gender Heat Map

Source: NITI Aayog (2016), Government Data Portal

(2015), U-DISE (2017), DoPSPM (2010)

NOTE: Normalised score using indicators across health, nutrition, education and labour force

participation

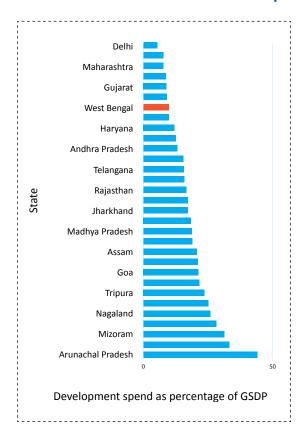
GENDER:

Overall, West Bengal fares poorly when it comes to gender equality and empowerment. This performance is amplified in the districts of Uttar Dinajpur, South and North 24 Parganas.

Uttar Dinajpur has the second lowest literacy rate in the district. With only 4.3% women getting antenatal care, maternal and infant mortality are challenges. Studies show that the incidence of sexually transmitted infections [STIs] and direct risks of HIV/AIDS has risen in Uttar Dinajpur over the past few years. This has been attributed partly to inadequate awareness and measures to ensure sexual health and safety, especially among the growing floating population of young males from the district who seek temporary work in other cities and states.

In the North 24 Parganas, the average life expectancy among women is quite high in comparison to other districts. The district records adequate health and education infrastructure. However, social and criminal atrocities against women are also high. With the highest number of red light areas in the state, there is evidence that women, especially from economically weaker sections within the district, are often driven to take up sex work. The highly porous West Bengal Bangladesh border also makes this region vulnerable to instances of trafficking.

Investment landscape in West Bengal



GOVERNMENT FUNDING IN WEST BENGAL

The state government supplies the bulk of funding flowing into the development sector in West Bengal (INR 1,93,958.75 crore for 2018-19). However, the quantum of funding (2016- 17) as a percentage of GSDP is low (9.8% in 2016-17) and lags compared to other states. This is being remedied by heavier government investment in the social sector.

In 2016-17, Government's development expenditure as a percentage of GSDP was 9.8%, which is the seventh lowest compared to the national average of 17.85%. The state with highest spending was Arunachal Pradesh, with 44.1% being invested into development. COOXIV

The state government has focused on agriculture, rural development, education, water supply, sanitation, urban development, transport and health with significantly increased allocation to these sectors. However, West Bengal's spending (2017-18) on health, and agriculture is still lower compared to the average of the remaining 19 states by 0.2% and 2.9% respectively. CXXXXX A decline in the revised 2017-18 budget and budget expense for 2018-19 has been observed in the field of health (-0.1%), while a marginal increase was observed in education (+1.9%).CXXXXXI

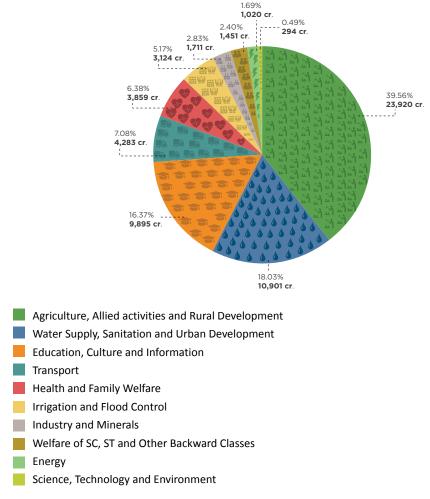


Figure 7: Government Funding Across Sectors (2018-19)

Note: As a percentage of total provision in the budget excluding "Others" category

CSR Funding

West Bengal exclusively saw an inflow of INR 631.8 crores of CSR Funding, which constituted about 2.2% of the total CSR spending between 2014- 17. Ranked 11th among all states in India, there was a 123% increase in CSR Funding from 2015 to 2016. cxxxvii

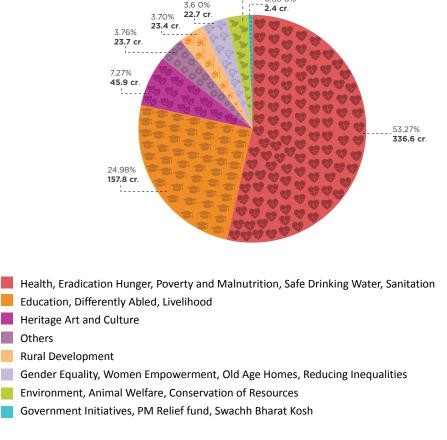
SNAPSHOT

of CSF (2014 spent	R funds -17) exclu- in West al: 31.8	companies based in West	project cost in West Bengal is	Of the total quantum of CSR funds, 35% originates from PSUs	Power utility com- panies constituted top three categories of spenders	Top 3 CSR funders include Eastern Coalfields Ltd., Coal India Ltd. and Calcutta Electric Supply Corporation Ltd.
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Source: National CSR Portal (2016)

Education, Healthcare (including WASH) and Art and Culture themes have been favourites of companies for CSR projects and 42.5% of the CSR projects (2014- 17) in West Bengal were implemented through other implementing agencies. CONCIN

0.38 0%



3.05 0% 19.3 cr.

3.6 0%

Figure 8: CSR spending across various industries (2014-16) Source: National CSR Portal All figures in INR Crore

From 2014-17, the top CSR spenders in the education and livelihoods sector include Fresenius Kabi Oncology Limited, Accenture and Bandhan Financial Services Limited; Eastern Coalfields Limited, Coal India Limited and Steel Authority of India Limited were the highest spenders in Health, eradicating poverty and WASH; environmental sustainability saw the highest funding from ITC Limited and Calcutta Electric Supply Corporation Limited. Rural development received maximum funding from Coal India; while women empowerment's top spender is West Bengal Power Development Corporation Limited. From 2014-17, 13.5% of the CSR projects in West Bengal were implemented through corporate foundations, while others were implemented directly, through implementation partners or a combination of all.

Accenture actively works with Anudip Foundation in 24 Paraganas, West Bengal to impart market aligned skill training (MAST) for youth.^{cxl} In Birbhum, West Bengal Eastern Coalfields Limited partnered with Sri Sri Rural Development Program Trust to install an Organic Waste Converter (OWC) under Solid Waste Management project.^{cxli} ITC's Women's Economic Empowerment initiative, initiated in 2014, works with poor women in West Bengal to provide them with a range of gainful entrepreneurial opportunities supported with financial assistance by way of loans and grants.^{cxlii}

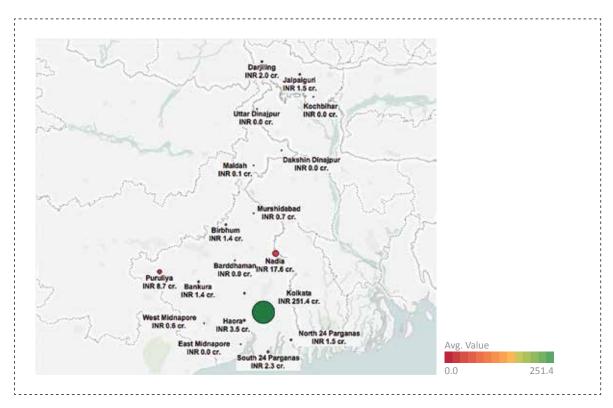


Figure 9: District-wise CSR spending in West Bengal Source: Ministry of Corporate Affairs (FY 2014-16)

There is a clear supply-demand gap with many districts receiving no to least funding from CSR.

District wise, Kolkata got the highest funding (251.4 cr), followed by Nadia (17.6 cr), Purulia (8.7 cr), Howrah (3.5 cr) and South 24 Paraganas (2.3 cr). Whereas, Cooch Behar, Uttar Dinajpur, Bardhaman, Jhargram and Paschim Medinipur saw no inflow of funds at all. Alipurduar, Jalpaiguri, Birbhum, Bankura and, North 24 Parganas received just over a crore worth of investment.

Philanthropic Funding in West Bengal

Domestic: From 2004 to 2014, there has been a 171% increase in the number of multi-millionaires in Kolkata. In 2014, Kolkata had 570 people worth over USD 10 million against 210 people in 2004. West Bengal has seen considerable interest among domestic family foundations with several HNWIs such as Azim Premji, Rohini Nilekani, Hemendra Kothari, among others, making contributions to development efforts in the state, especially in the field of education, health, environment and sanitation.

Bharti Foundation	The Bharti family has pledged a tenth of its wealth to philanthropy to further scale up Bharti Foundation's activities in running 249 primary schools and 5 senior secondary schools in villages across West Bengal, Punjab, Rajasthan, Haryana, Uttar Pradesh, and Tamil Nadu. Through this Satya Bharti School initiative, the Foundation reaches out to more than 45,000 students.
Azim Premji Philanthropic Initiatives	Made grants to 5 partners in West Bengal across three main focus areas - Vulnerable groups, Governance and Nutrition. cxlvi
ARGHYAM	Set up by Rohini Nilekani, had worked to mitigate Arsenic and to promote sanitation and hygiene in West Bengal's schools with grants amounting to INR 20 lakhs. cxlvii
Wildlife Conservation Trust (WCT)	Funded by Hemendra Kothari, currently works in Sundarbans in West Bengal with an emphasis on wildlife conservation and community development. CXIVIII
Dr Ghosh Charitable Trust (DGCT)	Started by Dr. Siddhartha Ghosh in January 2001, DGCT provides free or low-cost neurosurgery and other medical services for the financially weak sections of the West Bengal's society. Coclin

<u>International development organisations:</u> The World Bank has been involved in million-dollar projects in West Bengal, focused towards infrastructure development and institutional strengthening of Gram Panchayats. The role played by these international organisations including DFID, IFC, UNDP, is mostly supportive with funding directed to augment and implement government programmes, renewable energy, livelihoods, among others.

World Bank

- Committed USD 210 million towards Institutional Strengthening of Gram Panchayat Program, that is slated for completion in 2022. The 1st phase of this project involved a commitment amount of USD 200 million that ended in 2016.cli
- Committed USD 250 million towards West Bengal Development of Minor Irrigation Project over a period of 8 years (2011-18).^{clii}

International Finance Corporation

- Has made equity and debt investments amounting to USD 150 million in Bandhan Bank, that started as a non-profit in West Bengal. It serves over 6.5 million borrowers in the most underbanked parts of the country, mostly women, and operates from over 2000 branches in 22 of India's 29 states. ciiii
- In 2007, International Finance Corporation provided a loan of USD 50 million loan to OCL India to set up a new cement-grinding plant. The project resulted in creating 300 direct jobs and 7,000 indirect jobs. In 2013, it committed over USD 40 million loan to OCL India to construct a plant in West Bengal.^{cliv}

UNDP

 UNDP along with the Ministry of Rural Development (MoRD), will work closely with the government under the Governance & Accelerated Livelihoods (GOALS) project. It will help upscale rural housing for India's poor from 2013-17, with a particular focus on 13 states with West Bengal being one of them.^{clv}

DFID

Neev Fund, an initiative of DFID and SBI, is an infrastructure private equity fund which aims to invest in low income or developing states in India, with a focus on infrastructure sub-sectors such as renewable energy. Funds have been directed towards an Indian solar player, SunSource Energy to further help develop projects in West Bengal, among other states.

Solution Ecosystem

"The development sector ecosystem in West Bengal would benefit greatly from Government, grass roots level women organisations and funders working on women's issues under one umbrella to take initiatives forward cohesively." -Mina Das, Secretary, Nishtha

A cross section of interventions across various scales, actors and modes is showcased below. The mapping corresponds with the largest gaps seen across sectors vis-à-vis national averages.

	Largest Gaps	Low learning outcomes and low school infrastructure	Low secondary education completion; especially among women and SC/STs	High vulnerability among children	
	Organisations working on the gap	Vikramshila Education, Resource Society	Pratham Education Foundation Magicbus India Foundation	The Hope Foundation, Calcutta Rescue, Child Rights and You (CRY) CINI Foundation	
Education	Programme examples	Introduction of books in Bengali by WB government Indian Oil Corporation Limited (IOCL) CSR works with multiple partners to improve school infrastructure. Various NGOs work on the Building as Learning Aid (BaLA) programme in WB.	CINI Foundation works to inform families of the benefits of educating girl children. The Hope Foundation links government schemes with communities to improve retention of students The government's Kanyashree Prakalpa (KP) programme, has dual targets of reducing teenage marriage and completion of girls' secondary education	CRY (Sanlaap) works with vulnerable children to rescue, rehabilitate and integrate them through life-skills and other means. UNICEF established an NGO platform to ensure better convergence and implementation of schemes and programmes in education for vulnerable children. Edelgive Foundation along with SHM addresses the issue of dropouts	
	Largest Gaps	High anaemia	Low ratio of health personnel	HIV/AIDS prevention and protection	
00	Organisations working on the gap	BITAN, ICDS	PACS, Liver Foundation	CINI, Jagori, Pradan, NACO	
Health and Nutrition	Programme examples	BITAN in collaboration with the WB government, spreads knowledge and awareness among adolescents.	Liver Foundation provides training for healthcare workers, and shown high impact in RCTs carried out by J-PAL and World Bankchvii Medicins-sans-frontieres (MSF) partners with WB government in Asansol to reduce dengue. (WB is one of India's top 10 states with dengue burden).	CINI runs healthcare programmes for sex workers in the 24 Parganas district. Through the WB NACO programme implementation, state has enabled 16.5 lakh women from transmitting HIV to their children.	
	Largest Gaps	High proportion of casual labour	Low female workforce participation	Employment for marginalised communities	
	Organisations working on the gap	Swadhina, Anudip Society	Sukalyan Welfare Society, Prasari Foundation, Anudip Foundation Trickle-Up	Village Welfare Society, SPADE Calcutta	
Livelihood	Programme examples	Anudip integrates 100,000+ WB youth into the workforce through an integrated training, placement, entrepreneurship and industry programme. Reliance Foundation enhances livelihoods of over 19 lakh farmers and fisherfolk through knowledge and tech services.	Pradan and HT Parekh Foundation, HDFC collaborate on strengthening women's collectives for sustainable livelihoods in tribal WB. Trickle-Up delivers the BRAC graduation approach to 2300 women in the poorest districts of WB.	Village Welfare Society creates employment for vulnerable tribes and communities through vocational training in environment protection, regeneration and WASH. Tata Steel skills and integrates tribals into sustainable livelihood Bharat Rural Livelihoods Foundation (BRLF) by WB government integrates several SPOs and donors to deliver livelihoods in rural WB.	
	Largest Gaps	High gender violence	Women trafficking	Land ownership and livelihoods	
	Organisations working on the gap	Lutheran World Service India, Swayam, Jagori	CRY, CINI, Jagori, Shakti Vahini	Sukalyan Welfare Society, Landesa Access Development Society, Pradan	
Women Empowerment	Programme examples	Jagori partners with PRADAN on advocacy programmes to end gender violence in 9 districts of WB. Equal Community Foundation works with boys on education and gender equality in WB. Sanhita is a women's network helping with support services for survivors of violence.	CRY and Sanlaap have empowered survivors of trafficking through awareness, vocational training and self-defence support. Shakti Vahini works for the protection of girl children against trafficking through CWC, Railway Police, CHILDLINE, and other NGOs.	Muktidhara project by WB government and NABARD promotes women livelihoods through self-employment, access to credit ^{clix} Landesa, through its girls project works on empowering women through land rights, reducing child marriage and boosting adolescent girls' knowledge and engagement with land and agriculture. cix	

Spotlight on women-centric solutions

NISHTHAclxi

Empowering women from within

"Women issues tend to be de-prioritised by our policy and decision makers. We believe that unless we generate awareness and resistance within the women themselves, these social vices cannot be uprooted from the community." - Mina Das, Secretary, Nishtha

Over the past 35 years, NISHTHA has been working towards the sustainable development of marginalised, vulnerable girls and women to improve quality of life through social leadership, education, protection, healthcare and economic self-reliance. Specifically, NISHTHA focuses on health and hygiene, women and girl empowerment, legal advocacy, water resource, vocational support, and education for sustainable agriculture. Situated in Baruipur, the organisation operates in the 4 blocks of Baruipur, Bishnupur, Sonarpur and Magrahat implementing programs aimed to empower women and girls in the rural areas of the district of South 24 Parganas.

NISHTHA's approach stems from its belief that women's empowerment begins with building self-awareness and resistance among women themselves. NISHTHA's interventions reflect this as they maximise engagement with and capacity building of women within their own communities, empowering them to take on leadership roles and become change agents. For example, NISHTHA engages community volunteers who are victims of abuse to build awareness and self-empowerment, thereby enabling them to identify community issues and facilitate change in attitudes and behaviours.

At an ecosystem level, NISHTHA's experience reflects that women's issues often lag in terms of garnering the required attention from policy makers and other decision makers. NISHTHA hence engages in advocacy, awareness building and direct involvement of these stakeholders. NISHTHA believes that, given the magnitude of change required, collaboration among government departments, grass roots level women organisations and funders dealing with women issues would lead to better solutions.

Currently, NISHTHA works with over 20,000 vulnerable girls and women who are direct beneficiaries and impacts more than 25 lakh beneficiaries indirectly through efforts. The organisation has also developed and successfully implemented an effective four tier pyramid structure of girls and women groups across ages, to build gender sensitivity at an early age and usher them towards leadership and self-reliance in adulthood.

Sanjogclxii

Leveraging platforms and technology to fight trafficking

"There is a lack of empowerment of Community Based Organisations in rural India to deal with migration and trafficking issues, coupled with weak legal rights for survivors of trafficking and their lack of participation in policy making."

- Roop Sen, Founder and Technical Advisor, Sanjog

Since its inception in 2004, Sanjog has made landmark progress in its chosen sectors of gender equity, protection and empowerment of children and adolescents, prevention of abuse of children in families, communities, institutions; organised crime.

With systemic transformation as one of its goals, Sanjog uses research, development and training, to build the capacities of grassroots organisations in research, programming and advocacy, programme and project management and organisational development. Since 2012, Sanjog has also been engaged in advocacy interventions with Governments in India, Bangladesh and Nepal

Sanjog's ecosystem efforts have been focused on building partnerships between organisations, service providers and beneficiaries; between State and NGOs; and enabling information management to allow evidence-based research and advocacy. This allows it to play a significant role in the entire value chain of anti-trafficking. The organisation believes that the development ecosystem in WB can benefit from being more organised, strategic and collaborative; leveraging technology; receiving more consistent funding and empowering leadership.

Currently, Sanjog supports over 250 villages in rural WB. It has also developed a proven framework and tools for case management that has led to successful re-integration of trafficking survivors and improvement in case planning and service delivery. Its belief that trafficking has to be tackled cohesively at all points in the chain has led to the development of a technological solution for 360-degree monitoring and feedback system for survivors of trafficking. This aims to audit performance and responsiveness of social workers, and other service providers. Sanjog has also spearheaded the formation of a survivor's collective – Utthan to provide support and claim compensation. It's ecosystem focus has also led to successful advocacy efforts on the anti-trafficking bill.

Key Takeaways

- While job creation has been high, there is a need for increased focus on workforce development, improving quality of employment and ensuring growth of women-led micro-enterprises:
 - a. With a disproportionately high proportion of the workforce engaged in casual labour, West Bengal is stepping up its efforts to skill its workforce and improve the quality of employment. This is in alignment with national programmes such as Skill India and may be a key area in which funders may intervene especially given West Bengal's efforts to ramp up its service sector through investments in IT.
 - b. West Bengal has the highest number of women-led MSMEs in the country and over 800,000 women-owned establishments which is a significant asset in increasing women's economic participation through support interventions.
 - c. While West Bengal has one of the highest number of SHGs in the country, loan size still remains small according to past studies. There is a need for further efforts into linking SHGs with sustainable livelihood models, credit and micro-enterprise growth.
- There is a significant gender gap in development which needs focused support: The state requires extensive focus and effort in bridging the gender divide in development indicators, both among its own districts and relative to progress in other states in the country.
 - a. **Land ownership:** Without land titles, women are not recognised as farmers, limiting their access to productive resources. From implementation of government land-titling schemes to supporting non-profits working on providing access to land, funding can support multiple interventions to empower women through land.
 - b. **Education:** Given low education completion rates, there is a need to support interventions across the education chain, from counselling for enrolment, to integrating women in skilling programmes and employment.
 - c. **Workforce participation:** Supporting sustainable livelihood models across farm and non-farm livelihoods for women, ensuring gainful employment through training and placement, and enabling women's microentrepreneurship are areas for potential funding.
 - d. **Safety and security:** An estimated 15,000 women are trafficked across the border into India every year. There is good evidence of organisations partnering with the government, DFIs, CSR and other institutions to tackle rescue, rehabilitation and gender violence issues. Collaborative measures with the government can be supported.
 - e. **Child marriage:** While the government's efforts through schemes such as Kanyashree play an important role in combating this by encouraging girls to stay in school and delay their marriages, there is need for significant enhancement of support in this area across themes, from education to employment.
- Need for increased focus on development of minority communities: Given the large minority population (23.51% SC, 27% Muslim and 5.8% ST) in the state, there is a need for augmented efforts to improve development indicators among these communities. These challenges are amplified in certain districts such as Purulia, Uttar Dinajpur, 24 North Parganas and Murshidabad, meriting a focus on these backward districts.
 - While poverty rates in West Bengal have declined over the years districts in West Bengal are among the poorest in the country. The highest incidences are recorded in Purulia, Uttar Dinajpur and Murshidabad. Niti Ayog categorises Birbhum, Murshidabad, Nadia, Malda and Dakshin Dinajpur as the 5 most backward districts in the state. There is a need for strengthening interventions in the state across themes in these poor districts. Within the state, there is a marked bias of CSR funding towards projects and partners in Kolkata as compared to other districts which needs to be addressed.
- Need for more initiatives in collaboration with government and other funders: Evidence points to a good base of collaborations ongoing between development practitioners and the government, from education to livelihoods and human rights. This base provides significant opportunity for funders to work together in collective efforts with other funders and with the government in strategic ways.

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Abbreviations

ANG	Antonotal Cara			
ANC	Antenatal Care			
ATST	At the Same Table			
AVPN	Asian Venture Philanthropy Network			
BALA	Building as Learning Aid			
BRLF	Bharat Rural Livelihoods Foundation			
CAGR	Compound Annual Growth Rate			
CBGA	Centre for Budget and Governance Accountability			
CEO	Chief Executive Officer			
CII	Confederation of Indian Industry			
CRY	Child Rights and You			
CSR	Corporate Social Responsibility			
CWC	Child Welfare Committee			
DFI	Development Finance Institution			
DFID	Department for International Development			
DGCT	Dr Ghosh Charitable Trust			
DOPSPM	Department of Planning, Statistics & Programme Monitoring			
EODB	Ease of Doing Business			
FWPR	Female Workforce Participation Rate			
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit			
GOALS	Governance and Accelerated Livelihoods			
GSDP	Gross State Domestic Product			
HDI	Human Development Index			
HIV/AIDS	Human Immunodeficiency Virus infection and Acquired Immune Deficiency Syndrome			
HNWI	High Net Worth Individual			
ICDS	Integrated Child Development Services			
IFC	International Finance Corporation			
IMR	Infant Mortality Rate			
INR	Indian Rupee			
IOCL	Indian Oil Corporation Limited			
IT	Information Technology			
KP	Kanyashree Prakalpa			
LFP	Labour Force Participation			
MAST	Market Aligned Skill Training			
MLD	Million Litres per Day			
MMR	Maternal Mortality Ratio			
MORD	Ministry of Rural Development			
MOS	Medical Officers			
MSF	Medicins-sans-frontieres			
MSME	Ministry of Micro, Small and Medium Enterprises			
MT	Metric Ton			
MW	Megawatt			
NABARD	National Bank for Agriculture and Rural Development			
NACO	National AIDS Control Organisation			
NAS	National Achievement Survey			
NFHS	National Family Health Survey			
NGO	Non-governmental Organisation			

NHSRC	National Health Systems Resource Centre
NSDP	Net State Domestic Product
NSSO	National Sample Survey Office
owc	Organic Waste Converter
PACS	Poorest Areas Civil Society
PHCS	Primary Healthcare
PRADAN	Professional Assistance for Development Action
PRI	Panchayati Raj Institutions
PSU	Public Sector Undertaking
PTR	Pupil-Teacher Ratio
SBI	State Bank of India
SC/STS	Scheduled Castes and Scheduled Tribes
SHG	Self-help Group
SHM	Samaritan Help Mission
SPO	Social Purpose Organisations
STI	Sexually Transmitted Infection
U-DISE	Unified District Information System for Education
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund
USAID	United States Agency for International Development
USD	United States Dollar
UT	Union Territory
WASH	Water, Sanitation and Hygiene
WB	West Bengal
WCT	Wildlife Conservation Trust (WCT)

Notes

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