SOUTH ASIA GENDER INITIATIVE
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This is an extract from the first Annual Report of the AusAID-World Bank Partnership for South Asia Umbrella Trust Fund (UTF). To read and download the complete report visit www.PartnershipForSouthAsia.com.

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ILLUSTRATION PAGE 15: RAY WITLIN/WORLD BANK
ILLUSTRATION PAGE 17: SCOTT WALLACE/WORLD BANK
1.1 WHY GENDER EQUALITY MATTERS IN SOUTH ASIA

Gender equality is necessary to promote the human development of society and not just of women. Gender equality and empowerment is also good economics as it taps into the productive force of half the region’s population. It is also central to achieving the Millennium Development Goals (MDGs). While South Asian countries have made progress towards achieving the MDGs, for example the improvements in girls’ primary and secondary school enrolment rates and declining total fertility ratios, gender indicators in South Asian nations (1) remain among the worst in the world.

The UNDP’s Human Development Report, 2013 provides a Gender Inequality Index (GII), which reflects women’s disadvantages across three dimensions - reproductive health, empowerment and access to the labor market. The GII, indicates the loss in human development due to gender inequality, with ranges from 0 where women and men fare equally to 1 where women fare poorly. SAR’s GII is 0.568 and only Sub-Saharan Africa (SSA) has a poorer GII at .577 (2). Though SAR countries are growing at a faster rate than those in SSA, the GII for the two regions are comparable. Of the SAR countries, Afghanistan has the 13th worst GII value (.712) in the world. Bangladesh, Nepal, Pakistan and India also rank high on gender inequality. Maldives and Sri Lanka fared better while Bhutan was not ranked (3).

South Asia has the largest proportion of poor people in the world. Around 460 millions out of a population of 1.37 billion survive on less than $1 per day. Poverty in South Asia has a strong gender dimension. The economic, religious, social, and caste-based restrictions on women’s agency contribute to lower incomes and living standards for women and for female-headed households. There is a growing concern that growth in the region is bypassing women. Women carry the triple burden of productive, reproductive, and social activities in the household and the community. This is in addition to limited mobility and access to educational opportunities, which results in greater inequality in economic participation. Female labor force participation rates in South Asian countries in 2011 were at 31.3% compared to the world average of 51.3%. This puts SAR ahead only of the Middle East and North Africa Region, which is at 22.8%. Even when women enter the economy, they face significant barriers. Women, as compared to men, are more likely to engage in less productive activities and to work in the informal sector. According to the World Bank’s World Development Report (WDR) 2012 “women are more likely to be wage workers and unpaid family workers than men, to have less mobility between the formal and informal sectors, and to transition more between the informal sector and being out of the labor force(4).”

1 - At the World Bank, SAR comprises Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka.
2 - UNDP, Human Development Report, 2013. The Gender Inequality Index (GII) is a composite measure that reflects inequality in achievements between men and women in the dimensions of empowerment, the labor market, and reproductive health.
3 - The 2012 GII rankings out of 182 countries (182 being the poorest) were: Afghanistan 147, India 132, Pakistan 123, Bangladesh 111, Nepal 102, Sri Lanka 92 and Maldives 64. Bhutan was not ranked.
4 - South Asia and Sub-Saharan Africa have the highest average incidence of informal employment in the world with such employment representing over three-quarters - as high as 90 percent in some countries - of total employment.
Informal sector employment is highly correlated with the incidence of poverty and brings with it specific challenges and bottlenecks that negatively impact women’s equal participation in the economy. These challenges include underemployment, lower average wages, lack of basic safety, and minimal wage protection. Even when women earn an income, they often lack control over decisions regarding the use of that income. In South Asia, women become even more vulnerable to economic disempowerment as they age and/or are widowed.

The 2012 WDR argues that income and control over household assets play a number of reinforcing roles in improving quality of life outcomes for women across a number of parameters, including voice, bargaining power, mobility, and ability to influence household decisions in a manner that is overwhelmingly positive for women and children. Evidence from a range of countries suggests that spending habits change when women control a higher share of household income, and this directly benefits children. Therefore, increasing women’s labor force participation in South Asia is important not only to improve the quality of life for women, but is also a critical pathway for reducing poverty and enhancing developmental outcomes for poor households.

As SAR countries grow, investments in infrastructure are also expanding. Gender remains critically important for infrastructure planning and provision. Women pay a high price for the lack of access to infrastructure, in terms of time spent accessing water for domestic or agricultural uses, processing food and other agricultural or non-farm products, collecting firewood or other fuel for cooking and reaching health facilities (5). Limited access to services also reduces academic and professional opportunities. In particular, the paucity of safe, accessible and efficient modes of transport restrict women’s mobility, and impacts their access to health, education, and livelihood opportunities.

The incidence of gender based violence (GBV) remains high in several SAR countries. These cases are sometimes extreme in nature with acid attacks, gang rapes and honor killings. Patriarchal social norms and the preference for sons continue to distort sex ratios in Afghanistan, India, Nepal, Bangladesh and Pakistan. Caste, religion and gender-based discrimination have helped perpetuate this violence and social exclusion in many parts of South Asia (6). GBV adversely affects women’s fundamental rights to life and freedom, and limits their choices. To ensure women’s safety, male voices must be included in the broader gender discourse. Addressing gender roles of both sexes is thus crucial to improving gender relations in SAR.

SAR has the largest proportion of young people in the world. One third of region’s population is between the ages of 14 and 25. India alone has 200 million young people. Gender inequality among youth in South Asia is also apparent. Only 62% of young women in SAR can read and write as compared to the 77% of young men, the highest literacy gap among youth in the world. Young women in South Asia also face social pressures for early marriage and child bearing. These young mothers are twice as likely to die of pregnancy related causes as compared to older women. Their children too, are more likely to be malnourished. Young adults in South Asia also account for half the unemployment in the region because formal job growth has not kept pace with the economic growth. There continues to be a mismatch between the skills required by employers and those taught in schools. Unemployment is worse for young women as compared to young men. This lack of job opportunities for youth will negatively impact the region’s economic growth. As this large youth population transitions into adulthood, South Asian countries hope to reap a youth dividend by improving the productivity of this labor force.

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Finding solutions for the complex issues of gender in South Asia presents both a challenge and an opportunity for action. Since June 2011, the SAGE partnership between AusAID and the World Bank has attempted to address some of these issues in all countries of the region. The objective of the SAGE Initiative is to scale up gender approaches in the South Asia region of the Bank through mainstreaming gender in operations and analytical and advisory activities. It also aims to support the preparation and supervision of stand-alone gender projects, strategic analytical work that fills knowledge gaps and the monitoring and evaluation of gender based interventions. This will assist the region in meeting its MDG targets, in particular MDG 3 which is to “promote gender equality and empower women.”

The corpus of the fund is quite small at AUD 2 million. However the partnership affords many advantages, the foremost being the flexibility in the use of funds, which has allowed the development of a cross-country, cross-sectoral regional program that strategically addresses key gender gaps. The SAGE window has supported at least one task per country and several regional tasks (7).

1.2 OBJECTIVES OF THE SAGE WINDOW

The approach followed by SAGE is to:

1 - continue mainstreaming gender across the World Bank’s work in SAR both in operations and AAA
2 - finance strategic stand-alone projects that target the most salient gender issues in the region
3 - support analytical work that pushes forward the thinking and approaches to addressing gender issues in the region
4 - improve monitoring and evaluation of gender work, including rigorous impact assessments.

The main themes being addressed are:

• Women’s Labor Force Participation
• Social Inclusion and Gender Relations
• Gender and Human Development

These themes are built around the most pervasive gender issues in SAR. Each SAGE activity addresses key aspects of one or more of the main themes. Diagram 1 gives the focus of each theme and the tasks supported in each thematic area. Several SAGE activities have also been planned as a follow-up to the 2012 World Development Report on “Gender Equality and Development.” Finally, the attempt has been to introduce a truly gendered approach that identifies masculinity concepts and the impact of interventions on both women and men and on gender relations. See Highlight Masculinity and Development for more details.

1.3 AREAS OF TECHNICAL ASSISTANCE

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7 - Nepal is the exception, an ongoing country program on gender and social inclusion is supported by DFID. Separate AusAID funds are supporting the gender task in Afghanistan, a study of gender and access to justice in Afghanistan.
1.3.1 - IMPROVING WOMEN’S LABOR FORCE PARTICIPATION

IMPACT EVALUATION OF NORTHERN AREA REDUCTION OF POVERTY INITIATIVE (NARI) - The NARI project is the World Bank’s first gender focused project in South Asia. It facilitates access to employment opportunities in the garment sector for poor and vulnerable women from lagging areas of Bangladesh, through access to information, technical and life skills training, transitional housing, and other support. The impact evaluation (IE) will assess the project’s impact on the income and socio-economic conditions of the beneficiaries. Based on this evaluation, the project will be scaled up to include other areas and sectors in Bangladesh.

GENDER ANALYSIS OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) IN INDIA - This activity informs the Bank’s ongoing policy dialogue with the Ministry of Micro, Small and Medium Enterprises in India regarding a potential Bank funded operation led by South Asia’s Finance and Private Sector Development Unit. The study is expected to contribute to either a component of this project or to a separate intervention on women and MSMEs in India.

INDIA GENDER AND ECONOMIC DEVELOPMENT REPORT - This work is a follow up to the WDR 2012’s report on India. It will examine the factors behind the low labor force participation of women. It will also identify policies, programs and approaches that could enhance women’s labor force participation. The work has strong client support from several ministries that look at the impact of women’s labor force participation on the economy and is expected to inform government policy and discussions on the next Five Year Plan.

SRI LANKA GENDER ASSESSMENT - Though Sri Lanka performs better on gender equality than most countries in South Asia, the Government of Sri Lanka (GoSL) is keen on addressing the remaining gender disparities in the country. The study will provide recommendations on narrowing the gender gap in economic participation. It examines the opportunities available to both men and women to participate in the economy, including access to and use of labor, land, financial and product markets. Close attention is being paid to issues faced by youth in both gender groups. Regional variations in labor force participation due to the conflict in the North East region of the country will also be taken into account.

SOCIAL OBSERVATORY FOR THE NATIONAL RURAL LIVELIHOODS MISSION - The task aims to create a new environment for monitoring and evaluation (M&E) within the world’s largest rural women centered livelihoods program - India’s National Rural Livelihoods Mission (NRLM). The mission is supported by Bank lending of $500 million. Support from SAGE went towards the setting up a Social Observatory (SO) within the mission, which is utilizing more scientific techniques for M&E, with increased attention to the processes of change. The SO will facilitate learning and subsequent changes to the design of the program with a view to reducing gender inequalities in livelihoods projects. It follows the principle of open data access.

PINK BUSES IN PAKISTAN - This activity aims to improve women’s mobility and security in the city of Lahore, Pakistan through a study of the women only Pink Buses Scheme. Analytical work including an activity based survey is being undertaken to understand women’s mobility under the pilot scheme. It will assist Lahore Transportation Corporation in understanding key issues linked to the feasibility and sustainability of scaling up the program.

STUDY OF THE WOMEN ONLY BUS SERVICE IN DHAKA - To address the increasing set of issues that female commuters face, many cities around the world have introduced women only services. These have included women only rail cars in Tokyo, New York, Sao Paulo, Mumbai, and women only bus service in Mexico City, Guatemala City, and Lahore. This women only bus service has been introduced before in Dhaka but the service was stopped as it was not financially viable. The study addresses the issues faced by women in accessing transport and the sustainability of the women only bus service.
1.3.2 - SOCIAL INCLUSION AND GENDER RELATIONS

SOUTH ASIA YOUTH AND GENDER ACTIVITY MAPPING - The activity provides a strategic focus to the World Bank’s work on youth issues in South Asia, specifically on the vulnerabilities and needs of adolescent girls and young women. It builds and disseminates knowledge on youth and gender issues in the region, and aims to provide recommendations for youth and gender programming in SAR.

YOUTH DEVELOPMENT AND GENDER IN THE MALDIVES - There is little information at present on the overall status of male and female youth in the Maldives and the gender issues they face. This study will increase the understanding of positive youth behaviors that lead to productive adulthoods in the Maldives through youth mapping exercises and interviews undertaken by youth of other youth and organizers of youth programs.

BUILDING CAPACITY FOR GENDER MAINSTREAMING IN BANGLADESH - The task facilitates gender mainstreaming within the Ministry of Housing and Public Works. It builds the capacity of the ministry to address gender differences within housing programs. It will contribute to the design of a Bank funded project to improve the housing conditions of women in urban slums.

MEN, MASCULINITY AND DEVELOPMENT IN SAR - The Bank is exploring options for supporting a regional initiative aimed at understanding men’s attitudes and practices, as well as women’s opinions of men’s roles and practices, on a variety of topics related to gender equality. The study is also exploring how migration, unemployment and changes in the labor market impact the perceptions of masculinity in the region. More details are available in the Highlight box.

MOVING TO A MALE INCLUSIVE GENDER APPROACH IN SAR (JIT) - This activity will create video/photo blogs and presentations on a male inclusive approach to gender equality that will contribute to a radical shift in how gender is addressed by the Bank. It will strengthen the approach to gender equality and empowerment in Bank’s operational work.

1.3.3 - GENDER AND HUMAN DEVELOPMENT

BHUTAN GENDER POLICY NOTE - Bhutan fares better on many gender related parameters than most South Asian countries however disparities remain in economic and political participation by women. The policy note will provide recommendations to support the economic and political empowerment of women in Bhutan, with a focus on improving school enrollment. Gender issues in Bhutan are unique and, therefore, provide an opportunity for innovative analysis. Bhutan is one of the few South Asian countries where men and women are relatively equal and the study could offer an overall positive story on gender equality from the region.

SAGE SEMINAR SERIES - A SAGE seminar series has been organized to disseminate the results and outcomes from tasks funded, within the Bank. The seminar series has included presentations on the Social Observatory for the NLRM, and the study on Youth and Development in the Maldives among others.
'Gender' deals with more than women’s issues. Expanding our understanding of male gender roles can provide a more nuanced perspective on gender relations and how they impact society and economic development. Though much is talked about regarding this issue it has not been examined in any depth. The SAGE funded study on Masculinity and Development in South Asia will narrow this analytical gap. It will build upon an earlier study done in partnership with students of George Washington University in the US. It will explore how migration, unemployment and changes in the labor market impact the perceptions of masculinity in the region. It also looks at the impact of masculinity and femininity on exposure to risk factors and adoption of risky behaviors, for example, dropping out of school, drug consumption, and unprotected sex. It examines how gender based violence is connected to constructions of masculinity. By focusing on examples of how ‘masculinity’ is defined and the challenge of what it means to be male in a variety of contexts in contemporary South Asia. The activity highlights the diverse ways in which boys and men are both challenging and perpetuating gender norms, and impacting South Asia’s performance on gender equality indicators. The report, will address the impact of masculinity on development outcomes, including the well-being of males, females and children within a household and at the community level.
PILLAR 1: LABOR FORCE PARTICIPATION

• Analyze gender gaps in labor force participation in South Asia to influence policies
• Improve sector capacities to allow for increased economic participation
• Improve access to skills and jobs
• Improve access to services

PILLAR 2: SOCIAL INCLUSION AND GENDER RELATIONS

• Focus on poor and vulnerable women from lagging regions
• Focus on inclusion of youth issues in South Asia
• Broaden approach on gender to include male inclusive gender approaches

PILLAR 3: GENDER AND HUMAN DEVELOPMENT

• Close gender gaps in education
• Improve women’s access to health services
• Assistance to improve SAR countries’ gender policies

SAGE SUPPORT

• Gender Analysis of the Micro, Small and Medium Enterprises in India to analyze gender implications
• Impact evaluation of the Northern Asia Reduction of Poverty Initiative (NARI) in Bangladesh to determine impact on socio-economic welfare of women
• Women-only buses to improve access
  1) Pink Buses in Pakistan; and ii) Women-only bus service in Dhaka
• Social observatory for the National Rural Livelihoods Mission to look at how gender inequalities can be reduced
• Analyze women’s economic participation
  1) India: Gender and Economic Development Report; and ii) Sri Lanka Gender Assessment

• Support for youth development through i) Youth and Gender Mapping and ii). Youth and Gender Development through ICT
• Impacts of masculinity on development outcomes through i) Men, Masculinity and Development in South Asia and ii). Moving to a Male-inclusive Gender Approach via blogs and presentations
• Build capacity in Bangladesh to plan for gender differentiated housing needs
• Analyze gender, youth and development in Maldives and Sri Lanka to impact policy directions

• Bhutan Policy Note looks at the gender gaps in higher education to inform Bhutan’s next development plan
• Other activities that impact women’s economic and social development also support the objectives of this pillar

Diagram 1 - SAGE Thematic Pillars Supported
## 1.4 FINANCIAL SUMMARY

### 1.4.1 - DISBURSEMENTS & COMMITMENTS

All but $300,000 of the AUD 2 million available under the SAGE window has been allocated to 14 activities. Disbursement and commitments which indicates funds under contracts are indicated in Figure 1. The window is disbursing well with 56.10% of total allocations either committed or disbursed. Since rounds are funded at different times it is useful to look at these figures by each round. In Round 1, 65.57% of the funds allocated have been committed and disbursed. The figure for the more recent Round 2 is 41.73%.

![Figure 1 - SAGE Funds Allocated, Disbursed and Committed as of February 20, 2013](image-url)

<table>
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<tr>
<th></th>
<th>Disbursed &amp; Committed</th>
<th>Grant Amount</th>
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<td>Total</td>
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<tr>
<td>Round 2</td>
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<tr>
<td>Round 1</td>
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1.4.2 - ALLOCATIONS BY COUNTRY

The allocation of funds across the countries in South Asia is indicated in Figure 2. The largest portion of funds have been allocated to activities in India and for regional activities, that received 31.95% each of allocations. This is followed by Bangladesh and Bhutan at 14.06 and 7.67% respectively. Pakistan, Maldives and Sri Lanka received 4.79% of the funds each.

![Figure 2 - SAGE Allocations by Country](image)

1.4.3 - ALLOCATIONS BY THEMATIC PILLAR

The SAGE window is supporting 14 tasks in total. Of these eight tasks with 58% of total allocations support the theme of women’s labor force participation. Five activities with 34% of the funds allocated support the work encompassing social inclusion and gender relations. One task with 7% of allocations supports the gender and human development theme. Figure 3 indicates allocations made by theme.

![Figure 3 - SAGE Allocations by Thematic Pillar](image)
1.5 PRELIMINARY RESULTS

1.5.1 - LABOR FORCE PARTICIPATION

SOCIAL OBSERVATORY FOR THE NATIONAL RURAL LIVELIHOODS MISSION - A Social Observatory (SO) has been created within the NRLM in India. It has led to increased attention on the processes of change, rather than just outcomes. Livelihoods projects are now being assessed and monitored by measuring their impact on a multi-dimensional set of indicators: income, nutrition, health, empowerment, and agency. An international workshop is planned for June 2013 to disseminate the findings more widely.

SRI LANKA GENDER ASSESSMENT - The draft of the final report has been completed. Recommendations based on the study include the importance of school and community based outreach campaigns to change perceptions of education and types of jobs for men and women. The assessment also emphasizes the importance of improving women’s access to job information and child care, especially for the jobs within the intermediate and services sectors, and of addressing biases against leaving children with child care professionals instead of family members. Workshops to share the findings of the report will be organized shortly.

INDIA GENDER REPORT - Papers commissioned for the study to ascertain the factors leading to women’s continued low participation in the labor force vis-à-vis men in India, and to identify policies, programs and approaches that could contribute to enhancing women’s labor force participation have been completed and reviewed. As a result of this work, an Inter-Ministerial Task Force has been set up by the National Mission for the Empowerment of Women, Government of India. The report will be finalized and disseminated shortly. 
1.5.2 - SOCIAL INCLUSION AND GENDER RELATIONS

SOUTH ASIA YOUTH AND GENDER MAPPING - This activity has been completed. A number of communication materials have been developed. A phase II activity is looking at youth and ICT as an effective way of reaching youth in South Asia. The region has one of the fastest growing cell phone markets in the world.

1.5.3 - GENDER AND HUMAN DEVELOPMENT

BHUTAN GENDER POLICY NOTE - The report has been completed. However dissemination is awaiting the outcome of elections in Bhutan. A workshop to disseminate the findings will be held after August 2013 when a new government is in place. The work will feed into Bhutan next Five Year Plan.

1.6 GOING FORWARD

In the next round the SAGE window will continue to mainstream gender across the different sectors in the South Asia region of the Bank. The SAGE funded activities are being complemented by other gender related activities funded under the WSI and IFG windows of the PFSA UTF. These include a study of gender and urban WSS in India (Highlight box in the section on WSI provides more information) and a proposed study of gender and transport. Collaborative work across sectors to integrate gender at every stage of the project cycle from design, to implementation and monitoring and evaluation will also be on going. More outcomes and results from the tasks funded are expected in the next reporting cycle.