

Framework for Integrating Gender Equality and Social Inclusion in SARD Operations

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DRAFT

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ABBREVIATIONS

ADB	Asian Development Bank
CPS	country partnership strategy
CRF	corporate results framework
CSO	civil society organization
DFID-UK	Department for International Development—United Kingdom
DMC	developing member country
DMF	design & monitoring framework
GAP	gender action plan
GESI	gender equality and social inclusion
LGBTQI+	lesbians, gays, bisexual, transgender, queer, intersex, and others
LNOB	leave no one behind
OP 1/OP 2	operational priority 1/operational priority 2
PWD	persons with disabilities
RFIs	results framework indicators
SARD	South Asia Department
SOGIESC	sexual orientation, gender identity and expression, and sex characteristics
UNDP	United Nations Development Programme

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1 INTRODUCTION

1.1 Purpose and Main Features of the Framework

1. This framework for integrating gender equality and social inclusion (GESI) in the operations of the Asian Development Bank (ADB) South Asia Department (SARD) or the SARD GESI Framework purports to guide SARD sector divisions, resident missions, and GESI staff and consultants in fulfilling the GESI-related mandates of Strategy 2030 in the context of South Asia.¹ Strategy 2030 calls for the expansion of ADB's contributions to GESI. Its first operational priority (OP1), "addressing remaining poverty and reducing inequalities," increases ADB's emphasis on human development, social protection, and social inclusion to ensure "that all members of society can participate in and benefit from growth."² Its OP2, "accelerating progress in gender equality," requires at least 75% of ADB's committed sovereign and non-sovereign operations to contribute to gender equality by 2030 along five pillars: women's economic empowerment, gender equality in human development, gender equality in decision-making and leadership, reduced women's time poverty, and women's resilience to external shocks.

2. The SARD GESI Framework is envisaged to shape the GESI operations of SARD. It has evolved from a 2019 assessment of the extent and manner of integration of social inclusion in SARD operations and from consultations held in 2020 with key stakeholders in the six developing member countries (DMCs) on each country's GESI profile and areas to consider in responding to GESI issues (Appendix 1). The assessment and consultations have led to the consolidation of OP1 and OP2 in this GESI framework, also reflecting SARD's view of their inextricable link and the need to harmonize their operationalization in response to the social context. More specifically, the GESI framework is based on the conclusion that:

- Gender inequality, which is pervasive in South Asia, intersects with other dimensions of inequality, exclusion, and vulnerability, e.g., age, disability, sexual orientation, gender identity and expression, and sex characteristics (SOGIESC), social identity (castes, ethnic groups), income status, and geographic location. Generally, women/girls of excluded and vulnerable groups are the most disadvantaged as also identified in the Operational Plan for Priority 2 of Strategy 2030.³
- The other forms of exclusion and vulnerability also intersect with each other.

3. The framework is also aligned with ADB's Corporate Results Framework (2019–2024), which provides the results framework indicators (RFIs) used to measure and report ADB's performance. Its Level 2 RFIs are for the completed operations of the seven OPs of Strategy 2030.⁴ As most OP1 and OP2 Level 2 tracking indicators are aligned with each other and mutually reinforcing (details in Appendix 2), SARD seeks to harmonize their operationalization to generate more effective context-responsive interventions toward GESI results.⁵ Harmonization means analyzing the situational context and GESI issues from an intersectional lens, designing joint plans (i.e., GESI action plan) to address GESI issues, undertaking joint monitoring and evaluation (GESI action plan implementation progress report), and assessing and presenting their results in one report (joint assessment of GESI action plan implementation and achievements in project completion report).⁶ In SARD operations, this means expanding the practice initiated by the Nepal Resident Mission to all DMCs of ADB in South Asia.

4. The GESI framework encompasses the (i) definitions of the dimensions of gender inequality, exclusion, and vulnerability and other key terms; (ii) guide for analyzing the barriers and opportunities

¹ The six developing member countries of ADB in South Asia are Bangladesh, Bhutan, India, Maldives, Nepal, and Sri Lanka.

² ADB. 2018. [Strategy 2030: Achieving a Prosperous, Inclusive, Resilient, and Sustainable Asia and the Pacific](#). Manila. p. 14.

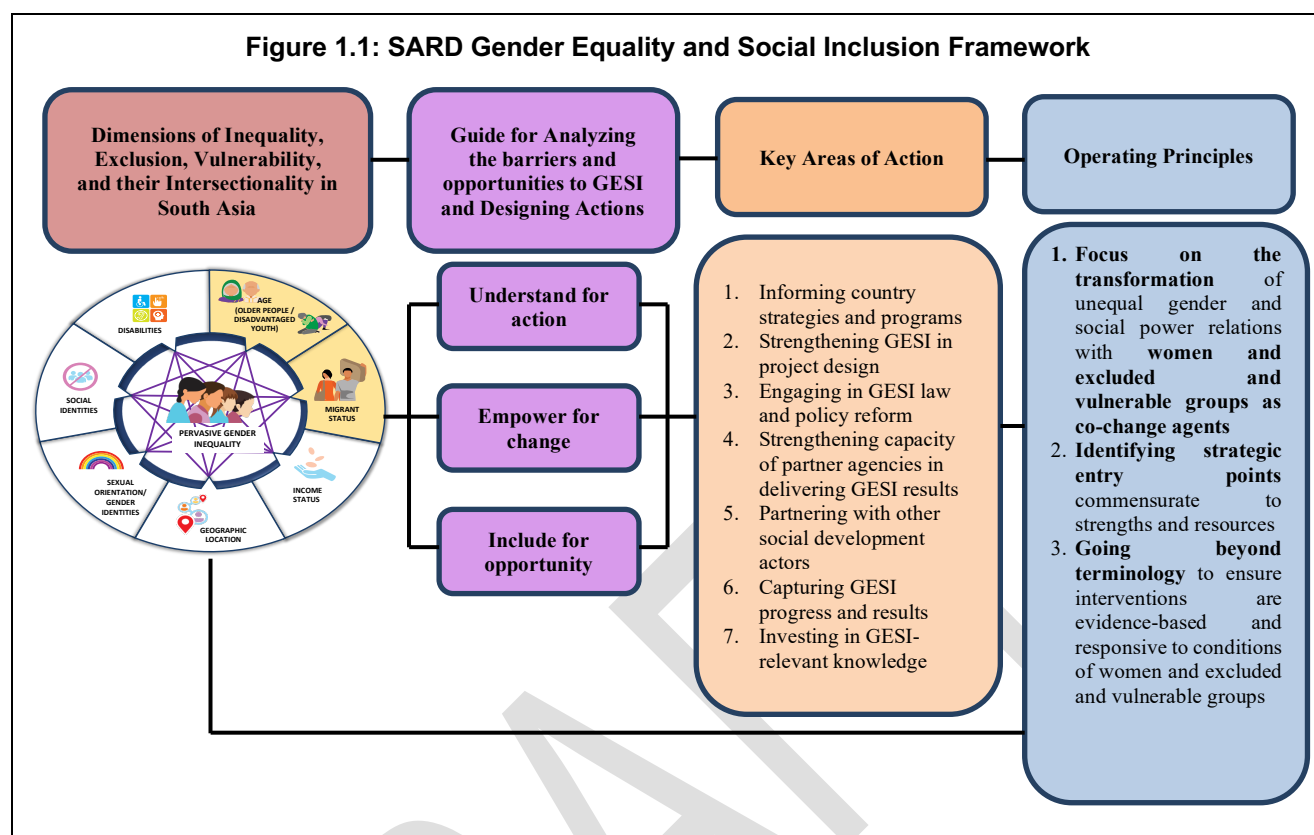
³ Paragraph 43 of OP2 Operational Plan, which is entitled "Intersectionality with other discrimination" states "The SDG 'leave no one behind' principle requires DMCs to address discrimination against and disadvantages for women, including those related to class, ethnicity, indigenous status, sexual orientation and gender identity, disability, religion, age, and migration... ADB will continue to identify these multiple discriminations and vulnerabilities through project poverty, social, and gender analysis." (Source: ADB. 2019. [Strategy 2030 Operational Plan for Priority 2. Accelerating Progress in Gender Equality, 2019–2024](#). Manila.)

⁴ ADB. 2019. [ADB Corporate Results Framework, 2019–2024: Policy Paper](#). Manila.

⁵ Appendix 2 presents an overview of the complementing areas of Strategy 2030 OP1 and OP2 and shows that most of the corporate results framework level 2 tracking indicators for OP1 and OP2 are aligned with each other. (Source: ADB. 2022. [Tracking Indicator Definitions](#). Manila.)

⁶ This definition of harmonization is adopted from simpla. [Guidelines](#). Chapter 1, 1.2.

to GESI and designing actions; (iii) seven key areas of action, which apply the leave no one behind (LNOB) three pillars and are in line with ADB's GESI mainstreaming processes; and (v) guiding principles to operationalize the key areas of action (Figure 1.1).



GESI = gender equality and social inclusion
Source: ADB SARD

5. Overall, the GESI Framework **seeks to identify and address the manifestations of gender inequality, disadvantage (exclusion and vulnerability), and their intersection towards achieving GESI**. Its components are illustrated in Figure 1.1 (from left to right):

(i) Definitions of the key terms:

- **Excluded groups** are those who historically have been unable to fully access and/or benefit from social, economic, and political rights, opportunities, and resources due to their identities, e.g., gender, disabilities, social identities (e.g., caste, ethnicity, and religion), sexual orientation, gender identity and expression, and sex characteristics (SOGIESC), geographic location, and income status. They experience systemic disadvantage.
- **Vulnerable groups** are those who cannot access various rights, opportunities, and resources because of their situational disadvantage. People are 'vulnerable' when deprivations result from a particular situation that reduces their ability to withstand shocks and access various rights, opportunities, and resources. In a person's lifecycle, vulnerability is most experienced in old age and young age—hence, especially by older people and disadvantaged youth. Vulnerability can also be due to climate change or disasters. They experience situational disadvantage.
- **Disadvantaged groups** (which is the preferred term—rather than excluded groups—in some DMCs) are those who historically have been unable to fully access and/or benefit from social, economic, and political rights, opportunities, and resources due to their identities (systemic disadvantage) and/or because of their vulnerability (situational disadvantage).
- **Intersectionality** is an analytical lens that defines the extent of inequality, exclusion, and vulnerability (or power and advantage) that individuals or groups hold or experience by examining how their different identities intersect or overlap. An intersectional perspective is essential to show that women/girls are not homogenous groups but people experiencing different levels of disadvantage and disempowerment (or advantage and

power) depending on their intersecting identities.⁷ Discrimination is usually never due to one category (like gender), but more than one. It is important to recognize the different sources of their discrimination. This applies also to men/boys and to individuals with diverse SOGIESC, and other disadvantaged groups.

- **Gender equality** is a condition where women/men, girls/boys, and persons with diverse SOGIESC enjoy equal rights and opportunities, recognition, responsibilities, and decision-making in different spheres of society.⁸
 - **Social inclusion** is the elimination of barriers that exclude or constrain some members of society from accessing and benefiting from social and economic services and resources and participating in their community, relationships, and decision-making.⁹
- (ii) To identify and address the manifestations of gender inequality, exclusion, vulnerability, and their intersection, **the GESI Framework adopts a guide for analyzing the barriers and opportunities to GESI and designing actions.** This guide is an adaptation of the three pillars of the “LNOB” framework of the former Department for International Development of the Government of the United Kingdom (DFID-UK) (now Foreign, Commonwealth and Development Office or FCDO):¹⁰
- **Understand for action:** “Strengthen understanding and analysis of who, where, and why people are being left behind.”
 - **Empower for change:** “Empower those people who are furthest behind to be agents of change;” in other words, enable them to engage, influence, and hold accountable the institution that affects them. Livelihood empowerment and mobilization empowerment (i.e., human and social capital and voice) are required for meaningful empowerment of the excluded and vulnerable people.
 - **Include for opportunity:** “Include people who are furthest behind in development and growth processes, as well as deliver targeted programs and services to reach populations that are particularly hard to reach.” This involves transforming the physical (including infrastructures, technologies, and facilities) and social environment (including social and gender norms and practices), to become sensitive to the needs of excluded and vulnerable groups.
- (iii) **The results of the analysis** to understand the barriers and opportunities to GESI and design responses toward empowering the excluded and vulnerable and including for opportunity **will inform the execution of the seven key areas of action.** Each of these key areas of action has an accompanying guidance note or tool for detailed application.
- (iv) **Three operating principles will guide** the key areas of action **for transformative impacts.** These principles will ensure that women and excluded and vulnerable groups are co-change agents (not mere beneficiaries), and actions are evidence-based and commensurate to the competencies and resources of SARD and partners.

1.2 Objectives of SARD’s Gender Equality and Social Inclusion Framework

6. The GESI Framework aims to:
- (i) Provide GESI relevant definitions and an analytical lens to examine and address gender inequality, social exclusion, and vulnerability throughout SARD operations;

⁷ The term intersectionality was coined by the scholar Kimberlé Crenshaw to explain the specific oppression experienced by African–American women. Thus its roots are in feminist and anti-racist theory and politics. While Black women were at the centre of her analysis, the term was used to show the importance of overcoming dominant conceptions of discrimination as occurring along a single category. (Source: K. Crenshaw. 1989. [Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics](#). University of Chicago Legal Forum. Vol. 1989, Article 8.)

⁸ This definition of gender equality covers non-binary individuals or individuals with diverse SOGIESC in line with ADB’s growing attention on their experienced vulnerability as reflected in ADB. 2021. [Safeguard Policy Statement Review and Update Stakeholder Engagement Plan, Draft for Consultation](#). Manila. p. 9 and in a proposed ADB research covering 23 DMCs (including Bhutan, Nepal, and Sri Lanka) on the legal barriers to sexual orientation and gender identity (SOGI) inclusion.

⁹ In line with the Strategy 2030 OP1 social inclusion and human development agenda, ADB has developed a Disability Inclusion Road Map to create a more systematic approach to implementing disability-inclusive development in ADB. The GESI framework will support the operationalization of this Road Map in South Asia.

¹⁰ S. Herbert. 2019. [Leaving No One Behind: Perspectives and Directions from DFID Multi-Cadre Conferences](#). K4D Emerging Issues Report. Brighton, UK: Institute of Development Studies.

- (ii) Provide guides, tools, and operating principles for integrating GESI, including women's empowerment, in different phases—from the preparation of the country partnership strategy to project conceptualization, design, implementation, evaluation and documentation, and completion—of SARD operations; and
 - (iii) Contribute to the acceleration of women's empowerment, gender equality, and social inclusion in South Asia.
7. The expected outcomes of the use of the GESI framework are:
- (i) Increased number of ADB-financed programs and projects with GESI features that are evidence-based and address gender inequality, exclusion, vulnerability, and intersectional issues through GESI action plans and other relevant initiatives; this may imply an increase in SARD investment for removing the structural barriers to GESI in the DMCs and specific sectors in South Asia;
 - (ii) Improved involvement and collaboration (partnership) of SARD sector divisions, safeguards team, resident missions, and other relevant units in integrating GESI in operations and achieving GESI results; and
 - (iii) Increased number of ADB-financed programs and projects which report successful GESI results at completion.

2 THE SARD GENDER EQUALITY AND SOCIAL INCLUSION FRAMEWORK

2.1 The Dimensions of Gender Inequality, Exclusion, and Vulnerability in South Asia

8. Gender inequality and other dimensions of exclusion and vulnerability, such as old age, disabilities, social identities (caste and ethnicity), SOGIESC, geographic location, and income status, persist in South Asia and demand concerted action from different stakeholders, including the government, private sector, civil society organizations, and multilateral development banks, such as ADB (**Error! Reference source not found.**). The following are selected facts and figures:

- (i) **Gender.** The UNDP 2020 Human Development Report for the six DMCs in South Asia indicates that progress in women's secondary education does not ensure women's representation in the parliament or increased female labor force participation (Appendix 3).¹¹ The World Bank's comparison of the global female population, based on 2015 estimates, shows the female population to be 50% if data exclude India and 49% females if data include India, indicating significantly fewer females in India.¹² Moreover, over 37% of women in South Asia have experienced violence at the hands of their partners.¹³ South Asia also has the highest levels of female child mortality among world regions and the highest rate of child marriage, with one in two girls getting married before the age of 18.¹⁴
- (ii) **Old age.** Globally, the older population (over 65 years) was estimated at 13.5% in 2020 and is projected at 21.4% by 2050. In Sri Lanka, the older population is 3.0% higher than global estimates, with 56% women.¹⁵ It is projected to increase to 22.6% by 2050.¹⁶
- (iii) **Disabilities** (long-term physical, mental, intellectual, and sensory impairments) may hinder effective participation in society on an equal basis with others.¹⁷ The world population

¹¹ UNDP. 2020. *Human Development Report 2020*. New York; and The World Bank Group. 2020. *Reversals of Fortune: Poverty and Shared Prosperity 2020*. Washington DC. Table 3B.2, p. 152.

¹² The World Bank Group. 2020. *Reversals of Fortune: Poverty and Shared Prosperity 2020*. Washington DC. Table 3B.2, p. 152.

¹³ UN Women Asia and Pacific Regional Office. 2021. *Ending Violence against Women and Children in East Asia and Pacific*.

¹⁴ J.L. Solotaro and R.P. Pande. 2014. *Violence Against Women and Girls: Lessons From South Asia*. Washington DC: World Bank Group.

¹⁵ United Nations Department of Economic and Social Affairs. *World Population Prospects 2019*. Computed from the data files for Annual Population by Age Groups—Both Sexes, Male, and Female (accessed 24 May 2021).

¹⁶ The World Bank. 2022. *Population Ages 65 and Above (% of Total Population)*. (For 2020, accessed on 9 May 2022).

¹⁷ United Nations, Department of Economic and Social Affairs Disability. 2007. *Convention on the Rights of Persons with Disabilities [A/RES/61/106]*.

experiencing some forms of disabilities is 15%.¹⁸ Disability prevalence in the Maldives¹⁹ and Sri Lanka²⁰ is shown at 9%. PWDs in Bhutan are 52% female,²¹ and in India, 44%.²²

- (iv) **Sexual orientation, gender identity and expression, and sex characteristics.** Due to a lack of representative data at the national level as well as a lack of SOGIESC questions on pre-existing country-level diagnostics, there are no definitive estimates on the size of the LGBTQI+²³ population in countries throughout Asia. Therefore, this document utilizes LGBT population estimates from the United States as proxy data, since it is one of the few countries that can use random sampling methods in nationally representative research efforts to deliver reliable population estimates. One such recent effort comes from Gallup in 2020, which found that 5.6% of American adults (aged 18 and older) identify themselves as LGBT—5.2% as lesbian, gay and bisexual, and 0.6% as transgender.²⁴ It is important to note that Gallup finds more and more people identifying as LGBT with each iteration of the research – showing that as inclusion and rights for the community increases, individuals feel more at ease to identify as LGBT in data collection efforts. Globally, the UN’s Office of the High Commissioner for Human Rights provides reliable estimates on the global size of the intersex population – between 0.7% and 1.7% of the entire population are born with intersex traits.²⁵ In Asia, some estimates on the number of people with non-normative SOGIESC exist, yet should be read with caution due to the limitations of data collection and ease at which people might identify as such. For example, there may be as many (or as few) as 10,000–50,000 third gender individuals (i.e. Hijras) in Bangladesh,²⁶ and perhaps 0.04% of the entire population in India are also third gender.²⁷ In Bhutan, 316 people were registered as LGBTQI+ in 2019.²⁸ Although reliable population estimates don’t exist, rigorous data collection from civil society, UNDP, the World Bank, and many other institutions have captured significant challenges that LGBTQI+ people experience throughout Asia, including social exclusion, violence, poverty, and much more –pointing to their inclusion in the GESI framework as a strong encouragement to their inclusion in the ADB’s portfolio.
- (v) **Geographic location.** The rural population in South Asia is estimated at around 80% in India. In Nepal, rural areas have more females at 52%.²⁹ In Sri Lanka, the rural areas have a larger female working-age population at 51.6%.³⁰
- (vi) **Social identities.** In India, the scheduled castes comprise 16.6% of the population, 48.6% females, and the scheduled tribes comprise 8.6%, 49.7% females.³¹ Nepal has 125 ethnic and caste groups with more female members at 51.5%.³²
- (vii) **Income status.** Globally, the poverty rate is at 9.2%.³³ The poverty rate in India is higher at 22.5%, followed by Nepal at 15%.³⁴ Based on World Bank estimates, the female share of the global poor in 2018 was 51.1%, and the ratio of poor women to women in the South Asian population was almost 102.

¹⁸ World Health Organization. 2021. [Disability and Health](#).

¹⁹ National Bureau of Statistics. [Demographic Characteristics by Disability: Household Income and Expenditure Survey 2019](#). Maldives.

²⁰ Department of Census and Statistics. 2012. [Census of Population and Housing 2012](#). Colombo.

²¹ National Statistics Bureau of Bhutan. 2018. [2017 Population & Housing Census of Bhutan: National Report](#). Thimphu, Bhutan. p. 40.

²² Ministry of Statistics and Program Implementation. 2016. [Disabled Persons in India: A Statistical Profile 2016](#). New Delhi, India.

²³ “SOGIESC” refers to general categorizations—all people have a sexual orientation, gender identity, gender expression, and sex characteristics. “LGBTQI+” refers to people who have a marginalized sexual orientation, gender identity, expression, or set of sex characteristics. (Source: M.V.L. Badgett and R. Sell. 2018. [A Set of Proposed Indicators for the LGBTI Inclusion Index](#). New York: UNDP.)

²⁴ J.M. Jones. 2021. [LGBT Identification Rises to 5.6% in Latest US Estimate](#). GALLUP.

²⁵ United Nation Office of the Human Rights Commissioner Intersex people. [Intersex People: OHCHR and the human rights of LGBTI people](#).

²⁶ S. Chowdhury. 2020. [Transgender in Bangladesh: First School Opens for Trans Students](#). Dhaka: BBC Bengali.

²⁷ Ministry of Social Justice and Empowerment. [The Transgender Persons \(Protection of Rights\) Rules, 2020](#). New Delhi, India.

²⁸ KUENSEL. 2019. [Feeling Recognised and Included](#).

²⁹ Central Bureau of Statistics. 2012. [National Population and Housing Census 2011: National Report](#). Kathmandu, Nepal. Table 12, p. 39.

³⁰ Department of Census and Statistics. 2015. [Census of Population and Housing 2012](#). Battaramulla, Sri Lanka. Diagram 4.10, p.67.

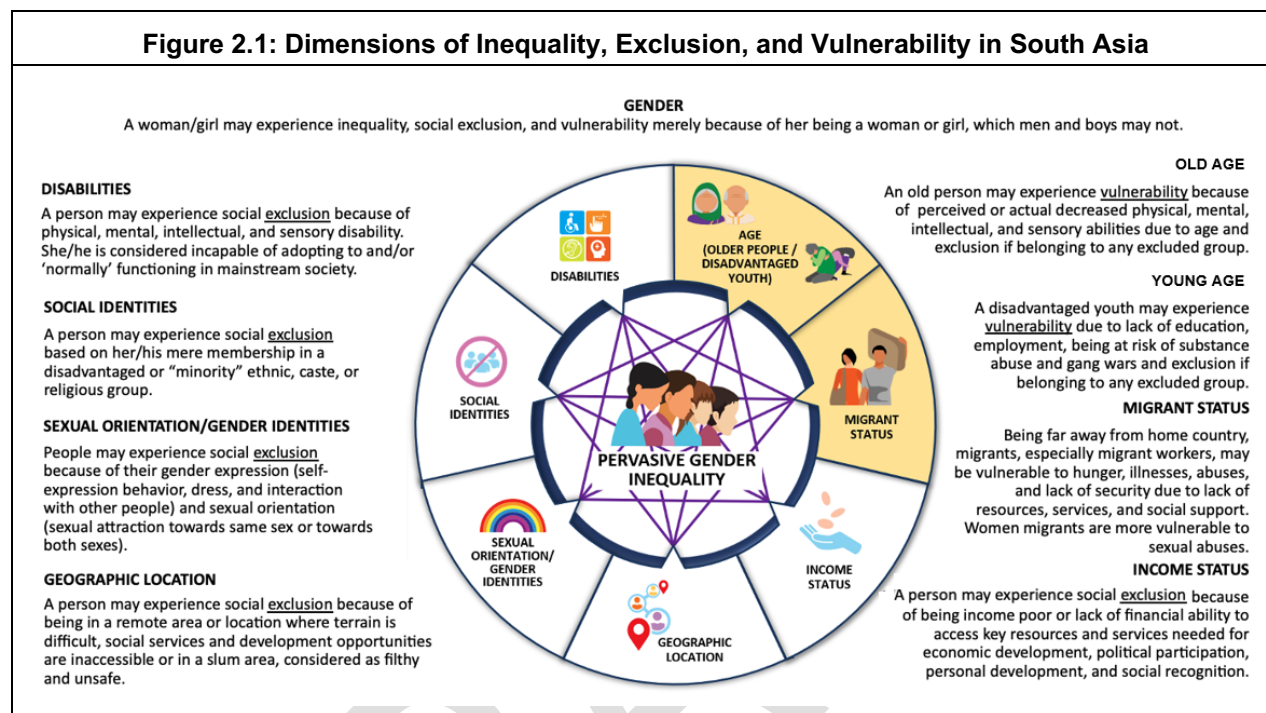
³¹ Census 2011. [Scheduled Castes Population](#). India; and Census 2011. [Scheduled Tribe Population](#). India.

³² Footnote 29. Diagram 4.10, p.67.

³³ World Bank. 2020. [Poverty and Shared Prosperity 2020: Reversals of Fortune](#). Washington DC. Table 1A.3. Poverty Rate at the \$1.90-a-Day Poverty Line, by Economy. India poverty rate is 21.2% in 2015/2016 and Nepal in 2016 is the same at 15%. (Source: UNDP. 2020. [Human Development Report 2020](#). New York.)

³⁴ UNDP. 2020. [Human Development Report 2020](#). New York. Table 6. Multidimensional Poverty Index: developing countries, last column on population living below PPP \$1.90 a day, p. 365.

9. Exclusion (based on gender, social identity, disability, SOGIESC, income, and geographic location) and vulnerability (based on age and migrant status) exist in each country to varying degrees. Ethnicity-based exclusion is prevalent in most countries. Religion-based disadvantage exists in India and Nepal and, to some extent, in Sri Lanka and Bangladesh. Caste-based identities and dynamics persist, especially in India and Nepal. Patriarchal values and social norms have kept gender inequalities alive across the region. Discriminatory practices begin before birth and affect every aspect of a woman's life. **Error! Reference source not found.** presents an overview of the bases of exclusion existing in the DMCs, where, as stated earlier, gender inequality intersects.



Source: ADB SARD, 2022

Figure 2.2: Bases of Exclusion and Vulnerability Intersecting with Gender Inequality in South Asia

BASES OF EXCLUSION		BANGLADESH	BHUTAN	INDIA	MALDIVES	NEPAL	SRI LANKA
OLD AGE		Financial dependency, health issues, mental health					
DISABILITIES		Considered a curse, lack of disabled-friendly infrastructure, low education, limited employment options					
SOCIAL IDENTITIES	Caste	Within Hindus		Scheduled Castes and Other backward classes		Dalits	Tamils & some Sinhala groups
	Ethnicity	Tribal groups Chittagong Hill Tracts Southern plains		Scheduled Tribes		Adivasi Janajatis, Madhesis	Sri Lankan Tamils Tamils of Indian origin
	Religion	Hindu minorities		Minority religious groups		Muslims	Christian, Hindu and Muslim minorities
SEXUAL ORIENTATION, GENDER IDENTITY & EXPRESSIONS, AND SEX CHARACTERISTICS	Same-sex sexual activities punishable by law		Same-sex sexual activities not punishable by law		Same-sex sexual activities punishable by law	Same-sex sexual activities not punishable by law	Same-sex sexual activities punishable by law
	Third gender legally recognized		Third gender legally recognized			Third gender legally recognized	
GEOGRAPHIC LOCATION		Rural-urban Wetlands (Haors)		Rural-urban Difficult terrain	Outer atolls Rural-urban	Rural-urban Difficult terrain	Rural-urban-estate Northern and Eastern provinces
INCOME POVERTY		Poor settlements, marginalized groups					

Note: The color codes indicate the depth of exclusion: red for very deep, yellow for lighter exclusion, green for no formal legal exclusion (though discriminatory formal and informal policies and practices still exist), and white for not applicable or absence of exclusion. Young age and migrant status are not reflected in this figure as they were assessed only in some DMCs.

Source: ADB SARD based on consultations with representatives of governments and CSOs in six DMCs (Appendix 1).




10. SARD's involvement in social inclusion or OP1 builds on its commitment to gender equality in OP2. In this context, it is important to remember that in the region:

- Gender inequality is pervasive across societies and intersects with other forms of exclusion and vulnerability (e.g., disability, social identities, SOGIESC, and old age), affecting women's lives from before birth.³⁵ For example, women in general and women from excluded and vulnerable groups experience social, economic, and political barriers which men of similar groups may not experience.
- Different forms of exclusion and vulnerability intersect, affecting all the genders of the different groups. For example, men (and individuals with diverse SOGIESC) of excluded and vulnerable groups experience social, economic, and political barriers that men of advantaged groups may not experience.

2.2 The Guide for Analyzing Barriers to GESI and Designing Actions: The Understand–Empower–Include Domains of Change

11. The responsiveness and adequacy of actions to the issues of gender inequality, exclusion, vulnerability, and their intersection are dependent on the quality of evidence collection and analysis methods. To inform the country partnership strategies and project designs with quality evidence and effective strategies and actions—to be reflected in the project's design and monitoring framework and GESI action plans—this framework uses the LNOB analytical framework of the former DFID of UK AID. The LNOB framework has three pillars or domains of change: understand for action, empower for change, and include for opportunity (Figure 2.3).

Figure 2.3: Guide for Analyzing Issues and Designing Actions

Understand for Action 	Empower for Change 	Include for Opportunity 
Purpose		
Identify barriers to GESI and analyze the capacities of women and excluded and vulnerable groups to claim their rights and promote GESI based on disaggregated data and evidence.	Promote the livelihood, voice, and social empowerment of women and excluded and vulnerable groups.	Ensure the GESI-responsiveness of the social, political, and physical environment, including infrastructures, technologies, resources, and services.
Questions for Analysis		
Who are the excluded and vulnerable groups? Why are they excluded and/or vulnerable? What are the existing responses to address the barriers and tap their agency and strengths?	What policies, systems, institutional arrangements, programs, projects, practices, and resources can contribute to: Livelihood empowerment Voice empowerment Social empowerment through improving individual and collective social capital	Changing harmful/discriminatory formal and informal policies/mindsets Making public spaces and workplaces an enabling environment for gender equality and social inclusion Capturing with data disaggregation and analytical evidence shifts in gender and social power relations.

Source: ADB SARD, patterned from S. Herbert. 2019. [Leaving No One Behind: Perspectives and Directions from DFID Multi-Cadre Conferences](#). *K4D Emerging Issues Report*. Brighton, UK: Institute of Development Studies.

12. These three domains of change are further discussed below.

- (i) **Understanding for action** requires identifying the status of women and girls and people of disadvantaged groups in ADB's priority sectors and project areas based on evidence collected using participatory methods. An analysis is necessary to understand or assess how (i) exactly gender and other forms of exclusion and vulnerability manifest, (ii) social inequities based on gender, age, disability, social identity (caste, religion, ethnicity), SOGIESC, location, and income have been created and/or maintained; and (iii) empowered the excluded and vulnerable groups are and how inclusive are the formal policy, institutional frameworks, and informal norms and values. Once the root causes and mechanisms behind

³⁵ This echoes a statement of Naila Kabeer in her 2015 article, Gender, Poverty, and Inequality: A Brief History of Feminist Contributions in the Field of International Development, (in *Gender & Development*, 23:2, 189-205) ("Gender inequality is pervasive across different groups within societies, cutting across class, race, caste, ethnicity, and other forms of inequality. **It is not simply one more horizontal inequality to be added to the others.** Rather, it intersects with these other inequalities in ways that intensify the disadvantages associated with other forms of inequality").

gender inequalities and other forms of exclusion and vulnerability, including formal policies, institutional frameworks, and informal values, are understood, the next step is to find ways to address barriers to GESI.

- (ii) **Empowering for change:** Wide and sectoral interventions are necessary to (i) improve the assets and capacities of women and the disadvantaged people through livelihood empowerment and (ii) enhance their social capital and voice through social mobilization. For livelihood empowerment, measures (e.g., policies, systems, institutional arrangements, programs, projects, practices, and resources) will contribute to their enhanced health, education, employment, and income-earning capacities. Parallel to this is supporting them to recognize the structural causes of their situations and strengthen their sense of agency and self-determination to transform inequitable power relations.
- (iii) **Including for opportunity:** Along with empowering women and the disadvantaged, it is important to address the policies, systems, and institutions that frame their access to livelihood and agency. The formal and informal institutional barriers, like discriminatory legislation and institutions, deeply embedded cultural expectations, and learned social behaviors, must be addressed through policies, programs, and projects. Actions that remove or reduce such institutional barriers enable informal and formal policies, mindsets, and practices to become more inclusive for women and the disadvantaged. The transformation should include the design of infrastructures, technologies, and facilities to make them sensitive and inclusive of women and excluded and vulnerable groups.
Including for opportunity also means mobilizing the support of different sectors of society, including men and boys and advantaged groups. Engaging men is critical to women's empowerment, prevention of violence against women and girls, and gender equality. The dialogue on how toxic masculinities is learned, reinforced, practiced, and justified is critical to transforming masculinities that are harmful to all. When men become aware of social norms that reinforce a harmful culture, they are better able to contribute to transforming these norms into positive and healthier social values.³⁶ Working with people and communities who have power and advantage is essential to ensure their commitment for inclusive growth and belief in shared power.³⁷

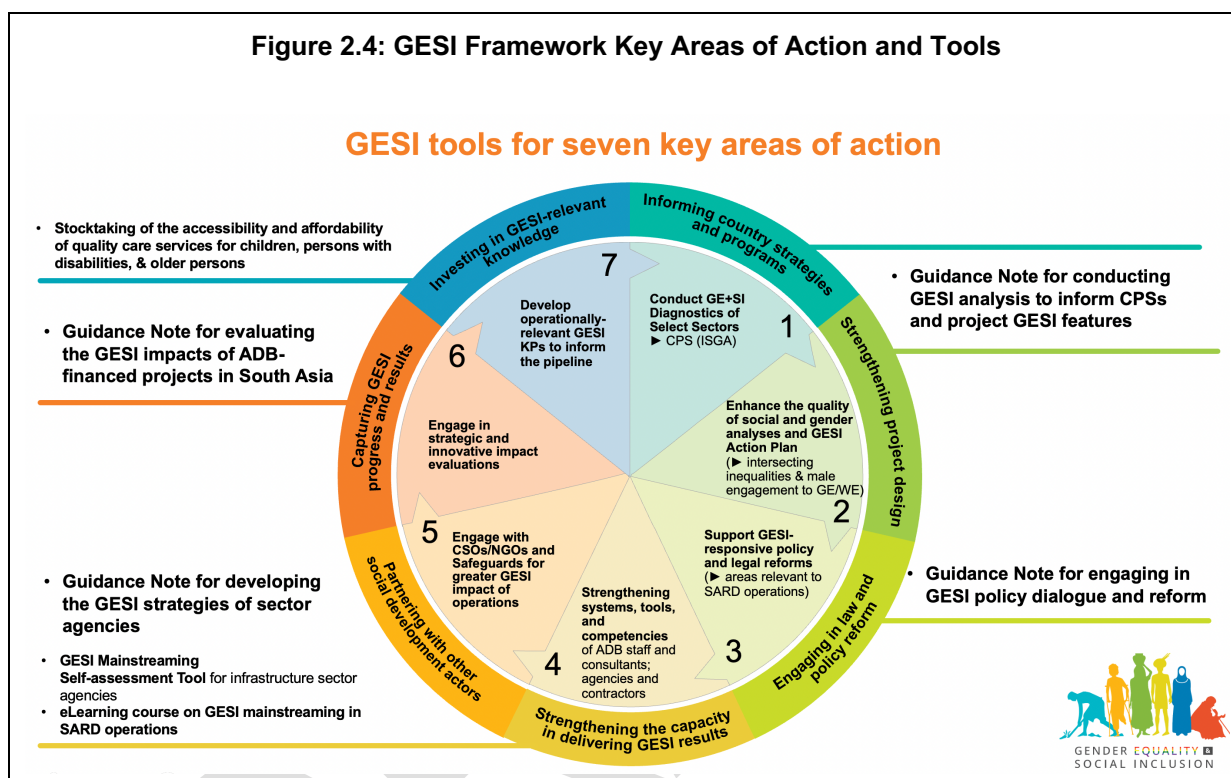
2.3 Seven Key Areas of Action and Supporting Guidance Notes and Tools

- 13. The three pillars or domains of the LNOB framework—understand for action, empower for change, and include for opportunity—will guide the design and implementation of the seven key areas of action and their respective guidance notes and tools (Figure 2.4).
- 14. The following is a description of these key areas of action and their accompanying tools:
 - (i) **Key Area of Action 1: Informing country strategies and programs through GESI diagnostic of selected sectors** in each member country aims to define the GESI elements of the country partnership strategy (CPS) and Country Operation Business Plan (COBP). The GESI diagnostic of selected sectors (GESI/D/SS) is the main instrument for collecting and analyzing GESI issues relevant to SARD operations in DMCs. The GESI/D/SS results inform the GESI features of ADB's CPSs and GESI-relevant loans, grants, and technical assistance programs and projects. To guide the execution of this first area of action is a **guidance note on conducting a GESI analysis to inform CPSs and project's GESI features**.
 - (ii) **Key Area of Action 2: Strengthening project design through enhancing the quality of evidence-based social and gender analysis** and the GESI action plan is in line with the enhanced poverty and social analysis (PSA) of the Sustainable Development and Climate Change Department (SDCC). This analysis will provide information about who is excluded and vulnerable and the causes of their exclusion and vulnerability in project-specific sectors and areas. It will also assess the existing sectoral responses to identify the strengths and areas of improvement. The guidance note for the first key area of action will also be used for this second area of action.

³⁶ Social Development Team, Sri Lanka Resident Mission, ADB. (unpublished). Transforming Masculinities for Women's Economic Empowerment Training Manual. Colombo.

³⁷ DFID. 2010. [The Politics of Poverty: Elites, Citizens, and States](#). UK.

- (iii) **Key Area of Action 3: Engaging DMCs at the policy level by supporting GESI-responsive policy and legal reforms** in areas relevant to SARD operations. Through policy-based loans and related technical assistance, ADB supports the improvement of the legal and policy environment in the country and sector.³⁸ This support ensures that proposed law and policy reforms respond to intersectional inequalities and address barriers to GESI in ADB priority sectors. GESI-related policy interventions could be related to livelihood empowerment, voice and decision-making of women and the excluded and vulnerable groups, and reduction of discriminatory practices. To guide the execution of this third key area of action is a **guidance note for engaging in GESI policy dialogue and reform**.



CPS = country partnership strategy, CSOs = civil society organizations, EAs = executing agencies, GE = gender equality, GESI = gender equality and social inclusion, IAs: implementing agencies, ISGA = inclusive and sustainable growth assessment, SARD = ADB South Asia Department, SI = social inclusion, WE = women's empowerment.
Source: ADB SARD, 2022

- (iv) **Key Area of Action 4: Developing capacity in delivering GESI results by strengthening systems, tools, and competencies of ADB staff and executing agencies/implementing agencies (EAs/IAs)** and collaborating with the Private Sector Operations Department (PSOD). The staff of ADB and EA/IAs require the capacity and skills to recognize and respond to issues experienced by women and disadvantaged groups. GESI needs to be mainstreamed in institutional systems, e.g., clear GESI responsibilities in job descriptions of staff (including senior management and technical staff), gender-and disadvantaged groups balanced representation in leadership structure, GESI-responsive human resource policies, and GESI-related criteria in staff performance evaluations. The organizational culture also needs to be GESI-supportive and non-discriminatory. Guides for the execution of this fourth area of action are the **guidance note for developing the GESI strategies of sector agencies and the GESI mainstreaming self-assessment tool for infrastructure sector agencies**. SARD also has an e-learning course on the basics of GESI mainstreaming in organizations and projects in South Asia, designed for all staff and consultants of the executing and implementing agencies of ADB-financed programs and projects.
- (v) **Key Area of Action 5: Partnering with other social development actors by promoting collaboration with key players and stakeholders within and outside ADB**. SARD will strengthen its partnership with the government, especially executing and implementing agencies of ADB-financed projects, in its six DMCs for GESI. It will also engage the private

³⁸ ADB. 2006. *Gender, Law, and Policy in ADB Operations: A Tool Kit*. Manila.

sector and civil society organizations. ADB has followed a policy of cooperation with CSOs since 1998.³⁹ Working with advocacy, identity-based, and community-based CSOs is important to ensure that the voices of women and the disadvantaged are provided a platform, and their needs and priorities are identified and addressed in ADB-financed programs and projects. CSOs operate in disadvantaged communities and can contribute to the elimination of discriminatory gender and social norms. Their focus on rights-based approaches promotes transforming inequitable practices necessary for sectoral operations. SARD will also strengthen its strategies to empower women and girls and engage men and boys for gender equality. Very important is the collaboration with other departments and units of ADB, such as the Sustainable Development and Climate Change Department (SDCC), NGO and Civil Society Center (NGOC), Economic Research and Regional Cooperation Department (ERCD), Office of the General Counsel (OGC), Private Sector Operations Department (PSOD), Culture and Talent Division (BPCT), and SARD's sector divisions, safeguards team, and other units. **SARD will use the SARD/NGOCs assessment of CSO engagement in SARD operations in 2015–2021, which provided recommendations, as a guide for this fifth area of action.**

- (vi) **Key Area of Action 6: Capturing GESI progress and results by engaging in strategic and innovative impact evaluations.** ADB requires the evaluation of all its supported completed programs and projects to assess the achievement of target outputs (as stated in the project design & monitoring framework (DMF) and GESI action plan) and draw lessons from approaches that worked and did not work.⁴⁰ The GESI evaluation aims to capture changes in the livelihood, social, and voice empowerment of women and the disadvantaged groups and the shifts in discriminatory policies and mindsets. **To guide the execution of this sixth area of action is a guidance note for evaluating the GESI impacts of SARD Operations.** Also, SARD uses a digital GESI tracking system to monitor the progress of GESI action plan implementation. It also conducts a separate assessment of a project's gender performance and development impact for all ADB projects that are categorized gender equity theme (GEN)/effective gender mainstreaming (EGM), and findings of this assessment contribute to ADB's corporate results framework (CRF) indicator level targets. The Guidelines for the At-Exit Assessment of Gender Equality Results of ADB Projects too need to be referred to during the evaluation.
- (vii) **Key Area of Action 7: Investing in GESI-relevant knowledge by developing operationally relevant GESI knowledge products to inform the pipeline.** Examples of SARD's initiatives related to this area of action are studies on GESI-responsive budgeting and auditing and the accessibility and affordability of quality care services for younger children, older persons, and persons with disabilities. The knowledge products also aim to document good practices in addressing the barriers to GESI and issues of intersecting inequalities experienced by women and disadvantaged groups. Some dedicated knowledge products could cover specific dimensions of exclusion and vulnerability, the effects of toxic masculinity on men and women, and lessons from engaging men and boys in promoting gender equality and women's empowerment.

2.4 Overall Operating Principles

15. The key principles that will guide the operationalization of the GESI framework are as follows:

Focusing on Transformation

16. Efforts to address gender inequality, social exclusion, and vulnerability should aim at transforming power relations and addressing structural discrimination. This involves changing the common tendency to use ambiguous and unhelpful expressions, such as "oppressed, marginalized," and "vulnerable target groups including women," which carries several risks that undermine this aim and contradict the very purpose for which both OP1 and OP2 exist, i.e., to identify, analyze and address the specific needs and rights of certain social groups (and the ways they intersect). Moreover, efforts should regard women, girls, and other groups that face discrimination and/or exclusion as active members of society, with rights and contributions to make.

³⁹ ADB. 2015. [How Does ADB Engage Civil Society Organizations in Its Operations? Findings of An Exploratory Inquiry in South Asia](#). Manila.

⁴⁰ ADB. 2016. [Guidelines for the Evaluation of Public Sector Operations](#). Manila.

17. The GESI framework seeks to empower the excluded and vulnerable, transform unequal power relations in formal and informal institutions,⁴¹ and enhance their agency. Hence, they should be involved in the transformation process as co-change agents rather than as mere passive beneficiaries. Their collective voice is more likely to influence institutions to reform themselves for a more equitable distribution of resources.

Identifying a Strategic Starting Point

18. When considering the type of contribution to GESI, the SARD GESI team may adopt strategic entry points that build on existing strengths and experience and are commensurate to available resources. SARD's experience in gender equality and the focus on intersecting aspects of gender inequality, for instance, work on the specific constraints and needs of women and girls who live with disabilities, is such a strategic entry point. An example is that of Nepal, where development partners have made considerable investments in working on these issues in partnership with the government.

Going Beyond Terminology

19. Several SARD project documents (more specifically Nepal, Bangladesh, and India) and other publications have taken a social inclusion approach well before Strategy 2030. They have been doing so by consistently adopting the term "gender equality and social inclusion" or "GESI" and developing "GESI" action plans. In some cases, however, the change of terminology is still not reflected in the presence of detailed aims or actions for the specific groups which are either excluded or vulnerable, as well as in the questions and approaches that might be needed in an analysis that combines gender equality and social inclusion issues. The change of terminology from gender action plan to GESI action plan should lead to more evidence-based and responsive actions to explicitly address specific conditions of women and excluded and vulnerable groups in ADB's priority sectors of operations and program and project areas.

3 WAY FORWARD FOR SARD

20. In moving this GESI framework forward, SARD will bear in mind the following:

- (i) It is essential to address both gender equality and social inclusion to ensure "no one is left behind."
- (ii) Providing adaptive solutions through adopting a GESI Framework will
 - Strengthen the approaches related to OP1 & OP2 commitments;
 - Maintain ADB's reputation as a leader in this area; and
 - Allow for broader policy and program dialogue with DMC partners.
- (iii) Providing technical and financial support is important to (i) address the intersectional inequalities experienced by women of different social profiles, (ii) engage men and boys in the pursuance of GESI, including women's empowerment, and (iii) support initiatives and design operations, which address specific forms of exclusion and vulnerability (e.g., people of old age, persons with a disability, LGBTQI people) in their own right.

⁴¹ GESI Working Group, International Development Partners Group, Nepal. 2017. [A Common Framework for Gender Equality and Social Inclusion](#).

APPENDICES

Appendix 1: Stakeholder Consultations

Consultations by country

Stakeholders	Number of Participants	Number of Women Participants	Percentage of Women
Civil society organizations	246	129	52.44
Government	58	27	46.55
International development agencies	46	26	56.52
Key resource persons	16	9	56.25
ADB project officers	132	59	44.70
Total	498	250	50.2

Source: PWC stakeholders consultation list, June 27, 2021

No of Consultations and Participants

Developing Member Country	Civil Society Organizations		Project Officers		Government Officers		International Development Agency	
	Number of Consultations	Number of Participants	Number of Consultations	Number of Participants	Number of Consultations	Number of Participants	Number of Consultations	Number of Participants
Bangladesh	6	18	6	15	4	9	2	10
Bhutan	6	31	4	10	1	5	1	4
India	11	63	7	58	0	0	3	23
Maldives	7	32	5	15	8	26	2	6
Nepal	10	81	7	21	8	12	2	2
Sri Lanka	7	21	4	13	4	6	1	1
Total	47	246	33	132	25	58	11	46

Source: PWC stakeholders consultation list, June 27, 2021

Appendix 2: Complementing Areas of Strategy 2030 Operational Priorities 1 and 2

1. Strategy 2030 OP1 and OP2 provide the underpinning premise for the SARD's GESI framework. This section highlights their complementing areas.

Operational Priority 1: Addressing remaining poverty and reducing inequalities

2. OP1 seeks to reduce multidimensional poverty and inequality in income and opportunity.⁴² To achieve this objective, it employs a three-pronged strategy, representing its three pillars: human capital and social protection enhanced for all, quality jobs generated, and opportunities for the most vulnerable increased. Its main target beneficiaries are the poor, vulnerable, and disadvantaged people, whom it describes as:
 - “low-income bracket, women, indigenous people, ethnic minorities, persons with disabilities, hard-to-reach remote populations, migrants, and internally displaced and/or conflict-affected people;”⁴³
 - “excluded from affordable services, such as water, sanitation, and electricity, and from social and cultural participation, security, voice, and representation;”⁴⁴
 - “faced with adverse shocks, such as job loss, illness, natural hazards, or conflict, they are more likely to fall into poverty or become even poorer in the future.”
3. OP1 concludes that “the overlapping nature and intersectionality of these dimensions can exacerbate vulnerability.” Hence, it underscores the importance of developing sector and project approaches that focus on last-mile connectivity, affordability, and vulnerability and designing projects that target the most disadvantaged.⁴⁵ As to its link to OP2, Appendix 1 of its operational plan highlights the reduction of the gender gap and building of resilience of women, “particularly among poor households and socially excluded groups.”
4. In the ADB CRF, 2019–2024, at level 2 (results from completed operations), OP1 has three RFIs, which are all relevant to OP2 (footnote 4):
 - (i) people benefiting from improved health services, education services, or social protection (number);
 - (ii) jobs generated; and
 - (iii) poor and vulnerable people with improved standards of living (number).
5. Common to all three RFIs of OP1 is a requirement of sex disaggregation. The second RFI (number of jobs generated) also requires age disaggregation. The OP1 requirement of sex disaggregation will allow an analysis of the benefits for women/girls (compared to the benefits for men/boys) from completed operations, which are important to understanding the operations' outcomes on women/girls of poor, vulnerable, and disadvantaged or excluded groups.
6. In sum, OP1 benefits, which can also be found in OP2, are the following:
 - (i) improved health services;
 - (ii) improved education services;
 - (iii) social protection, which includes social assistance, social insurance, and labor market policies and programs;
 - (iv) jobs created directly under ADB-supported projects;
 - (v) improved infrastructure services (e.g., roads constructed or upgraded, transportation systems, electricity, water and sanitation, flood-control facilities constructed, and flood forecasting and warning system established);
 - (vi) improved financial services; and
 - (vii) other improvements in standards of living as set out in the DMF.

Operational Priority 2: Accelerating progress in gender equality

7. ADB considers the acceleration of gender equality outcomes as imperative to achieving the vision of a prosperous, inclusive, resilient, and sustainable Asia-Pacific region. Hence, under OP2, ADB commits “to support gender equality through gender-inclusive project designs in at least 75% of its sovereign and non-sovereign operations by 2030.”⁴⁶ The focus of ADB's support is on five areas,

⁴² ADB. 2019. [Strategy 2030 Operational Plan for Priority 1: Addressing Remaining Poverty and Reducing Inequalities. 2019–2024](#). Manila.

⁴³ Footnote 39, p. 2, para. 4.

⁴⁴ Footnote 39, p. 1, para. 3.

⁴⁵ Footnote 39, p. 24, para. 91.

⁴⁶ ADB. 2019. [Strategy 2030 Operational Plan for Priority 2. Accelerating Progress in Gender Equality. 2019–2024](#). Manila. p. 1, para. 1.

which are considered the five pillars of OP2: (i) women’s economic empowerment increased, (ii) gender equality in human development enhanced, (iii) gender equality in decision-making and leadership enhanced, (iv) women’s time poverty and drudgery reduced, and (v) women’s resilience to external shocks strengthened.

8. OP2 recognizes the issue of the intersectionality of gender-based discrimination with other forms of discrimination, thus, its complementarity with OP1. In p. 19, para. 43 of its operational plan, it states:

“The SDG ‘leave no one behind’ principle requires DMCs to address discrimination against and disadvantages for women, including those related to class, ethnicity, indigenous status, sexual orientation and gender identity, disability, religion, age, and migration. Women, among the vulnerable and poor households affected by climate change and disaster impacts, economic shocks, and involuntary resettlement, may also require special attention. ADB will continue to identify these multiple discriminations and vulnerabilities through project poverty, social, and gender analysis.”

9. In the ADB CRF, 2019–2024, at level 2 (results from completed operations), OP2 has five RFIs, which are also within the mandates of OP1:
- Skilled jobs for women generated (number)
 - Women and girls completing secondary and tertiary education and/or other training (number)
 - Women represented in decision-making structures and processes (number)
 - Women and girls with increased time savings (number)
 - Women and girls with increased resilience to climate change, disasters, and other external shocks (number)

Further Complementing Areas and Relation of Operational Priority 1 and 2

10. A document on the tracking indicators of ADB’s CRF, 2019–2024 shows 8 of 9 OP1 tracking indicators aligned with 11 of 15 tracking indicators of OP2 (Table).⁴⁷

Table: Aligned Operational Priority 1 and 2 Tracking Indicators (CRF Indicators Level 2)

#	Operational Priority 1 Tracking Indicators	Operational Priority 2 Tracking Indicators
1	1.1.1 Total number of individuals enrolled in improved education and/or training under ADB projects, sex-disaggregated	2.2.1 Total number of female students enrolled in science, technology, engineering, and math (STEM) or nontraditional technical and vocational education and training (TVET), both full-time and part-time, under ADB projects
2	1.1.2 Total number of health services established and improved under ADB projects	2.2.2 Total number of health services benefiting women and girls established or improved under ADB projects
3	1.1.3 Total number of social protection schemes established or improved under ADB projects (includes social assistance, social insurance, and labor market programs)	2.5.3 Total number of savings and insurance schemes and initiatives for women implemented or established under ADB projects 2.5.4 Total number of social schemes for women and girls implemented or established under ADB projects
4	1.2. Number of jobs created directly under ADB-supported projects, age and sex-disaggregated 1.2.1 Business development and finance sector measures supported in implementation	2.1 Total number of skilled jobs created for women through direct employment under ADB projects 2.1.1 Total number of female students enrolled in TVET and other job training, both full-time and part-time, under ADB projects
5	1.3.2 Total number of new financial products and services made available to the poor and vulnerable under ADB projects	2.1.2 Total number of women who open new bank accounts (regardless of amount, type of account, or purpose of account opening) over the course of ADB projects
6	1.2.2 Total number of models for business development and financing	2.1.3 Number of women-owned or -led small and medium-sized enterprises (SMEs) end borrowers, or if not available, the

⁴⁷ ADB. 2022. [Tracking Indicator Definitions](#). Manila.

#	Operational Priority 1 Tracking Indicators	Operational Priority 2 Tracking Indicators
	established or improved with ADB support	number of women-owned or -led loan accounts opened (regardless of amount) over the course of the project
7	1.3.2 Total number of infrastructure assets aimed at increased use by the poor and vulnerable established or improved under ADB projects roads constructed or upgraded; transportation systems electricity, water, and sanitation flood-control facilities constructed, and flood forecasting and warning system established digital infrastructure other improved services as set out in the design & monitoring framework (DMF).	2.1.4 Total number of women and girls who benefit from project offering new or improved infrastructure under ADB projects new or improved water supply by women and girls new or improved sanitation by women and girls new or improved transport by women and girls new or improved electricity connection (via energy distribution) by women and girls; and/or other improved infrastructure by women and girls as set out in the DMF and/or gender action plan (GAP). 2.4.1 Total number of time saving or gender-responsive assets and/or services provided under ADB projects safe and adequate number of toilets for women separate sections or carriages for women in trains or buses private breastfeeding corners or rooms in public areas Safe sidewalks for pedestrians better lighting on streets and in stations on streets other relevant designs as set out in the DMF and/or GAP 2.5.2 Total number of climate and disaster-resilient infrastructure assets and/or services that benefit women and girls established or improved under ADB projects flood-control systems protective embankments seawall rehabilitation retrofitting of buildings risk-sensitive planning, hazard mapping, ecosystem-based management, disaster risk financing, and other relevant assets and services as set out in the DMF and/or GAP.
8	1.3.3 Total number of measures for increased inclusiveness supported in implementation.	2.3.2 Total number of measures on gender equality supported in implementation. Measures refer to laws, regulatory or legislative frameworks, strategies, or policies.





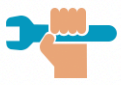
DMF = design & monitoring framework, GAP = gender action plan, TVET = technical and vocational education and training
Source: ADB. 2022. [Tracking Indicator Definitions](#). Manila

11. While highlighting the complementing indicators of OP1 and OP2, SARD continues to be committed to OP1 and OP2 performance indicators in the ADB CRF, 2019–2024 that are not in above Table. Separate analyses and action plans may be necessary for these indicators or targets, which are as follows:

- (i) OP1 distinct tracking indicator, not aligned with but relevant to OP2
 - 1.2.3 Total number of new and/or improved policies and standards related to physical working conditions and social protection development and implemented under ADB-supported projects.
- (ii) OP2 distinct tracking indicators, not aligned with any OP1 indicators
 - 2.2.3 Total number of solutions under ADB projects to prevent or address gender-based violence (GBV)
 - 2.3.1 Total number of women whose leadership capacity improved under the ADB project's capacity building initiatives
 - 2.4.2 Total number of child and elderly care services established or improved under ADB projects
 - 2.5.1 Total number of community initiatives that build the resilience of women and girls against external shocks under ADB projects

12. In linking the complementing areas of OP1 and OP2, this SARD GESI framework brings to the fore and gives priority attention to the empowerment needs of the most disadvantaged members of excluded and vulnerable groups, the women and girls.

Appendix 3: Gender Inequalities in South Asia

Country	 Gender Inequality Index Rank		 3 GOOD HEALTH AND WELLBEING		 4 QUALITY EDUCATION		 5 GENDER EQUALITY	 Labour force participation rate (% ages 15 and older)	
	Value	Rank (Of 189 countries)	SDG3.1 Maternal mortality Ratio (deaths per 100,000 live births)	SDG3.7 Adolescent birth rate (births per 1,000 women ages 15–19)	SDG 4.6 Population with at least some secondary education (% ages 25 and older)		SDG 5.5 Share (%) of seats in parliament held by women	Female	Male
			2017	2015–2020	Female	Male	2019		
	2019	2019	2017	2015–2020	2015-2019	2015-2019	2019	2019	2019
Bangladesh	0.537	133	173	83.0	39.8	47.5	20.6	36.3	81.4
Bhutan	0.421	99	183	20.2	23.3	31.4	15.3	58.9	73.4
India	0.488	123	133	13.2	27.7	47.0	13.5	20.5	76.1
Maldives	0.369	82	53	7.8	45.4	49.6	4.6	41.6	84.2
Nepal	0.452	110	186	65.1	29.3	44.2	33.5	82.8	85.1
Sri Lanka	0.401	90	36	20.9	79.2	81.0	5.3	35.4	74.6

Source: UNDP. 2020. [Human Development Report 2020](#). New York.

