Gender Equality and Social Inclusion in South Asia: An Assessment for Action

Asian Development Bank
South Asia Department (SARD)

October 2022

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LIST OF ACRONYMS

ADB	Asian Development Bank
BDT	Bangladesh taka
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CHT	Chittagong Hill Tracts
CSOs	civil society organizations
DFID	Department for International Development
DMCs	developing member countries
EAs	executing agencies
EGM	effective gender mainstreaming
EQOSOGI	equality of opportunity for sexual and gender minorities
FCDO	Foreign, Commonwealth and Development Office
FGDs	focus group discussions
GAP	gender action plan
GBV	gender-based violence
GDI	Gender Development Index
GDP	gross domestic product
GEN	gender equity theme
GESI AP	gender equality and social inclusion action plan
GESI	gender equality and social inclusion
GNHC	Gross National Happiness Commission
HDI	Human Development Index
IAs	implementing agencies
IPSA	initial poverty and social analysis
LGBTI+	lesbian, gay, bisexual, transgender, intersex+
LNOB	leave no one behind
MPI	multidimensional poverty index
MSME	micro, small, and medium-sized enterprise
NITI	National Institution for Transforming India
OBC	other backward class
OPs	operational priorities
PPP	public–private partnership
PWD	people with disability
SARD	South Asia Department
SCs	Scheduled Castes
SDGs	Sustainable Development Goals
SGE	some gender elements
SOGIESC	sexual orientation, gender identity and expressions, and sex characteristics
STs	Scheduled Tribes
TA	technical assistance
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development

EXECUTIVE SUMMARY

The Asian Development Bank (ADB) South Asia Department (SARD) identified the need to develop an evidence-based gender equality and social inclusion (GESI) framework to strengthen its current initiatives to operationalize Strategy 2030, particularly Operational Priority (OP) 1 ("addressing remaining poverty and reducing inequalities) and OP 2 (accelerating progress in gender equality), in South Asia. To inform the SARD GESI Framework, a study to assess the GESI context in its six developing member countries (DMCs)—Bangladesh, Bhutan, India, Maldives, Nepal, and Sri Lanka—was conducted. This report presents the results of this assessment.

Assessment Objectives and Dimensions of Exclusion and Vulnerability

The assessment covered the (i) status of women and excluded and vulnerable groups; (ii) their agency or capability to recognize and claim their rights and influence decisions that affect their lives; (iii) national laws and policies to promote and protect their rights and welfare; (iv) assessment of the GESI mainstreaming elements and good practices of selected ADB SARD projects that benefit women and excluded and vulnerable groups; (iv) initiatives of other development actors (i.e., government, civil society organizations (CSOs), and international development partners) to promote the empowerment and inclusion of women and excluded and vulnerable groups; and (v) ADB's potential areas of action.

SARD identified the following dimensions of exclusion and vulnerability across its six DMCs: (i) gender; (ii) age (older people and disadvantaged youth), (iii) disability, (iv) social identities (e.g., caste, ethnicity, and religion); (v) sexual orientation, gender identity and expressions, and sex characteristics (SOGIESC); (vi) geographic location, (vii) income status, and (viii) migrant status. Recognizing that different identities intersect or overlap and impact the extent of inequality, exclusion, and vulnerability (or power and advantage) that people or groups of people experience, SARD is committed to responding to intersectional inequalities experienced by women and disadvantaged groups who are disproportionately represented in the poorest and most excluded groups in SARD DMCs.

GESI Analytical Frameworks

The assessment used two GESI analytical frameworks to assess ADB SARD's and other stakeholder groups' responses to the situation of women and excluded and vulnerable groups: (i) GESI mainstreaming framework, which analyzes the extent of integration of GESI agenda in the policies, institutional arrangements, programs, budgets, and monitoring and evaluation, and (ii) three pillars of the Leave No One Behind (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):

- **Understand for action** (i.e., identifying barriers to GESI and analyzing the capacities of women and excluded and vulnerable groups to claim their rights and promote GESI),
- **Empower for change** (i.e., promoting the livelihood, voice, and social empowerment of women and excluded and vulnerable groups), and
- **Include for opportunity** (i.e., promoting the GESI-suitability of the physical environment, such as infrastructures, technologies, and spaces, and the GESI-responsiveness of the social environment, such as shifts in social and gender norms and practices, health services, and educational curricula, and political environment, such as governance policies, structures, and systems which would reduce discrimination and promote inclusion and equality).

The assessment employed a qualitative research methodology. The data collection methods were:

- Review of secondary data, available documents, and studies on GESI in the six SARD DMCs (secondary data collected included relevant statistical data); and
- Virtual focus group discussions (FGDs) with (a) government representatives responsible for enforcing GESI-related laws and implementing GESI programs in the country, (b) representatives of CSOs working with the excluded and vulnerable groups, (c) representatives of the excluded and vulnerable groups themselves, (d) international development partners, and (e) ADB resident mission-based and headquarter-based officers.
- Key informant interviews with experts and individual ADB-financed project officers.

The selection criterion for the participants (individuals and organizations) of the FGDs or stakeholder consultations was the presence of experience in working with (i) excluded and vulnerable groups, (ii) national governments, and (iii) ADB. Of the 500 participants of the 122 consultations (FGDs and key informant interviews), 50% were women, approximately 50% were associated with CSOs (including beneficiary groups), 26% were ADB project officers, including from executing agencies/implementing agencies (EAs/IAs), 11% were government officials, 9% were representatives of various international development agencies, and 3% were subject matter experts.

Overall, 34 projects of ADB SARD were selected to inform the assessment, of which 19 were analyzed from a sectoral perspective and 15 were assessed for good practices and lessons. Both sets of projects were analyzed based on a review of key project documents and consultations with the respective project teams. The overall selection criteria of these projects were (i) gender categorization—the projects should be categorized *gender equity theme* (GEN) or *effective gender mainstreaming* (EGM) in the ADB project categorization system. *Some gender elements* (SGE)-categorized projects were included if a DMC had no GEN- or EGM-categorized projects in any of the three sectors, (ii) projects experiencing success in implementing gender/GESI elements to identify factors contributing to success, and (iii) projects experiencing challenges in implementing gender/GESI elements to identify barriers to success.

The assessment of the situation and responses (including ADB's) related to gender, older people, disability, SOGIESC, geographic location, and income poverty covered all six DMCs, while the assessment of social identity groups concentrated only in four DMCs (Bangladesh, India, Nepal, and Sri Lanka), where exclusion based on caste, ethnic, and religious identities exists. Only the India Resident Mission, Bhutan Resident Mission, and GESI team in the Maldives included an assessment of disadvantaged youth, and only India and the Maldives included an assessment of migrant workers.

Summary of Findings

The assessment of the situation of different disadvantaged groups identified the following general concerns:

- Evidence shows that, in the six DMCs, the most disadvantaged in each excluded and vulnerable group are women and individuals with diverse SOGIESC. Discriminatory practices, entrenched in social norms, have constrained them from accessing available services, resources, and opportunities.
- Men and individuals with diverse SOGIESC of disadvantaged groups, especially those with disability and belonging to excluded social identity groups, experience intersecting inequality, exclusion, and vulnerability too. In line with the leave-no-one behind (LNOB) principles, development interventions need to address their conditions too. Men also have a role to play in promoting women's and girls' empowerment.
- The six countries have favorable laws and policy frameworks for GESI. Ministries and institutional arrangements to implement these laws and policies have been established and are functional in each country. However, effective policy implementation has been a challenge across all DMCs. Also, many of these laws and policies do not explicitly address the overlapping discrimination women, girls, and individuals with diverse SOGIESC of excluded and vulnerable groups face due to their intersecting disadvantaged identities.
- The government and CSOs in the six DMCs with their long years of work on gender and development have exemplary practices and have developed their competencies in gender mainstreaming. Many also have good practices related to the social inclusion needs of other disadvantaged groups.
- ADB SARD's contributions and competencies are more concentrated on gender equality with a focus on women's empowerment, though attention to social and gender norms and toxic masculinity is needed. Responses to the inequality and exclusion issues of other disadvantaged groups, such as older people, people with disability, minority ethnic groups/castes, disadvantaged youth, and vulnerable migrant workers, are limited. SARD has no program or project responding to the issues of individuals with diverse SOGIESC. This also implies limited interventions on the intersecting inequalities, exclusion, and vulnerabilities experienced by women and girls of these disadvantaged groups.
- The assessment of ADB SARD projects, government policies, and stakeholder initiatives along the LNOB framework suggests an unbalanced focus on the three pillars. As designing programs along all the three pillars ensures a holistic or comprehensive response to inequality, exclusion, and vulnerability, this point is worth noting. For instance, while initiatives in line with the "empower

for change" need further strengthening as they are critical to achieving GESI, equal attention and action are also required on the other two pillars, "understand for action" and "include for opportunity."

- In view of the above concerns, social and gender analysis to inform the GESI features of SARD projects has to include the identification and examination of the manifestations of intersecting inequalities, exclusion, and vulnerability experienced by the projects' targeted beneficiaries, especially women and girls, in addition to the assessment of gender inequality experienced by women and poverty experienced by disadvantaged social groups in general.

Way Forward: Ten-Point Guide for Designing and Operationalizing SARD's GESI Programs and Projects

The assessment of good practices of SARD and stakeholder organizations in the six DMCs provides a list of action points to consider in designing and operationalizing GESI programs. Some of these points are lessons (from success factors and challenges encountered), and some are affirmations of current practices. The lessons that emerge reiterate the importance of a GESI mainstreaming and transformative approach, which cuts across the three pillars of the LNOB framework.

Point 1: Mainstream GESI in program or project design and operational frameworks and tools rather than treat it as a separate added activity.

A. Pillar 1: Understand for Action

Point 2: Identity the disadvantaged groups (as defined in this assessment report) in program or project areas and consult them on how they can benefit and/or can be adversely affected by a proposed program or project. Integrate their views into the project's GESI features.

Point 3: Use participatory and reliable methods in collecting disaggregated data or information about the disadvantaged groups in ethical ways that do not place them into more vulnerable situation.

B. Pillar 2: Empower for Change

Point 4: In designing the GESI features of a project, consider the distinct empowerment needs of women, men, and people with diverse SOGIESC in the project areas.

Point 5: Incorporate skills development and capacity building in project design and interventions as it helps address the livelihood difficulties experienced by women and excluded and vulnerable groups.

Point 6: Self-help groups can provide a common platform for women's and excluded and vulnerable groups' empowerment.

Point 7: Enhancing the accountability of service providers for GESI is important.

C. Pillar 3: Include for Opportunity

Point 8: Develop the awareness and sensitivity of communities and service providers to the GESI needs of women, girls, and excluded and vulnerable groups to challenge discriminatory gender and social norms and address the structural inequalities that create stigma and discrimination.

Point 9: Incorporate GESI elements in infrastructure design as it enhances the infrastructure's utility and GESI impact on women and disadvantaged groups.

Point 10: Seek government buy-in and collaboration and build on existing institutional mechanisms.

1 SETTING THE CONTEXT: GENDER EQUALITY AND SOCIAL INCLUSION IN SOUTH ASIA

1.1 Introduction

1.1.1 Background and Objectives of the Assessment

1. The Asian Development Bank (ADB) formalized its commitment to gender equality and social inclusion (GESI) in 2004 and 2010 when the Operational Manual (OM) Bank Policies C1 (on poverty),[1] OM C2 (on gender and development),[2] and OM C3 (on the incorporation of social dimensions into ADB operations)[3] provisioned that ADB's operations should contribute to the reduction of poverty, inequality, and vulnerability with gender mainstreaming as a key crosscutting strategy and social inclusion as a crosscutting concept.

2. This commitment has been reinforced by ADB's Strategy 2030, which envisions a 'prosperous, inclusive, resilient, and sustainable Asia and the Pacific' with seven operational priorities (OP).[4] Of the seven OPs, OP1 and OP2 focus on reducing inequalities and enhancing gender equality, respectively (Box 1.1). Furthermore, ADB's Corporate Results Framework (2019–2024), which tracks the indicators for measuring progress against the seven OPs, has many complementary indicators for OP1 and OP2, indicating that a harmonized approach can produce greater GESI results.

Box 1.1: ADB Strategy 2030: OP1 and OP2

- **The first operational priorities (OP1)** is "addressing remaining poverty and reducing inequalities," whereby ADB commits to support human development and social inclusion.
- **The second OP (OP2)** is 'accelerating progress in gender equality,' whereby ADB commits to support targeted operations to empower women and girls, and gender mainstreaming that directly narrows gender gaps.

OPs = operational priorities
Source: ADB. 2018. *Strategy 2030: Achieving a Prosperous, Inclusive, Resilient, and Sustainable Asia and the Pacific*. Manila.

3. To operationalize Strategy 2030, particularly OP1 and OP2, in South Asia, ADB's South Asia Department (SARD) identified the need to develop an evidence-based strategy to strengthen its current GESI-related initiatives. Hence, SARD engaged the PricewaterhouseCoopers Pvt. Ltd. (PwC India) to assess the GESI context in its six developing member countries (DMCs)—Bangladesh, Bhutan, India, Maldives, Nepal, and Sri Lanka.[5] The assessment covered the (i) status of women and excluded and vulnerable groups; (ii) their agency or capability to recognize and claim their rights and influence decisions that affect their lives; (iii) GESI features of ADB SARD projects;[6] (iv) initiatives of development actors (i.e., ADB, government, civil society organizations (CSOs), and international development partners) to promote the empowerment and inclusion of women and excluded and vulnerable groups; and (v) ADB's potential areas of action based on above (i) to (iv). Due to the differential reality of inequalities and exclusion in the South Asia region, SARD developed a common GESI framework in line with Strategy 2030, drawing lessons from SARD projects and the experiences of key stakeholders in the DMCs.

1.1.2 GESI Conceptual Framework

4. ADB's commitment to social inclusion builds on its efforts toward gender equality and women's empowerment. To define its perspective on 'social inclusion,' SARD draws from an ADB study that views ***social exclusion as a cause and consequence of capability deprivation in***

[1] ADB. 2004. *Operational Manual, Bank Policies. OM Section C1/BP*. Manila
[2] ADB. 2010. *Operational Manual, Bank Policies. OM Section C2/BP*. Manila.
[3] ADB. 2010. *Operational Manual, Bank Policies. OM Section C3/BP*. Manila.
[4] ADB. 2018. *Strategy 2030: Achieving a Prosperous, Inclusive, Resilient, and Sustainable Asia and the Pacific.* Manila.
[5] This engagement of PwC was through the support of SDCC-SOC's TA 9896 REG: Supporting the Operational Priority 1 Agenda: Strengthening Poverty and Social Analysis—Strengthening Social Inclusion Impacts of SARD Operations. This report presents the results of the assessment done by PwC.
[6] In 2019, the Country Director of the India Resident Mission (now Director General of SARD) requested SARD to take stock of the GESI situation in SARD DMCs and its initiatives to address the barriers to GESI faced by women and excluded and vulnerable groups. A corporate TA (VP01 TA funds) was used to conduct this stocktaking.

different forms (e.g., to find employment, live a minimally decent life, interact with others without shame, participate in governance, be educated, and decide own life path) and unravels the nature of capability deprivation for a better understanding of social exclusion and appropriate actions.[7] Some of the key concepts brought forward by the study are as follows:

- Social exclusion is a **relational deprivation** such that some are deprived while others are not; hence, it is an issue of inequality.
- **Deprivation is involuntary** (e.g., in contrast, for example, hunger because fasting is voluntary).
- Deprivation may be **constitutively relevant** (i.e., it is unacceptable in itself, such as malnutrition, unemployment, and lack of participation in governance) or **of instrumental importance** (e.g., landlessness leads to poverty of farmers but not of all people; disability leads to poverty in an unfriendly social environment). This point also differentiates social exclusion from vulnerability in that the vulnerable are at risk of deprivation because of their situation.
- Deprivation could be **active** (i.e., deliberate in policies and programs) or **passive** (i.e., unintentional due to, for example, lack of resources to reach the poor in remote areas).
- "**Unfavorable inclusion**" is an attempt to include but on unequal terms (e.g., unequal wage for work of equal value, unequal participation in decision-making, insensitivity to the distinct conditions of women and other disadvantaged groups).
- The people most likely to be left behind by development are those facing '**intersecting inequalities'** based on multiple disadvantaged identities and situations.[8]

5. Hence, SARD's social inclusion initiatives aim to primarily focus on women and girls who experience overlapping social exclusion and vulnerability due to their intersecting disadvantaged social identities, such as gender, age (older women and disadvantaged girls), disability, social identity (ethnicity or caste), sexual orientation, gender identity and expressions, and sex characteristics (SOGIESC), income status, and geographic location. Responding to these other sources of exclusion and vulnerability necessarily brings one's attention to other people, including non-binary individuals, who experience intersecting disadvantages too. Thus, to SARD, the advancement of gender equality cannot be divorced from the pursuance of social inclusion, with the concept of intersectionality serving as their link. Figure 1.1 presents the definitions of these concepts in the SARD GESI Framework.

6. Based on the application of these concepts in the context of South Asia and recognizing the need to strengthen the GESI focus and impact of its operations, SARD identified the following dimensions of exclusion and vulnerability across its six DMCs: (i) **gender**;[9] (ii) **age** (older people and disadvantaged youth), (iii) **disability**, (iv) **social identities** (e.g., caste, ethnicity, and religion);[10] (v) diverse **sexual orientation, gender identity and expression, and sex characteristics (SOGIESC)**;[11] (vi) **geographic location**, (vii) **income status,** and (viii) **migrant status** (Figure 1.2).[12]

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7 A. Sen. 2000. Social Exclusion: Concept, Application, and Scrutiny. *Social Development Papers No. 1.* Manila: ADB.

8 The most enduring forms of identity-based inequalities are ascribed from birth, such as race, caste, and ethnicity, and persist over generations. The compounding quality of this form of disadvantage is captured by the term 'intersecting inequalities' (Source: N. Kabeer. 2016. *'Leaving No One Behind': The Challenge of Intersecting Inequalities*. In ISSC, the Institute of Development Studies (IDS) and UNESCO. 2016. *World Social Science Report, 2016: Challenging Inequalities, Pathways to a Just World.* Paris. pp. 55–58).

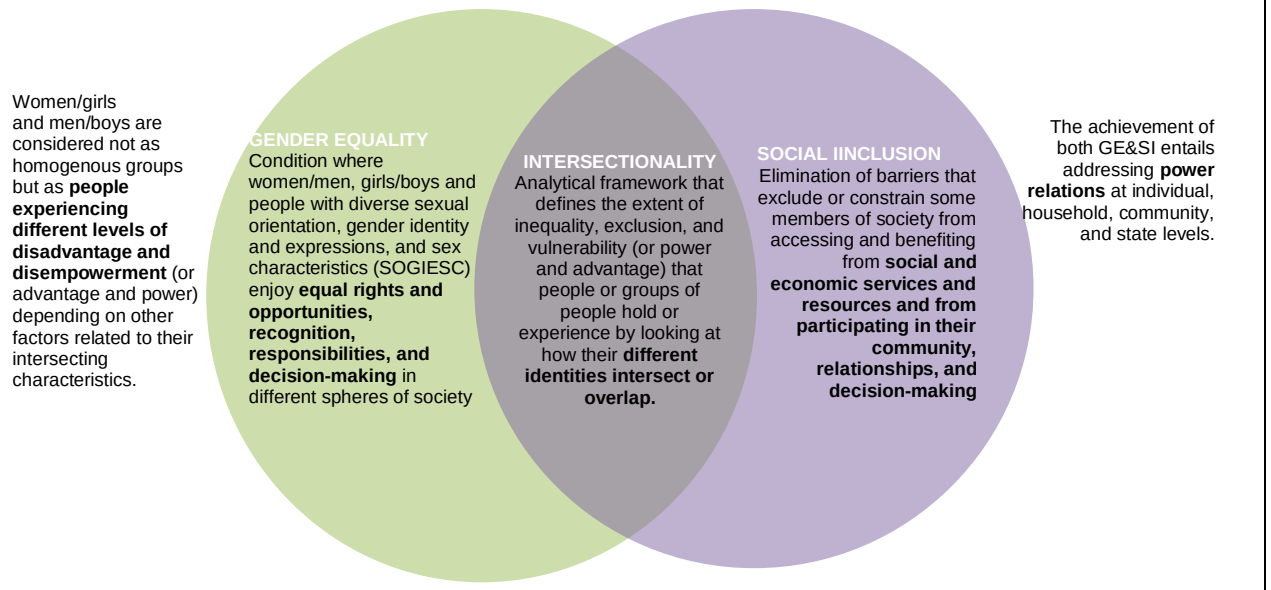
9 Gender refers to the social attributes and opportunities associated with being male and female and the social relationships between women and men and girls and boys (Source: UN Women. *Concepts and Definitions.*) SARD broadens the definition of gender equality to cover nonbinary groups.

10 In this report, social identity, such as caste, ethnicity, tribe, and class, refers to the collective identity of people or group with whom people identify themselves based on shared origin or characteristics and values.

11 Individuals with diverse SOGIESC in this report cover lesbian, gay, and bisexual (LGB) people. Lesbian describes a woman who predominantly has the capacity for romantic, emotional, and/or physical attraction to other women; gay describes a man who predominantly has the capacity for romantic, emotional, and/or physical attraction to other men. Bisexual describes people who have the capacity for romantic, emotional, or physical attraction to person(s) of the same sex or gender, as well as to person(s) of a different sex or gender. People with diverse SOGIESC also include transgender and intersex individuals. Transgender refers to a person whose sex assigned at birth does not match their gender identity, while intersex is an umbrella term that refers to people possessing one or more of a range of variations of physical sex characteristics that fall outside traditional conceptions of male or female bodies. Some intersex characteristics are identified at birth, while others may be discovered later in life (Source: C. Cortez, J. Arzinos, and C. De la M. Soto. 2021. *Equality of Opportunity for Sexual and Gender Minorities*. Washington, DC: World Bank eLibrary).

12 Certain groups of people are 'vulnerable' rather than 'excluded' when deprivations are a result of a particular situation that reduces their ability to withstand shocks and their disadvantage or risk of disadvantage is situational rather than based on their more deeply embedded social identity. The latter are considered "excluded" while the former "vulnerable" (Source: IDPG Nepal–GESI Working Group. 2017. *A Common Framework on Gender Equality and Social Inclusion.* Kathmandu, Nepal).

Figure 1.1: Key Definitions



Source: ADB. 2022. *Framework for Integrating Gender Equality and Social Inclusion in SARD Operations*. Manila.

7. The intersectionality framework highlights the issue of **intersecting inequalities and disadvantages,** in which experience of exclusion increases or worsens for those who belong to multiple disadvantaged groups or identities. Intersecting inequalities and disadvantages result in numerous legal, economic, social, or cultural barriers and reinforce the exclusion of certain individuals and groups.[13] Among those experiencing intersecting inequalities in South Asia, women and girls belonging to disadvantaged groups (e.g., older women and disadvantaged girls, people with disability, excluded social identity groups (ethnic groups or castes), those belonging to SOGIESC communities, those in vulnerable geographic locations, and income-poor households) are disproportionately represented in the poorest and most excluded groups in SARD DMCs. In addition, they experience discrimination due to patriarchal norms and dominant masculinities in the private and public realms (Figure 1.2).[14] Hence, SARD is committed to empowering women, girls, and other disadvantaged groups, especially those experiencing intersecting inequalities, to achieve GESI. SARD recognizes that there can be different sources of discrimination, applicable to men/boys and to individuals with diverse SOGIESC, and other disadvantaged groups.

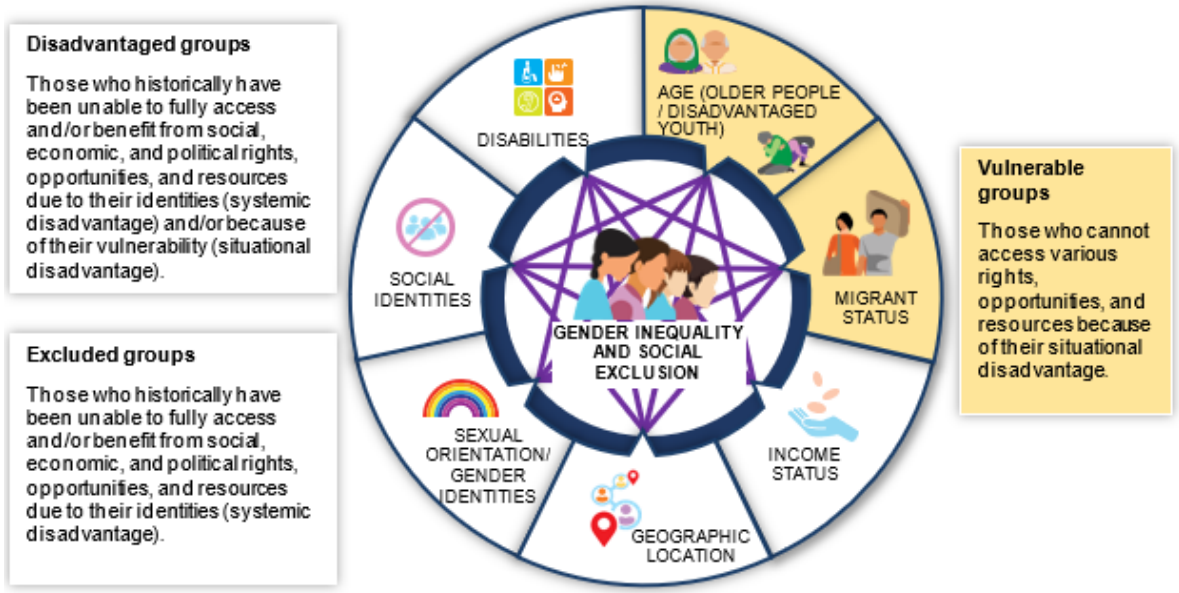
8. The discourse on gender equality recognizes men and boys' crucial role and responsibility as partners, stakeholders, and co-beneficiaries in reducing gender disparities and achieving a more gender-equal society. Along with women and other groups, men have an important role in creating a just and fair world and transforming the systems that give them an unjust share of power.[15] Moreover, SARD recognizes that all men are not equal, and some men are disadvantaged by their social identity (caste, ethnicity, and religion) or SOGIESC. The social inclusion-related discussion in this GESI assessment report demonstrates that men of excluded groups (e.g., Dalit/Scheduled Caste [SC], Scheduled Tribes [ST] or ethnic/tribal communities, income-poor status, and those in remote geographically difficult locations) are also marginalized though not to the same extent as their women counterpart.

[13] D. Chaplin, J. Twigg, and E. Lovell. 2019. Intersectional Approaches to Vulnerability Reduction and Resilience-Building. *Resilience Intel.* Issue No. 12.

[14] This analysis of the intersecting inequalities experienced by women and girls in South Asia is based on an initial study done by SARD in 2021. The results of this earlier study are integrated in this report.

[15] D. Olowu. 2011. Mainstreaming Women, Equating Men: Charting an Inclusionary Approach to Transformative Development in the African Decade for Women. *Law, Democracy & Development.* Vol. 15.

Figure 1.2: Dimensions of Exclusion and Vulnerability



Source: ADB. 2022. Framework for Integrating Gender Equality and Social Inclusion in ADB SARD Operations. Manila.

1.1.3 GESI Analytical Framework

9. This assessment merged the following frameworks for its analytical framework:

   (i) **GESI mainstreaming framework** that lists the following organizational components as areas where GESI should be integrated and made a core agenda: (i) Policies that aim to address barriers to GESI in the organization's internal and external operations, (ii) institutional arrangements that locate responsibilities for ensuring the implementation and achievement of GESI objectives, (iii) programming and budgeting directed at supporting the achievement of GESI objectives; and (iv) monitoring and reporting system that captures GESI results, including challenges encountered and lessons learned.

   (ii) **Three pillars of the Leave No One Behind (LNOB) framework** of the former Department for International Development of the Government of the United Kingdom (DFID-UK):[16] (i) understand for action (i.e., identifying barriers to GESI and analyzing the capacities of women and excluded and vulnerable groups to claim their rights and promote GESI), (ii) empower for change (i.e., promoting the livelihood, voice, and social empowerment of women and excluded and vulnerable groups), and (iii) include for opportunity (i.e., promoting the GESI-suitability of the physical environment, such as infrastructures, technologies, and spaces, and the GESI-responsiveness of the social environment, such as shifts in social and gender norms and practices, health services, and educational curricula; and political environment, such as governance policies, structures, and systems which would reduce discrimination and promote inclusion and equality).

10. The GESI mainstreaming framework and the LNOB framework were used for the assessment of 19 selected projects of SARD in three sectors (i.e., energy, transport, and water and other urban infrastructure and services). The LNOB framework was used to (i) analyze the key objectives of government policies for each of the disadvantaged groups covered in this assessment, (ii) classify the good practices of 15 selected projects of SARD, and (iii) list SARD's potential next actions according to the participants of the stakeholder consultations.

11. Table 1.1 presents SARD's adaptation of the three pillars of the LNOB framework. In this adaptation, while both "empower for change" and "include for opportunity" encompass laws, policies, institutional arrangements, and programs, the focus of their analysis and responses are different. "Empower for change" aims to improve the situation of women and excluded and vulnerable groups by developing their capability to, among others, access economic resources and opportunities, improve their livelihood, participate in decision-making and leadership at

[16] DFID-UK is now Foreign, Commonwealth and Development Office or FCDO of the Government of United Kingdom.

different levels (e.g., family, community organizations, workplace, and local and national governance structures), and prepare and respond to natural and human-induced disasters. On the other hand, "Include for opportunity" aims to change the physical and social infrastructures, systems, structures, norms, and practices that perpetuate gender inequality and social exclusion.

Table 1.1: SARD's Adaptation of the Three Pillars of DFID's Leave No One Behind Framework

Domains	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 is excluded and vulnerable? ▪ Why are they excluded and/or vulnerable? ▪ What are the barriers to their access to services, resources, assets, and opportunities? ▪ What are their resources and capability in addressing their concerns and removing the barriers?	What laws, policies, institutional arrangements, strategies, programs, and projects, contribute or can contribute to: ▪ Livelihood/resource empowerment; ▪ Voice empowerment; and ▪ Social empowerment (improving individual and collective social capital)?	▪ Changing harmful formal and informal norms and practices; ▪ Making public infrastructures, facilities, spaces, workplaces, and services an enabling environment for GESI

GESI = gender equality and social inclusion
Source: ADB. 2022. *Guidance Note for Conducting GESI Analysis to Inform ADB's Country Partnership Strategies and Project Designs in South Asia.* Manila.

1.1.4 GESI Assessment Focus and Methodology

12. The assessment focused on seven causes of exclusion and vulnerability in the six DMCs: (i) gender, (ii) old age, (iii) disability, (iv) social identities (ethnicity, caste, and religion), (v) diverse SOGIESC, (v) geographic location and income poverty, (vi) migrant status, and (vii) young age (Table 1.2).[17] However, only the India Resident Mission, Bhutan Resident Mission, and GESI team in the Maldives decided to include an assessment of disadvantaged youth, and only India and the Maldives included an assessment of migrants.[18]

Table 1.2: Excluded and Vulnerable Groups in the SARD DMCs

Country	Women	Older People	PWD	Ethnic/ Caste group	Religious Minorities	SOGIESC	Geographic location	Income-poor	Migrants	Disadvantaged Youth
Bangladesh	✓	✓	✓	✓	✓	✓	✓	✓	-	-
Bhutan	✓	✓	✓	✓	-	✓	✓	✓	-	✓
India	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Maldives	✓	✓	✓	-	-	-	✓	✓	✓	✓
Nepal	✓	✓	✓	✓	✓	✓	✓	✓	-	-
Sri Lanka	✓	✓	✓	✓	✓	✓	✓	✓	-	-

PWD = people with disability, SOGIESC = people with diverse sexual orientation, gender identity and expressions, and sex characteristics.
Note: '- ' indicates not applicable or not included in the assessment in the country.
Source: ADB SARD. 2022.

[17] The discussion on gender (in the next chapter) follows the binary concept of women and men because, while SARD recognizes gender equality as inclusive of people with diverse sexual orientations and gender identities, global and national data on gender remain in binary form. A separate chapter is devoted to the assessment of the various forms of exclusion faced by people with diverse SOGIESC in the six DMCs. The GESI assessment of disadvantaged youth and migrant workers is incomplete as these two dimensions of vulnerability were not covered in the assessment of SARD projects. SARD acknowledges the need to do a further study, particularly, on stakeholder responses to issues related to these two dimensions.

[18] In Bhutan and the Maldives, low-skilled migrants are increasingly acknowledged as 'socially excluded' especially since the Covid-19 pandemic, but conceptually they are vulnerable rather than excluded because their experience of disadvantage is due to their migrant situation (which could be temporary) and not their identity. Migrants from remote areas, income-poor families, and women migrants are socially excluded and vulnerable.

13. The assessment of GESI in SARD's operations focused on three sectors: (i) energy, (iii) transport, and (iv) water and other urban infrastructure and services. To understand how well SARD is addressing the barriers to GESI, the assessment of its selected projects under these three sectors was in four areas: (i) policies, (ii) institutions, (iii) programming and budgeting, and (iv) monitoring and reporting. Additionally, selected projects were also assessed to identify good practices and lessons learnt in mainstreaming GESI in SARD's operations.

14. The assessment employed a qualitative research methodology. The data collection methods were:

- Review of secondary data, available documents, and studies on GESI in the six SARD DMCs (secondary data collected included relevant statistical data); and
- Virtual focus group discussions (FGDs) with (i) government representatives responsible for enforcing GESI-related laws and implementing GESI programs in the country, (ii) representatives of civil society organizations (CSOs) working with the excluded and vulnerable groups, (iii) representatives of the target disadvantaged groups themselves, (iv) international development partners, and (v) ADB resident mission-based and headquarter-based officers.
- Key informant interview with experts and officers or staff of ADB-financed projects.

15. The selection criterion for the participants (individuals and organizations) of the FGDs was experience in working with (i) excluded and vulnerable groups, (ii) national governments, and (iii) ADB. Of the 122 consultations held, 83 were key informant interviews. The rest were FGDs with project teams, CSOs, or community members from different disadvantaged groups. Of the 500 participants of the 122 consultations, 50% were women, approximately 50% were associated with CSOs (including beneficiary groups), 26% were ADB project officers, including executing agencies/implementing agencies (EAs/IAs), 11% were government officials, 9% were representatives of various international development agencies, and 3% were subject matter experts.[19]

16. The objectives of the stakeholder consultations were to (i) validate the assessment's GESI conceptual and analytical frameworks (understand for action, empower for change, and include for opportunity) and information on the GESI situation and national policies and institutional mechanisms drawn from secondary data and reviewed documents; and (ii) know their organizational responses to the GESI issues, including their good practices. Some statements from these consultations are quoted (presented in boxes) in this assessment report, and the related initiatives of participant organizations are included in the discussion of good practices.

17. Overall, 34 projects of ADB SARD were selected to inform the assessment, of which 19 were analyzed from a sectoral perspective and 15 were assessed for good practices and lessons. Both sets of projects were analyzed based on a review of key project documents[20] and consultations with the respective project teams (Appendix 1 for the list of projects).

18. The 19 projects assessed for sectoral analysis were selected based on the following criteria:

i. **Sector Categorization:** The projects were from three sectors: energy, transport, and water and other urban infrastructure and services.

ii. **Gender Categorization:** The projects should be categorized *gender equity theme* (GEN) or *effective gender mainstreaming* (EGM).[21] Some gender elements (SGE)-categorized

[19] A total of 498 people participated in the discussions: government 58, ADB Project Officers 132, CSOs/NGOs 246, IDPs 46, and key resource persons 16. A higher number of government participants were from Maldives (26) while ADB project officers and IDAs were higher from India (58 and 23), and CSOs/NGOs were in higher number in Nepal (81).

[20] Secondary document review covered the documents available on the ADB websites: Report and Recommendation of the President (RRP) to the Board of Directors, Initial Poverty and Social Analysis (IPSA), Summary Poverty Reduction and Social Strategy (SPRSS), Project Administration Manual (PAM), and Social Monitoring Reports. Consultations were with project senior management, officers, gender specialists and other project staff as relevant.

[21] ADB's four-tier gender categorization system defines the extent of gender features in the project design. At the highest level is the GEN category, where the project's design and monitoring framework (DMF) has at least one gender performance indicator at the outcome level and at least one gender performance indicator in 50% of the DMF outputs. Next to GEN is EGM, which is not required to have a gender indicator at the outcome level but should have at least one gender indicator in 50% of the DMF outputs. Each GEN- and EGM-categorized project, except if results-based loan or policy-based loan, is required to have a gender action plan (called GESI action plan in some projects). After EGM is SGE, which has gender indicators in less than 50% of the DMF outputs. The last is no gender element (NGE), which has no gender performance indicators in the DMF. All projects, including those that are NGE-categorized, are required to integrate gender considerations

projects were included if a DMC had no GEN- or EGM-categorized projects in any of the three sectors.

iii. **Projects experiencing success in implementing gender/GESI elements** (to identify factors contributing to success). GESI teams in each DMC were consulted to satisfy this criterion.

iv. **Projects experiencing challenges in implementing gender/GESI elements** (to identify barriers to success). GESI teams in each DMC were consulted to satisfy this criterion.

19. Of the 19 projects (2 GEN; 14 EGM, and 3 SGE), five belonged to the energy sector, six to the transport sector, and eight to the water and other urban infrastructure and services sector.

20. The 15 projects (11 EGM; 4 GEN) selected for identifying good practices and lessons were recommended by the GESI teams in each DMC based on the criteria spelled out in para. 28 (iii and iv).

21. The assessment followed a participatory and iterative approach recognizing the need for periodic inputs and guidance from SARD headquarters- and resident mission-based GESI Teams to ensure that the GESI assessment addresses their information needs and is consistent with Strategy 2030 and the SARD GESI Framework.

1.1.5 Limitations

22. The limited availability of disaggregated data, especially about the SOGIESC community, and evidence about intersecting inequalities experienced by different groups of people was a constraint. Data disaggregated by all variables like gender, social identity (caste, ethnicity, religion), income, and disability were not readily available in any country. The lack of information about staff diversity, workplan budgets, human resource/personnel policies, and organizational culture in projects limited the institutional and budget analysis of the sectoral projects.[22]

23. Due to the pandemic, only virtual consultations were conducted, which may have inhibited some stakeholders from fully participating. However, PwC was able to leverage its network and support the key beneficiaries in participating fully, wherever possible. Several measures were taken to make the consultations as accommodative as possible. Some of these included:

- The use of local language to allow for an open discussion with all participants, especially disadvantaged group members. The documentation of the consultations was translated into English for this report.
- When disadvantaged group members faced difficulty managing the virtual platform, the PwC team and the CSO representatives supported the individuals to ensure their participation. For income poor target group, the CSOs working with them ensured their presence in the consultation.
- Special accommodations were made for people with disability joining the consultations. For instance, in the meeting for Sri Lanka, a sign language interpreter was present. Further, provisions were made for sharing images of the different icons with visually impaired participants before or after the consultation to include their insights.
- There were delays in consultations with the government due to the Covid-19-related lockdowns. However, with the support of ADB resident missions' GESI teams, PwC completed most planned consultations.
- There were variations in response rates across countries (e.g., stakeholders declining the meeting request, non-response). However, stakeholders from each category of excluded and vulnerable groups were covered. Where alternative representatives of stakeholder groups were needed, the PwC assessment team sought the approval of the resident mission GESI team.
- Initially, a high-level conference with all key stakeholders across the six DMCs had been planned to discuss the findings of consultations. However, due to the nonavailability of certain stakeholders, the SARD team decided not to hold the conference.

in the project's social safeguards framework and/or plan. Source: ADB. 2021. *Guidelines for Gender Mainstreaming Categories of ADB Projects*. Manila.

[22] This was due to the complexity of separating government counterparts' policies/processes and the project specific arrangements. Additionally, detailed workplans with budgets were part of government budgets and not in a suitable format with detailed activities for a GESI analysis.

1.1.6 Organization of the Report

24. This report has nine chapters:

- The **first chapter** provides an overview of the GESI assessment: background and objectives, conceptual and analytical frameworks, methodology, general GESI situation, and policy mandates for all covered disadvantaged groups in the six DMCs, and SARD's potential entry points for all the groups.
- The **second to the eighth chapters** are on the covered dimensions of exclusion and vulnerability in the six DMCs: (i) gender, (ii) old age, (iii) disability, (iv) social identities (ethnicity, caste, and religion), (v) diverse SOGIESC, (v) geographic location and income poverty, and (vi) young age and migrant workers. The chapter on gender is richest in content because of the availability of sex-disaggregated data on various socioeconomic indicators and the presence of more related initiatives and good practices of SARD and other stakeholders, given their long years of work on gender inequality compared to other social exclusion issues. Each chapter provides (i) an analysis of the situation of a disadvantaged group, including their experiences of intersecting inequalities, and related government policies; (ii) an assessment of SARD's and other stakeholders' responses to their issues; and (iii) SARD's potential next actions, according to the participants in stakeholder consultations held for this assessment.
- The **ninth chapter** provides a summary of the general findings and lessons.

1.2 Gender Equality and Social Inclusion Situation in the Six Countries: An Overview

1.2.1 Key Development Indicators

Demography

25. The six SARD DMCs constitute 20.8% of the world's population and are estimated to be close to 1.74 billion people by 2030, up from 1.59 billion.[23] India has the highest population among the six DMCs and accounts for 18% of the world's population.[24] The population growth rates in Bhutan, the Maldives, and Nepal are higher than the world's average of 1% (Table 1.3).[25]

Table 1.3: Key Demographic Indicators (2020)

DMCs	Population Growth (%)[a]	Sex Ratio (at birth)[b]	Male to Female Population Ratio[a]
Bangladesh	1.0	1.05	1.02
Bhutan	1.1	1.04	1.13
India	1.0	1.10	1.08
Maldives	1.8	1.07	1.73
Nepal	1.8	1.07	0.85
Sri Lanka	0.5	1.04	0.92

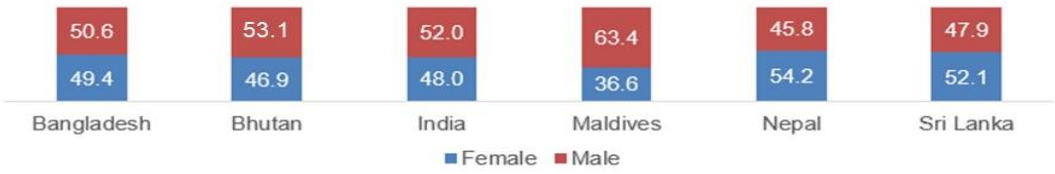
Note: The male to female population ratios were computed using the sex-disaggregated population data of the World Bank Group (presented in Figure 1.3). A ratio of 1 means an equal number of males and females in the population; greater than 1 means there are more males in the population; and less than 1 means more females than males in the population.
Sources:
[a.] World Bank. *Population Growth (Annual %)*. (Accessed 4 May 2022)
[b.] World Bank. *Sex Ratio at Birth (Male Births per Female Births)*. (Accessed 4 May 2022)

26. The sex ratio in the six DMCs in 2020 shows more male births than female births across these countries (Table 1.3).[26] The lower proportion of female births has been attributed to strong son preference, which has made practices like sex-selective abortions and neglect of female children

[23] Population Pyramid. *2030 Population Projections*.
[24] World Bank Group (WBG). 2022. *Population, Total*. (Accessed 4 May 2022).
[25] WBG. 2022. *Population Growth (Annual %)*. (Accessed 4 May 2022).
[26] WBG. 2022. *Sex Ratio at Birth (Male Births per Female Births)*. (Accessed on 4 May 2022). A sex ratio of 1 means an equal number of male to female births; a sex ratio of more than 1 means more male births; and a sex ratio of less than 1 means more female births.

common across the region.[27] However, in 2020, based on the population data of the World Bank Group (Figure 1.3), there were more females than males in the Nepal and Sri Lanka population. In Bangladesh and India, the proportion of females in the population was slightly higher than that of female births. In the Maldives, the proportion of females in the population is significantly lower than the proportion of female births.[28]

Figure 1.3: Population in SARD DMCs by Sex (%) (2020)



Source: World Bank. *Population in 2020, Female (% of Total Population) and Male (% of Total Population)*. (Accessed 4 May 2022). The above figures suggest a male-to-female population ratio of 1.02 in Bangladesh, 1.13 in Bhutan, 1.08 in India, 1.73 in the Maldives, 0.85 in Nepal, and 0.92 in Sri Lanka in 2020.

27. The decreased proportion of males in the population—despite their higher proportion at birth—could be attributed to the higher female life expectancy and higher male infant mortality rate (Table 1.4). In 2020, life expectancy was over 69 years for all DMCs, with Sri Lanka having the highest life expectancy of 77 years. In all six DMCs, the life expectancy of females was higher than males, and the male infant mortality rate was higher than the female infant mortality rate.

Table 1.4: Life Expectancy at Birth and Infant Mortality Rate in Six DMCs by Sex (2020)

DMCs	Life Expectancy Birth (years)			Infant Mortality Rate (per 1000 live births)			Fertility Rate (births per woman)
	Total	Female	Male	Total	Female	Male	
Bangladesh	72.9	74.9	71.1	24.3	22.7	25.9	2.0
Bhutan	72.1	72.5	71.7	23.2	20.9	25.3	1.9
India	69.9	71.2	68.7	27.0	26.8	27.2	2.2
Maldives	79.2	81.0	77.8	5.5	5.0	6.0	1.8
Nepal	71.1	72.5	69.5	23.6	21.4	25.7	1.8
Sri Lanka	77.1	80.4	73.8	5.9	5.3	6.5	2.2

Source: World Bank. *Life Expectancy at Birth, Total, Female and Male (Years)*; and World Bank. *Mortality Rate, Infant, Total, Female and Male (Per 1,000 live births)*. (Accessed 4 May 2022).

28. The age dependency ratio is the number of dependents—children (ages 0 to 14) and older people (ages 65 and above)—for every 100 people of working age (ages 15 to 64). The six DMCs' dependency ratios in Table 1.4 suggest that for every 100 people of working age, there are 47 dependents in Bangladesh, 45 dependents in Bhutan, 48 dependents in India, 30 dependents in the Maldives, 53 dependents in Nepal, and 53 dependents in Sri Lanka. Of the population ages 15–64 in the six DMCs, both women and men comprise a significant proportion (Table 1.5).

Table 1.5: Age Dependency Ratio and Working Age Population in Six DMCs (2020)

DMCs	Age Dependency Ratio	Percentage of Working Age Population (15–64 years)		
		Total (% of total population)	Female (% of total)	Male (% of total)
Bangladesh	47.0	68.0	49.6	50.4
Bhutan	45.1	68.9	46.2	53.8
India	48.7	67.3	47.9	52.1
Maldives	30.2	76.8	33.0	67.0
Nepal	53.0	65.4	56.3	43.7
Sri Lanka	53.7	65.1	52.0	48.0

Source: World Bank. *Age Dependency Ratio (% of Working-age Population) in 2020.* (Accessed 9 May 2022); World Bank. Population, Total. (Accessed 9 May 2022); and World Bank. *Population Ages 15–64, Total in 2020.* (Accessed 9 May 2022).

[27] C.Z. Guilmoto. *Sex-ratio Imbalance in Asia: Trends, Consequences and Policy Responses*. Paris.
[28] WBG. *Population in 2020, Female (% of Total Population) and Male (% of Total Population)*. (Accessed 4 May 2022).

29. The rising life expectancy and lowering fertility rates indicate that the six DMCs have been witnessing a demographic transition and earning demographic dividends in the form of higher population productivity.[29]

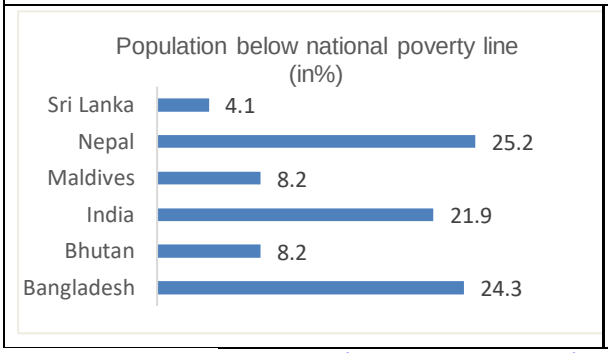
National Economy

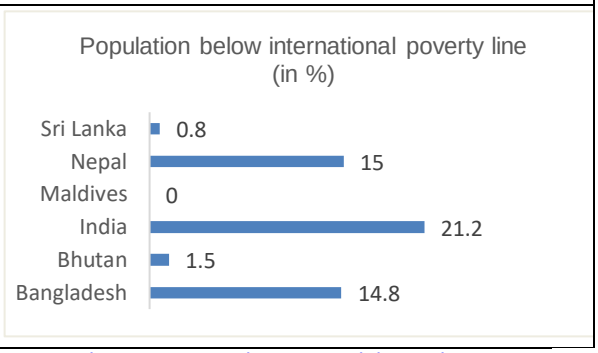
30. Five of the six DMCs were classified by the World Bank Group as lower-middle-income while the Maldives was classified as an upper-middle-income country.[30] Over the past decades before the start of the global Covid-19 pandemic in 2020 and the economic crisis in Sri Lanka in 2022, all the DMCs experienced unprecedented economic growth, with most growing over 5% throughout the period, making it the second-fastest-growing region in the world. Bangladesh, Nepal, Bhutan, and the Maldives exhibited strong economic growth in 2019 due to remittances from abroad, gross capital formation, growing importance of the service sector, and sustained economic reforms.[31]

31. With the high economic growth, the six South Asian countries had made great strides in reducing poverty before the Covid-19 pandemic. In Bangladesh, the multidimensional poverty index (MPI), which reflects the multiple deprivations that poor people experience in education, health, and living standards, decreased from 0.344 in 2004 to 0.198 in 2014[32] and 0.104 in 2019.[33] In Bhutan, the MPI declined from 0.175 in 2010 (footnote 32) to 0.050 in 2012 and further to 0.023 in 2017.[34] India halved its MPI from 0.283 in 2005–2006 to 0.123 in 2015–2016 (footnote 32). The MPI of Maldives decreased from 0.018 in 2009[35] to 0.003 in 2016–2017 (footnote 32). Nepal's MPI also halved from 0.350 in 2006 (footnote 35) to 0.148 in 2016 (footnote 31) to 0.074 in 2019 (footnote 32). Sri Lanka had an MPI of 0.021 in 2003 (footnote 35), which decreased to 0.009 in 2016.[36]

32. However, while the countries achieved significant progress, the Global Multidimensional Poverty Index: Illuminating Inequalities suggests that the South Asian countries were trailing behind other countries in the region before the pandemic (footnote 32). Over one-third of the multidimensionally poor in the world live in Bangladesh, Bhutan, India, and Nepal. Figure 1.4 and Figure 1.5 indeed show that while poverty rates had fallen in the previous decades, more than one-fifth of the population in Nepal, Bangladesh, and India continued to live below the national poverty line. The MPI (Figure 1.5) also suggests that more than one-third of the population in all six DMCs experienced multidimensional poverty, higher in rural than urban areas and unequal among age groups, with children suffering the most.

Figure 1.4: Poverty Trends in the Six SARD DMCs Prior to Covid-19 Pandemic





Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York. Data refer to the most recent year available during the period specified.

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29 D.E. Bloom, D. Canning, and L. Rosenberg. 2011. Demographic Change and Economic Growth in South Asia. *PGDA Working Paper.* No. 67. Harvard School of Public Health.

30 WBG. 2022. *GDP Growth (Annual %) in 2021*. (Accessed 4 May 2022)

31 M.M. Rahman, R.H. Rana, and S. Barua. 2019. The Drivers of Economic Growth in South Asia: Evidence from a Dynamic System GMM Approach. *Journal of Economic Studies*. Vol. 46, No. 3, pp. 564–577. Bingley, UK.

32 UNDP and Oxford Poverty and Human Development Initiative (OPHI). 2019. *Global Multidimensional Poverty Index 2019: Illuminating Inequalities*. United States. pp. 18–20. Sri Lanka is not on the list of studied countries.

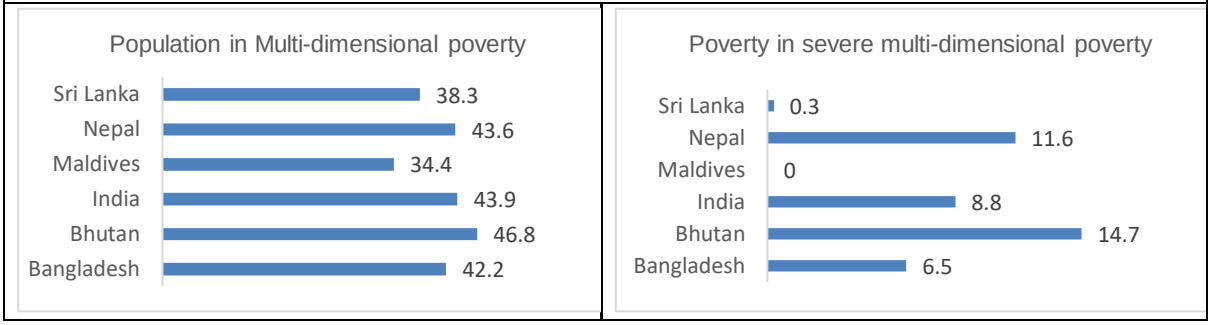
33 UNDP and OPHI. 2021. *Global Multidimensional Poverty Index 2021: Unmasking Disparities by Ethnicity, Caste and Gender.* United States.

34 National Statistics Bureau of Bhutan and OPHI. 2017. *Bhutan Multidimensional Poverty Index 2017*. Thimphu.

35 UNDP. 2011. *Human Development Report 2011: Sustainability and Equity: A Better Future for All*. New York.

36 Department of Census and Statistics. *Multidimensional Poverty in Sri Lanka*. Battaramulla, Sri Lanka. MPI of Sri Lanka in 2016 was 0.011 (Source: UNDP and OPHI. 2021. *Global Multidimensional Poverty Index 2021: Unmasking Disparities by Ethnicity, Caste and Gender*).

Figure 1.5: Multidimensional Poverty Across the Six SARD DMCs Prior to the Covid-19 Pandemic



Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

Human Development

33. Before the Covid-19 pandemic, there were improvements in life expectancy, adult literacy rate, and other indicators in the six countries at varying stages of progress. Sri Lanka and the Maldives were in the high human development category with a rank of 72 and 95, respectively. The other four countries (Bangladesh, Bhutan, India, and Nepal) were in the medium human development category. The human development index (HDI), which is a measure of achievements in health (life expectancy at birth), education (expected years and mean years of schooling), and income (gross national income per capita) of each DMC in 2019, is in Table 1.6. The HDI rank is compared to 189 countries.

Table 1.6: Age Dependency Ratio and Working Age Population in Six DMCs (2020)

DMC	Human Development Index (HDI) Rank		Human Development Index (HDI) Value	
	2018	2019	2018	2019
Bangladesh	135	133	0.614	0.632
Bhutan	134	129	0.617	0.654
India	129	131	0.647	0.645
Maldives	104	95	0.719	0.740
Nepal	147	142	0.579	0.602
Sri Lanka	71	72	0.780	0.782

Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

34. However, indicators on improving access to health, education and other basic services do not indicate the quality of access that is needed to achieve a decent standard of living. The following observations indicate that although the six countries had made significant improvements in enhancing the access to services of their populations, the issue of quality remains.

(i) **Quality of health services**. The quality of health services remains poor across most DMCs. For instance, less than 10 physicians and less than 20 hospital beds are available per 10,000 people in Bhutan, Bangladesh, Nepal, and India, well below the world average of 16 physicians and 27 beds per 10,000 people. Lost health expectancy (the relative difference between life expectancy and healthy life expectancy, expressed as a percentage of life expectancy at birth) is also higher than the world average in these four DMCs.[37]

(ii) **Quality of education**. Pupil-teacher ratio (defined as the number of students who attend a school divided by the number of teachers in the school) is higher in Bangladesh (30), Bhutan (35), and India (33) than the world average (24), indicating high pressures on the teaching personnel. 50% of primary school teachers in Bangladesh and 30% in India do not have any formal training in teaching (footnote 37).

(iii) **Digital divide**. Internet access, which, especially in the post-pandemic world, is important for ensuring the continuity of education, remains poor in all DMCs, barring the Maldives. For instance, a meager 4% of primary schools in Bangladesh and 12% in Sri Lanka have internet facilities. A recent survey in India highlighted that just 22% of all the public and private schools in the country have access to internet facilities (footnote 37).

[37] UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

(iv) **Quality of water and sanitation**. In Bangladesh, India, and Nepal, close to 10% of the population does not have access to drinking water from improved drinking sources and do not use improved sanitation facilities (footnote 37).

Impact of Covid-19 Pandemic

35. The economic growth achieved in 2019 and prior years was reversed during the Covid-19 pandemic when the countries locked down to prevent the spread of the virus. As shown in Table 1.7, all six DMCs experienced a significant decrease in gross domestic product (GDP) growth rate in 2020 (from 2019), with only Bangladesh retaining a positive growth rate. Bhutan and the Maldives, which economically rely on the tourism industry, were the worst affected in South Asia. India's GDP contracted by 7.3% from 2020 to 2021 due to nationwide lockdowns to contain the pandemic.[38] The decreased economic growth has resulted in increasing levels of poverty and unemployment, threatening decades of hard-won development gains while exacerbating existing inequalities in the impacted countries. There are groups of people across the six SARD DMCs who, even before the pandemic, faced multiple barriers in accessing available resources, development opportunities, and participating in the community due to various barriers arising from discriminatory social norms and practices. Box 1.2 presents evidence of the impact of the pandemic on women and the other disadvantaged groups in the region.

Table 1.7: Economic Growth Indicators for the Six SARD Developing Member Countries (2020) and Labor Force Participation Rate by Sex (2019)

Developing Member Countries	Gross Domestic Product Growth Rate (2019)	Gross Domestic Product Growth Rate (2020)
Bangladesh	8.15	3.51
Bhutan	5.76	-10.01
India	4.04	-7.25
Maldives	6.88	-33.50
Nepal	6.66	-2.09
Sri Lanka	2.26	-3.57

Source: World Bank. *GDP Growth (Annual %) in 2020*. (Accessed 4 May 2022)

Box 1.2: Impact of Covid-19 on Women and Excluded and Vulnerable Groups

- There has been a sharp increase in crimes against **women** during lockdowns. In Nepal, a total of 1,669 domestic violence cases were registered in March 2020 through a toll-free helpline service. Similarly in India, an estimated 300,000 women experienced domestic violence and abuse during the lockdown period.[a]
- An 'Innovation to Inclusion' study noted that in Bangladesh, 80% of **people with disability (PWD)** could not work, and 85% experienced job insecurity during the pandemic. Around 49% of PWD in the country reported not having access to all the necessary personal protective equipment for themselves, their families, or support workers.[b] A study by Christian Blind Mission noted that PWD encountered challenges in accessing social security and additional funding as a result of the unprecedented crisis.[c]
- Around 400 million Indians including **migrant** workers were affected by the lockdown and are at the risk of being pushed deeper into poverty as reported by the ILO.[d] Based on the same South Asia Collective study, many remote pockets and villages of Bangladesh were unable to receive any pandemic relief because of being **geographically-excluded**. Many indigenous groups in Gaibandha, Santal, Pahariya and Oraon reported being in a situation of starvation.[e]
- Research by Office of High Commissioner on Human Rights (OHCHR) noted that with Covid-19 crisis, the concerns for **lesbian, gay, bisexual, transgender, intersex+ (LGBTI**+) community have intensified. Apart from challenges of homophobic attacks, stay at home directives have increased the exposure to domestic violence. Moreover, the pandemic has caused a loss of income and livelihood among the LGBTI+ people working in the informal sector in South Asia.[d]
- **Older people** were adversely affected as the travel restrictions and lockdowns limited their access to routine and preventive check-ups creating more risk of mortality and morbidity for this group.[f]

LGBTI+ = lesbian, gay, bisexual, transgender, intersex+, PWD = people with disability
Sources:

[a] G.Y. Gurol and G. Luchsinger. 2021. *Overview: In South Asia, Covid-19 Deepens Gender Disparities*. UN Women Asia Pacific.
[b] i2i Innovation to inclusion. *Impact of Covid-19 on the Lives of People with Disabilities: Insight and Stories from Bangladesh and Kenya*.
[c] Christian Blind Mission Global Disability Inclusion. 2021. *Experiences of People with Disabilities in the Covid-19 Pandemic*.
[d] The South Asia Collective. 2020. *The Impact of Covid-19 on South Asia's Marginalized*.
[e] UN Human Rights, OHCR. 2020. *Covid-19 and the Human Rights of LGBTI People*.
[f] R.L. Solano. 2021. Sri Lanka must Increase Its Efforts to Protect and Promote the Human Capital of the Elderly. *End Poverty in South Asia*. World Bank Blogs.

[38] Ministry of Statistics and Programme Implementation. 2022. *First Advance Estimates of National Income, 2021–22*. India.

1.2.2 Exclusion and Vulnerability Dimensions in the Region

36. In each of the six SARD DMCs, there are groups of people who have limited access to development opportunities and face exclusion based on their gender, social identity (caste, ethnicity, religion), disability, income, geographic location, and SOGIESC, and vulnerability based on age. Table 1.8 presents an overview of the kinds of exclusion existing in the six countries and uses the traffic light colors to indicate whether the exclusion is very high (red), high/moderate (yellow), or does not exist explicitly (green). The causes and implications of such exclusion for each group are discussed in the next chapters of this report.

Table 1.8: Overview of Types of Historical Exclusion

<table>
<tr><th colspan="2">BASES OF EXCLUSION</th><th>BANGLADESH</th><th>BHUTAN</th><th>INDIA</th><th>MALDIVES</th><th>NEPAL</th><th>SRI LANKA</th></tr>
<tr><td colspan="2">OLD AGE</td><td colspan="6">Financial dependency, health issues, mental health</td></tr>
<tr><td colspan="2">DISABILITIES</td><td colspan="6">Considered a curse, lack of disabled-friendly infrastructure, low education, limited employment options</td></tr>
<tr><td rowspan="3">SOCIAL IDENTITIES</td><td>Caste</td><td>Within Hindus</td><td></td><td>Scheduled Castes and Other backward classes</td><td></td><td>Dalits</td><td>Tamils & some Sinhala groups</td></tr>
<tr><td>Ethnicity</td><td>Tribal groups Chittagong Hill Tracts Southern plains</td><td></td><td>Scheduled Tribes</td><td></td><td>Adivasi Janajatis, Madhesis</td><td>Sri Lankan Tamils Tamils of Indian origin</td></tr>
<tr><td>Religion</td><td>Hindu minorities</td><td></td><td>Minority religious groups</td><td></td><td>Muslims</td><td>Christian, Hindu and Muslim minorities</td></tr>
<tr><td colspan="2" rowspan="2">SEXUAL ORIENTATION, GENDER IDENTITY & EXPRESSIONS, AND SEX CHARACTERISTICS</td><td>Same-sex sexual activities punishable by law</td><td colspan="2">Same-sex sexual activities not punishable by law</td><td rowspan="2">Same-sex sexual activities punishable by law</td><td>Same-sex sexual activities not punishable by law</td><td rowspan="2">Same-sex sexual activities punishable by law</td></tr>
<tr><td>Third gender legally recognized</td><td colspan="2">Third gender legally recognized</td><td>Third gender legally recognized</td></tr>
<tr><td colspan="2">GEOGRAPHIC LOCATION</td><td>Rural–urban Wetlands (Haors)</td><td colspan="2">Rural–urban Difficult terrain</td><td>Outer atolls Rural–urban</td><td>Rural–urban Difficult terrain</td><td>Rural–urban–estate Northern and Eastern provinces</td></tr>
<tr><td colspan="2">INCOME POVERTY</td><td colspan="6">Poor settlements, marginalized groups</td></tr>
</table>

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. forthcoming. *Framework for Integrating Gender Equality and Social Inclusion in SARD Operations*. Manila.

1.2.3 Policy Mandates and Institutional Arrangements for Gender Equality and Social Inclusion in SARD DMCs

37. There are strong policy commitments in the six DMCs to protect the fundamental rights of individuals and for non-discrimination. A brief review of the Constitutions of each DMC (Table 1.9) reveals several articles protecting and promoting the rights of women, older people, people with disability, social identity groups (ethnic/tribal/caste groups), people in geographically difficult areas and people living below the poverty line. The Maldives Constitution guarantees rights and freedoms to all people in a manner that is not contrary to any tenet of Islam. However, the rights of the SOGIESC community are not universally guaranteed in the six countries.

Table 1.9: Fundamental Rights of Individuals Guaranteed by the Constitution in Six DMCs	
DMCs	**Fundamental Rights of Individuals Guaranteed and for Non-discrimination on the Grounds of**
Bangladesh	Religion, race, caste, sex, or place of birth
Bhutan	Race, sex, language, religion, politics, or any other status
India	Religion, race, caste, sex, place of birth, or any of them
Maldives	Race, national origin, colour, sex, age, mental or physical disability, political or other opinion, property, birth or other status, or native island
Nepal	Class, caste, region, language, religion, gender and sexual minorities, and all forms of caste-based untouchability
Sri Lanka	Race, religion, language, caste, sex, political opinion, place of birth, or any one of such grounds

Source: SARD. 2022. *Extracted from Constitutions of Respective Countries.*

38. The DMCs have various national policies that seek to safeguard the rights of the excluded and vulnerable groups. The institutional mechanisms for the different groups are functional and, in most cases, comprise nodal government agencies responsible for designing, implementing, and monitoring programs for the identified excluded groups. Table 1.10 provides an overview of which countries have policies and institutional frameworks for the different categories.[39]

Table 1.10: Overview of Existing National Policy and Institutional Framework

Category	Bangladesh		Bhutan		India		Maldives		Nepal		Sri Lanka	
	P	IF	P	IF	P	IF	P	IF	P	IF	P	IF
Gender	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Old age	✓	✓	X***	✓	✓	✓	✓	✓	✓	✓	✓	✓
Disability	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Social Identities												
Ethnicity/caste	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	✓
Religion	✓	✓	X	X	✓	✓	✓#	✓	✓	✓	✓	✓
Sexual Orientation and Gender Identity												
Sexual orientation	X*	X	✓**	X	✓**	✓	*	*	✓	✓	X*	X
Gender identity	✓	✓	✓	X	✓	✓	X	X	✓	✓	✓	✓
Geographic location	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Income Poverty	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

P = policy, IF = institutional framework

Codes: ✓ = government has laws or policies for the category; X = there are no government policies for the category; # For Muslims and Ministry of Islamic Affairs; * same-sex sexual activities punishable by law; ** same-sex sexual activities not punishable by law, gender identities recognized; ***policy being discussed; "-" not applicable due to absence in the country Notes:

* **Bangladesh Penal Code section 377** states, "Whoever voluntarily has carnal intercourse against the order of nature with any man, woman or animal shall be punished with imprisonment for life, or with imprisonment of either description for a term which may extend to ten years and shall also be liable to fine" (Source: Laws of Bangladesh. *The Penal Code, 1860*.)
* **Maldives Penal Code Section 411** punishes "unlawful sexual intercourse" and "unlawful sexual contact." This provision carries a maximum penalty of eight years' imprisonment and 100 lashes. "A person commits an offense if: (2) he engages in sexual intercourse with a person of the same sex" (Source: Law No 6/2014 Penal Code. Maldives). *
* **Sri Lanka Chapter 19 Penal Code Section 365** states, "Whoever voluntarily has carnal intercourse against the order of nature with any man, woman, or animal, shall be punished with imprisonment of either description for a term which may extend to ten years, and shall also be punished with fine and where the offence is committed by a person over eighteen years of age in respect of any person under sixteen years of age shall be punished with rigorous imprisonment for a term not less than ten years and exceeding twenty years and with fine and shall be ordered to pay compensation of an amount determined by court…" 365A and 399 also have provisions which criminalize same sex relations and impersonation which impacts transgender people (Source: LAWNET. *The Penal Code Consolidated*. Sri Lanka).

Source: SARD. 2022. Extracted from Respective Constitutions and Official Websites of Nodal Agencies of Each Country.

[39] An analysis of these policies following the "Understand for action-Empower for change-Include for opportunity" analytical framework is in the next chapters.

39. Most SARD countries have ratified the principal international human rights instruments and are obligated to implement the standards prescribed through appropriate national laws and policies. For instance, all SARD member countries are signatories of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (Appendix 2 provides the ratification status of treaties relevant to GESI for the six countries).

40. All SARD DMCs also support the Agenda 2030 Declaration with its pledge of reducing inequalities and ensuring that no one is left behind and the Sustainable Development Goals (SDGs) that incorporate these objectives. Hence, all six DMCs are formally committed to addressing gender issues (SDG 5- "Achieve gender equality and empower all women and girls") and reducing inequalities (SDGs 1—"No Poverty" and SDG 10—"Reduce inequality within and among countries"). Complying with SDG 5 implies achieving gender equality by "ending all forms of discrimination against all women and girls everywhere," while SDG 1 includes ensuring that "By 2030, all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance." SDG 10 calls to "empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status," thus envisaging a socially inclusive society.

41. The constitution, policy and legal frameworks, and the international human rights instruments provide a strong foundation upon which to directly promote, fulfill, and protect the rights of women and the disadvantaged in SARD's six member countries. The principle of gender equality is enshrined in the constitution of each of the SARD DMC and is reflected in the various gender-specific policies and the substantive work undertaken over the last few decades. As a result, there is now a common understanding of the idea, rationale, and mechanisms of achieving gender equality. However, emphasis on social inclusion remains limited in the six countries. There are separate policies for some of the different categories of excluded groups and experience working on issues of these groups. Still, there has been less work on addressing intersecting inequalities (as evidenced by a lack of such policies or interventions).

42. Among the six DMCs, Nepal has formally approached gender equality and social inclusion as interdependent, interlocking concepts since 2001 (Box 1.3). The government has reflected GESI in its periodic plans, and Ministry level sectoral operational guidelines were developed to mainstream GESI. External development partners (e.g., ADB, DFID, and WBG) accepted this approach and supported the development of a definition, framework, and theory of change. In 2006, WBG and DFID conducted a study on gender, caste, and ethnic exclusion in Nepal, then produced a series of monographs on gender and exclusion in seven sectors in 2012.[40] In 2017, the International Development Partners Group adopted the common GESI Framework, which defines GESI as "a concept that addresses unequal power relations experienced by people on the grounds of gender, wealth, ability, location, caste/ethnicity, language, and agency or a combination of these dimensions. It focuses on the need for action to rebalance these power relations, reduce disparities and ensure equal rights, opportunities, and respect for all individuals regardless of their social identity." [41]

Box 1.3: Common Gender Equality and Social Inclusion Framework in Nepal

The practice in Nepal has demonstrated that the understanding of gender equality and social inclusion (GESI) as a mindset, process, and set of desired outcomes, a way of doing development with a focus on ensuring that no one is left out of development programs and government services that are intended to be universal is useful and can be practically applied. The Theory of Change, adopted by donors in Nepal in the Common GESI framework, states that people and institutions influence each other, and the people who are dominant (men and advantaged social groups) have stronger influence on the distribution of institutional resources/benefits than women and minority groups. To move towards inclusion from this state of inequality and exclusion, the **livelihood and voice empowerment** of the excluded and the vulnerable need strengthening along with **shifts in policies and formal and informal systems**, which constrain the access to resources and benefits for these groups.

GESI = gender equality and social inclusion
Source: IDPG Nepal–GESI Working Group. 2017. *A Common Framework on Gender Equality and Social Inclusion*. Kathmandu, Nepal.

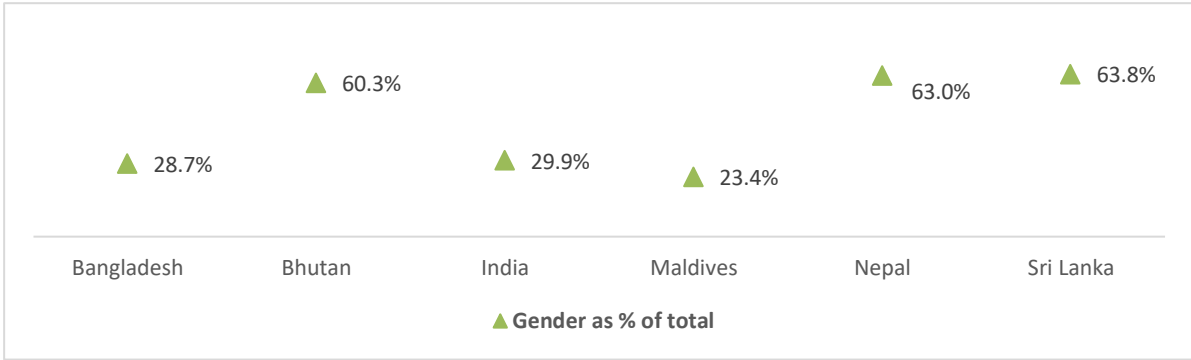
[40] WBG and DFID. 2006. *Unequal Citizens: Gender, Caste, and Ethnic Exclusion in Nepal: Executive Summary*. Kathmandu; and WBG, ADB, DFID. 2012. *Sectoral Perspectives on Gender and Social Inclusion*.

[41] GESI definition adapted from the definition of GESI in Ministry of Health and Population. 2013. *Operational Guidelines for Gender Equality and Social Inclusion Mainstreaming in the Health Sector*. Kathmandu.

1.2.4 Brief Overview of Development Partners and Civil Society Efforts for Gender Equality and Social Inclusion

43. Several external development partners [international governments, multilateral, bilateral agencies, and international nongovernmental organizations (NGOs)] support the six countries.[42] While poverty reduction and capabilities enhancement are always overarching goals of aid, Organization for Economic Cooperation and Development (OECD) and Development Assistance Committee (DAC) donors agreed in 1998 that a focus on gender equality and women's empowerment is necessary to enhance the development effectiveness of aid.[43] OECD DAC database provides disaggregated data for development aid by priority areas and aid committed for gender equality and women's empowerment as a proportion of total aid commitment in the six DMCs in 2019 (Figure 1.6). More than 60% of the aid coming from DAC members in Bhutan, Nepal, and Sri Lanka focused on achieving gender equality. Similar disaggregation, however, is not available for other excluded and vulnerable categories.

Figure 1.6: Distribution of Aid Commitment Targeting Gender Equality and Women's Empowerment from Development Assistance Committee Members in SARD DMCs (2019)



Source: OECD. *Aid Activities Targeting Gender Equality and Women's Empowerment (CRS)*.

International Development Agencies

44. The WBG, ADB, United States Agency for International Development (USAID), FCDO, United Nations (UN) agencies, Swiss Agency for Development and Cooperation, European Union, and Japan International Cooperation Agency (JICA) are some of the key partners supporting the national governments across the six DMCs in achieving their GESI goals. Over decades of work, donors have adopted, based on good practices and lessons, different development approaches, supporting direct investments in activities for women and/or girls in specific sectors, and mainstreaming a gender perspective in all their policies and programs. Various donor and development agencies have worked with excluded groups, such as older people, people with disability, and social identity groups (e.g., Adivasi Janajatis and Dalits in Nepal and other ethnic groups or tribals in Sri Lanka, and Bangladesh, scheduled castes (SCs), and scheduled tibes (STs) in India. International agencies have engaged with members of the SOGIESC community in Bhutan, India, and Nepal and with the transgender community in Bangladesh and Sri Lanka where transgender people are recognized but not same-sex relationships. Since the non-binary community is not recognized in the Maldives, there has been no work done there for this group. Overall, aid interventions have contributed to positive results in improving education, health, and other essential capabilities of women and excluded groups.[44]

Civil Society Interventions

45. Strategy 2030 affirms ADB's commitment to working with civil society organizations (CSOs) by tapping their unique strengths, such as local presence and specialized knowledge in social mobilization and community development, for supported projects with community development

[42] The aim of this section is not to present a comprehensive picture of the aid the SARD DMCs have received but to just demonstrate that there have been responses to address the barriers of different groups of the disadvantaged. A more in-depth assessment of work done by donors and civil society is presented in the subsequent sections.

[43] OECD. 1999. *DAC Guidelines for Gender Equality and Women's Empowerment in Development Cooperation.* Paris.

[44] L. Pickbourn and L. Ldikumana. 2016. The Impact of the Sectoral Allocation of Foreign Aid on Gender Inequality. *Journal of International Development*. Vol. 28. pp. 396–411.

component.[45] OP1 (addressing remaining poverty and reducing inequalities), in particular, cites enhancing partnerships with stakeholders, including CSOs, to generate knowledge, share good practices, improve policy dialogue, and design policies that are participatory and socially inclusive.[46] ADB also sought CSOs' inputs for the development of the operational plans of the seven operational priorities (OPs) of Strategy 2030. CSOs have also played an important role in designing and implementing the gender action plans of ADB's various sectoral projects. Moreover, CSOs have contributed to service delivery, providing resettlement and training support, awareness generation, aiding community participation, and conducting a needs assessment for various projects (footnote 46).

46. Compared with ADB's other regional departments, SARD had the highest percentage (33%) of projects with planned CSO engagement in 2020.[47] Civil society has been very active in SARD developing member countries (DMCs) and plays an important role in creating awareness, mobilizing the communities, and advocating reforms. They have succeeded in influencing the discourse regarding achieving gender equality and social inclusion of people with disability and older people in development processes. Addressing geographically hard-to-reach areas and income poverty has also received attention and investment. However, donors and civil society acting on issues, such as gender and sexual identity, are still few. Issues of some religious minorities have also been challenging to address, depending on country-specific contexts.

[45] Civil society organizations (CSOs) are nonstate actors whose aims are neither to generate profits nor to seek governing power. CSOs unite people to advance shared goals and interests. They have a presence in public life, expressing the interests and values of their members or others, and are based on ethical, cultural, scientific, religious, or philanthropic considerations. CSOs include nongovernment organizations (NGOs), professional associations, foundations, independent research institutes, community-based organizations (CBOs), faith-based organizations, people's organizations, social movements, and labor unions. ADB. 2009. *Civil Society Organization Sourcebook: A Staff Guide to Cooperation with Civil Society Organizations*. Manila.

[46] ADB. 2020. *Highlights of ADB's Cooperation with Civil Society Organizations 2019*. Manila.

[47] ADB. *Working Together for Development Results: Lessons from ADB and Civil Society Organization Engagement in South Asia*. Manila. The percentage of ADB projects with planned CSO engagement in 2020 was 24% in both Central West Regional Department and Southeast Asia Regional Department, 15% in East Asia Department, and 3 in the Pacific Department. Unpublished.

2 GENDER INEQUALITY IN SOUTH ASIA: ISSUES AND RESPONSES

2.1 Introduction: Definitions

47. ADB defines gender as the "social facets of culture, religion, and class that condition the way in which masculine and feminine roles and status are constructed in each society. Gender relations are dynamic and changing over time in response to varying socioeconomic and ideological circumstances, unlike the universal and constant biological sex differences between males and females, which can only be changed by surgery. As gender is socially and culturally constructed, gender roles and relations can be transformed by social changes."[48]

2.2 Status of Gender Equality Across SARD's DMCs

2.2.1 Gender Equality Indices

48. The Gender Development Index (GDI) and Gender Inequality Index (GII) in Table 2.1 show that women lagged behind men in many development indicators in 2019.[49] Specifically, the female Human Development Index (HDI) was lower than male HDI in all the six developing member countries (DMC)s indicating that women have lower socioeconomic well-being, education, health, and income. Sri Lanka had the best GDI, closely followed by Nepal, Maldives, Bhutan, Bangladesh, and India. The Maldives and Sri Lanka did relatively better than the other DMCs in GII.

Table 2.1: Gender Development and Inequality Indices

DMCs	Human Development Index (2019)		Gender Development Index (2019)		Gender Inequality Index (2019)		Global Gender Gap Index (2020)	
	Female	Male	Value	Group	Value	Rank	Value	Rank
Bangladesh	0.596	0.660	0.904	4	0.537	133	0.719	65
Bhutan	0.626	0.679	0.921	4	0.421	99	0.639	130
India	0.573	0.699	0.82	5	0.488	123	0.625	140
Maldives	0.698	0.756	0.923	4	0.369	82	0.642	128
Nepal	0.581	0.623	0.933	3	0.452	110	0.683	106
Sri Lanka	0.759	0.794	0.955	2	0.401	90	0.670	116

Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York. Human Development Index, Gender Development Index, and Gender Inequality Index ranks are based on a comparison of 189 countries; World Economic Forum. 2021. *Global Gender Gap Report 2021*. Geneva. The Global Gender Gap Index rank is based on a comparison of 156 countries.

49. The Global Gender Gap Index (GGGI) benchmarks the gender gaps in four dimensions (economic participation and opportunity, educational attainment, health and survival, and political empowerment) and tracks progress towards closing these gaps over time.[50] Countries with high GGGI scores and ranks (with 1 as the highest indicating the closing of the gender gap) fare better in these dimensions. Overall, among the six DMCs, in 2020, Bangladesh performed the best because of its good performance in political empowerment (at rank 7 of 155 countries). However, Bangladesh performed lower than the other DMCs, except India, in economic participation and opportunity; lower than the other DMCs, except Nepal, in educational attainment; and lower than the other DMCs, except the Maldives and India, in health and survival. The Maldives ranked 1 in educational attainment. India was next to Bangladesh in political empowerment.

2.2.2 Access to Social Resources and Services

50. Table 2.2 presents sex-disaggregated data on three education indicators, giving some evidence of the gender gap indices in Table 2.1. For instance, while the expected years of schooling are

[48] ADB. 2003. *Policy on Gender and Development*. Manila. p. 47.

[49] GDI is the ratio of the HDIs calculated separately for females and males, and the closer the value is to 1, the better is the state of gender equality. GII is the measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment, and the labor market. Greater GII indicates greater disparities.

[50] World Economic Forum. 2021. *Global Gender Gap Report 2021: Insight Report*. Geneva, Switzerland.

higher for females than males in all countries, the mean years of schooling for females are lower in all, except in Sri Lanka and the Maldives, with the widest gender differences existing in India, followed by Bhutan and Nepal. Furthermore, in all six DMCs, fewer females than males have completed at least a secondary level of education. This gap is most pronounced in India, followed by Nepal, Bhutan, and Bangladesh (Table 2.2).

Table 2.2: Education-related Indicators by Sex (2019)

DMCs	Expected Years of Schooling		Mean Years of Schooling		Population with at least Secondary Level Education (%)	
	Female	Male	Female	Male	Female	Male
Bangladesh	12	11.2	5.7	6.9	39.8	47.5
Bhutan	13.5	12.8	3.3	4.8	23.3	31.4
India	12.6	11.7	5.4	8.7	27.7	47
Maldives	12.3	12.1	7	7	45.4	49.6
Nepal	13	12.6	4.3	5.8	29.3	44.2
Sri Lanka	14.5	13.8	10.6	10.6	79.2	81

Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

51. In the stakeholder consultations held for this assessment, the participants in Bangladesh pointed to gender norms (such as son preference), lack of women-friendly public spaces (such as in transportation), and incidents of sexual harassment in educational institutes, as some of the key concerns limiting women's access to safe and inclusive education. This assessment is in line with a UN Women survey in 2013 in Bangladesh, which found that almost 76% of female students in higher education institutions have faced sexual harassment on post-secondary campuses.[51] The consultation participants also identified gender norms that place unpaid care burden on girls, practices like child marriage, and restrictions on girls' mobility, as barriers that can keep girls from returning to education after the pandemic (Box 2.1). Moreover, adolescent girls faced a higher risk of not returning to school after the pandemic-induced lockdowns, especially in South Asia, where difficulties prevented them from accessing school and completing their education.[52] School closures can aggravate these difficulties, increasing the risks of early and forced marriage, sexual exploitation and abuse, early and unintended pregnancy, and female genital mutilation.[53] In India, for instance, approximately 10 million girls were at risk of dropping out of school due to the pandemic.[54]

52. While women's life expectancy is higher than that of men in all DMCs, critical shortcomings exist in the reproductive health care facilities. The maternal mortality ratios and adolescent birth rates are high in Nepal, Bhutan, and Bangladesh. Antenatal care coverage in Bangladesh, India, and Nepal is between 75%–85%, far lower than the 98.8% and 98.7% in Sri Lanka and the Maldives (footnote 37). The consultation participants highlighted the inadequate health care infrastructure to address women's specific needs, such as contraception, menstrual management, pregnancy, and post-partum care, as key concerns. In addition, they mentioned inadequate sensitivity of health care professionals to these issues as an important gap in services.

Box 2.1: Covid-19 and Continuity of Education for Women

"While child marriages have always been an issue, the pandemic has further exacerbated such practices. Incidents of child marriage have gone up during the last one year, with schools remaining closed. Adolescent girls from poor family backgrounds, especially those living in rural areas are now facing serious challenges in continuing their education. For most of these girls who get married, education is stopped, thus reducing the hopes for a better life for them."

Source: Consultation with CSO Representative from Bangladesh for this assessment.

[51] H. Bhagani. 2015. *Addressing Sexual Harassment in Universities*. UN Women Asia and the Pacific.
[52] United Nations Educational, Scientific and Cultural Organization (UNESCO). 2020. *Covid-19 Response: How Many Students are at Risk of Not Returning to School*. Paris.
[53] UNFPA. 2020. *Millions More Cases if Violence, Child Marriage, Female Genital Mutilation, Unintended Pregnancy Expected Due to the Covid-19 Pandemic*.
[54] Right to Education (RTE) Forum. *Policy Brief on Girls Education*. New Delhi, India.

2.2.3 Access to Economic Resources and Services

53. The main resource of any country is its labor force. However, the labor force participation rate, which is the proportion of the country's working-age population that engages actively in the labor market, is low in India, Sri Lanka, Bangladesh, and Bhutan, with a rate of 70% or lower (Table 2.3). The gap between female and male labor participation rates is high, especially in Bangladesh, India, Maldives, and Sri Lanka. That means a significant proportion of women in the region either remain out of the labor force or are employed in the informal sector.

54. The untapped female labor resource is more apparent in the unemployment rates in all DMCs, especially in Bangladesh and Sri Lanka in 2019 (Table 2.3). In that year, the female unemployment rate in the two countries was significantly higher than the male unemployment rate. Moreover, the pandemic worsened the unemployment rates in the six DMCs in 2021 and further widened the gender gap.

Table 2.3: Unemployment Rate in the Six DMCs in 2019 and 2021 by Sex

DMCs	Labor Force Participation Rate (2019)[a]			Unemployment Rate (2019)[b]			Unemployment Rate (2021)[b]		
	Total	Female	Male	Total	Female	Male	Total	Female	Male
Bangladesh	61.5	38.5	84.2	4.4	6.8	3.4	5.2	7.9	4.1
Bhutan	70.0	62.3	76.7	2.5	3.3	2.0	4.3	5.6	3.5
India	52.1	22.3	79.6	5.3	4.9	5.4	6.0	4.5	6.3
Maldives	75.1	43.1	86.6	5.3	4.7	5.5	6.1	5.7	6.2
Nepal	85.7	85.3	86.1	3.1	2.9	3.3	5.1	4.9	5.2
Sri Lanka	57.5	37.6	79.1	4.3	6.9	3.0	5.4	8.4	3.9

Sources:

[a] World Bank. *Labor Force Participation Rate, Total (% of Total Population Ages 15–64 (Modeled ILO Estimate) in 2019*. (No data for 2020) (Accessed 4 May 2022).

[b] World Bank. Unemployment, Total (% of Total Labor Force), Female (% of Female Labor Force), Male (% of Male Labor Force) (Modeled ILO Estimate) In 2019 and 2021. (Accessed 4 May 2022).

55. Even when women can secure employment, they remain concentrated in subsistence agriculture or informal sectors where they experience low job security and low returns (Table 2.4). Almost 80% of employed women in India, Bangladesh, and the Maldives are in agriculture-related sectors, yet they do not own a proportion of assets equal to men. For instance, according to the Agriculture Census of India (2015–2016), women operate less than 14% of the total operational holdings, while the participation of female operational holders is concentrated in the marginal land category (72%).[55] Given the nature of women's employment, their gross national income per capita is significantly lower than that of men (Table 2.4). Moreover, with their concentration in informal and agriculture sectors, more women than men across the DMCs lost their jobs during the pandemic.[56]

Table 2.4: Employment and Income Indicators for Women

DMCs	Women in Nonagriculture Employment (2019) (% of total Employment in Agriculture)	Gross Nominal Income Per Capita (USD) (2019)		Women with Account at a Financial Institution (2017)
		Female	Male	
Bangladesh	20.7	2,873	7,031	35.8
Bhutan	32.9	8,117	13,069	27.7
India	15.9	2,331	10,702	76.6
Maldives	21.7	7,908	22,931	-
Nepal	40.3	2,910	4,108	41.6
Sri Lanka	32.5	7,433	18,423	73.4

Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

[55] Department of Agriculture, Cooperation & Farmers. 2020. *All India Report on Agriculture Census 2015–16*. New Delhi, India.

[56] G.Y. Gurol and G. Luchsinger. 2021. *Overview: In South Asia, Covid-19 Deepens Gender Disparities*. UN Women Asia and the Pacific.

56. During the consultations in each of the DMCs, the participants shared that even within the formal economy, women face barriers, such as gender-based pay gaps, sexual harassment, discriminatory recruitment processes, or lack of an enabling environment, such as childcare facilities. There also exist multiple barriers for women entrepreneurs, such as access to markets, credit, and linkage/support services. For instance, the participants pointed to the lack of collateral-free loans in Sri Lanka and Bangladesh—in many instances, asset ownership lies with men. Lack of financial literacy further exacerbates women's economic dependence on men. In Bangladesh, participants assessed that since many women do not have individual bank accounts, their salaries go through their husband's accounts, curtailing their control over their earnings (Box 2.2). In Bangladesh, Bhutan, and Nepal, less than half of women have an account with a financial institution (Table 2.4).

Box 2.2: Women's Autonomy in Personal Finances

"A huge issue for female garment workers in Bangladesh is their payment system. While garment authorities have introduced a mobile banking payment system, many women workers do not have a mobile banking account and get their payments through their husbands' accounts. This way, the husbands get to know their exact salaries and lose control over their earnings".

Source: Consultation with CSO Representative from Bangladesh for this assessment.

2.2.4 Social Practices, Participation, and Decision-making

57. Gender disparity is prevalent in South Asia and is linked to pervasive socio-cultural gender biases in the region that weaken the participation of women in decision-making within relationships, families, and communities.[57] While women make up close to half of the population in each DMC, their representation in governments and leadership positions in workplaces remains low (Table 2.5). Nepal performs the best among the six DMCs, with one-third of its parliament composed of women.[58] The low representation of women in parliament has been linked with low prioritization of women's agenda and concerns in policies.[59] Similarly, even in workplaces, women occupy less than one-fourth share of seats in middle and senior-level management (Table 2.5).

Table 2.5: Indicators Related to Gender-based Violence, Participation, and Decision-making for Women (%)

DMCs	Women Married by Age 18	Seats in National Parliament	Seats in Local Government	Share of Women in Middle & Senior Management	Intimate Partner Violence
Bangladesh	59	20.6	25.2	11.5	54
Bhutan	26	15.3	10.6	-	15
India	27	13.5	44.4	13.7	29
Maldives	2	4.6	6.1	19.5	16
Nepal	40	33.5	41	13.9	25
Sri Lanka	10	5.3	10.9	22.5	17

Source: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York.

58. Child marriages are still fairly prevalent across the DMCs. For instance, more than half of the women in Bangladesh and over a third in Nepal are married by the time they turn 18 (Table 2.5). Participants of the consultations in all DMCs also highlighted the prevalence of gender-based violence (GBV). For instance, more than half of the women in Bangladesh reported facing violence from an intimate partner at some point in their lives. Participants of the consultations also highlighted that violence against women increased during Covid-19 lockdowns. In India, domestic violence cases increased 230% between January and May 2020.[60] In the Maldives, women aged between 19 to 40 years were more than four times more likely to report as a survivor

[57] UNICEF South Asia. *Gender Equality in Primary and Secondary Education*.
[58] This information is based on the UNDP data 2019. However, the report of World Economic Forum (2021), ranks Bangladesh 7 in closing the gender gap in political participation (Chapter 2) and, therefore, the best performing among the six DMCs.
[59] ADB. 2016. *Sri Lanka Gender Equality Diagnostic of Selected Sectors.* Manila
[60] R. Gupta. 2020. *Gender-Based Violence in the Context of the Covid-19 Pandemic and Lockdown*. New Delhi: Impact and Policy Research Institute.

of GBV or domestic violence than their male counterparts.[61] In Sri Lanka, almost half of the women who participated in a study by United Nations Population Fund (UNFPA) and the Department of Census and Statistics agreed with the statement that "a man should show he is the boss" (47.5%), and almost half agreed that "a good wife obeys her husband even if she disagrees" (46.5%).[62] The conventional perceptions of masculinity prevail in these areas and allow men to benefit from the privileges by exercising control of political, economic, and social affairs. The impact of this masculinity is not just restricted to benefits for men; adhering to this role of a manly man can also impact negatively on the mental and physical health of men (Box 2.3).

Box 2.3: The Gendered Impact of Masculinity

Consultation participants assessed that social expectations of being a sole or primary breadwinner cause deep anxieties and higher strains on the physical and mental wellbeing and health of men.

Structural barriers, negative gendered and societal norms, and socialization of girls and boys in the patriarchal societies of SARD's DMCs has normalized violence and promotes masculine ideal behavior such as dominance, self-reliance and competition and perpetuates gender stereotypes, which causes many women and girls to experience discrimination and violence in different spheres but also negatively impacts men. It causes deep anxieties and strains the well-being and health of men leading at times to psychological problems. The cultural and social expectations that uphold men as 'tough' and 'in control' may also lead them to engage in risk-taking behaviors or to suppress feelings.

Source: MenEngage. *Men, Masculinities, and Changing Power: A Discussion Paper on Engaging Men in Gender Equality from Beijing 1995 to 2015*.

59. An ADB study found that women spend almost 6 hours per day doing household chores, constraining them from being productively employed.[63] Given the disproportionate amount of time women spend on unpaid care work, they are often forced to compromise their health and leisure time for paid work (Box 2.4).The pandemic has further exacerbated this disparity, with women across the region (and globally) reporting that they are spending an even higher amount of time on household chores.

Box 2.4: A Female Bureaucrat's Perspective

"I do not face any difficulties being a female bureaucrat, but at home I have to act as a mother, spouse and sister and it is difficult to allocate time for each of these roles and is very different from men. Women also suffer from a lack of confidence and fear to come up front. For instance, in a meeting or training, men will easily occupy the front seats, but women prefer the back row."

Source: Consultation with government representative from Bhutan for this assessment.

2.2.5 Intersectionality

60. Barriers to accessing social and economic resources and decision-making power for women in the six DMCs are compounded by overlapping vulnerabilities like geographic isolation, disability, old age, and disadvantaged social identities. For instance, participants of the stakeholder consultations assessed that women in rural areas face more barriers than women in urban areas. Due to the lack of service providers in rural areas, women lack access to basic health care facilities and other social services; and the incidence of child marriage is also higher in rural areas.[64] Incidences of sexual exploitation of women with disability were highlighted in the consultations in the six DMCs (Box 2.5). Women with disability are vulnerable to harassment and sexual abuse because of low awareness and the hassles they face in reporting these cases. A Maldivian study noted that women and girls with disability are subject to multiple forms of discrimination, but data on its impact is minimal.[65] Sexual abuse of PWD remains unreported primarily due to their financial dependency on the perpetrator and lack of support from the community and State institutions. Skills development programs are not inclusive of the needs of

[61] UNFPA. 2021. *Gender-Based Violence During Covid-19 Pandemic in The Maldives: An Analysis of Reported Cases*.
[62] Department of Census and Statistics. 2020. *Women Wellbeing Survey 2019*. Sri Lanka.
[63] ADB. 2014. *Maldives: Gender Equality Diagnostic of Selected Sectors*. Manila.
[64] UNICEF. 2014. *Ending Child Marriage: Progress and Prospects*.
[65] Child Advocacy Network of Disability Organizations. *Joint Submission to the Review of the Maldives by the Human Rights Council's Universal Periodic Review 2015.*

women with disability, and they also face challenges in accessing education and health care due to a lack of disability-friendly infrastructure.

61. Older women are likely to be more vulnerable than older men as they have a lower probability of having access to pensions and/or savings. For instance, the consultation participants remarked that the older war widows in Sri Lanka are disproportionately affected by the loss of livelihoods and homes as they lack resources for rehabilitation at their age. Social identities also exacerbate the degree of women's exclusion. For example, women from disadvantaged Adivasi Janajati (ethnic minorities) groups in Nepal suffer from lack of education, high incidence of poverty, child marriages, and societal discrimination. Dalit women have the lowest literacy rates in Nepal. According to a study, the prevalence of GBV in Nepal varied across caste/ethnic groups (44% of Madhesi Dalit and 38% of Muslim women experienced physical violence, while only 9% of hill Brahmin women did so).[66]

Box 2.5: Experiences of Women with Disability in Nepal

"Primarily, girls who are menstruating and have some disability (such as need to use a wheelchair) are especially excluded from attending schools. This is because there are no disability-friendly washrooms, and these girls do not have personal assistance that they need. Also, these girls are vulnerable to sexual abuse.

Menstruation health is a problem for women who have mental disability and can be a source of health concern and various infections. Additionally, there are no facilities for people with disability to participate in sports or physical fitness"

Source: Consultation with CSO Representative from Nepal for this assessment.

62. More elaborations on the intersecting inequalities experienced by women and girls of disadvantaged groups are in the next chapters on the other dimensions of exclusion and vulnerability.

2.3 Policy Analysis

63. Each of the six SARD DMCs has specific acts and policies that address gender inequality. Table 2.6 provides the list of policies for women's development and gender equality and an overview of key acts and policies. The color code indicates the level of the issues being addressed by the policy.

64. Besides the policies and acts mentioned above, various government initiatives for gender equality were shared during the stakeholder consultations. These include the National Gender Equality Policy of Bhutan, which aims to achieve gender equality in the economic, social, and political aspects with a specific focus on people with disability. Nepal has a separate fund for addressing GBV and livelihood generation programs and rehabilitation centers for GBV survivors. Sri Lanka, along with other countries, such as Nepal, has a toll-free helpline and legal support services for survivors of GBV. They also include the amended Decentralized Act 2019 in the Maldives for increased political representation of women in the island councils, campaigns against GBV, the establishment of affordable daycare centers and shelters for survivors of domestic violence, and provisions for gender equality in sports. The Ministry of Gender, Family and Social Services in the Maldives is currently working on addressing the challenges faced in implementing their Gender Equality Act. They are working towards mainstreaming gender policies across sectors, producing more gender-responsive budgets, identifying issues of the vulnerable, and addressing them in a more holistic and consolidated way.

65. According to the consultation participants, though policies and provisions for gender equality exist, poor implementation of provisions and institutional constraints have been a major challenge across the DMCs. For instance, Bangladesh, Nepal, and the Maldives have dedicated gender-responsive budgets, but these have not been fully utilized. In Sri Lanka, the national policy for women has been at the draft stage since 2017. According to the members of the National Committee on Women in Sri Lanka, the Committee has been operating without a specific policy,

[66] WBG Nepal. *Reanalysis of NDHS data 2016 for the Country Level Gender Equality and Social Inclusion Assessment*. Unpublished.

Further, they mentioned lack of sufficient budgets for women-centric programs as a key factor hindering the Sri Lankan government's work in assisting GBV survivors.

Table 2.6: Policy Analysis of Key Acts and Policies for Women in the Six SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	Women and Children Repression Prevention Act (2000)				
	Domestic Violence (Prevention and Protection) Act (2010)				
	Dowry Prohibition Act (2018)				
Bhutan	The Domestic Violence Prevention Act of Bhutan (2013)				
	National Gender Equality Policy (2019)				
India	The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013				
	Protection of Women from Domestic Violence Act (PWDVA), 2005				
	Dowry Prohibition Act, in 1961				
Maldives	Domestic Violence Prevention Act (2012)				
	Gender Equality Act (2016)				
Nepal	Gender Equality Act (2006)				
	National Gender Equality Policy 2077				
	Domestic Violence (Offence and Punishment) Act, 2066 (2009)				
Sri Lanka	Policy Framework and National Plan of Action to address Sexual and Gender-based Violence (SGBV) in Sri Lanka 2016–2020				
	Prevention of Domestic Violence Act, 2005				
	Maternity Benefits Ordinance (1985)				

Source: SARD. 2022. *Extracted from Respective Policy Documents*.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

2.4 Gender Equality Features of SARD Projects

66. This section presents the results of the assessment of the gender features of 19 SARD *gender equity theme* (GEN)-, *effective gender mainstreaming* (EGM)-, and *some gender elements* (SGE)-categorized projects in three sectors (energy, transport, and urban development).[67] These projects were selected based on the criteria listed in Chapter 1, paras. 27–30 of this report (Appendix 1 for the list of projects). SGE projects were included if a DMC had no GEN or EGM project under the three stated sectors.

67. The assessment (i) identified the projects' gender features that are in line with the LNOB framework's three pillars: understand for action, empower for change, and include for opportunity (explained in Chapter 1. paras. 19 and 21 and Table 1.1) and (ii) checked if they have the key gender mainstreaming elements in four areas: policies that seek to understand and address

[67] The description of ADB's project gender categorization system is in footnote 21.

gender inequality, institutional arrangements that locate responsibilities for ensuring the achievement of the projects' gender equality targets, programming and budgeting directed at supporting gender equality targets, and monitoring and reporting system that captures gender equality results.

68. As SARD's actions for gender equality and social inclusion intertwine in many projects, many project features mentioned in the following sections also apply to the social inclusion of some disadvantaged groups.

2.4.1 Overview of the Gender Equality Features of Reviewed Projects

69. Based on the project administration manuals and other documents, the following are the key gender equality features of the 19 reviewed projects, grouped according to the LNOB framework pillars:

    (i) **Understand for action.** Eighteen projects included mapping and assessment-related activities to understand the situation of women.[68] ADB processes have several steps to understand the situation of women during the project design stage. The initial poverty and social analysis (IPSA) analyzes gender issues and identifies how the project can contribute to gender and development. The reviewed project documents indicate that women's empowerment and gender equality aspects were assessed (but with some gaps in analyzing the structural aspects of gender discrimination).[69] Collection of sex- or gender-disaggregated data was included in the project performance monitoring system.

    (ii) **Empower for change**. A primary focus is on livelihood and voice empowerment, which is essential to improve the condition of women and other disadvantaged groups (if targeted as project beneficiaries). All projects aimed to facilitate women's participation in training and project-generated employment/livelihood and their representation in decision-making committees. The **Third Small Towns Water Supply and Sanitation Sector Project** in Nepal included an output indicator for the leadership training of women executives in the local bodies.

    (iii) **Include for opportunity**. All 19 projects reported activities relating to including women (as project beneficiaries) in selected activities such as training and public awareness campaigns. The 15 projects provisioned for gender training of contractors and project staff and included the gender-related provisions of the core labor standards in the bidding documents.

70. The assessment of the GESI mainstreaming elements of the 19 projects also shows that:

    (i) **Policies.** Some projects (i) collected sex-disaggregated data and evidence on the causes of the exclusion that women face and existing responses, such as the **Power Transmission and Distribution Efficiency Enhancement Project** in Nepal, and the **South Asia Subregional Economic Cooperation Dhaka-Northwest Corridor Road Project** in Bangladesh; (ii) have policy provisions addressing the barriers to gender equality and women's empowerment, such as the **Supporting Electricity Supply Reliability Improvement Project** in Sri Lanka, whose gender action plan (GAP) provisioned for an assessment of the livelihood development needs of women to improve and expand their existing operations and the collection and analysis of gender and social data to monitor the change in the life of beneficiaries. Similarly, under the **Third Small Towns Water Supply and Sanitation Sector Project** in Nepal, a socioeconomic survey sought to cover a representative sample of 10% of the service area to generate a sex-disaggregated socioeconomic profile.

    (ii) **Institutional arrangements**. Some projects have consultant teams with international and national gender experts responsible for implementing the GAP or GESI action plan (GESI AP) of the GEN- and EGM-categorized projects. In SGE-categorized projects, the social safeguard officer handles gender-related tasks. The Project Management Team has overall gender/GESI monitoring and reporting responsibilities.

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[68] The **Kulhudhuffushi Harbor Expansion Project** (2016–2020) did not include any surveys or studies to identify women passenger trips as it was categorized as a Some Gender Elements (SGE) project.

[69] For example, the IPSA of **Third Small Towns Water Supply and Sanitation Sector Project** of Nepal recognizes the lack of women in decision-making but does not identify the discriminatory gender and social norms leading to their absence. Nepal's **Strategic Road Improvement Project** IPSA discusses the increase of women's employment during road construction and their access to markets and services. The IPSA of SGE projects like Sri Lanka's Supporting Electricity Supply Reliability Improvement expectedly have limited discussion of gender issues.

(iii) **Programming and budgeting**. Some projects have (i) human resource/personnel policies for gender-specific responsibilities (e.g., childcare, breastfeeding, flexible work time); and (ii) activities to establish an enabling environment for gender equality and women's empowerment, such as the **Bangladesh Power System Enhancement and Efficiency Improvement Project** and the **Second City Region Development Project** in Bangladesh, where the GAP included the construction of a composting plant with gender-inclusive facilities like sex-segregated wash-blocks and women's breastfeeding and resting rooms. However, the intersecting discrimination experienced by women of disadvantaged groups was not recognized or addressed in any of the projects. No project aimed at addressing discriminatory gender and social norms, toxic masculinity, or changing mindsets and values on inequalities and exclusion.

(iv) **Monitoring and evaluation**. Collection of sex- or gender-disaggregated data was included in some projects' project performance monitoring systems.

2.4.2 Gender Features of SARD's Energy Projects

71. All five reviewed energy sector projects were EGM-categorized. The main gender equality features of all these projects were (i) increasing energy access in rural areas, especially for women, (ii) enhancing women's participation in training programs and employment, (iii) collecting disaggregated data (sex/gender) and evidence about the causes of women's exclusion and existing responses, (iv) policy provisions addressing the barriers to gender equality that women face, and (v) inclusion of gender indicators in the project's monitoring and evaluation (M&E) system and reporting templates.

72. Other areas (gender mainstreaming elements) of strength and gap (or for improvement) of the reviewed energy projects were the following:

(i) **Policy**. The **Nepal Power Transmission and Distribution Efficiency Enhancement Project** classified households of ethnic minorities, households headed by senior citizens, single women headed households, household having people with disability, below poverty level households, as 'vulnerable households', but the other projects did not address the diversity among women or different groups beyond recognizing rural areas, e.g., **Bangladesh Power System Enhancement and Efficiency Improvement Project**, **Madhya Pradesh Energy Efficiency Improvement Investment Program—Tranche 1**, address issues of women in rural areas but not of PWD or of those with disadvantaged social identities. The **Supporting Electricity Supply Reliability Improvement Project** of Sri Lanka did not address the differentiated social realities of the population in different project sites of Jaffna and Uva.

(ii) **Institutional arrangements**. As the reviewed projects were EGM-categorized, specific consultants were recruited for the implementation of the gender/GESI action plan. Training of different team members was included. But the terms of references (ToRs) of other key project staff, such as the team leader and deputy team leaders or the monitoring specialists, did not include any GESI responsibility. An exemplary project was the **Madhya Pradesh Energy Efficiency Improvement Investment Program** in India, which engaged a national service delivery nongovernmental organization (NGO) for the implementation of the GAP, and each 'project implementation unit' (PIU) had a focal person responsible for the social aspect of the project.

(iii) **Programming and budgeting**. Some projects had facilities for gender responsibilities (e.g., childcare, breastfeeding, flexible work time) and institutional capacity strengthening in gender mainstreaming. A project worth noting is the **Bangladesh Power System Enhancement and Efficiency Improvement Project**, which established women friendly working environment by providing childcare facilities. However, no project aimed to work with men to change toxic masculinity and transform discriminatory gender and social norms impacting women.

2.4.3 Gender Features of SARD's Transport Projects

73. Of the six reviewed projects in the transport sector, four were EGM-categorized, and two were SGE-categorized. The performance indicators were primarily related to increased access to rural areas, enhanced women's participation in training programs and employment, safer and more efficient access to livelihood, and strengthened institutional capacity of the implementing

agencies. Some transport projects addressed intersectional issues by having elderly-women-children-disabled-friendly road design features.

74. Other areas of strength and for improvement of the reviewed transport projects in relation to gender mainstreaming were the following:

(i) **Policy.** All four EGM projects collected sex/gender-disaggregated data and evidence on the causes of women's exclusion and responses and policy provisions addressing barriers to gender equality. The SGE-categorized **Thimphu Road Improvement Project** conducted consultation workshops with institutions, where safety measures for women and children were discussed. The other SGE-categorized project, **Kulhudhuffushi Harbor Expansion Project**, included surveys and studies to identify passenger trips but did not have a gender component.

(ii) **Institutional arrangements.** Some projects had clear institutional arrangements (within the EA/IA project team) for GAP or GESI AP implementation and supervision and included GESI responsibilities in the functions/ToRs of the EA/IA project team (aside from the gender/GESI team or gender consultant). For example, the project implementation consultancy services of the **South Asia Subregional Economic Cooperation Dhaka—Northwest Corridor Road Project, Phase 2 (Tranche 2)** had responsibilities for facilitating social and gender-related activities and for conducting gender mainstreaming activities and employment of the poor and affected people, particularly women, in civil works.

(iii) **Programming and budgeting**. No project had (i) facilities for gender-specific responsibilities (e.g., childcare, breastfeeding, flexible time); (ii) activities to reduce toxic masculinity, and (iii) activities to transform discriminatory gender and social norms impacting women. Some projects provided training in gender mainstreaming to staff and contractors.

(iv) **Monitoring and evaluation**. ADB has a template for GAP/GESI Action Plan progress implementation report. The project administration manual (PAM) directs the regularity of the submission of these reports to ADB, which the implementing agencies follow. All four EGM transport projects integrated gender indicators in their M&E system and reporting templates. However, the structural aspects of inequality, e.g., experiences of GBV, women's participation in decision-making on the use of their earned income, and shifts in unpaid care work patterns, were not integrated into the reviewed projects' M&E systems and reporting templates. The two SGE projects (i.e., **Thimphu Road Improvement Project** and **Kulhudhuffushi Harbor Expansion Project**), expectedly, had no explicit gender indicators in their M&E system; however, the monitoring of gender issues and progress of gender-related activities were incorporated in the two projects' monitoring reports.

2.4.4 Gender Features of SARD's Water and Other Urban Infrastructure and Services Projects

75. Of the eight reviewed projects in the water and other urban infrastructure and services sector, two were GEN-categorized, four were EGM, and two were SGE. Two projects had a GESI action plan (while four had gender action plans), which ensured that gender and social activities were implemented and monitored at regular intervals. The projects' performance indicators were primarily on increased access to water supply and sanitation facilities, enhanced women's participation in training and employment, improved women's participation in water users' groups, and provision of menstrual hygiene management facilities. The projects also focused on addressing intersecting disadvantaged experienced by women from poor-income communities and other disadvantaged women. All eight projects collected sex-disaggregated data. In the six GEN and EGM projects, sex-disaggregated data collection started at baseline. The projects had clear institutional arrangements (within the EA/IA project team) for GAP or GESI AP implementation and supervision. GESI responsibilities were integrated into the functions or ToRs of the EA/IA project team (apart from the gender/GESI team or gender consultant); and gender performance indicators were integrated into the project's M&E system and reporting templates.

76. Other areas of strength and for improvement of the reviewed projects related to gender mainstreaming were:

(i) **Policy.** Some indicators captured issues of poor and vulnerable women but most did not address the social identity diversity within women or addressed issues of men of different disadvantaged groups. Seven of eight projects collected sex disaggregated data and evidence on the causes of women's exclusion and existing responses and policy provisions

addressing barriers to gender equality. The project without sex-disaggregated data was the SGE-categorized **Phuentsholing Township Development Project**.

(ii) **Programming and budgeting**. Some projects had activities to create an enabling environment for gender equality. Under the **Second City Region Development Project** in Bangladesh, a GAP indicator included the construction of a composting plant with gender-inclusive associated facilities, like sex-segregated wash-blocks and women's breastfeeding and resting rooms. No project had facilities for gender-specific responsibilities (e.g., childcare, breastfeeding, flexible time) and activities that aimed to reduce toxic masculinity and transform discriminatory gender and social norms impacting women.

2.5 Good Practices and Lessons Learned

77. This section provides an overview of good practices in GESI mainstreaming drawn from the documents of selected 15 projects of SARD (See Appendix 1 for the list of ADB projects reviewed for good practices) and consultations with selected ADB project staff, civil society organizations, international development agencies, and government agencies. Each good practice (as presented below) is grouped under the LNOB framework's three pillars (understand for action, empower for change, and include for opportunity) to which it is aligned.

Understand for Action

- In the **Emergency Assistance Project** in Bangladesh, which enhanced gender-inclusive infrastructures with a particular focus on women's safety, the project teams validated the infrastructure design through inclusive public consultations with women beneficiaries by understanding if their needs were met adequately or if modifications were required.
- In the **Madhya Pradesh Urban Services Improvement Project (MPUSIP)**, the project team conducted a detailed safety audit to identify safety barriers faced by women while accessing public infrastructure.
- In the **Delhi-Meerut Regional Rapid Transit System Investment**, inclusive consultations were conducted with stakeholders along the corridor to better understand the constraints faced by the project-affected people and to integrate actions addressing these constraints into the GESI action plan.
- The project teams of the Second Chittagong Hill Tracts (CHT) Rural Development Project in Bangladesh, MPUSIP, Rajasthan Urban Sector Development Program, and Delhi-Meerut Regional Rapid Transit System Investment in India attributed the success of project interventions to the needs assessment conducted with target beneficiaries, including women.

Empower for Change

- The project team of **Supporting Kerala's Additional Skill Acquisition Program (ASAP) in Post-Basic Education** in India followed a public–private partnership (PPP) model in the construction of gender-sensitive facilities (e.g., sex-segregated toilets and sanitary napkin dispensers and disposers) in the community skills park and skills development center. In the PPP model, private employers set up gender-sensitive training centers and conducted training activities with particular attention to women, which proved to be very effective.
- The **Supporting Kerala's ASAP in Post-Basic Education** also conducted counseling sessions to orient the women beneficiaries about the training sessions and their employment opportunities in male-dominated programs and trained them in non-traditional skills, such as construction and repair work.
- In Bhutan, the **Skills Training and Education Pathway Upgradation Project** reserved 32% of residential facilities to be constructed in technical training institutes for female students. Also, while the project supported the participation of women in courses that are traditionally associated with them (e.g., tourism and hospitality, tailoring and/or dressmaking, food packaging), it also encouraged women to take up male-dominated courses, such as automotive and construction.
- In India, the **Rajasthan Urban Sector Development Program** leveraged family support to ensure women participate in project training and activities.
- The '**Inclusive Micro, Small, and Medium-Sized Enterprise (MSME) Development Project'** in the Maldives designed a special loan window for women (called Women

Entrepreneurs Loan) to encourage women entrepreneurs to start or expand their businesses and avail of the business development services of the business centers established or strengthened under the project. Thereafter, difficulties faced by geographically excluded women were addressed by ensuring the spread of business centers (for business development services) across the country.

- As part of the **Bangladesh Emergency Assistance Project**, concrete bathing facilities safer for women's use were constructed for displaced people from Myanmar in Cox's Bazar District. Streetlights were also installed, which led to improved safety as women can now fetch water and use restrooms at night.
- In the **Bhutan Health Sector Development Program**, all infrastructure-related investments have gender-friendly designs, including separate toilets for women and breastfeeding rooms.

Include for Opportunity

- In the **Skills Sector Enhancement Program in Sri Lanka**, an advisory committee composed of women beneficiaries was formed to guide the ministries and project teams in creating a conducive GESI environment based on their experiences.
- To enable women to enter men-dominated work, the **MPUSIP** started by asking trusted men contractors to accompany the women. This facilitated the employers' acceptance of the women workers and changed their attitudes towards women.
- Part of the **Delhi-Meerut Regional Rapid Transit System Investment Project** is the conduct behavioral change training for service providers, such as bus drivers and conductors to make them more receptive to the idea of women drivers.
- The **Skills Sector Enhancement Program** in Sri Lanka was viewed positively by the ministry because the program's GESI AP was aligned with its GESI agenda. The Ministry was willing to allocate financial and human resources for the project. Institutionalization of gender mainstreaming activities was also sustained after project completion because of the Ministry's commitment to GESI.
- The collaboration of ADB and the Bengaluru Metro Rail Corporation Limited (BMRLC) from the project planning phase was a crucial success factor in the **Bengaluru Metro Rail Project.** The strong support of BMRLC facilitated the effective implementation of the project plans, including the GESI related measures.
- The **Madhya Pradesh Urban Services Improvement Project** successfully created a sense of ownership among the beneficiaries (communities in small and medium-sized towns, especially women and the poor) through community volunteer-based initiatives and by introducing payments to the concerned public authority for use of water services. Similarly, in the **Maldives Inclusive MSME Development Project**, the involvement of the executing and implementing agencies in preparing the gender action plan instilled in them a sense of ownership of the plan and ensured the sustainability of project outcomes.
- In the **Bengaluru Metro Rail Project**, GESI was institutionalized through a gender-sensitive operation manual. In addition, there was a dedicated technical assistance (TA) to ensure that key elements of GESI were implemented.

78. Good practices were also drawn from the programs and initiatives of CSOs, which participated in the stakeholder consultations. Some of these programs and initiatives are as follows:

Understand for Action

- Various CSOs in India that work with migrants have directed their efforts at conducting surveys, including collecting gender- and age-disaggregated data on the migrants' conditions and challenges and profiling them to understand their gender- and age-differentiated needs and improve their access to social security schemes accordingly.

Empower for Change

- There are many CSOs across the six DMCs providing vocational training and skills-building activities to increase the level of competency of women. Some have partnered with private firms to create more employment opportunities for the youth, especially the women.
- Various CSOs are now taking the training to the women's locations to ensure their wider participation. Further, on-site childcare facilities are arranged.

- Various non-profit organizations have been working across the DMCs to develop the entrepreneurship capacities of women, people with disability, people with diverse sexual orientation, gender identity and expressions, and sex characteristics (SOGIESC), rural population, and youth, and to improve their resilience.
- An Indian NGO, Pradan, supported the formation of self-help groups of women to create awareness of various social issues, increase women's confidence in their economic abilities, and drive them to take a greater role in household decision-making.
- The Grameen Evam Samajik Vikas Sanstha in India promotes activities that lead to women's economic growth, education, and awareness of their rights. To address gender disparity in pay, they encouraged the unionization of women workers and supported the diversification of available job opportunities.

Include for Opportunity

- Naripokkho, a CSO working for women in Bangladesh, conducts advocacy work to improve the accountability and quality of services of state service providers, such as police stations, courts, and government health care facilities.
- The Azad Kishori Initiative in India connects adolescent girls to science, technology, engineering, and mathematics (STEM) education opportunities. In another intervention, they trained women to become skilled drivers, a field that is traditionally reserved for men. To allay the fears and apprehensions of their families and change their perspectives towards women's involvement in nontraditional careers and jobs, the NGO conducted regular sessions with their families, including men.

79. Finally, it is important to highlight the significance of strengthening the GESI-related institutional capacity of government agencies and the larger impact of such efforts, as shown by the GESI Project of the Ministry of Urban Development in Nepal that was supported by a grant from ADB under the Integrated Urban Development Project.

2.6 Conclusions and Way Forward

2.6.1 Summary of Findings

80. The assessment of the gender equality context in all six DMCs of ADB in South Asia shows that gender inequality persists and that the gender gap in different dimensions (economic, political, health, and education) has worsened due to the Covid-19 pandemic. Some of the key highlights of the assessment are as follows:

- Discriminatory practices, entrenched in social norms, have constrained women, especially those from excluded and vulnerable groups, from accessing resources and opportunities that government and development partners provide.
- The multiple intersections of gender, old age, disability, social identity, diverse SOGIESC, geographic location, income poverty, young age, and migrant status have created overlapping dimensions of exclusion for many women.
- The six countries have favorable laws and policy frameworks for gender equality and women's empowerment, with functional Ministries and institutional arrangements to implement these laws and policies. However, effective policy implementation has been a challenge across all DMCs. Also, many of these laws and policies do not explicitly address the overlapping disadvantages women and girls of excluded and vulnerable groups face.
- The government and civil society organizations in the six DMCs and ADB SARD, with their long years of work in gender and development, have exemplary practices in GESI mainstreaming.

2.6.2 Way Forward for ADB SARD

81. This section and similar sections in the next chapters on other disadvantaged groups present the views of the participants of the stakeholder consultations on SARD's possible responses in the DMCs. In this chapter, these recommendations are grouped into DMCs as some of them are country specific.

Bangladesh

Empower for Change

- Support the engagement of women agencies and organizations in interventions for disaster and climate change management.

Include for Opportunity

- Facilitate the coordination and complementarity of donor support for GESI policy dialogues, with the representation of women's organizations and networks.
- Support programs to address the water crisis in the CHT, where the primary sufferers are women.
- Adopt adaptive management in implementing GESI programs or projects so that they can be more open to target corrections based on realities on the ground.
- Invest on making public infrastructures and services gender inclusive, including by changing harmful social and gender norms.

Bhutan

Understand for Action

- Create awareness of gender-based violence.

Include for Opportunity

- Support programs that tackle women's health issues.
- Invest in promoting female labor force participation by mobilizing private sector support.

India

Include for Opportunity

- Promote the engagement of men in women's empowerment by including men in training and meetings that aim to change traditional perspective on women.
- Identify and address bottlenecks in women's education and employment.
- Employ a holistic approach to women's empowerment by taking their heterogeneity into consideration, addressing stereotypes and sensitizing men so they will engage in household work too and contribute to women's economic independence.
- Support the conversion of informal to formal work to enhance the benefits for women and other vulnerable groups engaged in such work, facilitate the collection of data on their numbers and profile, and promote laws and programs aimed to protect workers.
- In advancing gender equality, look beyond binaries and include issues that women, girls, and non-binary people experience due to their disadvantaged intersecting identities, and support forums tackling these issues.

Maldives

Understand for Action

- Support the collection and sharing of women's stories regarding their involvement in ADB projects to encourage other women to be involved.

Empower for Change

- In community development projects, emphasize the importance of consulting women during the planning phase, such as in identifying the appropriate waste management sites because they are primarily responsible for disposing of the household's waste.

Include for Opportunity

- Support advocacy for improving the legal system for addressing GBV. Engage men in these initiatives.
- Develop programs to create awareness and change the mindsets of the people, including women, on the types of employment that women can and cannot do.

Nepal

Include for Opportunity

- Raise the gender awareness of men in leadership positions and involve them in gender mainstreaming.
- Assist programs that aim to address the social and economic impacts of the Covid-19 pandemic.
- Promote the convergence of GESI initiatives of the government, development partners (like ADB), and civil society organizations.

Sri Lanka

Understand for Action

- Identify and address the barriers and challenges that women entrepreneurs face.

Empower for Change

- Encourage women's participation in vocational training in nontraditional sectors.

Include for Opportunity

- Assist the government in creating a common platform to discuss gender issues and the need to respond to them in a holistic manner (including at the policy level).
- Assist programs that address sexual harassment in public transport.
- Support the strengthening of the Ministry of Women and Child Affairs.

3 OLD AGE IN SOUTH ASIA: ISSUES AND RESPONSES

3.1 Introduction: Definition

82. The definition of older people varies in the six developing member countries (DMCs) and is linked with the retirement age.[70] The governments of Bangladesh, India, Nepal, and Sri Lanka have age 60 and above as older people, while Bhutan and the Maldives have defined them as age 65 and above.

3.2 Status of Older People in SARD Developing Member Countries

3.2.1 Key Indicators

Population

83. In the six DMCs, due to an improved quality of life, decreased mortality, lower fertility, and increased life expectancy, the number of people over 60 years is increasing rapidly (Table 3.1).

Table 3.1: Key Indicators Related to Older People

DMCs	Population of Older People (%) Estimates				Women/Men Older People 2020 (%)	
	2019[a]	2020[c]	2030[b]	2050[a]	Women	Men
Bangladesh	5.2	5.2	11.5	15.8	49.6	50.4
Bhutan	6.1	6.2	11.6	15.8	45.2	54.8
India	6.4	6.6	12.5	13.8	51.7	48.3
Maldives	3.6	3.6	11.7	20.9	48.8	51.2
Nepal	5.8	5.8	10.8	12.8	54.6	45.4
Sri Lanka	11.2	11.2	21	22.6	57.7	42.3

Sources:

a. United Nations, Department of Economics and Social Affairs. 2020. *World Population Ageing 2019*. New York.

b. United Nations, Department of Economic and Social Affairs. 2015. *World Population Ageing 2015*. New York.

c. World Bank. *Population Ages 65 and Above (% of Total Population) for 2020*. (Accessed 9 May 2022).

84. As per 2020 estimates of the World Bank Group, Sri Lanka has the highest population of older people (ages 65 and above) in South Asia at 11%, while the Maldives has the least at 4% (Table 3.1). There are more older women than older men in India, Nepal, and Sri Lanka.[71] Older women comprise 52% of older people in the six DMCs. Older people are likely to increase significantly in the coming years. The projection is that in 2050 almost 23% of the population in Sri Lanka, almost 21% in the Maldives, and almost 16% in Bangladesh, Bhutan, and India will be over 60. This is likely to have far-reaching economic and sociological consequences for these countries.[72]

85. By 2050, the old age dependency ratio is estimated to increase in all countries with the highest dependencies in Sri Lanka and the Maldives.[73] The higher percentage of older women than older men living alone could indicate the independence of a larger number of older women or more older women needing assistance (Table 3.3).[74]

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70 Though the UN uses the term "Older People," the terminology is not standardized across SARD DMCs. Nepal has a Ministry for Women, Children, and "Senior Citizens" but the other countries have government policies or documents using the term "elderly." In Bhutan, the King established a Royal Society for Senior Citizens, but the government ministries use "elderly' in their documents. This report has used primarily the term older people and interchangeably with the elderly, people of old age, and senior citizens.

71 WBG. 2022. *Population Ages 65 and Above (% of Total Population)*. (Accessed on 9 May 2022). The computation of women and men percentages are based on the population female older people (65 and above) and male older people versus the total population of older people in the data of the World Bank Group for 2020.

72 United Nations Department of Economic and Social Affairs. 2015. *World Population Ageing 2015*. New York.

73 Old age dependency ratio is defined as the number of people aged 65 or over per 100 people of working age 20–64 (Source: OECD. *Old-age Dependency Ratio*).

74 See Intersectionality of Old Age and Gender Inequality of this chapter.

Table 3.2: Old Age Dependency Ratio, 2019 and 2050		
DMCs	Old Age Dependency Ratio (%) (Ages 65+/Ages 20–64)	
	2019	2050
Bangladesh	8.9	25.8
Bhutan	10.3	24.8
India	11	22.5
Maldives	5.1	34.4
Nepal	10.8	19.8
Sri Lanka	18.9	42.5

Source: United Nations, Department of Economics and Social Affairs. 2020. *World Population Ageing 2019*. New York.

Table 3.3: Percentage of People Age 65 and Over, Living Arrangements								
DMC (Data Source)	Living Alone		Living with Spouse Only		Living with Child(ren)		Living with Grandchild(ren)	
	Women	Men	Women	Men	Women	Men	Women	Men
Bangladesh (2011 PUMS[a])	7.2	1.1	5.4	14.6	7.5	22.6	–	–
India (2009 PUMS[a])	7.3	2.5	9.1	19.9	4.4	9.6	1.4	1.7
Nepal (2011 PUMS[a])	6.4	2.5	7.5	12.7	3.8	9.1	3.1	2.9

[a] Public Use Microdata Samples

Note: No data for Bhutan, Maldives, and Sri Lanka.

Source: United Nations, Department of Economic and Social Affairs. 2020. *World Population Ageing 2020 Highlights: Living Arrangements of Older People*. New York. p. 34.

3.2.2 Access to Social Resources and Services

86. With the increased population of older people, requirements for care services have increased but are currently inadequate in all the six DMCs. Old age care infrastructure is either almost absent or deficient in meeting the needs of older people. In Sri Lanka, eldercare homes can accommodate around 7,100 elders, accounting for 0.2% of the population aged more than 60 years. Further, most eldercare homes are not designed or intended to provide long-term care, as they lack the necessary staff or financial resources to take care of elders who need 24-hour nursing and assistance in activities of daily living.[75] Aged care in the DMCs is generally left with families, usually with children looking after elderly parents. There are no state or private-owned elderly care facilities in some countries, such as the Maldives.[76] In India, a study evaluating old age homes and daycare centers funded by the Ministry of Social Justice and Empowerment revealed that most old age homes do not have ambulances or readily available medical facilities for the elderly.[77]

87. The participants of the stakeholder consultations in all six DMCs highlighted the lack of sufficient medical facilities and specialized health care for older people (Box 3.1). The lack of gerontologists, geriatric wards in hospitals, and specific services like physiotherapy and psychotherapy is a cause of concern in all DMCs. A survey of more than 10,000 respondents across northern, southern, western, eastern, and central India in May–June 2018 showed that 62.1% of the older people did not get any palliative care.[78]

88. The Maldives does not have specific facilities for geriatric care, and old-age related minor illnesses are treated at tertiary-multipurpose hospitals. There are very few nongovernmental organizations (NGOs) in Malé that aim to develop an awareness of aging or prevent and delay age-related illnesses.[79] Nepal has only three registered geriatricians (one geriatrician for every hundred thousand older people). Among the various health institutions, only eight have started

[75] ADB. 2019. *Growing Old Before Becoming Rich: Challenges of an Aging Population in Sri Lanka*. Manila.
[76] Maldives Financial Review. 2021. *Ageing Ungracefully*.
[77] Research and Development Initiative Pvt. Ltd. *Evaluation Study on Functioning of Old Age Homes/Day Care Centre's and Integrated Rehabilitation Centers for Drug Addicts (IRCAs).* New Delhi, India.
[78] Agewell Foundation. 2019. *Annual Report 2018–19.* New Delhi, India.
[79] A. Nazra. 2018. Perceptions of Ageing Among Older Adults Living in Male', Maldives and Implications for Provision of Support. *International Journal of Social Research and Innovation.* Volume 2, Issue 1.

geriatric services. Moreover, despite the government's policy to establish geriatric wards in every hospital with more than 100-bed capacities, the lack of skilled doctors and paramedics has been a constraint.[80] According to the stakeholder consultation participants, the government's intervention and investment and PPP in remedying this shortage have been inadequate.

Box 3.1: Inadequate Infrastructure for Older People in Bangladesh

"The concept of old age homes is not commonly discussed in Bangladesh. There are millions of older people, and many caregivers are needed to operate these homes smoothly. Furthermore, in Bangladesh older people don't feel very comfortable when they are taken away from their original homes and from their loved ones to a new place."

Source: Consultation with CSO Representative from Bangladesh for this assessment.

3.2.3 Access to Economic Resources and Services

89. As the capacity to work gradually diminishes with aging, older people become more and more financially dependent. Table 3.4 presents the social security allowances, old-age allowance and/or pension schemes in the six DMCs with varying eligibility criteria and benefits.

Table 3.4: Social Security Allowances and/or Pension Schemes for Older People in Six SARD DMCs

	Bangladesh provides around $6/month to its older people.[a]		The Maldives provides around $325 per month to all the citizens who are 65 and above and has a mandatory contributory Retirement Pension Scheme for all public and formal sector workers.[d]
	Bhutan has a national pension scheme covering public sector employees and a traditional Kidu (Welfare) System, which provides living allowances for disadvantaged senior citizens.[b]		Nepal provides social security allowance for the Dalit and single women senior citizens, above 60 years, and other senior citizens, above 70 years.[e]
	In India a monthly cash allowance of $3 is provided to citizens 60 to 79 years and a higher amount of $7 to age 80 years and above who are below the poverty line.[c]		Sri Lanka pays a Senior Citizens Allowance of $11/month to enrolled beneficiaries above age 70 up till age 99 and about $30 to elders above the age of 100.[f]

Sources:

a. Department of Social Services. 2022. *Old Age Allowance*. Bangladesh.

b. Royal Government of Bhutan. *National Pension and Provident Fund Policy of Bhutan 2018*. Bhutan; and National Pension and Provident Fund. *Annual Report 2020–2021*. Bhutan.

c. Pensioners' Portal. *Schemes and Programmes Being run by the Various Ministries/Departments of Government of India, for Welfare of Senior Citizens.* India.

d. Pension Office. Basic Pension. Maldives; and Pension Office. 2018. *Senior Citizens Allowance*. Maldives.

e. Nepal Law Commission. 2018. *The Social Security Act, 2075 (2018)*. Kathmandu, Nepal.

f. National Secretariat for Elders. *Our Services: Senior Citizens' Allowance Over 70 Years and Giving "Centenary" Allowance Over 100 Years*. Sri Lanka.

90. However, the stakeholder consultation participants in Bangladesh, Nepal, India, and Sri Lanka assessed that current allocations are insufficient, and coverage of benefits needs to increase for the growing population of older people in these countries. Bangladesh, for instance, has pension policies to ensure social security in old age for retired government employees only.[81] In addition, income insecurity was identified as one of the major causes of vulnerability in old age; the older people depended greatly on their earnings to support themselves and their families, especially since the social security amounts were meager.[82]

91. There are few economic opportunities for older people even if they are willing and able to work. In some cases, the lack of contemporary skills and education prevents older people from

80 Dr. R. Kandel. 2018. Ageing and the Elderly. *The Kathmandu Post*. Kathmandu.
81 HelpAge International, East Asia and the Pacific Regional Office. *Ageing Population in Bangladesh*. Thailand.
82 UNFPA. 2012. *Report on Status of Elderly in States of India*. New Delhi, India.

exploring post-retirement income-generating opportunities even when they are physically and mentally capable (Box 3.2). In India, quality of life for elderly index, which highlights the overall situation and well-being of older people in India, showed low performance of 21 states across the educational attainment and employment pillar for the older people and stated that there is scope for improvement in these areas.[83] In the Maldives, most older people have no income-earning opportunities and are dependent on the government pension schemes. Their labor force participation rate was a mere 16%, and labor underutilization was 34%.[84] In Nepal, a high proportion of older people (approximately 66%) continue working after the age of 60, but employment is most often concentrated in the informal sector and agriculture, typically associated with high levels of vulnerability and low wages.[85] In Sri Lanka poverty among older people is higher than in the rest of the population, indicating their limited income and independent income sources. Income from work in the formal sector decreases after 60, which is the retirement age.

Box 3.2: Lack of Economic Opportunities for Older People

"Most older people don't have contemporary skills or education. They are unprepared for their life after the age of 60 and find it very difficult to earn money and support themselves. Throughout their life, they spend their savings on their children's education and other needs and are left with almost nothing. This increases their dependency on others. If older people are provided with the requisite skills through training and education, their income generating options would greatly increase."

Source: Consultation with CSO representative from Bangladesh for this assessment.

3.2.4 Social Practices, Participation, and Decision-making

92. Across the six DMCs, traditionally, families are expected to look after older people. However, this informal social support system has declined with increasing urbanization, changing family structures, rural–urban migration, and growing labor force mobility. In addition, the traditional living arrangements of older people are changing as families are becoming smaller and more dispersed, thereby eroding the ability of extended family systems to function as social safety nets. Older people initially live with their spouse or spouse and children, and after the demise of their spouse, when they can no longer support themselves independently, they co-reside with their adult children. The difficulties experienced by older people across the countries depend on their life circumstances, financial capacities, and health status (with differences between and within countries based on gender, caste, ethnicity, location, income, and age group within the old).

93. Key concerns across the DMCs were abandonment, neglect, verbal abuse, and disrespect by family, physical hardship (due to health concerns), emotional ill-being and isolation (reduced social interactions leading to loneliness and feelings of helplessness), social discrimination, and difficulty in accessing different care services (Box 3.3). Table 3.5 provides available data on the abuse of older people in the DMCs.

Box 3.3: Neglect and Abuse of Elderly in India

"Abuse against the elderly ranges from physical abuse to emotional abuse, deprivation in terms of not being there for them, not looking after their health, or not giving them enough food to eat is common. Unfortunately, this is a sad reality in both middle-class families as well as slums."

Source: Consultation with a CSO representative from India for this assessment.

[83] Press Information Bureau. 2021. *Quality of Life for Elderly Index Assesses Well-Being of India's Ageing Population*. New Delhi, India.

[84] National Bureau of Statistics. 2018. *Household Income and Expenditure Survey 2016: Analytical Report III: Employment*. Male, Maldives.

[85] R. Holmes, S. Bhandary and C. Jha. 2019. *Gender Equality and Social Inclusion Analysis of the Social Protection System in Nepal: Final Report*. United Kingdom: High-quality Technical Assistance for Results (HEART).

Table 3.5: Statistics on Abuse of Older People in SARD DMCs			
	While no official national estimates exist, a study conducted in the Chitmahal area found that most older people (71.5%) were neglected or abused. They were abused psychologically (50.4%), financially (60.4), treatment-related neglect (40%), and physically (1.5%).[a]		In 2019 a total of 83 cases of older person abuse were reported to the Ministry of Gender, Family, and Social Services. Among the cases reported in 2019, 62.7% of victims were males, and 37.3% were females.[b]
	National Statistics Bureau's study revealed that 17.83% of the respondents had suffered verbal abuse, followed by 16.67% of economic abuse. Neglect was suffered by 12.5% of the respondents, while 12.4% and 5.4% suffered emotional and physical abuse, respectively.[c]		In Nepal, 1,311 cases of older person abuse were recorded in 2012–2018. The abuse was mainly physical, financial, neglect, psychological and sexual, wherein most of the cases were neglect. The death of older people due to neglect and abuse was 1,013 between 2012 and 2018.[d]
	In India, 5% of the elderly have reportedly experienced ill-treatment, of whom half have experienced it occasionally (i.e., once in two months), a third have experienced it only a few times (i.e., at least once in a year), and about 14% have experienced it frequently (at least once in a fortnight). Older women experienced more ill-treatment than older men.[e]		The North Colombo Teaching Hospital recorded 38.5% of people over the age of 65 years who came to the hospital's outpatient department because they experienced abuse from family and community. Of these older people, 45% reported that they suffered either physical, psychological, or verbal abuse, or neglect, while 5.6% experienced physical abuse.[f]

Sources:

a. Md. R. Awal, U.K. Majumder, and Md. M. Haque. 2020. Factors Associated with Abuse and Neglect of the Elderly Peoples of Chitmahal Areas in Bangladesh. *Asian Journal of Education and Social Studies.* Volume 8 [Issue 1]. pp. 34–50.

b. Corporate Maldives. 2020. *Gender Ministry Statistics Show Decline in Elder Abuse Cases*.

c. Business Bhutan. 2017. *Elderly Citizens Face Various Forms of Abuse*.

d. Ageing Nepal. *Official Website*. Kathmandu, Nepal.

e. International Institute for Population Sciences et al. 2020. *Longitudinal Ageing Study in India (LASI) Wave 1, 2017–18, India Report*. Mumbai, India.

f. A. Edirisinghe et al. 2014. Elder Abuse Among Outpatient Department Attendees in a Tertiary Care Hospital in Sri Lanka. *Ceylon Medical Journal.* 59(3). pp. 84–89.

3.2.5 Intersecting Inequalities Faced by Older People of Disadvantaged Groups

94. The vulnerabilities that older people face are further compounded by their intersecting disadvantaged identities like gender, disability, sexual orientation, geographic isolation, and income status (Box 3.4). Older women, particularly widows, face additional challenges concerning health care, mobility, and financial independence. In Bhutan, older women experience a higher unemployment rate (3%) than their men equivalents (2%).[86] The defined contribution pension schemes for retirees disadvantage older women given the gender income and wage disparity in the Maldives. When women of prime working ages are less likely to be in higher-paying jobs because they have to forfeit certain jobs due to conflicts with their roles in the household, they benefit less from such a pension system than men. The Maldives Retired Pension Scheme had 80% men and 20% women beneficiaries.[87] A study noted that there are more older women than men with improved life expectancy in Nepal, but most services for women, especially health services, are for the age group 15–49. For women, the exposure to gender-related inequalities and discrimination across the life course, including lower levels of education, wage differentials and income opportunities, reproductive and care roles, mobility

[86] L. Dorji et al. 2017. *Understanding the Situation of Elderly Citizens in Bhutan*. Thimphu, Bhutan: National Statistics Bureau. p. 9.

[87] J. El-Horr and R.P. Pande. *Understanding Gender in Maldives: Toward Inclusive Development*. Washington D.C.: World Bank Group. p. 29.

constraints, and a lack of voice and agency, result in lower incomes and fewer assets to help them maintain an adequate standard of living in old age.[88]

Box 3.4: Challenges Faced by Older Women

"Even if a married woman earns for herself, the income either goes into a joint account or the husband's account. This, along with the norm that husband should be the main provider in the household, limits women's economic independence in younger years and leaves them with little or no personal savings when they are old."

Source: Consultation with CSO Representative from the Maldives for this assessment.

95. Older people with disability form a large group due to aging-related functional limitations, such as speech disability, hearing disability, visual disability, and agility (locomotion, walking, climbing stairs, body movement and dexterity). For instance, approximately 70% of older people in Sri Lanka experience disability, with around 22% having vision and 20% hearing difficulties. The prevalence of all difficulties is, in general, higher among women (footnote 75).

96. Geographic isolation makes access to basic health care services or facilities even more challenging for the older people living in rural areas of hilly Bhutan, remote atolls of the Maldives, and rural Nepal.[89] Opportunities available to older people to contribute to society are also impacted by intersectional inequalities.

3.3 Policy Analysis

97. The constitution of each country has provisioned for the care of older people. All the SARD DMCs except Bhutan have acts and policies for older people. Table 3.6 provides the list of some of these policies. The color code indicates the extent to which the policy objectives and mandates address the issues of older people in line with the three pillars of the LNOB framework.

Table 3.6: Policy Analysis of Key Acts and Policies for Older People in the Six SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	National Policy on Older People, 2013				
	Maintenance of Parents Act, 2013				
Bhutan	National Population and Development Policy of Bhutan (draft), 2016				
India	Maintenance and Welfare of Parents and Senior Citizens Act, 2007				
	National Policy on Older People, 1999				
Maldives	The Maldives Pensions Act, 2009				
Nepal	National Action Plan for Senior Citizens, 2005				
	Social Security Act, 2018				
Sri Lanka	Protection of the Rights of Elders Act, 2006				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

[88] HelpAge International. 2019. Older Women and Social Protection: Multiple Discrimination, Intersecting Inequalities and Social Protection for Older Women. *Statement to the 63rd Commission on the Status of Women.* London.

[89] S. Shrestha et al. 2021. Elderly Care in Nepal: Are Existing Health and Community Support Systems Enough. *SAGE Open Medicine*.

98. Additional government interventions addressing the issues of older people were highlighted during the consultations with CSOs and government officials. In India, the latest policy by the government for older people was the Parent's Maintenance Act in 2007, which was formulated for the maintenance and welfare of parents and senior citizens, which is guaranteed and recognized under the constitution. However, there have been no new acts and policies since. Moreover, limited old age homes have been a major issue in India. The stakeholder consultation participants also assessed that while the government of India had a plan to setup old age homes with a capacity of 100 people in every district, insufficient resources has been a huge barrier to achieving this goal.

99. In the Maldives, according to the consultation participants, the government has introduced various schemes and interventions, e.g., universal health coverage for all, including older people, building a database by conducting a nationwide assessment on the status of the elderly and a draft national law on the elderly. Similarly, in Nepal, the government engages in various activities to ensure the rights of senior citizens as per the Senior Citizen Act, 2006.[90] The major activities include social security allowances, old age homes for single older women and efforts to preserve Ayurvedic/knowledge in selected fields such as herbal medicine, music, and history. According to the consultation participants in Nepal, a good practice by the government is that it mandates any hospital with more than 50 beds to have a geriatric ward; and there are also provisions for geriatric training of physicians and nurses and free ambulance services for older people.

100. Sri Lanka has almost 2.5 million older people constituting approximately 11.2% of the population. To protect the rights of the elders and to improve their well-being, two institutions, the National Secretariat for Elders and National Council, have been established. Some interventions/programs by the secretariat include cash allowances; elder committees to conduct education awareness programs, health programs and programs to make them self-sustainable; minimum facility projects, under which they provide facilities, such as small bathrooms, tiling, and electric connections, depending on requirement; self-employment grants; and old age homes with provisions for special support for vulnerable groups, such as people with disability. In addition, they have provisions for daycare centers, providing older people with assistive devices and a Board to address and investigate the complaints filed by them. According to the participants of the consultation in Sri Lanka, some areas for potential improvement include telemedicine services, training and re-training of caregivers, primary health care workers, and social workers, and providing the older people with economic opportunities and market linkages. Moreover, they said that it was difficult to educate the elderly population about the pandemic due to their limited communication with the outside world, which prevented them from knowing the severity of the situation. They identified Isolation as one of the biggest problems faced by the older population and the major barrier to awareness about the pandemic.

3.4 SARD Projects Targeting to Benefit Older People

101. This section presents an assessment of the integration of actions to understand and address the issues of older people in 19 selected projects of SARD. These projects were selected based on the criteria listed in Chapter 1, paras. 27–30. The assessment was on whether they have the key mainstreaming elements in four areas: (i) policies that seek to understand and address the issues of older people; (i) institutional arrangements that locate responsibilities for ensuring the achievement of GESI targets focused on older people; (iii) programming and budgeting directed at supporting older people; and (iv) monitoring and evaluation system that captures and reports project GESI results experienced by older people. It can be assumed that the issues and initiatives covered in the chapter on disability (Chapter 4) also apply to some extent to older people.

102. Overall, the assessment shows that the integration of concerns of older people in SARD operations is in its inception phase. Of the 19 projects reviewed for this assessment, six partially integrated actions targeting to benefit older people. In the reviewed energy projects, the only mainstreaming element (from the list in para. 29) are the policy provisions addressing the barriers that older people, especially women and those from disadvantaged groups, face, which are found in one of the energy projects, **Nepal: Power Transmission and Distribution Efficiency Enhancement Project (2017–2022)**. This project classified households headed by senior

[90] Nepal Law Commission. 2006. *Senior Citizens Act, 2063 (2006)*. Kathmandu, Nepal.

citizens (along with others such as single women headed households, household with member with disability, below poverty level households) as vulnerable households with additional assistance provisioned for them.

103. Compared to the energy sector projects, some of the reviewed transport projects have more actions to the benefit of older people, such as the following:

- Disaggregation of data by age and other relevant social variables and collection of evidence about the causes of exclusion of older people and existing responses.
- Policy provisions addressing the barriers faced by older people in the transport sector. Examples of projects with these provisions are the (i) **Integrated Road Investment Program, Tranches 1–4** in Sri Lanka, which had policy directives to mention the program's impact on many different groups, including older people (particularly in the road design features), and (ii) **Kulhudhuffushi Harbor Expansion Project** in the Maldives, which included provisions for integrating elderly-women-children-disabled-friendly features in the designs (such as slope ramps) of the harbor.
- The **Second Rural Connectivity Investment Program** in India provides for inclusive road design features by taking into consideration the specific needs of vulnerable groups, including older people through participatory consultations during the design phase.

104. Some projects in the water and other urban infrastructure and services sector have features addressing the concerns of older people, such as the following:

- Disaggregation of data by age, sex, and other relevant social variables and collection of evidence about the causes of exclusion of older people and existing responses. Under the Bangladesh **Dhaka Environmentally Sustainable Water Supply Project**, older people (above age 65) were identified as one of the vulnerable groups in the socioeconomic surveys. Under the Sri Lanka **Local Government Enhancement Sector Project**, the Social Monitoring Report included data disaggregated by age, which the project used for deciding on the provision of facilities like ramps and hand holders for their and PWD's ease.
- Policy provisions addressing the barriers to GESI faced by older people, especially women and those from disadvantaged groups. Examples were the inclusion of consultations with older people and other excluded and vulnerable groups in the project consultation and participation plan and the provision of older-person-friendly public sanitation facilities under the Sri Lanka **Local Government Enhancement Sector Project**. The GAP of the Bangladesh **Second City Region Development Project** had activities that ensured the benefits of excluded and vulnerable groups, including older people.
- Road design features that are friendly to older people under the **Second City Region Development Project**.

3.5 Good Practices in Responding to the Issues of Older People

105. Another set of 15 projects of SARD was selected to identify SARD's good practices in responding to the issues of women and excluded and vulnerable groups, including older people. Three of these projects have features for older people that are in line with the LNOB framework pillars, empower for change and include for opportunity (Chapter 1, paras. 9 and 11 and Table 1.1 for definitions of the three pillars):

Empower for Change

- The Maldives **Covid-19 Active Response and Expenditure Support Program** provided cash assistance for 3 months during the pandemic to 4,000 vulnerable poor and vulnerable households headed by single, widowed, divorced, or women with disability, who are assumed to include older women.

Include for Opportunity

- The India **Delhi-Meerut Regional Rapid Transit System Investment Project** explicitly mentioned the inclusion of older people among the project's considerations in designing the transport infrastructure and aimed to ensure that their transportation needs and concerns were met. The project also received an award for its gender features, which included

commissioning dedicated coach and four seats in each coach for women, with additional seats reserved for pregnant, elderly, and people with disability. Seats for women, elderly, and people with disability were reserved in all National Capital Region Transport Corporation-operated feeder buses.[91]

- The India **Bengaluru Metro Rail Project** included in its objectives the provision of an efficient, safe, and inclusive transport system for all commuters that caters to the needs of the elderly.

106. Good practices in responding to the issues of older people, relevant to all three pillars (understand for action, empower for change, and include for opportunity) can be drawn from the initiatives of stakeholder organizations that participated in the consultations. Examples are the following:

Understand for Action

- In Bangladesh, the Sir William Beveridge Foundation gathered data on the skills and resources of older people in poor and flood-prone areas to identify income-generating activities that the older people can do (Box 3.5).

Box 3.5: Good Practices in Inclusion of Older People

"I went to see a program in Rajipur and Roumari area in northern Bangladesh. It's a very poor, flood prone and remote area. Over there, the older people have been grouped into 24, male and female inclusive. Then they were asked, 'what are your skills and how much money do you need to translate these skills into income generating activities?' They were also provided with some training. Through this assistance, they took up activities they could handle with their skill and physical ability and they generated a net income. This not only allowed them to live better but also to pay back the loan."

Source: Consultation with CSO Representative from Bangladesh for this assessment.

Empower for Change

- The programs of the Sir William Beveridge Foundation aim to address the impact of old age, disability, and lack of knowledge about certain diseases, train them on how to prevent and deal with these diseases, and arrange for income-generating activities that they can handle based on their physical ability.
- In India, two CSOs, the Agewell Foundation and Dignity Foundation, work for the welfare and empowerment of older people. Key initiatives of the Agewell Foundation include (i) job placement—in the last 20 years, they have helped 90,000 older people get jobs, such as managing directors, peons, and tutors, and (ii) distribution of adult diapers to those in need. The initiatives of Dignity Foundation aim to enable older people to lead active lives through easy access to trusted information, opportunities for productive aging, and social support services.
- The Aged Care Maldives engaged in outreach programs in remote islands to provide health care services for older people.
- In Sri Lanka, the National Secretariat for Elders, a government agency, has been (i) providing cash allowances of 5,000 rupees ($13.5) to older people over 60 years and with a minimum income of 6,000 rupees ($16.2) since 2012 (however, they have not been able to provide this allowance to all older people; hence, there is a waiting list of 238,000 older people for this service); (ii) assisting elder committees by holding awareness programs and health programs; (iii) providing some minimum facilities, such as small bathrooms; (iv) providing self-employment grants; and (v) running elderly homes.

Include for Opportunity

- Among the objectives of the Dignity Foundation in India is to change people's mindset about aging.
- Aging Nepal works with educational institutions to spread knowledge about gerontology and develop a curriculum to change people's attitudes towards older people.

[91] ADB. *Delhi–Meerut Regional Rapid Transit System Investment Project: Gender Equality and Social Inclusion Action Plan*.

3.6 Conclusions and Way Forward

3.6.1 Summary of Findings

107. The assessment of the situation of older people in the six DMCs shows the increasing need of older people, especially older women, and those from disadvantaged groups, for assistance. The assessment's highlights are as follows:

- In the six DMCs, the proportion of older people is increasing and, by 2050, is expected to be 23% in Sri Lanka, 21% in the Maldives, 16% in Bangladesh, Bhutan, and India, and 11% in Nepal. Overall, in South Asia, there are more older women (at 52%) than older men.
- The increased percentage of older people implies the need for more care services, which are currently inadequate in all six DMCs.
- While all six DMCs have social security allowances or old-age pension schemes, the current allocations and coverage of benefits are not sufficient. Moreover, income insecurity is one of the major causes of vulnerability in old age. There are few economic opportunities for them even if they are willing and able to work.
- The traditional family support system has declined due to increasing urbanization, changing family structures, rural–urban migration, and increasing labor force mobility. The higher percentage of older women than older men living alone could indicate more older women capable of living independently or needing more assistance. Key concerns are abandonment, neglect, verbal abuse by their family, health problems, emotional ill-being, and isolation leading to loneliness and feelings of helplessness, social discrimination, and difficulty in accessing care services.
- These vulnerabilities and hardships are further compounded by intersecting disadvantages due to gender, disability, belonging to the diverse sexual orientation, gender identity and expressions, and sex characteristic (SOGIESC) community, geographic isolation, and income status or poverty.

108. While SARD cannot speak of significant initiatives for older people, the explicit mention of this assistance in some projects can serve as a starting point. SARD can also learn from the related initiatives of stakeholder organizations in the DMCs.

3.6.2 Way Forward for SARD

109. The increasing proportion of older people in the six DMCs, especially in Sri Lanka and the Maldives, suggests the need to prioritize interventions to understand, empower, and include them. To respond to this need, according to the participants of the stakeholder consultation workshops, SARD may consider the following actions (classified under the three LNOB framework pillars):

Empower for Change

- To empower the older people, their wholistic needs—e.g., physical care, social interactions, economic development, health, and well-being (mental, emotional, psychological), social protection, and participation in decision-making—have to be considered. Specific approaches can be drawn from the good practices of consulted stakeholder organizations in the six DMCs, and the suggestions of the consultations' participants (mostly from civil society organizations):
  * **General**. Encourage the youth to take care of older people and help the latter to develop technological knowledge for better access to services (e.g., internship programs).
  * **Health**. Increase telehealth services; improve the accessibility of quality care services for older people.
  * **Economic**. Support postretirement jobs and income generation schemes and train older people for employment (jobs or self-employment) based on their physical and mental abilities; ensure easy access to social protection schemes for those who are no longer capable of paid work.
  * **Political**. Involve the older people in governance structures and programs that concern them (e.g., the national-level committee for older people in the Maldives).

Include for Opportunity

- Other suggestions of the consultation participants for ADB SARD are as follows:
  * Transform attitudes towards older people through investment in the education sector (curriculum on aging and how to manage older people).
  * Promote mobility and accessibility: Make buildings and transport infrastructure and facilities friendly to older people (e.g., provision of ramps, toilets, railings).
  * Support legal and policy dialogues to refine policies for older people' social protection.
  * Provide dedicated public spaces (e.g., recreation places) in urban areas for older people, where they can interact with each other.
  * Develop or strengthen community care services for older people.

110. The following actions related to the pillar Understand for Action, may be considered by ADB SARD in its stocktaking of the supply and demand for quality care services and types of economic assistance for older people:

- Examine (i) the distinct needs of older people based on their gender, abilities/disabilities, living arrangements, geographic locations, and income status; (ii) the available resources, infrastructure, and facilities allocated for their development, and (iii) the presence or absence of policies that facilitate the transformation of their situation along LNOB's three pillars;
- Assess the capabilities and attitudes (towards older people) of those who care for them and the factors that drive these capabilities and attitudes.

4 DISABILITY IN SOUTH ASIA: ISSUES AND RESPONSES

4.1 Introduction: Definitions

111. The *Convention on the Rights of People with Disabilities* (2006) states that "disability is an evolving concept and that disability results from the interaction between people with impairments and attitudinal and environmental barriers that hinder their full and effective participation in society on an equal basis with others."[92] All developing member countries (DMCs) have accepted the World Health Organization (WHO) framework on the International Classification of Functioning, Disability, and Health.[93] Appendix 3 provides an overview of definitions of disability in each DMC.

4.2 Status of People with Disability in the six SARD DMCs

4.2.1 Key Development Indicators

Population

112. The disability prevalence rates in the six DMCs vary, with the highest in the Maldives (9.2%) and lowest in Bangladesh (1.6%) (Table 4.1). The disability prevalence rate is higher among females in Bhutan, Maldives, and Sri Lanka. In the six DMCs, the average disability prevalence rate among females (average of 4.6%) is higher than that among males (average of 4.0%). That means, overall, there are more females with disability in the region.

Table 4.1: Disability Prevalence Rate in the Six SARD DMCs

DMCs	Total	Female	Male
Bangladesh[a]	1.55	1.21	1.88
Bhutan[b]	2.1	2.3	2.0
India[c]	2.21	2.01	2.41
Maldives[d]	9.2	10.5	7.8
Nepal[e]	1.94	1.71	2.19
Sri Lanka[f]	8.7	9.6	7.7

Sources:

a. The Bangladesh total disability prevalence rate presented in this table is based on the gender-disaggregated number of PWD according to the updated report of the Department of Social Services' Disability Information System (Source: Department of Social Services. *Official Website*. Accessed 11 May 2022). The total PWD population of 2,551,385 is divided by the total population in 2020 reported in the World Bank. *Population, Total*; the female disability prevalence rate is their number (982,536) divided by the female population in WBG report, and the male disability prevalence rate is their number (1,566,130) divided by male population in 2020 in WBG report. The Disability Information System also reports 2,719 transgender individuals with disability.

b. National Statistics Bureau of Bhutan. 2018. *2017 Population & Housing Census of Bhutan: National Report*. Thimphu, Bhutan. p. 40.

c. Social Statistics Division. 2016. *Disabled People in India: A Statistical Profile 2016*. New Delhi, India.

d. National Bureau of Statistics. *Demographic Characteristics by Disability: Household Income and Expenditure Survey 2019*. Maldives.

e. Computed from the data in Table 24: Population by Disability in Central Bureau of Statistics. 2012. *National Population and Housing Census 2011 (National Report)*. Kathmandu, Nepal. Pp. 211–225.

f. Department of Census and Statistics. *Census of Population and Housing 2012*. Sri Lanka.

4.2.2 Access to Social Resources and Services

113. According to the participants of the stakeholder consultations, access to education for people with disability (PWD) in all DMCs is constrained by a lack of disabled-friendly infrastructure, assistive technology, special educators, caregivers, nonadaptive school curriculum and examination, and the prevalence of stigma and discrimination. School enrolment rates, literacy rates, and performance of children with disability in school remain low across the countries. Table 4.2 provides statistics on the educational attainment of PWD in SARD DMCs.

92 United Nations. *Convention on the Rights of People with Disabilities (CRPD)*. Preamble. New York. p 1.
93 World Health Organization. *International Classification of Functioning, Disability and Health (ICF).*

Table 4.2: Statistics on Education Attainment for People with Disability in SARD DMCs			
	The primary school enrolment rate in Bangladesh is 97% overall, while only 11% of children with disability receive any form of education. For children with disability who do go to school, literacy rates are lower and performance poorer than the rest of the children.[a]		There is only one school dedicated to children with disability in the Maldives. In 2018, almost all 15- to 17-year-olds without disability completed primary education (98%), whereas only four out of five adolescents in the same cohort with disability (79%) completed primary education.[b]
	Bhutan's literacy rate for people with disability (PWD) is 26.6% and 71. 4% for those without disability.[c] In Bhutan, school-related factors, such as "insufficiency of appropriate facilities and equipment" and "capacity of teachers," are ranked high as obstacles to implementing quality learning in schools for children with disability.[c]		In Nepal, the literacy rate of PWD was lower than that of those without disability (40% PWD were literate compared to 61% of those without disability). There were about 35% of children (5 to 10 years old) with disability who were out of school compared to the 5% without disability.[d]
	Among people with disability of age 7 years and above in India, 52.2% were literate when the total adult literacy rate is 74%. Among PWD of age 15 years and above, 19.3% had a secondary educational level or above,[e] when those who have completed at least lower secondary is 37.6% ,		23.5% of children aged 5–14 with disability in Sri Lanka are excluded from mainstream education, (when 98.2% children are reported to be attending school) and amongst those who do attend mainstream schools, participation in educational activity reduces with age.[f]

PWD = people with disability
Sources:

a. Institute of Development Studies. 2020. *Bangladesh Situational Analysis*.
b. United Nations, Department of Economic and Social Affairs. 2019. *Disability and Development Report: Realizing the Sustainable Development Goals by, for and with Person with Disabilities 2018*. New York.
c. U. Drukpa. 2021. Despite Inclusive Schools in the Country, the Enrollment of Children with Disabilities is Still Low. The Bhutanese; and R. Sakurai. 2017. Challenges for implementing Inclusive Education in Bhutan. *Journal of International Cooperation in Education*. CICE Hiroshima University. Vol. 19, No. 2. pp. 71–81.
d. UNICEF Nepal. 2018. *Disability in Nepal, Taking Stock and Forging: A Way Forward*.
e. Ministry of Statistics & Programme Implementation. 2019. *NSS Report No. 583: People with Disabilities in India NSS 76th Round (July–December 2018)*. New Delhi, India.
f. UNICEF Sri Lanka. *Every Mind*.

114. Similarly, access to adequate health care for PWD is impacted by the shortage of disability-friendly infrastructure in health centers, untrained human resources, challenges pertaining to delivery of health services like early diagnosis, referral, and intervention services, and limited access to psychotropic medications and assistive devices aggravate their health-related vulnerability. Bangladesh, for instance, is believed to lack a proper official distribution system and financing to support the delivery of assistive devices.[94] According to the consultation participants, lack of affordability is a significant reason for not possessing assistive technology in Bangladesh. Moreover, distance and stigma also limit access (footnote 94). Assistive service providers like interpreters are also scarce in the region. The stakeholder consultation participants in all DMCs highlighted the lack of government funds for developing infrastructure and equipment needed for the welfare of PWD (Box 4.1).

Box 4.1: Inaccessibility of Transportation System to People with Disability

"There is a lack of holistic development in the country. While making the transportation system accessible has been on the agenda for a few states, the problem with these projects is that they are incomplete. For example, they make buses accessible, but the bus stops are not accessible; they make metros and coaches accessible but the road to the station is not accessible. There is a need to think about how to connect the first milestone to the last milestone to make these facilities fully accessible."

Source: Consultation with CSO Representative from India for this assessment.

94 Institute of Development Studies. 2020. *Bangladesh Situational Analysis*.

4.2.3 Access to Economic Resources and Services

115. Of the total working-age population (15–64 years), 32.9% have disability in the Maldives and 5.2% in Sri Lanka (Table 4.3). Of the working-age population with disability, a large majority (60.2%) are women in the Maldives, and a slightly higher percentage are men in Sri Lanka.[95] However, in both DMCs, the labor force participation rate and the employment-to-population ratio of women with disability are significantly lower than that of men. These data indicate the intersecting disadvantages that women with disability in the two DMCs experience. The same situation is assumed to be true for the other four DMCs.

Table 4.3: Economic Indicators for People with Disability in Selected DMCs

DMCs	Working Age (%)			Labor Force Participation Rate			Employment to Population Ratio		
	Total	Women	Men	Total	Women	Men	Total	Women	Men
Maldives	32.9	60.2	39.8	48.79	37.0	66.6	45.76	34.63	62.56
Sri Lanka	5.2	48.2	51.8	15.07	8.77	22.34	14.72	8.53	21.89

Notes:
– Percentage of people with disability (of total working-age population), % females with disability (of total PWD of working-age population), and % males with disability (of total people with disability of working-age population) are computed from Table 1.1 (Working-age population thousands), p.74.
– UNESCAP has no data for the other DMCs.

Source: UN ESCAP. 2021. *Disability at a Glance 2021: The Shaping of Disability-Inclusive Employment in Asia and the Pacific*. Bangkok. pp. 74, 77, 78.

116. Consultation participants indicated that the high school dropout rates among people with disability (PWD) could be caused by the discriminatory attitudes of peers and educators and lack of disability-friendly infrastructure in the school, leaving them with little scope to enroll in higher education, which in turn may hinder their ability to compete in the job market. Further, according to the consultation participants, compulsory requirements of educational certificates restrict their entry into certain jobs, especially in the formal sector. In India, for example, 36% of the people with disability were working in 2016.[96] Among those who were workers, 31% were agricultural laborers. The employment situation of PWD was worse in the private sector, where only a minimal number were employed, despite incentives provided by the government. The consultation participants highlighted the need for more programs related to skills training that support PWD's employment. These training programs require special logistical arrangements and facilities for PWD (like inclusive infrastructures and interpreters), but currently such needs are not pre-identified or addressed, resulting in a lack of participation. The participants also said that there are serious concerns regarding vocational training systems for people with disability due to a mismatch between job demands and skills development.

117. In the labor market, attitudinal barriers prevent PWD from accessing employment opportunities and credit. According to the consultation participants, even when at work, PWD may not be aware of their rights at the workplace, often leading to discrimination and harassment. In India, among people with disability of age 15 years and above, the labor force participation rate in 2018 was 23.8%.[97] A study in Sri Lanka noted that employment in the private sector is available only to a small percentage of individuals with disability. This is a consequence of the negative attitudes and lack of sensitivity of employers.[98] The participants suggested that the work environment should be made more conducive to PWD (Box 4.2). Further, there is a need to monitor indicators like retention and labor force participation of PWD, on-the-job training, and sensitization workshops in the workplace.

118. These challenges lead to limited prospects, higher unemployment, and higher poverty and deprivation for PWD. For example, in Bangladesh, the unemployment rate for adults with disability is higher (1.9%) compared to people without disability (1.5%), and workers with disability are likely to be paid less than others for doing the same work, especially in manual jobs (footnote

[95] UN ESCAP. 2021. *Disability at a Glance 2021: The Shaping of Disability-Inclusive Employment in Asia and the Pacific*. Bangkok. pp. 74, 77, 78. UN ESCAP has no data for Bangladesh, Bhutan, India, and Nepal.
[96] National Statistical Office, Social Statistics Division. 2021. *People with Disabilities (Divyangjan) in India—A Statistical Profile: 2021*. New Delhi, India.
[97] Ministry of Statistics & Programme Implementation. 2019. *NSS Report No. 583: People with Disabilities in India NSS 76th Round (July–December 2018)*. New Delhi, India.
[98] UNDP. 2018. *Unlocking the Potential of Youth with Disabilities by Strengthening Labor Market Participation*. Sri Lanka.

94). In Nepal, a study found that 60.5% of PWD were likely to have a lower income per month as compared to only 44.2% of non-PWD, and households with at least one member with a disability also scored lower on most indicators of quality of living than households without disabled members.[99] In Sri Lanka, only 29% of the PWD of working age were economically active, and 70.9% did not have opportunities for economic participation in the country's development.[100]

Box 4.2: Making Work Environment More Conducive for People with Disability

"Efforts should be made to see how the work environment can be made more compatible to the needs of people with disability (PWD). For example, the equipment and office space should be suitable for PWD. The recruitment processes and interviewers should be sensitized. A mix of affirmative action and accommodative strategies could be employed. This could include provision of additional time in tests as the visually impaired may need more time if they need to use Braille or deaf applicants may need the additional time to communicate with the sign language interpreter. Similarly, the medium of any examination or interview should make accommodations for PWD (e.g., devices they are familiar with, the option of an oral or digital format)."

PWD = people with disability.
Source: Consultation with a government representative from Nepal for this assessment.

4.2.4 Social Practices, Participation, and Decision-making

119. The participants of the stakeholder consultations in the six DMCs shared that people often perceive disability as a curse and hold superstitions that result in the social ostracization of PWD. Families hide members with disability, which results in the neglect of those individuals. Often, parents think spending money on educating children with disability is not worthwhile. Communities and employers also regard PWD as a burden and assume that they are incapable of becoming productive members of society. As a result, according to the consultation participants, their representation remains low in workplaces and political institutions.

120. An Indian study noted that attitudes of families, service providers, PWD themselves, and the community at large constrain PWD from realizing their full social and economic potential. Communities believe PWD have lower capacities, and the internalization of negative attitudes (Box 4.3) reinforces social marginalization.[101] In Sri Lanka, negative social attitudes are commonplace, such as believing that PWD are helpless and will always be dependent on others and unwillingness to make simple changes, such as in a workplace to accommodate a jobseeker with a disability (footnote 100).

Box 4.3: Discrimination Faced by People with Disability in India

"On the way to school, my child often faces harassment and violence by other children. She is usually discriminated against and is not allowed to engage in school activities. Due to lack of awareness and sensitization, no action is taken by the school authorities to prevent and address these issues."

Source: *Consultation with a mother of a girl-child born with visual impairment in India for this assessment.*

121. People with disability are vulnerable to physical and sexual abuse due to their limited communication ability, mobility constraints, and lack of status in society. According to the consultation participants, their ability to report offenses against them and raise their voices is curtailed as it is difficult for them to show proof of social injustice. In the Maldives, a study found people with disability over four times more likely to have experienced violence compared to people without disability.[102] Additionally, almost half of the people with mental health conditions reported experiencing violence, which was significantly higher than people with other impairments. Lack of awareness about rights among people with disability, their family members, community, and service providers is a major issue in the DMCs.

[99] B. Rohwerder. 2020. *Disability Inclusive Development Nepal Situational Analysis.* Institute of Development Studies.
[100] P. Mendis and B. Perera. 2019. *Disability Policy Brief for Law Makers, Administrators and Other Decision Makers*. Colombo, Sri Lanka: International Centre for Ethnic Studies.
[101] R.K. Panda. Social Exclusion and Inequality: Opportunities in Agenda 2030. *A Position Paper on State of Socially Excluded Groups (SEGs) and Framework of Action.* WNTA, STEF/NACDAOR, CES, World Vision and Welthungerhilfe, GCAP. p. 15.
[102] L.M. Banks et al. 2020. No One Left Behind? Comparing Poverty and Deprivation between People with and without Disabilities in the Maldives. *sustainability.* 12, 2066.

4.2.5 Intersectionality

122. The intersection of disability with gender, caste, ethnicity, location, and income results in the deeper exclusion of PWD. Women and girls with disability are more vulnerable to violence (physical, sexual, and emotional abuse), and in some cases, become disabled due to the violence inflicted upon them. The consultation participants assessed that access to justice is challenging, with an attitude of blaming the victim herself. A report highlighted instances of women and girls with intellectual and developmental disability in Nepal being subject to forced sterilization and use of contraceptives.[103] Women with disability are also the most vulnerable group in postwar and post-conflict situations in Sri Lanka, experiencing the highest levels of gender-related violence, abject poverty, stigmatization, and exclusion. Access to resources like education, employment, and treatment and health care facilities for girls and women with disability is also challenging due to the patriarchal norms in the DMCs. In the Maldives, the unemployment rate of women with disability is more than twice as high (10%) as that of men with disability (4%).[104] In Bangladesh, 79% of women with disability had completely lost their income over the shutdown period during Covid-19, compared to 69% of men with disability.[105] In India, there are several hurdles to girls with disability accessing and remaining in education.[106] First, when deciding to invest in the education of a girl with a disability, families tend to prioritize the education of male siblings. Second, disability-friendly transport and commute options to reach school are scanty. Third, barriers, like the absence of special educators and of accessible toilets and other basic infrastructural facilities, restrict the education of girls with disability.

123. Social identities are also linked to disability prevalence. For example, in India, among different social groups, the SCs had the highest disability (2% with 3% men and 2% women).[107] In Nepal, rates and risks of disability among indigenous peoples are reportedly high as a result of a range of reasons, including greater level of poverty, poor quality of prevention, lack of suitable rehabilitation services, increased exposure to environmental degradation, climate change impacts, natural and other disasters, conflict, and a higher rate of being victims of violence.[108]

124. Geographic exclusion exacerbates the issues of PWD as most services are centralized in capital cities (like specialized health care services for certain types of disability). Therefore, people in the remote atolls of the Maldives and rural and hilly regions of Bhutan and Nepal experience added difficulties. In Nepal, experiences of stigma and discrimination differ depending on where people live. In rural areas, children with disability and their caregivers reported more stigma or discrimination towards disability (footnote 106). In Bhutan, more people with multiple disability lived in rural (4,487) than in urban (901) areas.[109] In India, the majority (69%) of the population with disability reside in rural areas (footnote 107).

4.3 Policy Analysis

125. All DMCs have dedicated acts and policies for the upliftment and empowerment of PWD and for addressing the barriers experienced by PWD. The six DMCs have provisions for protecting and promoting the rights of PWD with intersecting disadvantaged identities (e.g., poor women with disability belonging to minority ethnic groups) (in Sri Lanka and Bangladesh, of the two policies reviewed for PWD, one policy did not cover intersecting inequalities). Table 4.4 provides the list of policies for PWD in the SARD DMCs. The color code indicates the extent to which the policy objectives and mandates address the issues of PWD in line with the three pillars of the LNOB framework.

[103] Autism Care Nepal Society, et al. 2018. *Shadow Report submitted to the Committee on the Rights of People with Disabilities in its 19th session for the Country Review of the Federal Democratic Republic of Nepal.* CRPD—UN Committee on the Rights of People with Disabilities

[104] National Bureau of Statistics. *Disability in Maldives: Household Income and Expenditure Survey 2019*. Male', Maldives.

[105] Innovision. 2021. *COVID 19 Impact on Vulnerable Groups People with Disabilities*. Dhaka, Bangladesh.

[106] UNICEF. 2021.*Disability-Inclusive Education Practices in India.* Kathmandu, Nepal.

[107] National Statistical Office, Social Statistics Division. 2021. *People with Disabilities (Divyangjan) in India—A Statistical Profile: 2021.* New Delhi, India.

[108] B. Rohwerder. 2020. *Disability Inclusive Development Nepal Situational Analysis.* Institute of Development Studies.

[109] Kuensel. 2018. *Disability Prevalence Higher in Rural Bhutan.*

Table 4.4: Policy Analysis of Key Acts and Policies for People with Disability in the Six SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	Disability Welfare Act, 2001				
	Rights and Protection of People with Disabilities Act, 2013				
Bhutan	National Policy for People with Disabilities, 2019				
India	The Rights of People with Disabilities Act, 2016				
	The National Trust for the Welfare of People with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999				
	National Policy for People with Disabilities, 2006				
Maldives	Disability Act, 2010				
Nepal	Rights of People with Disabilities Act, 2017				
	Rights of People with Disabilities Regulation, 2020				
Sri Lanka	The National Disability Act, 1996				
	National Policy on Disability, 2003				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

126. **Bangladesh**. Until the mid-1990s, the barriers faced by people with disability in Bangladesh were barely recognized by the government. This has changed, and Bangladesh has come a long way in recognizing and prioritizing disability issues. This change started when the Government of Bangladesh first passed the Disabled Welfare Act in 2001. While this is merely a welfare act and does not guarantee the rights of PWD, it has generated momentum for formulating appropriate and rights-based laws/policies for them in the country. People with Disabilities Rights and Protection Act of 2013 further changed the inclusion of PWD in the political structure. Being a rights-based act, it opened the door for the organizations and activists working for PWD to be more visible and enabled these organizations to influence the concerned authorities to be more active in addressing the needs of PWD. However, the consultation participants from CSOs working in the disability space in Bangladesh assessed that despite existing policies relevant to the PWD in the country's five-year plan, there have been some implementation gaps. The structure based on the 2013 act is in place, but it is not fully functional. Moreover, the consultation participants contended that there is a need for greater coordination among the National Coordination Council, the National Executive Council, and the 1,200 committees formed for PWD to actively address the difficulties faced by PWD.

127. **Bhutan.** Constitutional provisions, acts, such as the penal code, and other legislations in Bhutan give special consideration to PWD. The government looks at addressing the economic well-being of PWD, as well as their access to opportunities, employment, education, and other basic needs. In 2019, the Gross National Happiness Commission (GNHC), the government's central planning agency, approved the National Policy for People with Disabilities along with an action plan on how to implement it. Some initiatives by GNHC are making landmark infrastructures accessible, developing schools for deaf people and special technologies and equipment, conducting needs assessments to assess the situation and needs of PWD, exploring the possibility of issuing drivers' licenses, conducting workshops to make disaster management and contingency plans inclusive of the needs of the PWD, developing certifications for them to help identify the kind of

support they need, and incorporating the needs of PWD in all their projects. However, participants from GNHC indicated problems of lack of resources to effectively implement these plans.

128. **India.** In India, a separate Department of Empowerment of People with Disabilities was carved out of the Ministry of Social Justice and Empowerment to ensure the rights and welfare of PWD. One of the major focus areas of the Department is the education and economic empowerment of PWD. Some of their other initiatives include rehabilitation of PWD, encouraging the private sector to employ PWD, and providing shelter homes or grants. They also have some provisions specifically for women in the area of skill training and credit provision policies.[110] However, gaps persist with respect to access to different entitlements, such as health, education, social security benefits, means of livelihood, and accessibility. For instance, although India has a pension plan for people with disability, the amount is limited and estimated between $4–$7 per month.

129. **Maldives**. According to the consultation participants in the Maldives, the well-designed Disability Act, has not been effectively implemented. They further said that legislations within the act, such as the registry of people with disability to provide them with social protection schemes, have not been implemented because of a structural problem. Particularly, the disability council is responsible for the implementation of the acts but their authority to influence and capacities are limited. The policies and programs in the country are disability-neutral, meaning that the PWD are not looked upon as a special group that needs assistance but are provided services and opportunities as any able-bodied person. According to the consultation participants, another major barrier is the lack of awareness about the laws and policies for people with disability among the citizens and CSOs.

130. **Nepal.** In Nepal, amendments were made to legislations, e.g., Rights of People with Disabilities Act, 2017, Rights of People with Disabilities Act (First Amendment), 2018, and Rights of People with Disabilities Regulation, 2020, to reflect the Committee on the Rights of People with Disabilities provisions after the Government of Nepal adopted the Convention in 2009. However, lack of consultations with people with disability while formulating relevant laws/policies, their lack of political representation, policy implementation gaps, and their continuing stigmatization have been identified as possible main barriers to achieving the objectives of the key acts and policies. Moreover, it was highlighted by the CSO participants in the consultations that the policies for people with disability do not have customized provisions to address the differentiated needs of people with different disabilities and that there is a lack of focus on improving their employability and developing disability-friendly infrastructure.

131. **Sri Lanka.** In Sri Lanka, the biggest challenge faced by people with disabilty is lack of education, which results in lack of employment. According to the consultation participants, although there is a quota of 3% to ensure job opportunities for people with disability, it does not necessarily account for the different types of disabilities and is not implemented effectively.

4.4 SARD Projects Targeting to Benefit People with Disability

132. This section presents an assessment of the extent to which actions addressing the issues of people with disability are integrated into the 19 projects selected for this GESI assessment (Chapter 1, paras. 27–30 for the criteria for the selection and Appendix 1 for the list of these projects). Similar to the assessment of SARD project actions for older people in Chapter 3, this assessment identified project disability-related actions in four areas: (i) policies that seek to understand and address the issues of people with disability; (ii) institutional arrangements that locate responsibilities for ensuring the achievement of GESI targets focused on PWD; (iii) programming and budgeting directed at supporting the PWD; and (iv) monitoring and evaluation system that captures and reports project GESI results experienced by PWD.

133. The assessment shows that some projects (under the transport and water and other urban infrastructure and services sectors; none in the energy sector) incorporated actions related to (i) policies, i.e., collection of data disaggregated by disability and evidence on the causes of the exclusion of people with disability, and existing responses and policy provisions, such as disability-friendly facilities including accessible transport facilities and separate toilets, addressing the barriers to GESI experienced by PWD, (e.g. the **Local Government Enhancement Sector Project—Additional Financing** in Sri Lanka, **Bangladesh Second City Region Development**

[110] ADB. *Regional: Supporting the Operational Priority 1 Agenda: Strengthening Poverty and Social Analysis*. Manila.

Project); and (ii) programming and budgeting through the inclusion of project activities or features benefiting the PWD, such as disability-friendly footpaths in **Thimpu Road Improvement Project** and disability-friendly features in the designs of the harbor in **Kulhuduffushi Harbor Expansion Project** (which also supports older people). There were no projects with disability-related actions under the two areas (i.e., institutional arrangements and monitoring and evaluation system) in any of the three sectors.

4.5 Good Practices in Responding to Disability Issues

134. In addition to the assessed 19 projects, 15 more projects of SARD were reviewed to identify good practices in responding to disability. The following projects explicitly mentioned PWD as among their targeted beneficiaries:

- Kerala's **Additional Skills Acquisition Program in Post-Basic Education** in India, which included the construction of classrooms, community skills parks, and skills development centers with disability-friendly infrastructural design (e.g., handrails, handbars, ramps, tactile flooring, brail boards, signages, and lifts).
- **Bengaluru Metro Rail Project in India**, in which a transect walk was organized in a metro station with PWD (together with transwomen) to identify difficulties they experienced in access and movement within the train station and train commute; the project adapted the rail transport infrastructure design to the needs of PWD.
- **Delhi–Meerut Regional Rapid Transit System Investment Project,** which adopted GESI-sensitive infrastructure. The project's GESI action plan requires consulting people with disability on the design features of the regional rapid transit system (RRTS); dedicating seats for them in each train coach and all NCRTC-operated feeder buses; providing separate toilets in all stations and at least one access route and one emergency route step-free for a person on a wheelchair to travel from the road to each station, concourse, platform, and train; reserving at least 4% of NCRTC and operations and maintenance personnel in the RRTS for people with disability, as per Rights of Persons with Disabilities Act, 2016; and giving hearing, visual, and physical mobility assistive aids to 1,000 persons with disabilities as a pilot test of socially inclusive mobility measures.
- **Covid-19 Active Response and Expenditure Support Program** in the Maldives, which included households headed by women with disability among the beneficiaries of its 3-month cash assistance during the pandemic.

135. The participants of the stakeholder consultations shared the following good practices (grouped into the three pillars of the LNOB framework) of their respective organizations in responding to the concerns of PWD.

Understand for Action

- The Centre for Disability in Development Bangladesh assessed the age and disability inclusiveness of the Rohingya refugee response in the Cox's Bazar area in Bangladesh in 2017.[111] The assessment showed that the Rohingya refugee response had (i) limited awareness and practice of identifying PWD, (ii) very few services or camp terrains that are accessible to PWD; (iii) limited to no participation or consultation of PWD in community and camp activities; and (iv) no demonstration of recognition of the skills and capacities of PWD.
- The Maldives Association of People with Disabilities collected data on PWD in three atolls through a door-to-door survey.

Empower for Change

- In India, the Samarthanam Trust for the Disabled provides, among others, quality education (with 600 students with disability enrolled), accommodation (hostels for women with disability), nutritious food (midday meal programs for schools with children with disability), vocational training (livelihood resource centers providing skills training to PWD), and placement-based rehabilitation. It assists around 50,000 to 100,000 people with disability.

[111] The Rohingya people are a stateless Indo-Aryan ethnic group who predominantly follow Islam and reside in Rakhine State, Myanmar

- The Care Society in the Maldives initiated community-based rehabilitation programs for PWD with the involvement of island communities in geographically excluded areas.
- The National Federation of the Disabled Nepal provides several services for the empowerment of PWD, such as helpdesk and construction of disability and rehabilitation homes, and contributed to the development of a provincial policy on disability and the establishment of the province-level coordination committee for PWD.

Include for Opportunities

- The Disability Organization Joint Front in Sri Lanka works as a pressure group to promote and protect the rights of PWD. For instance, they lobby for the enactment of a sign language act and the issuance of driving licenses to deaf people and raise awareness of the UN Convention for Deaf Women and Children.

4.6 Conclusions and Way Forward

4.6.1 Summary of Findings

136. The statistical data on PWD in the six DMCs show that on average, there are more females with disability in the region. This overall picture is due to the high proportion of females with disability in the Maldives, Sri Lanka, and Bhutan. Moreover, in the Maldives, a large proportion of the working-age population (15–64 years) have disability (32.9%), and among the working-age population with disability, the large majority (60.2%) are women. Against this backdrop, this assessment highlights the following:

Situation

- While there are more women than men with disability in the region, particularly in the working-age population, the data show more women out of the labor force, unemployed, and with less access to economic resources.
- Sociocultural beliefs and barriers affect the ability of PWD to access development opportunities. In all the six countries, they are perceived negatively, and their capacities are undervalued.
- Their access to opportunities and services is further constrained by the lack of disability-friendly infrastructure, facilities, technology, and human resources with competencies in disability management. Hence, a large proportion of PWD have not received any form of education (many are school dropouts) and have no access to quality care services.
- Even when they obtain a job, PWD are not aware of their rights at the workplace, and many employers and co-employees or coworkers lack sensitivity to their needs and are not aware of their rights, often leading to discrimination and harassment.
- All DMCs have dedicated acts and policies for the empowerment of PWD. However, there are policy implementation gaps due to lack of funds, inadequate capability development programs, and limited PWD's participation.

Responses

- In SARD's portfolio, as shown in the assessment of the 19 projects, only a few projects incorporate actions addressing disability issues, including those of women with disability. In projects that target to benefit PWD, the institutional arrangements and monitoring and evaluation system that could ensure these benefits are lacking.
- There are resources on the ground in the form of government programs for PWD and civil society organizations working on disability issues. However, the assessment found them encountering challenges in the implementation of laws, policies, and programs.

4.6.2 Way Forward for SARD

137. ADB considers disability inclusion as essential for the effective implementation of Strategy 2030 and, hence, includes the percentage of disability-inclusive operations as one of the 27 tracking indicators of its four-level Corporate Results Framework, 2019–2024. It has a road map for

strengthening disability-inclusive development (2021–2025) with five core priority components.[112] The road map aims to develop a more systematic approach to implementing disability-inclusive development in ADB. To monitor and measure ADB's progress in strengthening its disability-inclusive interventions, particularly the extent to which its projects incorporate disability inclusion elements, it has developed a disability inclusion marker system with a four-level scale: The lowest is 0, which means no disability inclusion or no enabling conditions for disability inclusion, and highest is 3, which means principally or significantly disability-inclusive (Table 4.5). In 2021, to pilot the use of this marker, ADB assessed 34 projects of SARD. The results are consistent with the findings of this assessment. The **Delhi–Meerut Regional Rapid Transit System Investment Project (Tranche 1)**, which was among the 15 projects assessed for good practices in this GESI assessment, was given the highest rating of 3.

Table 4.5: Assessment of 34 Projects of SARD using ADB's Disability Inclusion Marker System (2021)

Rating	Rating Description
3	Principally or significantly disability-inclusive
2	Some disability inclusion elements
1	Enabling conditions for disability inclusion, no explicit disability inclusion elements
0	No disability inclusion, no enabling conditions for disability inclusion
	Total

Source: ADB.

138. In the same year, after the piloting of the marker, ADB assessed the disability-inclusive features of 27 more projects of SARD. This assessment found 18 of the 27 projects with different levels of disability-inclusive features, with two COVID-19 response projects getting the highest rating of 3. These were the **Responsive COVID-19 Vaccines for Recovery Projects under the Asia Pacific Vaccine Access Facility in Sri Lanka and Nepal**. The project in Sri Lanka included people with disability among excluded and vulnerable groups to be assisted. The project in Nepal collected disaggregated data on the targeted beneficiaries by different social categories, including disability, and aimed to ensure that they benefit from its services.

139. ADB's recognition of the importance of integrating disability-inclusive elements in the operations and the call for actions at the ground level serve as a strong incentive for SARD to prioritize its responses to disability issues in its DMCs. This push is further strengthened by the strong evidence of the intersection of disability and gender inequality, which is an equally important concern of ADB, in that more women with disability experience discrimination and disadvantages in the DMCs. In line with this assessment, the following are actions that SARD may consider (classified under the three LNOB framework pillars), according to the participants of stakeholder consultations in the six DMCs:

Understand for Action

- Provide assistance to partner government agencies and civil society organizations in establishing or strengthening their disability database or management information system, including collecting data disaggregated by disability, sex/gender, age, social identity, income status, and geographic location.
- Collect data or evidence on the barriers to gender equality and social inclusion that PWD, especially women with disability, experience, and their current resources to eliminate these barriers.
- Assess different initiatives for disability-inclusive development of the government, CSOs, and private sector along the three pillars of the LNOB framework.

[112] The five core components of ADB's road map on disability inclusive development are (i) coordinate actions on disability inclusion across different departments and sectors of ADB and develop capacity within the organization; (ii) establish partnerships to leverage advocacy impact; (iii) establish a culture of data disaggregation and publishing disability sensitive analysis; (iv) develop sectoral guidelines and gradually expand portfolio of disability inclusive development interventions; and (v) strengthen disability inclusion standards in ADB workplaces, policies, and practices.

Empower for Change

- Support projects/programs that target to holistically benefit and empower PWD who are in the margins, especially those experiencing intersecting discrimination due to gender, age, social identity, income status, and geographic location, among others.
- Assist in forming a resource pool of disability experts and networks of organizations of PWD and support groups in each DMC that can move forward the disability agenda.

Include for Opportunity

- Support the review of laws, policies, and programs that are critical to disability-inclusive development.
- Assist in the review and transformation of the educational system towards aligning with the principles and elements of disability-inclusive development.
- Invest in programs/projects in key sectors (transport, energy, water and. other urban infrastructure and services, finance, education, health) to create an enabling physical, social, and legal environment for disability-inclusive development.
- Promote the creation of mechanisms for continuous exchanges among organizations of PWD and support groups (from the government, CSOs, and private sectors) on local, national, and regional initiatives for disability-inclusive development.

5 SOCIAL IDENTITY IN SOUTH ASIA: ISSUES AND RESPONSES

5.1 Introduction: Definitions

140. In four of six developing member countries (DMCs) of ADB in South Asia,[113] several groups experience exclusion based on their caste, ethnic, and religious identities. For this GESI assessment, these identities are called "social identities." In **Bangladesh**, these groups include ethnic and tribal communities and religious minorities. **India** formally recognizes and defines these groups, such as Scheduled Castes (SCs, the official term for Dalits according to the Constitution of India) and Scheduled Tribes (STs, indigenous people officially regarded as socially disadvantaged), other backward classes (OBCs), and religious minority groups. In **Nepal,** these groups include the Dalits,[114] Adivasi Janajatis (Indigenous Nationalities), Muslims, and Madhesis (plains people from the Terai region). In **Sri Lanka,** they include the Tamils, Muslims, and Wanniyala-Aetto (indigenous tribe known as forest dwellers). Appendix 4 presents the different social identities and their populations in the four countries.

5.2 Status of People with Disadvantaged Social Identities

5.2.1 Access to Social Resources and Services

Bangladesh

141. The various ethnic minority groups of Bangladesh are largely concentrated in the geographically inaccessible and/or rural areas and experience different forms of social, political, and economic exclusion. As a consequence of their social identity and geographic exclusion, the overall socioeconomic situation of ethnic minority groups is below the national average (Box 5.1). In the districts of Chittagong Hill Tracts (CHT), where most Bangladeshi ethnic minority groups live, health services, such as antenatal care visits, assistance during delivery and postnatal care by medically trained personnel, were reportedly lower than national figures. For example, the Khagrachhari district in CHT recorded rates of 30% antenatal and 7% postnatal care visits, which are lower than the national average of 48% and 16%, respectively.

Box 5.1: Ethnic Minority Community's Access to Health Care in Bangladesh

"Even after 30 years of the peace accord, ethnic minorities in the remote areas do not get proper health care facilities. In early 2020, 10 children died, and hundreds suffered from an outbreak in Sajek. The lack of health care facilities resulted in such losses."

Source: Consultation with CSO Representative from Bangladesh for this assessment.

142. Similarly, the immunization coverage in CHT is recorded to be considerably lower than the national average, with full immunization coverage by the age of 12 months at 51% compared to 71% overall in Bangladesh.[115] Although the government has sought to improve the access and use of health services among the ethnic minority groups through targeted health sector policies and programs, due to implementation gaps, those living in remote and rural areas remain underserved. According to the consultation participants, the limited availability of disaggregated data on ethnic minorities in the country may bar the government from planning effective initiatives.

India

143. Though the Government of India formally recognizes the disadvantages faced by certain groups due to their social identity and various targeted social policies exist for their betterment and upliftment, these groups continue to face access limitations as historical exclusion and

[113] Maldives has no caste/ethnic/religious diversity, and Bhutan approaches its diversity through a geographical dimension.
[114] Dalits are defined as "those communities who, by virtue of atrocities of caste-based discrimination and untouchability, are most backward in social, economic, educational, political and religious fields, and are deprived of human dignity and social justice" (Source: National Dalit Commission. *Nepal/Dalits*. Kathmandu, Nepal).
[115] United Nations, Department of Economic and Social Affairs. *State of the World's Indigenous People: Indigenous Peoples' Access to Health Services*.

discriminatory social norms remain embedded in the social fabric. This is reflected in the disaggregated health and education data published by the government (Table 5.1).

Table 5.1: Health and Education Data of India Disaggregated by Social Identities

Indicators	Scheduled Caste	Scheduled Tribe	Total Population
Literacy rate	66%	59%	73%
Pass% in high school examination	69%	62%	75%
Dropout rate (Class I–X)	50%	62%	47%
Stunting (low height for age) rates among children	42.8%	43.8%	38.4%
Proportion of underweight children	39.1%	45.3%	35.8%
Wasting (low weight for height) levels in children	21.2%	27.4%	21%

Source: For education statistics: Office of the Registrar General & Census Commissioner, India. *Census of India*. For health statistics: International Institute for Population Sciences (IIPS) and ICF. 2017. *National Family Health Survey (NFHS-4), 2015–16: India*. Mumbai, India: IIPS.

144. For the majority of STs who live in geographically excluded hamlets, remote regions and districts, and hilly and forested areas,[116] access issues are compounded by rough terrain, high disaster risk and conflict-prone nature of the geographical areas with high settlements of indigenous peoples. There are 75 tribal groups that have been categorized as Particularly Vulnerable Tribal Groups by the government, and there are about 25 ST groups whose literacy rates are between 0% (Jarawas and Sentinelese ST groups in Andaman and Nicobar Islands) and 30% (Gandia, Omanatya, Amanatya in Odisha).[117] The consultation participants said that one of the key concerns for accessing education by STs has been the disappearance of original tribal languages due to the rule that school teaching has to be in the state's official language.

145. It is worth noting that both SCs and STs have many subgroups, and some lag further behind. Some tribal groups, for instance, have specific features, such as dependency on hunting for food, pre-agriculture level of technology, zero or negative growth of population, and extremely low level of literacy. Multiple challenges, such as poverty, illiteracy, unsafe drinking water, poor sanitary, difficult terrain, malnutrition, poor maternal and child health services, unavailable health and nutritional services, and superstition have affected their health status negatively. Diseases like anemia, upper respiratory problems, malaria, acute diarrhea, and micronutrient deficiency are common among them. The status of education is equally bad, with average literacy rates estimated to be around 10% to 44% (footnote 117).

146. The Muslim community had the lowest enrollment rate in higher education in India, accounting for just 4.5% of students in 2015. This increased to 5.2% in the 2018–2019 survey.[118] The poor advancement of Muslims is also reflected in health indicators.[119] Several studies, including the Sachar Committee report, documented the negative behavior of hospital staff towards Muslim women.[120] They were deterred from accessing public health institutions because of the "unacceptable behavior" of service providers who spoke derogatively and differently from how they spoke to people of their 'own' community.[121]

Nepal

147. In Nepal, health, education, and other socioeconomic outcomes vary greatly based on social identities (Box 5.2). As per the latest available disaggregated Human Development Index (HDI) values in Nepal, among the four major caste and ethnic/religious clusters, the Brahmins and

[116] T. Benedikter, ed. 2013. *Minority Languages in India: An Appraisal of the Linguistic Rights of Minorities in India*. Bozen/Bolzano: EURASIA-Net.
[117] vikaspedia. *Particularly Vulnerable Tribal Groups*.
[118] Department of Higher Education. 2019. *All India Survey on Higher Education 2018–19*. New Delhi, India. p. ii.
[119] A. Singh. 2017. *Mounting Discrimination Declining Hope: Dilemma of an Indian Muslim.* Cited in footnote 113.
[120] A committee headed by former Chief Justice Rajinder Sachar was formed by the then Prime Minister of India, Mr. Manmohan Singh in 2005 to study the social, economic, and educational condition of Muslims in India. An update on the recommendations can be found in Ministry of Minority Affairs. 2019. *Status of Follow-up Action on the Decisions of Government on Sanchar Committee Recommendations (As on 31.03.2019)*. *India.*
[121] Z. Khanday and Y. Tanwar. 2013. *Exploring Religion Based Discrimination in Health Facilities in Mumbai*. Mumbai: Centre for Enquiry into Health and Allied Themes.

Chhetris had the highest HDI value, followed by the Janajatis, Dalits, and Muslims.[122] The Nepal Social Inclusion Survey has developed a composite index covering 16 indicators. This includes indices of education, health, access to media, and social security.[123] Dalits, Muslims, Madhesi OBC, Madhesi Brahmin and Chhetri, and Tarai Janajati fell far below the national average, and Hill Brahmin, Hill Chhetri, and Newar were much higher than the average. Dalits (Madhesi and Hill both), Muslims, Madhesi OBC, Tarai Janajati were the groups with the lowest indicators across sectors. These groups cover 51 subcaste groups and are close to 40% of Nepal's population.

Box 5.2: Barriers in Education for Ethnic Minorities in Nepal

"The primary reason for inadequate access to education for ethnic minorities is that the curriculum is taught in Nepali. These groups would benefit significantly if the curriculum is taught in their local language/ mother tongue. At present, these communities are not able to compete with others in terms of education and skill."

Source: Consultation with a government representative from Nepal for this assessment.

148. The reanalyzed data of the Nepal demographic and health survey 2016 showed that Hill Brahmins had the highest literacy rate (76%) followed by Newars (72%). Madhesi Dalits had the lowest literacy rate at 28%, with only 11% of women being literate. The consultation participants assessed that while the government has ensured universal education under the Education for All Program, discriminatory attitudes from peers and faculty at school have limited the impact of this intervention. Forty percent of Tarai women were illiterate or had no formal education, compared to 20% of women in the Hills and 36% in the Mountains.[124] Non-Nepali mother languages have impacted the Tarai/Madhesi groups and the Mountain/Hill and Tarai Janajati groups in their access to education and thus their access to occupation opportunities, especially in the formal sector. Language barriers have also hampered their access to government services and their ability to participate actively in local and national governance. While language barriers impact both Janajati and Madhesi groups, the different subgroups of Janajatis face a deeper disadvantage due to the smaller size of their populations.[125] The consultation participants observed that the government does not recognize the education of Muslim children in Madrassas (an Islamic place of instruction) as formal education, and hence they remain far behind other children in recognized level of educational attainment.

Sri Lanka

149. In Sri Lanka, access to education of Tamil, Muslim, and Sinhalese children is constrained by the lack of Tamil-speaking teachers and limited number of Sinhala- and English-speaking teachers, especially in the north and east regions of the country. After the implementation of the Assisted Schools Act, where the government took over religion-based schools, the emphasis on maintaining a balanced ratio of minority groups in schools has reduced. The consultation participants said that there are also no systems for reserving seats for these groups in schools even though quotas in universities exist.

150. The plantation economy also broadly conforms to the caste system, and some caste groups have the lowest educational levels, life expectancy, and mortality rates. Alcoholism, domestic violence, poor housing, lack of support in old age, and widespread poverty added to their social marginalization.[126] The health care system in estates is poorer than in other regions. According to the survey conducted by a nongovernment organization (NGO) working in these areas,

[122] National Planning Commission (NPC) and UNDP. 2014. *Nepal Human Development Report 2014: Beyond Geography, Unlocking Human Potential.* Kathmandu. The caste/ethnicity disaggregated HDI values are available only of 2014.

[123] The 16 indicators included in the composite index are: Demographic Composite Index; Indices of Education, Health, Media, Social Security, Social Composite Index, Index of Food & Shelter, Index of Access to Market, Index of Well-being, Economic Composite Index, Governance Composite Index, Index of Linguistic Advantage, Index of Nondiscrimination, and Index of Sociocultural Capital. (Source: Tribhuvan University, Central Department of Anthropology. 2020. *State of Social Inclusion in Nepal: Caste, Ethnic and Gender: Evidence from Nepal Social Inclusion Survey 2018.* Kathmandu, Nepal.

[124] Lawyers' Association for Human Rights of Nepalese Indigenous Peoples and the International Work Group for Indigenous Affairs. 2014. *A Study on the Socioeconomic Status of Indigenous Peoples in Nepal.* Kathmandu, Nepal.

[125] Central Bureau of Statistics. 2014. *Population Monograph of Nepal: Volume III (Economic Demography).* Kathmandu, Nepal.

[126] K.T. Silva, P.P. Sivapragasam, and P. Thanges. 2009. Caste Discrimination and Social Justice in Sri Lanka: An Overview. *Working Paper Series.* New Delhi: Indian Institute of Dalit Studies. New Delhi, India.

children in estates have low birth weight and remain stunted and underweight compared to those in other regions in the country.[127]

5.2.2 Access to Economic Resources and Services

Bangladesh

151. The average income for ethnic minority groups is less than the national average (26% less in CHT, 41% less in the plains). People in these areas rely overwhelmingly on the agriculture sector (80% in the plains, 72% in CHT). For certain groups, this reliance is higher (for Santals, Mahato, and Pahan, the reliance on agriculture is as high as 93%). On average, two-thirds of the tribal peoples in the plains are functionally landless.

152. As a result, the poverty rate for these groups is higher than the national average of 30% (65% in CHT and above 80% in the plains).[128] According to the consultation participants, insecurity over land ownership persists even though the government has put in place policies to safeguard their rights and to address land grabbing problems. Notwithstanding the 1997 Chittagong Hill Tracts Agreement between the ethnic minorities and the government, these groups still experience challenges, such as limited power and functions given to the CHT institutions, difficulty in the preservation of the characteristics of the tribal area in the region, and in the demilitarization and rehabilitation of the internally displaced. The complexities negatively impacting land rights of minorities are high, and 70% of claims submitted by minorities remain unsolved (Box 5.3). The results have been large-scale land-grabbing by the advantaged people. This has resulted in displacement and migration, loss of livelihood and threats to the culture of the ethnic minority groups. Forest-dwellers in the plains suffer criminalization of their livelihoods and deprivation of their use of forest commons.[129] Covid-19 has impacted the lives and livelihoods of these people with severity. A study of ethnic minorities in the plain lands showed that some 92% of community members had experienced a sharp loss of income due to the pandemic. As a result, the number of ethnic minorities living in extreme poverty has increased by 62% since the beginning of the crisis.[130]

Box 5.3: Land Issues Faced by Ethnic Minorities in Bangladesh

"Indigenous people have traditional knowledge to maintain and preserve forests, which they have been doing for generations. But they are often harassed when they bring up environmental issues or their land rights. This is currently an issue in Modhupur forest."

Source: Consultation *with a CSO Representative from Bangladesh for this assessment.*

India

153. SCs and STs in India are mainly landless families who work for wages in the fields of landlords. STs, with some land, are vulnerable to losing land rights during negotiation processes due to lack of voice, awareness, and political power. For instance, the Forest Rights Act (2006) recognizes the rights of the STs over forests, but the state has the right to define the forest areas as a village or reserved forest.[131] A large number of SCs/STs reside in the rural areas and are heavily dependent on the agricultural sector, making them vulnerable to economic shocks. Census 2011 data showed that about 80% of STs work in the agricultural sector. Their dependence on shifting cultivation and its ban left the STs vulnerable to poverty, unemployment, and misery. With their traditional occupations sometimes declared illegal (e.g., hunting, living on forest products), some subgroups of STs live on the margins of society in dire poverty, surviving near local markets and temples doing simple income-generating activities. In 2015, below-poverty-line STs were 45% in rural and 24% in urban areas.[132]

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[127] International Movement Against All Forms of Discrimination and Racism (IMADR). 2016. *Racial Discrimination in Sri Lanka: Submission to 90th Session of the Committee on the Elimination of Racial Discrimination (CERD)*.

[128] Ministry of Health and Family Welfare. 2017. *Framework for Tribal Peoples Plan.* Dhaka, Bangladesh.

[129] Dr. A. Hussain. 2019. Ethnic Minorities in Bangladesh and Their Human Rights. *daily sun.* Dhaka, Bangladesh.

[130] S. Drong. *Indigenous Workers Face Unemployment and Destitution in the Wake of the Pandemic.*

[131] S. Kumar. 2020. *Forest Rights Act Enables State Control of Land and Denies Most Adivasis and Forest Dwellers Land Rights*. *EPW engage.* Vol. 55, Issue No. 6. Mumbai, India.

[132] Department of Administrative Reforms and Public Grievances. *Scheduled Tribes.* New Delhi, India.

154. SCs also face occupation-based discrimination and have been associated with certain jobs due to caste-based norms (Box 5.4). For instance, according to the consultation participants, despite a ban on manual scavenging, hundreds of such scavengers die on the job every year due to hazardous cleaning of septic tanks and sewers, with most of them being SCs. According to data by the Ministry of Social Justice and Empowerment, the government has caste-related data of 43,797 identified manual scavengers, and over 42,500 of them are SCs.[133]

Box 5.4: Caste-based Discrimination in India

"In India, work such as cleaning washrooms is caste-based, and certain caste groups are associated with it. In western countries, students clean the roads, and they earn from gardening, site work, but in India these occupations are often labelled and stigmatized."

Source: Consultation *with CSO Representative from India for this assessment.*

Nepal

155. In Nepali society, the caste hierarchy, as a sociocultural construction, broadly corresponds to the economic positions or class locations of various caste groups. People belonging to the Dalit caste tend to be poor because of their relatively low access to land, opportunities, and resources as compared to those belonging to other caste groups.[134]

156. Traditional occupations of Dalits are considered low status, and they are deprived of proper remuneration or wages. In the assessment of the consultation participants, the monthly social security allowances allocated for the Dalits in Nepal are nominal. Dalits continue to experience discrimination, with any seeming attempts at upward social mobility, violently shut down.[135] A significant number of Dalit families continue to live below the poverty line, indicating that they continue to face barriers in accessing public resources. Reanalyzed Nepal living standards survey (NLSS) 2011 and Nepal demographic and health survey 2016 data showed that the highest per capita income at NRs.63,234 ($492.98) was for Hill Brahmins, while it was lowest for Dalits (Madhesi Dalits at NRs.24,241 ($188.98) and Hill Dalits at NRs.25,404($198.05).[136] Within the Tharu community (Tharu people are an ethnic group (a subgroup of Adivasi Janajati) living in the Tarai of South Nepal), the primary economic activity is agriculture. Poor levels of education due to language barriers have prevented the majority of the community from engaging in other economic opportunities.[137]

Sri Lanka

157. In Sri Lanka, certain caste groups face social pressure to pursue hereditary caste-based occupations (such as sanitation work) and despite marginal improvements, these groups continue to experience low educational achievements, extreme poverty, over-crowdedness, and poor asset ownership (footnote 126).

158. Poverty in the estate sector (which has almost exclusively Tamils) is endemic, according to the World Bank.[138] The poverty headcount in estates is 7% higher than the national average. Right to housing is a serious problem faced by the plantation community. According to the Household Income and Expenditure Survey conducted in 2009–2010, 56% of the plantation workers lived in dilapidated "line rooms."[139] According to the Center for Poverty Analysis, this figure was 57% in 2015 (footnote 127).

159. The consultation participants described the minority religious groups as mostly belonging to poor communities indicating the need for support with respect to employment and livelihood opportunities.

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133 S. Sengar. 2021. Over 42,500 Are SC Out Of 43,797 Identified Manual Scavengers: Govt Data on Banned Practice. *Indiatimes.*

134 International Labor Organization. 2005. *Dalits and Labour in Nepal: Discrimination and Forced Labour*. Kathmandu, Nepal.

135 UN News. 2020. *More 'Can and Must be Done' to Eradicate Caste-based Discrimination in Nepal*.

136 WBG Nepal. 2018. Reanalysis of NLSS 2011 Data for Country Level Gender Equality and Social Inclusion Assessment Unpublished.

137 C. Castillejo. 2017. *Ethnic and Indigenous Groups in Nepal's Peacebuilding Processes*. Norwegian Centre for Conflict Resolution.

138 D.L. Newhouse, P.S. Becerra, and D. Doan. 2016. *Sri Lanka. Poverty and Welfare: Recent Progress and Remaining Challenges*. Washington, DC: World Bank.

139 Department of Census and Statistics. 2010. *Household Income and Expenditure Survey: 2009/10 Preliminary Report*. Colombo. p. 40.

Ethnic minorities remain under-represented in the public sector employment in comparison to their proportion in the population, including national schools and divisional secretariats, (administrative sub-units. Up-Country Tamils constitute 0.31%, Muslims constitute 3.29% and North-Eastern Tamils constitute 5.26% of State sector employees, and their representation in the provincial public sector is only slightly better, where Up-Country Tamils constitute almost 2%, Muslims constitute 6% while North-Eastern Tamils constitute 14% (footnote 126).

5.2.3 Social Practices, Participation, and Decision-making

Bangladesh

160. There exists low administrative representation of ethnic minority groups in Bangladesh, and the Constitution does not acknowledge any special political arrangements for them. As a result, small ethnic minority communities, particularly those who are from the plains, have limited political participation. In the Union Parishad (rural councils) elections of 2016, no chairperson from the plain communities was elected.[140] The consultation participants highlighted the need for government and donors to deeply engage the ethnic minority groups in decision-making processes about policies and programs affecting them. They also highlighted that implementation gaps, lack of disaggregated data, and of geographical mapping had been the primary obstacles in ensuring proportionate budgetary allocations for the different ethnic minority groups.

161. Religious minorities have experienced discrimination and segregation, despite the Constitution emphasizing the equality of all faiths and the secularity of the state. The main discriminatory patterns identified are criticism of rituals and practices, verbal harassment, poor services, exploitation of labor and money, verbal threats, physical attack, obstruction of their festival celebration, and land dispossession.[141]

India

162. Although the attitudes towards the SC/ST community are changing, discriminations persist through identity-based occupations (e.g., cleaning; sweeping; sanitation work; removal of animal carcasses, agricultural labor), social practices (e.g., no permission for intercaste relationships and marriage) and use of public facilities (e.g., educational institutes, SCs must wait for non-SCs to make their purchases in ration shops, separate cups/glasses will be kept for SC teachers/customers in shops).[142] For STs, the traditional patterns of tribal life with their beliefs and customs are, at times, not accepted by the dominant population group, resulting in a gradual erosion of their tribal identity.[143] The consultation participants highlighted the need to enhance understanding, knowledge, and sensitivity to caste-related issues by including courses on caste sensitivity in educational institutions (Box 5.5).

Box 5.5: Discrimination Faced by Scheduled Castes and Scheduled Tribes in India

"There is no course in schools or in colleges on caste sensitivity. While a few schools and colleges are now introducing courses in their curriculum, this is very rare. In education institutes, Scheduled Caste and Scheduled Tribe students are called 'quota entries' and are bullied, leading to suicides in some cases. These issues should be tackled in the classes, and inter-dining between students belonging to different castes should be encouraged. However, degree-based education alone cannot eradicate the age-old practice of discrimination."

Source: Consultation with CSO Representative from India for this assessment.

163. International principles and standards on social identity groups, such as nondiscrimination and equality, the right of minorities to enjoy their own culture, practice their religion, use their language, and exercise each of their economic, social, and cultural rights without prejudice are

[140] Kapeeng Foundation et al. 2017. *A Joint Submission to the United Nations Human Rights Committee*. Bangladesh.
[141] Minority Rights Group International. *World Directory of Minorities and Indigenous Peoples: Bangladesh: Hindus*. London.
[142] D. Armstrong and C. Davenport. 2010. *Understanding Untouchability: A Comprehensive Study of Practices and Conditions in 1589 Villages.* Robert F. Kennedy Center for Justice & Human Rights.
[143] Shodhganga. *Chapter 1: Tribal Situation in India.*

yet to be fully internalized, according to some agencies devoted to the issues of social identity groups.[144]

Nepal

164. Caste-based Discrimination and Untouchability (Offense and Punishment) Act 2068 (2011) and subsequent amendments have been implemented in Nepal to address the caste-based discrimination and 'untouchability' practices within Nepali society. However, in the assessment of the consultation participants, such practices persist as mindsets are difficult to change.

165. Caste-based discrimination results in Dalits, who comprise 13.8% of Nepal population, experiencing a restriction on the use of public amenities, deprivation of economic opportunities, and general neglect by the state and society. They are deprived of human dignity and discriminated against in religious and cultural spheres (footnote137). They lack access to meaningful representation in leadership, ownership, and decision-making positions, with mere 8% representation in the Parliament.[145] The consultation participants assessed that the lack of awareness within the Dalit community regarding their rights prevents them from accessing the various economic and social upliftment-related opportunities provided by the government (Box 5.6). They further said that while there has been some progress in the human rights situation in recent years, major challenges remain, especially in combating impunity, building national institutions, and timely delivery of justice in line with international standards.

Box 5.6: Exclusion of Dalits in Nepal

"Between a non-Dalit and a Dalit person of the same village, a non-Dalit would not hesitate to approach any person in power such as the Chief District Officer or the local policeman with their problems. However, the same would not be true for a Dalit who would not have the confidence to approach these people. This is a result of years of exclusion and marginalization."

Source: Consultation with a government representative from Nepal for this assessment.

166. The consultation participants highlighted the need to enhance the understanding of non-Madhesi people about the concerns of the Madhesi community. Additionally, they said that while most development projects focus on physical infrastructure and access, it is the development of the language, culture, lifestyle, traditions, skills, and knowledge in herbal medicine within the Adivasi Janajati community, which is also crucial for their inclusion.

Sri Lanka

167. Religion plays a significant role in daily life in Sri Lanka and strongly correlates with ethnicity—most Sinhalese are Buddhist, and most Tamils are Hindu. The Constitution grants Buddhism a 'foremost place' and obligates the state to 'protect and foster' Buddhism. The Christian community (covering various denominations) encompasses both Sinhalese and Tamil ethnic groups.

168. Evangelical Christians have been regarded with suspicion and as a threat to Buddhism and Sinhala culture. Harassment, threats, intimidation, and discrimination against Evangelical Christians have persisted for decades, with restrictions on Christian places of worship as illegal or unauthorized.[146]

169. Incidents of violence in 2018, which involved intimidation, including physical and verbal threats against pastors and their congregations, disruption of worship services, and demands for the closure of churches, reflected the underlying tensions in the society. Christians and Muslims have been the target of hate campaigns and violence with Christian churches, Mosques and Muslim religious places being attacked since the civil war (Box 5.7).[147] The Wanniyala-Aetto ("forest dwellers" or Indigenous people living in the tropical forest) continue to face discrimination and harassment, forced relocation, and marginalization. As Wanniyala-Aetto lost connections to their

[144] Evangelical Fellowship of India. 2017. *Religious Minorities in India: Targeted Hate and Violence by Non State Actors, and Issues of Impunity*.
[145] B. Paswan. 2018. Dalits and Women the Most Under-Represented in Parliament. *The Record*. Kathmandu, Nepal.
[146] Minority Rights Group International. 2018. *World Directory of Minorities and Indigenous Peoples: Sri Lankan Christians*. London.
[147] M.A. Yusoff and A. Sarjoon. 2019. Post-War Religious Violence, Counter-State Response and Religious Harmony in Sri Lanka. *Journal of Educational and Social Research.* Vol. 9, No. 3.

ancestral lands and links with their cultural and spiritual traditions, they have experienced high rates of alcoholism and mental illness (footnote 146).

Box 5.7: Religious Extremism in Sri Lanka

"Right after the end of the civil war, which lasted over 30 years, there was a spike in religious liberty violations. With the emergence of extremist groups, the country saw a huge increase from 2012 in violations. Since then, these violations have become common, particularly against Muslims."

Source: Consultation with CSO Representative from Sri Lanka for this assessment.

5.2.4 Intersectionality

170. Women from disadvantaged social groups represent one of the most vulnerable groups facing the highest forms of exclusion and discrimination in most of these DMCs. For example, women from ethnic minority communities in Bangladesh are highly susceptible to violence. Moreover, malnutrition, anemia, and malaria are the common diseases in the hills where ethnic minority groups live. In almost every sphere of political and public life of the country, these women are excluded from important decision-making roles and positions, e.g., in the Upazila Parishad (subdistrict council) elections in 2014 and Pourashava (municipality) elections held in 2015, the performance of women from ethnic groups was remarkably poor.[148]

171. In India, SC women and girls experience intersecting discriminations based on caste, class, and gender. Gender-based and caste-based violence is often condoned by a culture of impunity. Common forms of violence against the majority of SC women are verbal abuse (62% of total women), physical assault (55%), sexual harassment and assault (47%), domestic violence (43%), and rape (23%).[149] In South India, many SC girls are still offered to temples as human offerings to appease gods and are "married" to an idol, deity, or temple where they become sex slaves of temple patrons and men of advantaged caste groups, forbidden to marry, and with no income source except begging.[150] In the labor market, inequalities based on social identities are compounded further by gender. Rural women in casual labor were 35% of whom SC women constituted 51%, and ST women 39%.[151] The average wages per day of SC women was Rs.90/day ($1.11), while the 'other' category women earned on an average around Rs.251/day ($3.01).[152] A majority of the women were not eligible for paid leave due to the contractual nature of their employment.[153]

172. In Nepal, women, especially of disadvantaged groups like the Madhesi, experience problems in land ownership, citizenship, and a lack of independence in going out to participate in the job market. The consultation participants said that Dalit women are forced into demeaning jobs, are extremely vulnerable to sexual exploitation, and are often victims of trafficking, gender-based violence, and forced sexual labor. The national index of empowerment and inclusion suggests Dalit women are the most marginalized, worse off than Dalit men. Within the Dalit communities, the women of the Badi group in the Karnali province face a greater degree of exclusion and are largely looked down upon as sex workers.[154] Madhesi Dalit women endure additional forms of exclusion based on lingual, identity, and regional disparities. Caste-based discrimination also affects Dalit women's access to education, health care, and other services for overcoming poverty.[155] Women from several communities, especially Muslim communities, require the permission/approval of male members to participate in programs. There are 40% women representatives at local level as part of the affirmative action in the Constitution, but the affirmative action does not include Janajati or Muslim women or Madhesi women. The

[148] International Work Group for Indigenous Affairs (IWGIA). *Indigenous Peoples in Bangladesh*.
[149] A. Irudayam s.j., J.P. Mangubhai, and J.G. Lee. 2006. *Dalit Women Speak Out: Violence Against Dalit Women in India*. New Delhi: National Campaign on Dalit Human Rights.
[150] A. Shingal. 2015. The Devadasi System: Temple Prostitution in India. *UCLA Women's Law Journal*. 22(1). University of California.
[151] Oxfam India. 2019. *Mind The Gap, State of Employment in India*. New Delhi, India.
[152] All India Dalit Mahila Adhikar Manch–National Campaign on Dalit Human Rights (NCDHR). 2018. *Voices Against Case Impunity Narratives of Dalit Women in India*. New Delhi, India.
[153] S. Menon, D. Tomy, and A. Kumar. *Female Work and Labour Force Participation in India: A Meta-Study*. New Delhi: SATTVA, disha and UNDP.
[154] International Dalit Solidarity Network. *Dalit Women in Nepal*. Denmark.
[155] International Dalit Solidarity Network. 2018. *Report of Dalit Women of Nepal on CEDAW Convention: Review of Nepal—71st Session, Joint Submission by Feminist Dalit Organization and International Dalit Solidarity Network*. Kathmandu, London, Geneva.

consultation participants added that women Dalit leaders who have been elected are at times seen as token representatives and are unable to make meaningful contributions towards the upliftment of the community (Box 5.8).

Box 5.8: Discrimination Faced by Dalit Women in Nepal

"Dalit women have higher representation now in Nepali state structure as they are ward members. But they still experience discrimination. They are not consulted on the meeting agenda nor informed about it before the meeting. Whenever they ask about the agenda, they would be told to read it themselves, which was not possible as most are illiterate. People also make excuses so that they can avoid eating with them. These representatives are simply token representatives in the name of inclusion and there is no meaningful representation. They are only asked to sign documents."

Source: Consultation with CSO Representative from Nepal for this assessment.

173. In Sri Lanka, women of different communities experience multiple levels of exclusion from their own and other communities. Muslim women are the least educated among the women of Sri Lanka and the most reluctant to enter the workforce as religious and cultural prejudices constrain them from participating in the public domain. Customary laws, such as Kandyan law for the Kingdom of Kandy, Thesavalma, and Muslim law are followed by different groups of Sri Lankans for issues, such as marriage, adoption, transfer of property, and inheritance. These laws usually impact women negatively as they include ethnic, caste, class, and gender discriminatory aspects, such as the regulations under the Muslim marriages and divorce act, and property laws within the Hindu community, which have led to women from these communities facing added barriers. There have also been underreported instances of violence against women belonging to religious minority groups. Further, minority religious groups mostly belong to poor communities and, since after the civil war, various incidents of violence against them have been reported.[156]

5.3 Policy Analysis

174. The four SARD DMCs covered in this section have various acts and policies to promote and protect the rights and welfare of their various ethnic, tribal and caste minorities. Table 5.2 provides a list of these policies and an analysis (through color codes) of whether they have provisions corresponding to the three pillars of the LNOB framework. However, while most countries have acts and policies to promote and protect the rights of these groups, no country has yet completely or to a large extent addressed the intersectional barriers faced by these groups.

175. There are a number of interventions in the four DMCs, as shared by stakeholders during the consultations. In India, there are various commissions and statutory bodies under the Ministry of Social Justice and Empowerment (MoSJ&E) and Ministry of Tribal Affairs (MoTA) that support OBCs. National Backward Classes Finance & Development Corporation provides a wide range of income generating activities. National Scheduled Tribes Finance and Development Corporation plays a leading role in economic upliftment of STs by providing financial assistance at concessional rates of interest. This Corporation also has an exclusive scheme for the economic development of ST women. The Ministry of Minority Affairs works to ensure a more focused approach towards religious minorities in India and have addressed intersectionality in policies. Most of the policies are targeted at economically weak sections, and provisions have been made for women as well. Some of these schemes are Pradhan Mantri Jan Vikas Karyakram (Prime Minister's Peoples' Development Program), Pre-matric/Post-Matric/Metric cum Means Based Scholarship Schemes, Credit Enhancement Guarantee Scheme for Scheduled Castes.[157]

[156] UN Human Rights Treaty Bodies. 2016. *Critical Issues and Questions to be Raised with the Sri Lankan Government at CEDAW Constructive Dialogue, Joint Submission by the Women's Action Network and its Member Organisations.*

[157] Pradhan Mantri Jan Vikas Karyakram (PMJVK) is designed to address the development deficits of the identified Minority Concentration Areas by supporting the States/UTs in creating infrastructure to improve the quality of life of the people and reduce the imbalances in the society. Merit-cum-Means Scholarship Scheme provides financial assistance to poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses. Credit Enhancement Guarantee Scheme for Scheduled Castes aims to encourage and promote entrepreneurships among the Scheduled Castes who are oriented towards innovations and growth technologies by supporting the Banks in the form of Credit Enhancement Guarantee (minimum Rs.0.15 crore and maximum Rs.5.00 crore) against Working Capital Loans, etc.

Table 5.2: Policy Analysis for Social Identities					
DMCs	**Policies**	**Understand**	**Empower**	**Include**	Intersectionality
Bangladesh	Small Ethnic Communities Cultural Institutions Act, 2010				
	Christian Religious Welfare Trust (Amendment) Act, 2018				
	Framework for Tribal Peoples Plan				
India	The Protection of Civil Rights Act, 1955				
	National Commission for Backward Classes Act, 1993				
	The Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989				
Nepal	Caste Based Discrimination and Untouchability (Offence and Punishment) Act, 2011				
	Tribal People's Commission Act, 2017				
Sri Lanka	Prevention of Social Disabilities Act, 1957				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

176. The consultation participants highlighted some barriers and implementation issues in Bangladesh, Nepal, and Sri Lanka. In Bangladesh, a major concern was the limited policies at the national level for the ethnic minority groups in the plains. Policymakers do not typically consult the ethnic communities or their representative organizations in planning and implementing policies or programs targeting them. In Nepal, there are acts in the Constitution citing caste-based discrimination and untouchability as a crime and a Dalit commission has been formed, yet discrimination against these groups continues. The Madhesi community has many sub-groups and most experience socioeconomic disadvantages. But the Madhesi Other Backward Class have been included in the groups under the National Inclusion Commission, not the Madhesi Commission, which is what was expected by the Madhesis. Moreover, the commission's role is limited to policy recommendations and does not include enforcement. There are some laws, such as the 'honey extraction tax' in the Constitution of Nepal, that do not sufficiently address the diversity among the citizens and conflict with the age-old practices and lifestyle of several Adivasi Janajati groups. Overall, according to the consultation participants, there is a lack of an intersectional lens in the policies, and these policies often fail to reach the excluded and vulnerable groups.

177. To address the issues faced by the community, the Department of Muslim Religious and Cultural Affairs focuses on getting different sects of the community to work together and eliminate internal conflicts and construct a mechanism for the preservation, promotion, and upliftment of Muslims in Sri Lanka. Interventions include conducting situational analysis, identifying strengths, weaknesses, opportunities, and threats experienced by the community, and creating an understanding among communities through interfaith leadership programs. According to the consultation participants, despite these efforts, Muslims, especially women, experience discriminatory practices, GBV and sexual assault.

5.4 SARD Projects Targeting to Benefit Disadvantaged Social Identity Groups

178. This section presents an assessment of the extent to which 13 selected projects in four DMCs (Bangladesh, India, Nepal, and Sri Lanka) integrated actions that respond to the social inclusion needs and issues of disadvantaged social identity groups. Similar to the previous chapters, the assessment looked at actions in four areas: (i) policies that seek to understand and address the issues of disadvantaged social identity groups; (i) institutional arrangements that locate responsibilities for ensuring the achievement of GESI targets focused on them; (iii) programming and budgeting directed at supporting these groups; and (iv) monitoring and evaluation system that captures and reports project GESI results experienced by disadvantaged social identity groups.

179. Overall, the assessment results in four areas are as follows:

Policies

- Six (one each from Bangladesh, India and Sri Lanka and three from Nepal) out of 13 projects (in all three covered sectors) collected disaggregated data on the social identity groups and evidence on the causes of their exclusion and stakeholders' responses. The **Dhaka Environmentally Sustainable Water Supply Project** conducted socioeconomic surveys but without any mention of disadvantaged social identity groups.
- Some projects (in all three covered sectors) had policy provisions addressing the barriers to GESI experienced by the disadvantaged social identity groups. Examples of these policy provisions are ensuring resettlement and safeguard of indigenous people, identifying women-headed and other vulnerable households, providing them with water supply connections, and promoting the participation of women and those from poor and excluded groups in the training, awareness-building, and bioengineering-related activities, among others. The **Bangladesh Power System Enhancement and Efficiency Improvement Project** provisioned for the preparation of a socioeconomic profile by gender and ethnic minority and propose specific actions to benefit vulnerable indigenous peoples and minorities.

Institutional Arrangements

- Some projects (energy and water and other urban infrastructure and services sectors) had institutional arrangements to ensure the implementation and achievement of targets addressing the issues of social identity groups.
- Some projects (energy and water and other urban infrastructure and services sectors) included responsibilities for implementing and supervising actions targeting social identity groups in the functions and terms of reference of EA/IA project team.

Programming and Budgeting

- Some projects (in three covered sectors) included activities specifically intended for disadvantaged social identity groups and aimed at establishing an environment for GESI. Examples of these activities are orientation and sensitization of all project stakeholders on environmental management, involuntary resettlement, and indigenous people policies and requirements, spreading inclusive and gender-sensitive community awareness, enjoining contractors to employ poor women, vulnerable, affected people, and indigenous people and ensuring equal pay for work of equal value, occupational health and safety, proper water supply and sanitation facilities among others.
- However, no projects had human resource or personnel policies[158] ensuring the provision of facilities supporting the inclusion of social identity groups and activities to transform discriminatory social and gender norms impacting the members of disadvantaged social identity groups.

Monitoring and Evaluation

- Some projects (in water and other urban infrastructure and services sector) had monitoring and evaluation systems and reporting templates that captured and reported project GESI results that benefited the disadvantaged social identity groups.

[158] Human resource or personnel policies refer to policies that provide facilities for gender specific responsibilities and support for specific interest groups (e.g., childcare, breastfeeding facilities, flexible timings, facilities for people with disability, older people, and social identity groups).

5.5 Good Practices in Responding to Disadvantaged Social Identity Issues

180. The assessment of the second set of 15 projects of SARD (same projects referred to in the previous chapters on older people and disability) identified good practices in responding to the GESI issues of disadvantaged social identity groups.

- The **Second Chittagong Hill Tracts Rural Development Project** in Bangladesh involved ethnic groups, including women, in the identification of the best location of the small feeder roads or paths that would improve people's access to basic services, markets, educational and religious institutions and facilitate communication with other villages. They were also involved in the identification of community structures, such as small footbridge, irrigation drainage, and stairs, to be constructed under the project. The project also held gender awareness training for the indigenous village heads.
- The **Third Small Towns Water Supply and Sanitation Sector Project** in Nepal collected data disaggregated by indigenous groups and gender. The project targeted to provide the socially excluded groups with access to proper sanitation and safe drinking water.

181. During the stakeholder consultations held for this assessment, the participants shared their respective organizations' initiatives related to the disadvantaged social identity groups in their countries. Examples of these initiatives—grouped into the three pillars of the Leave-No-One-Behind (LNOB) framework—are as follows (definitions of these three pillars are in Chapter 1, paras. 20–21 and Table 1.1):

Understand for Action

- The India Institute of Dalit Studies conducts studies (based on secondary data) on the socioeconomic status of Dalits and SC communities, discrimination, and social exclusion in India, impacts of government policies on the SCs, STs, and others. In these studies, they include gender as an indicator.

Empower for Change

- The Bangladesh Indigenous People's Forum and Kapaeeng Foundation in Bangladesh assist indigenous communities by developing their capacity to promote and protect their human rights.
- The Asia Foundation supported the formation and operations of 36 Dalit youth committees in Bangladesh. These committees helped people in their communities to register for the Covid-19 vaccination program.
- The Darbar Sahitya Sansad in India formed Dalit women into self-help groups to start making small savings, link them with local banks, and develop them as leaders of their community.
- The Action for Social Advancement in India works for the welfare of poor people belonging to tribal groups (SCs and STs) and other marginal communities. They provided shallow bore well and dug wells, which increased the farmers' income. They give training on organic farming, water management, fishery, and livestock management to enhance their livelihoods.
- The Feminist Dalit Organization in Nepal organizes and empowers Dalit women to fight for their rights, access different schemes, strengthen their voice, and reduce discrimination.
- The Dalit NGO Federation provides a common forum for raising the collective voice of Dalit community and ensuring their rights, dignity, and opportunity through policy influencing, networking, and alliance building.

Include for Opportunity

- The National Christian Evangelical Alliance of Sri Lanka uses technology to change mindsets (e.g., virtual museum to trace events that impacted religious freedom in the country, e-learning platform) and educate the people about religious extremism.

5.6 Conclusions and Way Forward

5.6.1 Summary of Findings

182. The most disadvantaged people in the developing member countries (DMCs) of ADB in South Asia can be found among the excluded and vulnerable caste, ethnic, and religious groups. Not only are they largely concentrated in geographically inaccessible areas, but they also experience different forms of social, political, and economic exclusion. As a result, they have the least access to resources and services and are least regarded in society because of discriminatory social norms and stereotypes. Among the members of these groups, the most disadvantaged are women and children.

183. However, there are positive initiatives on-the-ground to address their social exclusion issues. The four DMCs (Bangladesh, India, Nepal, and Sri Lanka) have laws and policies that promote and protect the rights of these social identity groups. The assessment found these laws and policies to be in line with two pillars of the LNOB framework: the "understand for action" and "empower for change." Some laws in the DMCs, except in Sri Lanka (Table 5.2), promote the disadvantaged groups' "inclusion for opportunity." No laws and policies in India, Nepal, and Sri Lanka tackle intersecting disadvantages experienced by these groups, especially their women and girls. During the stakeholder consultations, the participants mentioned problems in formulating and implementing these laws and policies. For example, policymakers and enforcers do not typically consult the ethnic communities or their representative organizations in the formulation and implementation of policies and programs targeting them.

184. While SARD has few projects addressing the social exclusion of disadvantaged social identity groups, these projects, can be sources of lessons. In addition, the government and civil society organizations that work on the issues of disadvantaged social identity groups, including those who participated in the consultations and willingly shared their initiatives, are GESI champions from whom SARD can draw further lessons, particularly in relation to the three pillars of the LNOB framework.

5.6.2 Way Forward for SARD

185. During the stakeholder consultations, the participants articulated the following possible courses of action for SARD:

Understand for Action

- Support the collection of statistical data on excluded and vulnerable caste and ethnic groups in the DMCs, with the active participation of the organizations of these groups.
- As a follow-through of this assessment, conduct a deep dive analysis of policies, programs, and practices of the government, CSOs, and private sector related to the disadvantaged social identity groups; seek to understand and support the aspirations of the social identity groups.

Empower for Change

- In the construction and rehabilitation of infrastructure and technologies, involve the social identity groups in designing and implementation (as local workers); ensure the inclusiveness of these infrastructures and technologies.
- Support the strengthening of the capability of CSOs, including social identity-based organizations, to complement the government's efforts to promote GESI. Invest in programs for the improvement of community capital and cohesion of disadvantaged social identity groups.
- Assist initiatives that aim to enable the disadvantaged social identity groups to have meaningful political representation and participation in all levels of the government.
- Ensure that assisted programs and projects are result-oriented and disadvantaged social identity groups are beneficiaries and active players.
- Support programs for disadvantaged social identity groups' social and economic development; provide assistance to those with entrepreneurial interests and potential.

Include for Opportunity

- Support the development of a school curriculum that aims to build a positive image of Dalits and other minority groups (caste, ethnic, and religion) and raise awareness about their rights and dignity as equal human beings.
- Support collaborative approaches (ADB, government, and CSOs) to address the GESI issues of disadvantaged social identity groups.

6 SEXUAL ORIENTATION, GENDER IDENTITY AND EXPRESSIONS, AND SEX CHARACTERISTICS IN SOUTH ASIA: ISSUES AND RESPONSES

6.1 Introduction: Definitions

186. People with diverse sexual orientation, gender identity and expressions, and sex characteristics (SOGIESC) include those attracted to people of the same sex (homosexual) or both (bisexual) or who fall outside the male–female biological binary (intersex individuals), whose gender identity and expression differ from the sex designated at birth or who exhibit non-binary gender expressions (transgender men and women).[159]

187. The DMCs have varying definitions of these sexual and gender identities. The term "gender and sexual minorities" is used in the Constitution of Nepal. The Supreme Court has mandated the addition of the category "other" or “Anya” in Nepali representing non-cisgender or transgender identities,[160] in all official documents, and Nepalese identifying as such be given citizenship documents to reflect their new status.[161] In Bangladesh, in 2013, the Cabinet made a landmark decision to reflect hijras’ presence in national identification documents and censuses, which was the first step to hijras’ legal recognition.[162] Then on 26 January 2014, the Government of Bangladesh announced the recognition of the “third gender” by publishing the following statement, “The Government of Bangladesh has recognized the *hijra* of Bangladesh as a Hijra sex.” However, the law narrowly defines or restricts the definition of *hijra* to intersex people. Hence, despite the progressive policy action, the lack of clear guidelines on the qualifying characteristics of the third gender has resulted in confusion for non-*hijra* transgender individuals.[163] In India, in April 2014, the Supreme Court formally recognized the existence of “third gender,” affirming that the fundamental rights granted under the Constitution of India be equally applicable to them and giving them the right to self-identification as male, female, or third gender.[164] There are no formal definitions for this group in Bhutan and Sri Lanka. However, and particularly in regards to people with diverse or non-normative sexual orientation, three countries in the region (Bangladesh, Maldives, and Sri Lanka) still legally criminalize and discriminate against these groups. Even aside from these laws, not one country in the region contains ample legal framework to protect this overall vulnerable and excluded people with diverse SOGIESC—even though some countries have taken positive steps toward inclusion by decriminalizing same-sex sexual activity and recognizing the third gender (Table 1.10).

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[159] Sexual orientation refers to a person’s physical, romantic, and/or emotional attraction towards other people. Gay men and lesbians are attracted to individuals of the same (as their own) sex. Heterosexual people are attracted to individuals of different (from own) sex. Bisexual people may be attracted to individuals of the same or different sex. Gender identity reflects a deeply felt and experienced sense of one’s own gender. A person’s gender identity can be aligned with the sex assigned to them at birth or not. Transgender is an umbrella term for people whose gender identity and/or expression is different from cultural expectations based on the sex they were assigned at birth. Transwomen identify as women but were classified as males when they were born; trans men identify as men but were classified as females when they were born; while other transgender people do not identify with the binary gender identities at all. Intersex people are born with physical or biological sex characteristics (e.g., sexual anatomy, reproductive organs, hormonal patterns and/or chromosomal patterns) of both males and females. Gender expression is one’s demonstration (e.g., behavior, dress, and social interaction) of gender identity (one’s view of self as woman, man, or queer), either as dominantly masculine or dominantly feminine or a combination of masculine and feminine traits. A person’s gender expression is not always linked to the person’s biological sex, gender identity, or sexual orientation. Adapted from UN Free and Equal. *Definitions.*

[160] Cisgender individuals refer to those whose gender identity corresponds to their sex assigned at birth. Its opposite term is transgender as defined in footnote 156.

[161] M. Bochenek and K. Knight. 2012. Establishing a Third Gender Category in Nepal: Process and Prognosis. *Emory International Law Review.* Vol. 26, Issue 1.

[162] Bdnews24.com. 2013. *Third gender gets state recognition.*

[163] Climate and Development Knowledge Network. 2020. *Bangladesh: Radical Change Needed to Ensure Justice for Hijra Communities.*

[164] Human Rights Law Centre. 2014. *Indian Supreme Court Recognises Third Gender*.

6.2 Status of People with diverse Sexual Orientation and Gender Identity and Expression in the Six SARD DMCs

6.2.1 Demography

188. In Bangladesh, estimates put the number of Hijras at 10,000 to half a million.[165] In Bhutan, 316 people were registered as people with diverse SOGIESC in 2019.[166] In India, 0.04% of the population was recorded as third gender (people who do not identify as male or female but "other") in the Census of 2011.[167] In Nepal, the 2021 census, which has not yet been published, is expected to provide data on the SOGIESC[168] population in the country for the first time.[169] No official estimates are available for Sri Lanka and the Maldives where same-sex sexual activities are punishable by law (Footnotes of Table 1.10 and Box 6.1). Globally, the United Nations' Office of the High Commissioner for Human Rights provides reliable estimates on the size of the global intersex population: between 0.7% and 1.7% of the entire population are born with intersex traits.[170]

Box 6.1: Legal Status of People with diverse Sexual Orientation, Gender Identity and Expression, and Sex Characteristics in SARD DMCs

Legal status of sexual orientation, gender identity and expression, and sex characteristics community in SARD DMCs

The legal framework for people with different sexual and gender identities varies in the six countries. Nepal has recognized the rights of sexual and gender minorities in its Constitution, included them in the census of 2011, and included a third gender category in official documents. India included the third gender option in passports in 2005, in the census of 2011, in voter identity cards in 2013, and ration cards in 2015. It decriminalized same-sex relations in 2019. In 2019, Bhutan's Parliament approved the amendment of the penal codes, which had made same-sex sexual activities punishable by law.

In Bangladesh, *hijras* are legally recognized, and official documents now have space for 'Others" as a third gender category. However, as hijra is legally defined as referring to intersex people, non-*hijra* transgender individuals cannot apply for a national identity card (NIC) and, therefore, cannot register as a voter. Also, there is no separate voter list for *hijras*, and the election manifestos of the political parties do not include commitments toward protecting hijras' rights.[a] To have valid official documents, gender-diverse individuals who are non-*hijra* must choose the 'Hijra' option, which is not a true reflection of their gender identity. Moreover, same-sex sexual activities are still punishable by law in Bangladesh.

Sri Lanka prohibits same-sex sexual activities, which are punishable under Sections 365 and 365A of the Penal Code. Section 399 of the same Penal Code prohibits the personation of a real or imaginary individual, a practice common to transgender groups. The Penal Code of the Maldives prohibits and penalizes same-sex sex acts. It should be noted that issues pertaining to intersex people appear to be invisible in both public discourse and in the law.[b]

Source: Extracted from the countries' policy documents.

[a] ASM Amanullah, G. Ahmed, and T. Abir. 2019. *Political Economy Analysis for Gender Diverse Communities in Bangladesh*. Dhaka: Bandhu Social Welfare Society.

[b] G. Shankar. 2020. Law-Making in South Asia on Intersex Rights: Breaking Free from the Binary. Issue 20 LGBTIQ+, Magazine. Shuddashar.

[165] S. Chowdhury. 2020. *Transgender in Bangladesh: First School Opens for Trans Students*. Dhaka, Bangladesh: BBC Bengali.

[166] Kuensel. 2019. *Feeling Recognised and Included*.

[167] Ministry of Social Justice and Welfare. *Draft Transgender People (Protection of Rights) Rules, 2020*. New Delhi, India.

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

[169] A. Abbas, S. Joshi and R. Thapa. 2019. *Nepal Takes Steps to Include LGBTIQ People in 2021 Population Census*. Kathmandu, Nepal: UN Women Asia and the Pacific.

[170] United Nations Human Rights Office of the High Commissioner. *Intersex People: OHCHR and the Human Rights of LGBTI People*.

6.2.2 Access to Social Resources and Services

189. The consultation participants belonging to the diverse SOGIESC community across the six DMCs quoted instances of bullying and mockery from others (including service providers) as one of the barriers which prevent them from accessing education and health care services. They said that in education institutions, bullying by peers for not conforming to gender norms (appearance and behavior, uniforms, dress codes) and absence of non-heteronormative outlook[171] (e.g., male–female binary in sporting events, sex education, access to toilets, seating arrangements in classrooms) often result in inadequate accommodation of transgender people, leading to academic underperformance, high dropout rates, and increased mental health problems (Box 6.2). For instance, a study in Bangladesh noted that members of the Hijra community often dropped out of school because of the hostile environment and lack of friendly behaviors exhibited by their peers and teachers alike.[172] Similarly, a survey by Pride Bhutan found that 93 transmen of 106 had higher level and less than higher level schooling and only ten had university education.[173] The survey found transgender individuals in Bhutan to drop out of school early due to bullying and having to live with the traditional gender norms (e.g., wearing Kira, the national dress for women in Bhutan, and growing long hair) in schools. In Nepal, there are reported cases of people with diverse SOGIESC being bullied in school and expelled because they did not want to follow the expected gender dress norms. When the people with diverse SOGIESC choose to dress according to their preferred sex or gender identity and not as per their ascribed identities, they are accused of disobeying the school rules and are reprimanded.[174] In Sri Lanka, social and cultural prejudice against homosexuality and gender nonconformity is underpinned by inadequate sex education in schools.[175] There are reports indicating that intersex people in India face issues in obtaining education and employment due to bullying, or of parents refusing to send intersex children to school for fear of stigma. Still in India, intersex persons face difficulties with getting their marriage recognized and registered.[176]

190. In Bangladesh, the government provides *hijras* and transgender communities with better access to ***social assistance*** by explicitly including them in the social assistance schemes under its Social Safety Net program, with monthly old-age allowance to individuals aged 50 years and above, scholarships in four stages for *hijra* children, and skills and capacity development in alternative income-generating activities.[177] However, their legal service support is limited, and they provide almost no support for *hijras*' access to financial services, alternative livelihoods (economic empowerment),[178] or housing services. In addition, the nationwide behavioral and serological surveillance in Bangladesh demonstrated the vulnerability of *hijra* to sexually transmitted infections (STIs), including HIV, due to selling unprotected sex to multiple clients.[179] In this aspect, the government has limited medical assistance. For ***housing services***, DSS-run shelter homes for the underprivileged are open to *hijras* but have no specialized shelter support for *hijras*.

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171 The outlook according to which heterosexuality is the preferred or normal mode of sexual orientation.

172 T. Habib. 2012. *A Long Journey towards Social Inclusion: Initiatives of Social Workers for Hijra Population in Bangladesh*. University of Gothenburg.

173 Kuensel. 2021. *Being a Transgender in Bhutan*.

174 Mitini Nepal. *National Parallel Report B +25: Issues, Achievements, Gaps and Recommendations of LBTQ of Nepal 2019*. Kathmandu, Nepal.

175 Human Rights Watch. 2016. *"All Five Fingers Are Not the Same" Discrimination on Grounds of Gender Identity and Sexual Orientation in Sri Lanka*. New York, USA.

176 https://www.apcom.org/wp-content/uploads/2020/05/Information-Toolkit-Intersex-Human-Rights-in-India.pdf

177 Department of Social Services, Bangladesh, Development Program for Improving the Living Standard of Hijra Community

178 The Department of Social Services under the Ministry of Social Welfare supported in 2012-2013 the "Program for improving the living standard of Hijra community," initially in seven districts as a pilot program in fiscal year 2012-13 (evaluated in 2020). The number of beneficiaries was 485 in the starting year (2012-13). Initially, student stipend and imparting training program were carried out. In 2014, the districts were increased to twenty one and the tools of the project were also increased. It included old age, disabled or insolvent allowances, student stipend, imparting training and post training financial support schemes. As a result, the number of beneficiaries also increased, reaching a maximum of 7,650 people for the consecutive 2 years (2017-18 and 2018-19). However, the number of program beneficiary plummeted to 5,767 people, and the post-training financial support seemed absent in 2019-20. The number of beneficiaries remained higher for old age, disabled or insolvent allowances and lower for student stipend. [Source: Impact Analysis on Development Program for Improving the Living Standard of Hijra Community (2020), Department of Social Services, Bangladesh.

179 The hijra in Dhaka, the capital city, had the highest recorded rate of active syphilis (10.4%) among other most at-risk populations. These findings warranted immediate HIV interventions. Several non-governmental and community-based organizations (NGOs/CBOs) implement HIV interventions primarily promoting condoms and lubricants and mainly providing treatment of STIs. (Living on the Extreme Margin: Social Exclusion of the Transgender Population (Hijra) in Bangladesh).

Box 6.2: Insights on Discrimination Faced by Individuals with Diverse SOGIESC in School

"There were five trans men in my school, and they were stigmatized and discriminated. They had to follow the dress code (dress like women) and keep long hair. Due to societal pressure, they could not concentrate on their studies and some of them resorted to drugs or alcohol and there was also a case of suicide."

Source: Consultation with CSO Representative from Bhutan for this assessment.

191. Access to and utilization of health care remains low for the group due to discrimination faced at facilities, lack of awareness (of specific needs of people with diverse SOGIESC, like hormone supplements) and sensitivity of health care professionals, absence of certain services like mental health care, and general unavailability of hospitals equipped to serve their needs. Many intersex people are subjected to unnecessary and intrusive medical interventions. In many countries without adequate access to pediatric care, there are reports of infanticide or abandonment of intersex children.[180] Fear and shame create hesitancy in accessing medical services. In India's health sector, according to the consultation participants, the discrimination suffered by transgender people is high; harassment is either in physical or verbal form or in the form of judgmental looks or comments, or denial of treatment or equal treatment. A key barrier is the lack of health service providers who are sufficiently knowledgeable about transgender medicine and care.[181] In Nepal, the health-related requirements, e.g., medical needs, hormonal injections, sex-reassignment surgeries, and mental health counseling, are very inadequate with various barriers that prevent this disadvantaged group from fully accessing and utilizing health services, in addition to discrimination by health service providers and inadequate flow of information and services.[182] There are three clinics in Sri Lanka for sex change. However, they are hardly accessible to transgender people because of the high-cost implications and the challenging process. Discrimination in accessing health care exists, including being labeled mentally ill, lack of privacy from medical staff, and unwillingness by some medical staff to attend to them (footnote 182). At times, people with diverse SOGIESC cannot access welfare schemes because of the requirement of identity cards. In Bangladesh, for instance, most lack government-issued identity cards, which makes it hard for them to access social benefits (Box 6.3).[183] The participants of the consultations in all DMCs highlighted ineffective government intervention with respect to identification documents.

Box 6.3: Insights Shared by Individuals with Diverse Sexual Orientation, Gender Identity and Expression, and Sex Characteristics from Bangladesh

"We face humiliation when we show our national identity as it doesn't identify as being a member of the Transgender/Hijra' group."

Source: Consultation with a representative of the diverse SOGIESC community in Bangladesh for this assessment.

6.2.3 Access to Economic Resources and Services

192. Inequalities and discrimination faced during schooling force people with diverse SOGIESC to dropout, which translates into lack of employment opportunities in the future. Lack of legal identification documents, discrimination during recruitment processes, job harassment at the workplace due to their sexual orientation, and a lack of job security for people with diverse SOGIESC exist in all the countries (though unrecognized in Maldives). Discrimination exists even in national subsidy programs as there is hardly any data regarding the people with diverse SOGIESC, and many government relief efforts separate those in need by gender, leaving transgender people out. The consultation participants assessed that people with diverse SOGIESC suffer from financial difficulties and are forced to live in poverty and distress due to these barriers.

[180] United Nations Human Rights Office of the High Commissioner. *Human Rights for Hermaphrodites Too! Submission for OHCHR Study on Youth and Human Rights (HRC39).*

[181] J.D. Safer et al. 2016. Barriers to Health Care for Transgender Individuals. *Current Opinion in Endocrinology & Diabetes and Obesity.* Volume 23, Issue 2. London: Wolters Kluwer Health, Inc.

[182] Blue Diamond Society. 2018. *Discrimination and Violence Against Lesbian and Bisexual Women and Transgender People in Nepal: Shadow Report.* Kathmandu.

[183] K. Knight. 2020. *Bangladesh Should Support Hijra, Trans Under Covid-19.* Human Rights Watch.

193. In Bangladesh, many Hijras are forced to engage in sex work for a living and experience harassment and are at risk of unprotected sex. The Hijra sex workers exploited by clients, or mugged, and beaten by hooligans do not seek police support because of fear of further harassment.[184] A small rapid impact assessment survey on the impact of the Covid-19 crisis on the third gender community in Bangladesh found that 82% of the 51 respondents had not earned at all in the past two weeks, 59% did not receive any support, and 86% did not have any savings.[185]

194. In India, discriminatory eligibility requirements place gender restrictions on some jobs, thereby excluding transgender and non-binary people. For instance, some jobs may require the person to undergo invasive medical tests or submit identity documents, which are difficult to obtain for people with diverse SOGIESC. A 2015 report prepared by Sangama, an Indian human rights organization for individuals oppressed due to their sexual preferences, based on interviews with 3,619 transgender people in Kerala, found that only 12% of the transgender people surveyed were employed, and half of those respondents earned less than $67 per month.[186]

195. In cases where the identity of people with diverse SOGIESC is known in the workplace, they are susceptible to discrimination and harassment, including bullying, sexual harassment, assault, and misgendering. In addition, due to constraints in accessing formal sector employment, transgender and non-binary people often take up work in the informal sector and work in precarious conditions or as sex workers and resort to begging, which further exposes them to human rights violations.[187] This discrimination can be so pervasive that it can be better understood as "occupational segregation," whereby select social groups are not distributed throughout the labor market by their merit or skills, but rather by the bias and prejudices of employers. For people with diverse SOGIESC, occupational segregation first filters them into the informal market and out of the formal market. Secondly, even for those who can find employment in the formal market, the filtering keeps them out of higher paying, more senior level jobs.[188] This systemic discrimination and segregation is not only harmful to the people who experience it, but presents a significant loss to businesses (in the form of less productivity) as well as diminished economic outcomes (in the form of less labor output).[189]

196. People with diverse SOGIESC in Nepal continue to face discrimination from society due to prevailing mindsets. They are also deprived of employment in state institutions, including civil service, army, and police, as the recruitment criteria do not accept the "O" category as a gender choice.[190]

6.2.4 Social Practices, Participation, and Decision-making

197. Challenges exist for people with diverse SOGIESC in all six DMCs. Many experience difficulties in recognizing and accepting their own gender identity and sexuality and getting their family and community to accept them. Hence, they tend to hide their identity to avoid being misunderstood by their families and communities. Discrimination against them is widespread. Many are subjected to "conversion" therapy, forced marriages, and "corrective rape." Violence in the family can take the form of physical force (including honor killings), sexual abuse, wrongful confinement, and involuntary institutionalization. Usually, they are forced to either accept their sexuality and gender identity and leave their family or ignore it and stay with the family. When compelled to leave, they are forced into sex work and begging to meet their basic needs despite the risk of criminal prosecution. Political representation remains almost absent in all countries. Nepal had Members of Parliament from the SOGIESC community from 2008-2013 but in later years this has not been repeated. In Bangladesh a transgender mayor has recently been elected in 2021. Currently, policy discourse is mostly from the perspective of HIV/AIDS rather than equal rights.

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184 Human Rights Watch. 2016. *I Want to Live with My Head Held High*.

185 Innovision. 2020. *Digest: Economic Impact of Covid-19 crisis on Third Gender Community in Bangladesh*. In UN Women. 2020. *Covid-19 Bangladesh Rapid Gender Analysis*.

186 Sangama. 2015. *Transgender Survey Kerala 2014–15*.

187 Government of United Kingdom, Home Office. 2021. *Country Policy and Information Note India: Sexual Orientation and Gender Identity and Expression.* Version 4. London.

188 P. Crehan et al. 2021. The Economic Case for LGBT+ Inclusion in the Caribbean. *Open for Business*. London, United Kingdom.

189 M.V.L. Badgett, Ph.D. *The Economic Cost of Stigma and the Exclusion of LGBT People: A Case Study of India (English)*. Washington, D.C.: World Bank Group; and P. Crehan et al. 2021. The Economic Case for LGBT+ Inclusion in the Caribbean. *Open for Business*. London, United Kingdom.

190 S. Gurung. 2021. Nepal, the Beacon of LGBTQ+ Rights in Asia? Not Quite. *The Diplomat.*

In the view of the consultation participants, this approach sometimes adds to the stigma by promoting wrong perceptions/stereotypes.

198. According to the Integrated Biological and Behavioral Surveillance survey of 2016, violence, discrimination, and social stigma faced by people with diverse SOGIESC had forced over 42% of transgender women and 23% of gay and bisexual men in Bhutan to attempt suicide.[191] An Indian study conducted in 2015 in Kerala highlighted high rates of violence against transgender people, particularly perpetrated by police personnel. More than half (52%) of the respondents said they had been harassed by the police, and nearly all (96%) said they had not raised a complaint because of their gender identity (footnote 186). In Nepal (footnote 174) and Sri Lanka,[192] they are often subjected to police harassment, extortion, arrests, and unreported and arbitrary detention. They are detained in hospitals and forced to receive treatment against their will, e.g., sex corrective treatment as a part of 'conversion therapy' According to the consultation participants, there is a lack of safe spaces for those facing abuse and harassment at home or by service providers.

6.2.5 Intersectionality

199. Among people with diverse SOGIESC, trans women and lesbians are more discriminated against than trans men. The dominant patriarchal family structure in SARD countries impacts the nature of discrimination and violence against lesbian, bisexual, and trans women. This increases their stress and impacts their mental health. In the assessment of the consultation participants, the violence faced by lesbians starts in the family since it is where control is exerted over a woman's sexuality, mobility, and access to resources (Box 6.4).

Box 6.4: Perspectives of Being a Person with Diverse Sexual Orientation, Gender Identity and Expression, and Sex Characteristics

"It was only when I heard an interview of lesbian activists that I realized that my feelings for my girlfriend were not wrong and that there were others too who felt the same way. My parents had taken me to a faith healer to get me cured, had locked me in so that I could not meet my friend, and had banned her from coming to my house. We realized that our families would not accept our sexuality and so we decided to run away. But we were still studying, and now we cannot continue. We feel sad that we cannot stay with our families and be together."

Source: Consultation with a representative from the diverse SOGIESC community in Nepal for this assessment.

200. As per an Indian study, immediate and extended families are the main perpetrators of violence against lesbian and bisexual women.[193] Several studies conducted in India during the pandemic also show that trans women experience greater harassment and denial of dignity than trans men or homeless queer people (Box 6.5).[194]

201. In a survey conducted by Pride Bhutan, only 10 of 106 surveyed trans men had a university education, and most trans women were in the entertainment business (footnote 173). In Sri Lanka in general, women have been historically underrepresented at all levels of government, and non-binary women have been completely invisible in the political arena. No affirmative action has been taken to redress this situation for women of diverse gender identities and sexual orientations.[195]

202. In Bangladesh, the Hijra/transgender population belonging to small ethnic minority communities also experience poor access to services, isolation, and lack of dialogue about their livelihood issues because of the discrimination against their social identity. Similarly, according to the consultation participants, Hijra/transgender individuals belonging to low-income groups cannot avail health care services unlike those from the higher income groups.

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191 School of Planning Monitoring Evaluation and Research. 2016. *Integrated Biological and Behavioral Surveillance (IBBS) Surveys Among Vulnerable and Key Populations at Higher Risk in Bhutan, 2016: Final Report*. Kathmandu, Nepal.

192 3 Community Radio. 2019. *Intersex Human Rights and Queer Sri Lankan Identity*. Australia.

193 K. Zaman, N. Chad, and I. Schneeweis. 2016. *India LGBTI: Landscape Analysis of Political, Economic & Social Conditions*. Astraea Lesbian Foundation for Justice.

194 The India Forum. 2021. *The Pandemic & the LGBTQ Community: The Need for Collective Action*.

195 The Women and Media Collective. 2017. *Discrimination of Lesbians, Bisexual Women and Transgender People in Sri Lanka: Shadow Report: Presented to the 66th Session of the Committee for the Elimination of All Forms of Discrimination Against Women (CEDAW), 13 February–3 March 2017*. Sri Lanka.

Box 6.5: Insights on Discrimination Faced by Trans women

"I have seen more community members shifting towards full-time sex work, particularly trans women."[a]

"While gays from the community are still being acknowledged to some extent, there exists a lack of acknowledgement of lesbians and trans women thus making it difficult to address their problems. There have been many instances of violence and lack of acceptance from family. I myself was forced to wear Salwar Kameez (women's clothing) at work."[b]

Source: Consultations with CSO representatives from (a) Bhutan and (b) India for this assessment.

6.3 Policy Analysis

203. The analysis of policies from the lens of the three pillars of the LNOB framework (understand for action, empower for change, and include for opportunity) is limited in scope for this group. Although some of the DMCs have decriminalized and/or formally recognized some or all people with diverse SOGIESC, there is still ambiguity in how they are defined, and there are few or no welfare policies specifically targeting them. For instance, the Maldives and Sri Lanka do not have any policies or institutional frameworks for people with diverse SOGIESC, and in these countries same-sex sexual activities are punishable by law. India, Bhutan, and Nepal have recognized and decriminalized same-sex relationships and acts. However, only India and Nepal have taken actions to implement these policies. These actions can be classified into the three pillars of the LNOB framework: to understand (such as collecting data on the third gender in the census), empower (developing programs and policies to develop their capacities), and include (clear provisions to prohibit any form of discrimination against them and ensuring equitable opportunities). While the third gender is recognized in Bangladesh and there have been recent policies to empower them, same-sex sexual activities are punishable by law. Table 6.1 provides a list of policies for people with diverse SOGIESC in the six SARD DMCs. The color code indicates the extent to which the policy objectives and mandates address the issues of people with diverse SOGIESC in line with the three pillars of the LNOB framework.

204. As mentioned above, though same-sex sexual activities are punishable by law in Bangladesh, it recognizes the *hijra* (intersex individuals) as Hijra Linga (sex category in legal documents) and their right to vote. However, the association of the *hijra* population with Hijra Linga (intersex individuals) has made the recognition of transgender individuals unclear and their identification by the government inconsistent. For instance, some institutions recognize them as Hijras, some as transgender, and some as 'third gender.' Moreover, their education and economic participation also remain a challenge. To address this challenge, the Ministry of Social Affairs has taken initiatives, such as direct cash transfers and financial support for education. The consultation participants said that the ministry also provides skills training, a onetime payment of $117 for starting a business, and funding to those who want to work for people with diverse SOGIESC.

205. In Bhutan, same-sex sexual activities were recently decriminalized and approved through royal assent. However, there are currently no laws, policies, or dedicated institutional frameworks that recognize and protect the rights and welfare of the community and prevent any discrimination against them. They face a lack of legal identity. The consultation participants regretted the limited upstream policy dialogue with the community to better understand their needs and the barriers.

206. In India, consensual same-sex relations are legalized, and there are also provisions for establishing the rights of transgender people. Transgender people are recognized as a 'third gender,' and there are several measures to prohibit discrimination against them and protect their rights. However, many legal protections have not been provided, including same-sex marriages.

207. Nepal has taken major initiatives to uphold the rights and welfare of gender and sexual minorities. In 2007, the Supreme Court ruled that citizens can select "Others" on their gender identity card. The Nepal Election Commission began allowing voters who do not identify themselves as male or female to register as a third gender. In 2011, the Nepal Census was the first attempt by any national government to count its people by three genders. However, discrimination and stereotyping against people with diverse SOGIESC remain major barriers. There exists a policy-implementation gap that needs to be addressed. For instance, members of the community are still required to have a "sex correction" surgery before they can establish their accurate gender.

The consultation participants said that there is also a lack of awareness among people with diverse SOGIESC about their legal rights.

Table 6.1: Analysis of Key SOGIESC Policies and Acts in selected DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	The Government of Bangladesh started to recognize the Hijra community as Hijra sex on 26 January 2014, although no formal definition is available.				
	Proposal to fix the tax-free ceiling at Taka 3,50,000 for the third gender community				
Bhutan	Section 213 and 214 of the Constitution have been repealed, thereby decriminalizing homosexuality.				
India	The Transgender People (Protection of Rights) Act, 2019 (came into effect January 2020)				
	Census 2011 collected the data on the population of 'third gender' in the country *(census 2021 will be conducted in 2023)*				
Nepal	Article 12 of the Constitution states that people have the right to have a citizenship identity card that reflects their preferred gender.				
	Article 18 of the Constitution of Nepal guarantees the protection, empowerment, and development of lesbian, gay, bisexual, and transgender+ (LGBTI+) communities along with other socially oppressed groups				
	The government has added a separate category "O" for LGBTI+ on the citizenship certificate.				
	A separate category "other" for LGBTI+ was also added to the 2011 census by the Central Bureau of Statistics				

LGBTI+ = lesbians, gays, bisexual, transgender, intersex
Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

208. Overall, while Bangladesh, Bhutan, India, and Nepal have made efforts to protect and promote the rights and welfare of this community, there are still many barriers to their development (Box 6.6 and Box 6.7). Therefore, according to the consultation participants, it is important to reduce the gap in the implementation of policies and ensure greater political representation of the group so that the difficulties experienced by its members are effectively identified and addressed. Furthermore, it is essential to recognize that official documents that corresponds to one's identity is one of the main concerns of people with diverse SOGIESC. For example, in many countries transgender individuals can change the gender marker in official certificates, but the process is long, costly and often requiring various court orders and medical examinations. The same applies

to obtaining government-issued documents, such as ID cards, passports etc. With some exception, the gender option in such documents remains binary (either female or male).[196]

Box 6.6: Decriminalization of Same-Sex Sexual Activity in Bhutan

"The parliament has approved the bill to repeal section 213 and 214 (sodomy law). While the law has not been implemented, this news has had a huge impact on the mental health of people from the lesbian, gay, bisexual, and transgender+ community in coming to terms with their sexual orientation."

Source: Consultation with CSO Representative from Bhutan for this assessment.

Box 6.7: Experiences of Individuals with Diverse Sexual Orientation, Gender Identity and Expression, and Sex Characteristics in Nepal

"We face discrimination in claiming government support that we are entitled to. Many government relief efforts still separate those in need by gender, leaving us transgender people with nowhere to go."

Source: Consultation with a representative from the Diverse SOGIESC community in Nepal for this assessment.

6.4 SARD Projects Targeting to Benefit Individuals with Diverse Sexual Orientation and Gender Identity

209. None of the reviewed 19 selected projects of SARD for this GESI assessment included actions explicitly and specifically targeting to benefit people with diverse SOGIESC. Also, none of the reviewed second set of 15 projects of SARD (same list of projects assessed for other disadvantaged groups: older people, people with disability, and excluded and vulnerable social identity groups) provided good practices in addressing the issues of people with diverse SOGIESC.

6.5 Good Practices in Responding to the Issues of Individuals with Diverse Sexual Orientation and Gender Identity

210. While ADB has not engaged in issues of individuals with diverse SOGIESC, other stakeholder organizations in the DMCs have initiated programs to assist and empower this disadvantaged group. The following are examples of these initiatives:

Empower for Change

- In Bangladesh, the Ministry of Social Welfare provides direct cash transfer and financial support for education. The transgender individuals are entitled to a direct monthly cash transfer of Bangladesh taka (BDT) 600 ($5.82). The ministry also provides scholarships to transgender students at the primary and second levels in the amount of BDT800 ($7.76) and BDT900 ($8.73), respectively. At the university level, the amount of scholarship is BDT1,300 ($12.61). In addition, the ministry provides training in business development and has trained 900 transgender individuals and provided a business start-up assistance of BDT10,000 ($97.00).
- Rainbow Bhutan[197], an NGO, provided virtual and tele-counseling to people with diverse SOGIESC who need help. It has partnered with Save the Children and the Ministry of Health for the skills development of trans women.
- In India, the Humsafar Trust, an NGO, assists individuals with diverse SOGIESC in Mumbai Metro and surrounding areas to face issues such as conflicts with their families, extortion, blackmail, legal problems, and violence. During the Covid-19 pandemic, the Humsafar Trust provided basic necessities (e.g., food ration, medical services) to approximately 25,000 people with diverse SOGIESC.

[196] Cortez, Clifton, John Arzinos, and Christian De la Medina Soto. 2021. Equality of Opportunity for Sexual and Gender Minorities. Washington, DC: World Bank. doi:10.1596/978-1-4648-1774-8. License: Creative Commons Attribution CC BY 3.0 IGO

[197] Rainbow Bhutan is now separated into tow NGOs: Queer Bhutan and PRIDE Bhutan

- In Nepal, the Blue Diamond Society operates drop-in centers that provide LGBT-friendly HIV prevention, education, testing, counseling, and treatment.
- Mitini Nepal runs capacity-building programs, such as jewelry-making and other skills, and educational and personal development, including counseling services for people with diverse SOGIESC.
- In Sri Lanka, the Grassroot Trust provides support through shelters and safe houses to people with diverse SOGIESC and runs a trilingual portal (Bakamoono.lk) to promote their (and the marginalized youth's) access to information.
- The National Transgender Network in Sri Lanka provides socioeconomic, legal, medical, and emotional support to transgender individuals.
- In Sri Lanka, the Equal Ground conducts awareness programs and consultations in rural areas and engages in career development initiatives for people with diverse SOGIESC.

Include for Opportunity

- The Mitini Nepal actively partners with schools to train teachers and educate students about the struggles and violence that people with diverse SOGIESC face. They also conduct awareness-raising campaigns through radio programs and academic institution orientation classes. In addition, every International Day Against Homophobia, Biphobia and Transphobia, they work with rural and urban communities across Nepal to celebrate and educate locals about the rights and experiences of people with diverse SOGIESC. At present, Mitini Nepal is planning to build a central home with services and shelter for homeless people with diverse SOGIESC as they have no safe spaces where they can gather and receive support and services.
- Being LGBTI in Asia and the Pacific is a UNDP regional program that aims at addressing inequality, violence and discrimination on the basis of sexual orientation, gender identity or intersex status. It is a collaboration between governments, civil society, regional institutions and stakeholders.[198] The program also strives to address the research gaps that currently exist on the stigma, violence and human rights violations experienced by sexual and gender minorities in Asia.

211. The United Nations Development Programme (UNDP) and World Bank have started responding to the issues of individuals with diverse SOGIESC toward their inclusion.

- In India, the UNDP assists the Ministry of Social Justice and Empowerment, which is the nodal ministry for promoting the welfare of transgender people in the country. In collaboration with other agencies and in consultation with CSOs, the UNDP helped the ministry develop a full-fledged framework, which seeks to address the gaps in transgender inclusion in government welfare measures and the vulnerabilities and risks faced by the transgender population.
- In Bhutan, the UNDP advocated for decriminalization of diverse SOGIESC and worked closely with the parliament for policymaking.
- In 2019, The World Bank developed its "Good Practice Note: Nondiscrimination: Sexual Orientation and Gender Identity" as an accompanying material of its Environmental and Social Framework and the Bank Directive on "Addressing Risks and Impacts on Disadvantaged or Vulnerable Individuals or Groups."[199] The objective of the Good Practice Note is to guide its staff and development partners in responding to the issue of discrimination based on SOGIESC diversity.
- In 2019, the World Bank launched a study to examine the laws and regulations that affect the lives of people with diverse SOGIESC in 16 countries (including Bangladesh and India) and offer policy recommendations designed to prevent and eliminate discriminatory practices. The results of the study were published in 2021, under the title Equality of Opportunity for Sexual and Gender Minorities (EQOSOGI).[200] The study measured six EQOSOGI indicators: criminalization and SOGIESC, access to inclusive education, access to the labor market, access to public services and social protection, civil and political inclusion, and protection from hate crimes.

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198 UNDP. *Being LGBTI in Asia and the Pacific*.

199 World Bank. 2019. *Good Practice Note*: Environmental & Social Framework for IPF Operations*: Non-Discrimination: Sexual Orientation and Gender Identity* (SOGI). Washington D.C.

200 C. Cortez, J. Arzinos, and C.D. la M. Soto. 2021. *Equality for Opportunity for Sexual and Gender Minorities.* Washington, DC: World Bank Group.

- Another important study[201] carried out by the World Bank develops a model—applied to India—to estimate the economic cost of stigma; negative attitudes toward LGBT people and their exclusion in social institutions such as education, employment, families, and health care. The model is applied to a case study of India and three major findings emerge from this report. First, there is clear evidence of stigma and exclusion exists for LGBT people in India. Second, the effects of stigma and exclusion are potentially costly to economies. Third and lastly, in India, existing research does not allow for a precise estimate of the cost of LGBT exclusion, but the cost could be substantial.

6.6 Conclusions and Way Forward

6.6.1 Summary of Findings

212. The assessment found people with diverse SOGIESC to be extremely excluded and vulnerable. The following are the highlights of the assessment:

- People with diverse SOGIESC across the six DMCs experience various types of discrimination in different realms: private (e.g., difficulty in accepting own identity, conflict with family, bullying) and public spaces (e.g., bullying in schools, lack of sensitivity of health providers to their distinct needs, lack of access to employment, poor legal protection, sexual harassment/violence).
- Among the people with diverse SOGIESC, the most discriminated against are trans women and lesbians.
- Four of the six DMCs (i.e., Bangladesh, Bhutan, India, and Nepal) have laws and policies for people with diverse SOGIESC. These laws and policies have sections that are in line with the three pillars of the LNOB framework (understand for action, empower for change, and include for opportunity), though limited in scope.
- SARD has no projects that explicitly and specifically address the issues of people with diverse SOGIESC.
- Stakeholders (government, CSOs and international development partners) have responded to the call of people with diverse SOGIESC for assistance in promoting and protecting their rights and developing their capacity for economic and political development.

6.6.2 Way Forward for SARD

213. ADB has started to recognize the importance of responding to the discrimination and vulnerability faced by people with diverse SOGIESC. This recognition is made explicit in the stakeholder engagement plan for the review and update of its Safeguard Policy Statement.[202] Also, ADB will conduct research on the legal barriers to SOGIESC inclusion in its 23 DMCs, including Bhutan, Nepal, and Sri Lanka. Plans are underway for the conduct of a study on the economic cost of discrimination against people with diverse SOGIESC and the development of grant and technical assistance projects supporting people with diverse SOGIESC in Bangladesh, Bhutan, and Nepal.

214. During the stakeholder consultations, representatives from the government and CSOs expressed the need for ADB to also engage people with diverse SOGIESC and articulated the following potential areas of SARD's assistance:

Understand for Action

- Survey on the status of people with diverse SOGIESC and the distinct issues they face (Nepal).[203]
- Work to include questions on SOGIESC into larger diagnostics, thus allowing the ability to disaggregate data later on and uncover new patterns of exclusion for this community, particularly by comparing to the general population.

[201] M.V. Badgett. 2014. *The Economic Cost of Stigma and the Exclusion of LGBT People: A Case Study of India (English)*. Washington, D.C.: World Bank Group.
[202] ADB. 2021. *Safeguard Policy Statement Review and Update: Stakeholder Engagement Plan. Draft for Consultation*. Manila.
[203] Central Bureau of Statistics of Nepal is preparing to conduct a sample survey of SOGIESC community in Nepal with possible support of ADB and other development partners in 2023.

Empower for Change

- Provide business development programs (including entrepreneurial skills development and access to business capital).
- Expand the access of people with diverse SOGIESC to health facilities and services.
- Provide vocational training to people with diverse SOGIESC and create a conducive environment for their employment in the private sector (Sri Lanka).

Include for Opportunity

- Facilitate specific policy reforms for transgender people (Bangladesh), formulate anti-harassment in the workplace law (India), and judicial reform to decriminalize homosexuality (Sri Lanka).
- Support educational and community awareness or sensitization programs (in schools, communities, and families) that will address education-related obstacles and promote the social acceptance of transgender people (Bangladesh) and individuals with diverse SOGIESC (India, Nepal, and Sri Lanka).
- Improve the gender certification process (Sri Lanka).
- Encourage partner private sector organizations to follow global practices on treating people with diverse SOGIESC.
- Facilitate global networking and knowledge sharing among organizations working on the issues of people with diverse SOGIESC (Nepal).

7 GEOGRAPHIC LOCATION AND INCOME POVERTY IN SOUTH ASIA: ISSUES AND RESPONSES

7.1 Introduction: Definitions

215. This chapter deals with both geographic location and income poverty as evidence points to the strong linkage between them. Geographic exclusion occurs when accessibility to certain areas is difficult due to distance (remote and rural areas away from towns and cities), terrain (mountain and hilly areas, or remote islands), and seasonal hazards (wetlands, areas prone to floods, landslides). Table 7.1 presents the definitions of geographically excluded areas in each developing member country (DMC) of ADB in South Asia.

Table 7.1: Exclusionary Geographical Locations in SARD DMCs

DMCs	Exclusionary Geographical Areas
Bangladesh	Rural and remote areas, hilly terrain, and wetlands
Bhutan	Rural, remote and areas with difficult geographical terrain
India	Rural, remote, difficult terrain, poor access to services, low agriculture, or resource potential
Maldives	Residents of Islands other than those in the capital city of Malé or Addu
Nepal	Mountain and hill terrain with poor transport links. The government identified districts and municipalities/rural municipalities as “backward areas.”*
Sri Lanka	Eastern and Northern provinces, estate sector, and rural areas

* Election Commission. 2017. *Guidelines for the Proportional Representation Members in Provincial Election.* Kathmandu. The government identified Accham, Kalikot, Jajarkot, Jumla, Dolpa, Bajhang, Bajura, Mugu and Humla districts as "backward areas" in the 2007 amendment of the Civil Service Act. Since all palikas (municipality/rural municipality) of a district could not be automatically treated as backward, the Election Commission identified a list of 57 municipalities/rural municipalities as backward to enable the candidature from backward areas during the 2017 elections. The basis for selecting backward areas was unclear in the document.

Source: Based on document review and discussions. Each of the different area is considered difficult geographically though no official documents provide such definitions. These were defined for the study as no explicit government definitions could be located.

216. In SARD DMC, official poverty lines and the subsequent national poverty rates are generated using consumption levels are thus not comparable across countries. The international poverty line, created by the World Bank and last updated in 2015, is defined as $1.9 per person per day.[204]

7.2 Status of the Geographically Excluded and Income Poor

7.2.1 Demography

217. The nexus of poverty has come to be intrinsically linked with geographic location. Most poor South Asians still live in rural areas, and the proportion of chronic poor is greater in rural areas, given the greater opportunities in towns and cities (Table 7.2). Geographically difficult areas are also more affected by natural disasters (like floods in low-lying areas of char in Bangladesh), which further push inhabitants into poverty.[205]

218. Table 7.2 shows that, in all six DMCs, the incidence of poverty is significantly higher in rural areas than in urban areas. The highest disparity exists in Nepal, where more than 40% of the rural population resides in poverty compared to 9% of the urban population, followed by India and Bhutan. East and central Bangladesh have fared much better: Poverty has fallen moderately in Chittagong and declined rapidly in Barisal, Dhaka, and Sylhet. The differences between the East and West have occurred largely in rural instead of urban areas.[206] Poverty in Bhutan is still a rural phenomenon. Among the Dzongkhags (administrative and judicial districts), the districts Dagana

[204] TM T. Islam, D. Newhouse, and M. Yanez-Pagans. 2021 International Comparisons of Poverty in South Asia. *Asian Development Review*. Vol. 38, No. 1. Asian Development Bank Institute.
[205] Chronic Poverty Research Centre. *Understanding Chronic Poverty in South Asia*.
[206] R. Hill and M.E. Genoni. 2019. *Bangladesh Poverty Assessment: Facing Old and New Frontiers in Poverty Reduction*. Washington D.C.: World Bank Group.

(14%), Samtse (14%), and Monggar (13%) had the highest share of the entire poor population in the country, with 40% of the poor residing in these three rural Dzongkhags.[207] Much of India's poverty is concentrated in rural areas, and India's wealthiest households were concentrated in urban areas in 2016. The two highest wealth quintiles had a 74% urban population. More than half of the rural population (55%) fell in the two lowest wealth quintiles.[208] In 2016, a large majority (91% under the low poverty line) of the poor lived in the atolls of the Maldives, outside of Malé.[209] In Nepal, 48 rural municipalities and 9 urban municipalities in 23 districts were identified as backward areas. Both the Mountains and Tarai regions had Human Poverty Index values less than the national average.[210] Geographic pockets of poverty exist in Sri Lanka. Colombo and the Western Province, as the main engines of economic growth, are relatively prosperous, while the Southern Province and former war-affected areas in the north and east are less developed. These districts have higher poverty rates, e.g., Mullaitivu (29%), Mannar (20%), Kilinochchi district (13%), Batticaloa district (19%) in Eastern province, and Monaragala district (21%) in Uva province.[211]

Table 7.2: Rural Population, Poor Population, Rural and Urban Poor Population

DMCs	% of Rural Population	% of Population Below National Poverty line	% of Rural Poor	% of Urban Poor
Bangladesh	62	24.3	26.5	18.9
Bhutan	58	8.2	11.9	0.8
India	65	21.9	25.7	13.7
Maldives	59	8.2	-	-
Nepal	79	25.2	42.3	8.7
Sri Lanka	81	4.1	7.6	2.1

Source: World Bank. *Rural Population (% of Total Population)*. For poverty: UNDP. 2020. *Human Development Report 2020: The Next Frontier Human Development and the Anthropocene*. New York. Note: '-' indicates data was not available

7.2.2 Access to Social Resources and Services

219. In each of the six countries, people in rural areas, disaster-prone areas (like the Haor, wetlands found in northeastern part of Bangladesh), remote areas, and places difficult to access due to physical terrain (e.g., outer atolls of the Maldives, mountains of Nepal) are left behind. People in these areas experience multiple levels of exclusion and have lower literacy, health, water, sanitation, and hygiene indicators compared to less isolated areas. Social infrastructure like schools and health care centers is limited in *chars*[212] and Haors of Bangladesh, mountainous regions of Bhutan and Nepal, remote atolls of the Maldives, rural India, and war-affected northern and eastern provinces in Sri Lanka. According to the consultation participants, to exacerbate this, connecting infrastructure to metropolitan areas is also severely limited in the DMCs, where most services tend to be centralized. In Bhutan, the government has expanded the road network, but transport connectivity remains poor in many parts of the country.[213] In the Maldives, transport costs are high. Almost half of the inhabited islands do not have proper harbor and access facilities, and 25 islands have no harbors at all.[214] As a result, it is extremely challenging for inhabitants of geographically dispersed areas to access these services (Box 7.1). In Bangladesh, the Chittagong Hill Tracts' remoteness, poor communication, and unique socioeconomic

[207] National Statistics Bureau of Bhutan. 2017. *Bhutan Poverty Analysis Report 2017*. Thimphu, Bhutan.
[208] NITI Aayog. 2019. *SDG India Index and Dashboard, 2019–20.* New Delhi.
[209] National Bureau of Statistics. *Household Income and Expenditure Survey 2016: Analytical Report IV: Poverty and Inequality*. Malé, Maldives.
[210] National Planning Commission (NPC) and UNDP. 2014. *Nepal Human Development Report 2014: Beyond Geography, Unlocking Human Potential.* Kathmandu. The caste/ethnicity disaggregated HDI values are available only of 2014.
[211] D.L. Newhouse, P.S. Becerra, and D. Doan. 2016. *Sri Lanka. Poverty and Welfare: Recent Progress and Remaining Challenges*. Washington, DC: World Bank. p. 40.
[212] The chars (referring to midstream islands and others attached to the mainland) are created from river sediment. Emerging chars create new areas for settlement and cultivation, an important resource in a land scarce country such as Bangladesh. However, a constant threat of riverbank erosion and flooding, combined with a lack of physical infrastructure, government services and employment opportunities, makes for a vulnerable and difficult way of life. Char dwellers are considered poorer than the mainland population and becoming the targets of efforts to reduce poverty. Social Security Policy Support (SSPS) Programme, Ministry of Water Resources (Government of Bangladesh). Social Security Policy Support (SSPS) Programme. *Official Website*.
[213] ADB. *Country Partnership Strategy: Bhutan, 2014–2018: Poverty Analysis (Summary)*. Manila.
[214] ADB. 2015. *Maldives Overcoming the Challenges of A Small Island State Country Diagnostic Study*. Manila.

characteristics have made it difficult to provide basic social services to inhabitants.[215] In Sri Lanka, health outcomes are worse in war-affected northern and eastern provinces, partly because of the delay in rebuilding destroyed infrastructure, and medical infrastructure is available only in far-off districts.[216]

Box 7.1: Challenges Experienced by People Living in Ggeographically-excluded Islands of Maldives

"Geographical makeup of the country is one of the major challenges Maldivians experience. Most of the public and social services are centered around Greater Malé. There are a number of islands with very small population in every atoll and these tend to have little social infrastructure for health or education. For example, some of these islands do not even have a health center or a doctor. For urgent treatment, residents of these islands face difficulties. I have known of incidents where tragedies have happened because urgent care was not provided."

Source: Consultation with a CSO Representative from the Maldives for this assessment.

220. Access is further constrained by the lack of affordability of these services due to widespread poverty in the region. In Bangladesh, many poor households in Dhaka live in slums with poor housing, insecurity, and overcrowding to be near their workplaces.

221. Poverty is not limited to the geographically excluded and hard-to-reach areas. Slums have much higher levels of monetary poverty, more children out of school, and lower levels of access to water and sanitation services.[217] In Bhutan, 57% of the poor are literate as compared to 69% of the nonpoor.[218] The states of India reflect enormous socioeconomic diversities and disparities. At the national level in India, the percentage of the population with no schooling was higher in rural areas (37% for women and 18% for men) than in urban areas (19% for women and 9% for men).[219] In the Maldives, the proportion of 3–4-year-olds who attend an organized early childhood education program was 69% in the lowest wealth quintile and 87% in the fourth quintile.[220] Different human development indicators illustrate the disparity that people of poor income levels experienced in Nepal. Households of the richest quintile using piped water were more than double that of households of the poorest quintile. The households with no toilet facilities were 33% of the poorest group, while the households in the richest quintile with no toilets were 0%.[221] The estate sector is the poorest sector in Sri Lanka due to limited market access, poor infrastructure, and low levels of education. Only 2% of adults living in the estate sector completed secondary school in 2012–2013, compared to 9% in the rural sector.[222]

7.2.3 Access to Economic Resources and Services

222. It was highlighted during the stakeholder consultations that in rural and remote areas of the DMCs, the economy is highly dependent on traditional agriculture, making the inhabitants susceptible to poverty. Lack of market linkages, proper irrigation systems, microcredit, low land fertility, and increasing incidence of natural disasters have made inhabitants' incomes highly vulnerable. According to the consultation participants, opportunities for employment in nonagricultural occupations remain limited.

223. With a poverty incidence of more than 50%, the CHT is one of the economically least advanced regions in Bangladesh. Most of the population relies on subsistence farming, particularly *jhum* (a form of shifting cultivation) farming practices. With increased environmental degradation and a low capacity to adapt to the impacts of climate change, the current agricultural practices can no longer sustain the population of the region.

224. The rural households in Bhutan face challenges of low agricultural yields and productivity caused by a range of factors, including the difficult mountain terrain, limited arable land, low technology

[215] UNICEF Bangladesh. 2019. *Many Tracts One Community: UNICEF Work in the Chittagong Hill Tracts*. Dhaka, Bangladesh.
[216] Australian Government, Department of Foreign Affairs and Trade (DFAT). 2021. *DFAT Country Information Report: Sri Lanka*. Australia.
[217] R. Hill and M.E. Genoni. 2019. *Bangladesh Poverty Assessment: Facing Old and New Frontiers in Poverty Reduction*. Washington D.C.: World Bank Group.
[218] National Statistics Bureau of Bhutan. 2017. *Bhutan Poverty Analysis Report 2017*. Thimphu, Bhutan.
[219] The Economic Times. 2019. *Internet Users in India to Reach 627 Million in 2019: Report*.
[220] Ministry of Health (MOH) [Maldives] and ICF. 2018. *Maldives Demographic and Health Survey 2016–17*. Malé, Maldives, and Rockville, Maryland, USA.
[221] Central Bureau of Statistics. 2017. *Annual Household Survey 2016/17 (Major Findings)*. Kathmandu, Nepal.
[222] Trading Economics. *Sri Lanka: Rural Population*.

adoption, poor irrigation, and small domestic markets (Box 7.2).[223] In India, a significant majority (70%) of rural Indian households are dependent on agriculture, yet the increase in farm productivity and farmers' incomes, job creation, and skills development to provide for nonfarm livelihood options in rural areas have been inadequate. According to the National Institution for Transforming India (NITI) Aayog Action Plan, in 2017 almost three-fourths of the rural households lived with a monthly income of less than Rs.5000 ($61.53).[224] In 2011, more than half the rural households did not own land (56%), and more than half of them were casual laborers (51%).[225] In the Maldives, households whose heads worked in fisheries were poorer than those living in households whose heads worked in industries or services. Poverty incidence was lowest among households whose heads worked as managers, technicians, or clerical support workers (footnote 220). In Sri Lanka, the northern and eastern provinces reported the lowest median household income per capita in Household Income and Expenditure Survey (2016). Unemployment rates are high as livelihood opportunities in the north and east provinces are limited.[226] The private sector investments in the north and east have not been adequate to provide decent jobs and secure livelihoods for people struggling to survive as per the report by Office of High Commissioner on Human Rights (OHCHR) in 2017. The state promotes microcredit and self-employment schemes for day-to-day survival, but due to indebtedness and other forms of dispossession, large populations of these provinces are unable to benefit from them.[227]

225. The consultation participants assessed that lack of coordination between the government and CSOs who are working for poverty alleviation in these areas has resulted in limited success of the interventions. The demand for relief and services is always much more than what the organizations can offer. Poor management and implementation have also inhibited the distribution of this support to the marginalized and needy. Additionally, low awareness and literacy and poor marketing of social programs were highlighted as significant impediments to government's and CSO's interventions.

Box 7.2: Dependence on Agriculture in Rural Bhutan

"In the initial phase of the pandemic, there was little or almost no impact on the farming sector as the farmers were only sowing seeds at that time. However, 7–8 months later, when the pandemic had spread heavily, the farmers faced difficulties in selling their produce. Their produce rotted, and they had no markets. Lack of market linkages has become a great challenge after Clovid-19. It is in the rural parts of Bhutan where more than 80% of women engaged in agricultural activities live, and the Covid-19 pandemic has affected their lives severely. They are now struggling to earn their livelihood."

Source: Consultation with a CSO Representative from Bhutan for this assessment.

7.2.4 Social Practices, Participation, and Decision-making

226. Consultation participants from CSOs highlighted limited participation and engagement of the rural community in their programs due to time poverty, low interest in themes they believed were not for them, and reluctance to voice their concerns with project teams. In many cases, CSO and government projects are designed and implemented without consultations with the rural community they are seeking to benefit. For instance, in Bangladesh, more generally, even the official local representatives, such as members of *Union Parishads* (rural councils) are often unable to speak on behalf of their communities because of the lack of platforms to raise common voices.

7.2.5 Intersectionality

227. Exclusion based on geographical location and poverty is further compounded by other vulnerabilities, such as gender, old age, disability, social identities, geographic location and income, young age and migrant status. Discrimination and inequalities in everyday life are worse for poor and rural women. According to the consultation participants, restricted mobility due to

[223] GNHC. 2011. *Eleventh Round Table Meeting: Turning Vision into Reality: The Development Challenges Confronting Bhutan*. Thimphu. pp. 52–53.
[224] NITI Aayog. 2017. *India Three Year Action Agenda 2017–18 to 2019–20*. New Delhi, India.
[225] Ministry of Rural Development. 2011. *Socioeconomic and Caste Census, 2011*. New Delhi, India.
[226] D.L. Newhouse, P.S. Becerra, and D. Doan. 2016. *Sri Lanka. Poverty and Welfare: Recent Progress and Remaining Challenges*. Washington, DC: World Bank. p. 40.
[227] UN Human Rights Treaty Bodies. 2017. *The State of Economic, Social and Cultural Rights in Sri Lanka: A Joint Civil Society Shadow Report to the United Nations Committee on Economic Social and Cultural Rights*.

concerns of safety, lack of economic opportunities beyond agriculture, time poverty, gender-based violence, and limited decision-making power are more severe for women in rural and geographically excluded areas and poor women in all DMCs. Among the ecological belts, the degree of gender disparity in human development is highest in the Tarai region of Nepal.[228] In Bangladesh, women's mobility is constrained. While 84% of men in slums and low-income communities go outside their community every day, only 40% of women do so. Girls in remote atolls of the Maldives are at a disadvantage as parents are less willing to send daughters, compared to sons, to Malé to continue their higher or technical education (Box 7.3). Lower incomes, combined with a limited control of household assets and productive resources, were also particular challenges for women-headed households.[229] In rural India, while 75% of women workers were engaged in agriculture, women's operational landholding was only 14%. One-third of rural women had never attended school, compared with 16% of urban women. Rural women were more likely to have no regular exposure to any form of mass media than urban women (34% versus 8%)[230] and the experience of physical violence was more common among women in rural areas (32%) than those in urban areas (25%).[231] In Sri Lanka, women in rural areas are burdened with subsistence farming and household care responsibilities and are deprived of other decent employment opportunities that could contribute to a better quality of life.[232] This is true for the other DMCs too.

Box 7.3: Barriers Experienced by Women in Geographically Excluded Islands of Maldives

"Reaching Malé, where most services are centralized, is difficult for some of the groups, such as women. Women from the islands normally stay in the islands and don't travel as often as men do due to patriarchal norms restricting their mobility and concerns of safety. Therefore, in terms of income opportunities, women are at a disadvantage. Furthermore, other excluded groups, such as people with disability, in isolated islands also face difficulties in accessing services."

Source: Consultation with CSO Representative from the Maldives for this assessment.

228. Unemployment rates of women were comparatively higher in rural (7.7%) than in urban (6.6%) areas (Box 7.4).[233] Older people in rural areas do not often get the same support or services as the older people living in urban areas due to limited infrastructure and services. According to the consultation participants, older people in rural areas who have any form of disability or health problem face additional challenges. In Sri Lanka, war widows of all ethnic groups and ages suffer from problems, such as lack of livelihood/income options and mental health issues, with older women being particularly affected. With high rural–urban migration, older people continue to live alone in villages, thus, affecting the care and support system they receive.[234]

Box 7.4: Barriers Faced by Rural Women in Sri Lanka

"Often in rural areas marriage and associated care roles limit women's career advancements, and prevents them from becoming independent".

Source: Consultation with a CSO representative from Sri Lanka for this assessment.

229. Incidence of poverty and geographic isolation are linked with social identities. In India, chronic poverty was disproportionately high among historically marginalized groups, such as SCs and STs. The two lowest wealth quintiles had 50% of the SC households and 71% of the ST households.[235] In Nepal, chronic poverty is concentrated among groups, such as the Dalits. Exclusion based on cultural practices or languages force various Adivasi Janajatis groups to higher levels of poverty. Some Madhesi groups (especially for Madhesi Dalits) have strong

[228] National Planning Commission (NPC) and UNDP. 2020. *Nepal Human Development Report 2020: Beyond Graduation: Productive Transformation and Prosperity*.
[229] J. El-Horr and R.P. Pande. *Understanding Gender in Maldives: Toward Inclusive Development*. Washington D.C.: World Bank Group. p. 29.
[230] NITI Aayog. 2018. *SDG India Index: Baseline Report, 2018*. New Delhi, India.
[231] International Institute for Population Sciences (IIPS) and ICF. 2017. *National Family Health Survey (NFHS-4), 2015–16: India*. Mumbai, India: IIPS.
[232] W. Nanayakkara. 2018. *A Balancing Act: Can Sri Lanka Overcome Regional Income Inequalities?* Sri Lanka: Talking Economics.
[233] Department of Census and Statistics. 2019. *Sri Lanka Labour Force Survey: Annual Bulletin 2019*. Battaramulla, Sri Lanka.
[234] *National Assembly of Bhutan*. Thimphu.
[235] A.K. Mehta et al. 2011. *India Chronic Poverty Report: Towards Solutions and New Compacts in a Dynamic Context*. New Delhi, India: Indian Institute of Public Administration.

conservative practices that impact both women (such as mobility restrictions, strict norms about staying within the household and not mixing with others) and men (e.g., social acceptance of certain tasks allowed to men of different caste groups) and force them into deeper poverty due to gender and caste-based occupational segregation.[236]

7.3 Policy Analysis

7.3.1 Geographic Location

230. All six SARD DMCs have dedicated policies and acts to protect the welfare of those living in geographically difficult terrain or underdeveloped regions. Table 7.3 provides the list of some key policies for geographically excluded and vulnerable populations in the SARD DMCs. The color code indicates the extent to which the policy objectives and mandates address the issues of people in difficult geographic location in line with the three pillars of the LNOB framework.

Table 7.3: Policy Analysis of Key Acts And Policies for Geographically-excluded People

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	National Rural Development Policy (2001)				
	Chittagong Hill Tracts Land Dispute Resolution Commission				
Bhutan	Bhutan National Urbanization Strategy (2008)				
India	Mahatma Gandhi National Rural Employment Guarantee Act, 2015				
Maldives	Strategic Action Plan 2019–2023				
Nepal	Constitution, Various policies/ schemes, Local Government Operation Act, 2074 (2017)				
Sri Lanka	Regional Rural Development Banks Act (1985)				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

231. The National Social Protection Strategy 2014 of Bangladesh has dedicated programs that are explicitly targeted towards the CHT population in the country.[237] Some of these programs include allowance for beneficiaries, food assistance, and rehabilitation of non-Bengali people. Other than the existing policies, the government also runs two projects, namely, 'Sustainable Social Services Project' to create a network of 'Para Centers' (small villages) in the remote areas of CHTs, making all the basic services available at the doorsteps of the marginalized communities and 'Strengthening Inclusive Development Project' in CHT to build resilience among the CHT community. These projects also have specific provisions for the upliftment of women (Box 7.5).

Box 7.5: Insights on Policies for Geographically-Excluded Population in Bangladesh

"While these projects and policies contribute to both gender mainstreaming and social inclusion in the country, there remains a scope for better implementation of these policies especially such that they can reach the neediest even among the vulnerable. There is a lack of coordination between civil society organizations and the government. Local authorities too are not very accessible and accountable."

[236] WBG Nepal. 2018. *Reanalysis of NDHS data 2016 for the Country Level Gender Equality and Social Inclusion Assessment by World Bank Nepal*. Kathmandu.

[237] General Economics Division, Planning Commission. 2014. National Social Protection Strategy of Bangladesh. Dhaka, Bangladesh.

Source: Consultation with CSO representative from Bangladesh for this assessment.

232. Stakeholders in Sri Lanka highlight that despite a dedicated ministry for rural housing, a national policy for rural development, and well-defined projects in the country, various barriers exist that prevent effective implementation. These include a non-consultative approach to designing projects, low resource allocation, and lack of funds. Despite these barriers, the government has been successful to a great extent in addressing the housing issue in the country.

233. In Bhutan, the government has taken a comprehensive approach through poverty alleviation programs in recent five-year plans to address barriers faced by the rural population. For instance, during the Covid-19 pandemic, interests on loans were waived off to reduce financial stress on the rural population.

234. In the Maldives, connectivity and limited access to resources and services are the two major barriers faced by people living in remote areas. To address this, the government has focused mainly on two aspects: connecting the entire country through the public transport network and increasing accessibility to essential services through the creation of regional hubs. However, according to the stakeholder participants, while these programs aim at universal access, there is a need for further dedicated provisions for the protection and upliftment of disadvantaged groups, such as people with disability.

235. Nepal has focused on rural development since its first Five Year Plan (1956–1961). Various policies and schemes have always been implemented for the rural and backward regions. For instance, the government has implemented rural development programs with the support of external development partners.[238] Affirmative actions have been taken for identified backward districts in civil service recruitment and social security allowances for all children under 5 in 14 geographically underdeveloped/excluded districts.

7.3.2 Income Poverty

236. All six SARD DMCs have dedicated nodal agencies and key acts and policies that work towards poverty alleviation. Table 7.4 provides the list of policies for poverty alleviation in the SARD DMCs. The color code indicates the extent to which the policy objectives and mandates address income poverty in line with the three pillars of the LNOB framework.

237. Almost all the countries have specific provisions with an intersectional rural/urban lens for empowering other vulnerable and excluded groups within the poor population. For example, the Rural Development and Cooperative Division in Bangladesh has the mandate to work with the rural poor, with a dedicated component for the empowerment of women and other ethnic minorities. The focus is on livelihood empowerment and capacity building through organizing people into informal self-help groups. Offices at the Upazilla (subunit of a district) level are responsible for implementing these projects. With the high population of beneficiaries, monitoring policies and programs at the local level has proven difficult. Monitoring the transgender community is comparatively more challenging. Like Bangladesh, Bhutan addresses poverty alleviation through five-year plans and the Rural Economy Advancement Programme.[239] Besides these policies and programs, there were various initiatives to support the poor during the pandemic, e.g., waiving of interests on loans to reduce financial stress. In the Maldives, access of vulnerable groups to products such as sanitary napkins and gloves, was ensured during the lockdown period. A COVID emergency response team was also active.[240]

[238] K.P. Adhikari. 2015. *Rural Development Policies, CBOs and their Sustainability in Nepal*. In A. Adhikari and G.P. Dahal, (with K. Subedi, I. Mahat, and B. Regmi) eds. *Sustainable Livelihood Systems in Nepal: Policies, Practices and Prospects*. Kathmandu: IUCN and CFFN. pp. 237–263

[239] Gross National Happiness Commission. 2019. *Twelfth Five Year Plan (2018–2023)*. Thimphu.

[240] L. Sherburne-Benz, S. Paternostro, and Z. Majoka. 2020. Protecting South Asia's Poor and Vulnerable Against COVID-19. *World Bank Blogs*.

Table 7.4: Policy Analysis of Key Acts and Policies for Poverty Alleviation in the Six SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bangladesh	Sixth Five-Year Plan: Accelerating Growth and Reducing Poverty (2011-2015)				
Bhutan	Poverty alleviation programs in the 11th five-year plan (Rural Economy Advancement Programme), Bhutan 2013-2018				
India	Mahatma Gandhi National Rural Employment Guarantee Act, 2015				
	The Draft National Land Acquisition and Rehabilitation & Resettlement Bill, 2011				
	The Street Vendors Act, 2014				
Maldives	Social Protection Act, 2014				
Nepal	Poverty Alleviation Policy, 2019				
	Poverty Alleviation Fund Act, 2006				
Sri Lanka	Mahinda Chintana Vison for the future, The Development of Policy Framework, Sri Lanka, 2010-2020				

Source: Extracted from countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

238. In Nepal, the fundamental rights and duties granted in the Constitution and the provisions related to the economy, agriculture, health, education, and social sectors all contribute to poverty alleviation in the country. Moreover, recognizing the need for a separate multi-sectoral policy for poverty alleviation, the government developed the Poverty Alleviation Policy in 2019 and established a Ministry of Land Management, Cooperatives, and Poverty Alleviation. The policy follows five main strategies: (i) identification of the poor population for developing more efficient and targeted programs, (ii) ensuring easy access to basic needs, resources, and services for the poor, (iii) participation of the poor in poverty alleviation program, (iv) employment generation, and (v) abolishing all discrimination against them. According to the consultation participants, there is also a need for collecting disaggregated data.

239. In Sri Lanka, the State Ministry of Rural Housing and Construction and Building Materials Industries attempted to address poverty by providing housing facilities to rural low-income and middle-income families. According to the consultation participants, insufficient funds are a major challenge.

7.4 SARD Projects Targeting to Benefit People in Difficult Geographic location and the Income Poor

240. This section presents an assessment of the integration of actions targeting to understand and address the GESI-related issues of people in difficult geographic location and income poor in 19 selected projects of SARD. These projects, which are in the three selected sectors (energy, transport, and water and other urban infrastructure and services), were selected based on the criteria listed in Chapter 1, paras. 27–30. The assessment was on whether they have the key mainstreaming elements in four areas: (i) policies that seek to understand and address the issues of people in geographic location and income poor; (i) institutional arrangements that locate responsibilities for ensuring the achievement of GESI targets focused on them; (iii) programming

and budgeting directed at supporting them; and (iv) monitoring and evaluation system that captures and reports project GESI results experienced by them.

241. Overall, some projects across the three sectors have the following elements:

Policies

- **Disaggregated data by geographic location and income poverty and evidence about the causes of social exclusion of people in difficult geographic location and the income poor and existing responses.** Of the twelve projects that had this element, four are energy projects, two are transport projects, and six are urban development projects. These projects are **Bangladesh Power System Enhancement and Efficiency Improvement Project**, **Dhaka Environmentally Sustainable Water Supply Project**, Bhutan's **Secondary Towns Urban Development Project**, **Thimphu Road Improvement Project, Madhya Pradesh Energy Efficiency Improvement Investment Program, West Bengal Drinking Water Sector Improvement Project,** Nepal's **Third Small Towns Water Supply and Sanitation Sector Project** and **South Asia Subregional Economic Coordination Road Connectivity Project**, Sri Lanka's **Local Government Enhancement Sector Project** and **Supporting Electricity Supply Reliability Improvement Project**, and the Maldives' **Preparing Outer Islands for Sustainable Energy Development Project—Additional Financing** and **Kulhudhuffushi Harbor Expansion Project.**
- **Policy provisions addressing the barriers to GESI that they face.** Of the eleven projects that had this element, five are energy projects, one is a transport project, and five are urban development projects. Examples of these policy provisions are developed energy and urban infrastructure services for poor income communities, communities living in rural areas and women and other disadvantaged groups, improved market access through improved transport facilities, improved health through access to quality drinking water, in turn increasing the overall productivity and income of the disadvantaged groups, and capacity development of authorities. The projects that incorporated the aforementioned policy provisions are **Bangladesh Power System Enhancement and Efficiency Improvement Project, Dhaka Environmentally Sustainable Water Supply Project,** Bhutan's **Secondary Towns Urban Development Project, Thimphu Road Improvement Project, Madhya Pradesh Energy Efficiency Improvement Investment Program, West Bengal Drinking Water Sector Improvement Project,** Nepal's **South Asia Subregional Economic Coordination Road Connectivity Project,** Sri Lanka's **Local Government Enhancement Sector Project** and **Supporting Electricity Supply Reliability Improvement Project** and the Maldives' **Preparing Outer Islands for Sustainable Energy Development Project—Additional Financing** and **Kulhudhuffushi Harbor Expansion Project.**

Institutional Arrangements

- **Responsibility for addressing GESI barriers located within EA/IA project team**. Of the seven projects that had this element, three are energy projects, two are transport projects, and two are urban development projects. Examples of these projects are **South Asia Subregional Economic Cooperation Dhaka–Northwest Corridor Road Project, Phase 2, Bangladesh Power System Enhancement and Efficiency Improvement Project,** Bhutan's **Secondary Towns Urban Development Project, West Bengal Drinking Water Sector Improvement Project,** Nepal's **Power Transmission and Distribution Efficiency Enhancement Project** and Sri Lanka's **Supporting Electricity Supply Reliability Improvement Project** and **Integrated Road Investment Program.** Addressing GESI barriers is integrated into the functions or ToRs of the EA/IA project team (apart from the GESI team or consultant), such as the Dhaka Environmentally Sustainable Water Supply Project.

Programming and Budgeting

- **Activities aiming to empower people in remote geographic location and income poor**. Of the ten projects that had this element, five are energy projects, one is transport sector project, and four are urban development projects. Examples of project activities specifically targeting people in difficult geographic location are improved meter water supply in Bhutan's **Secondary Towns Urban Development Project** and encouraging increased employment of women and local poor in **Kulhudhuffushi Harbor Expansion Project**. Other examples of these project activities are regularized water supply connections to low-income communities,

gender and disability friendly footpaths, below poverty line households to be trained in productive use of income opportunities emerging with the electricity access, training them in technical skills, and providing them with support to establish microenterprises.

- **Activities aiming to create an enabling environment for GESI.** Of the three projects that had this element, one is a transport sector project, and two are urban development projects. Examples of these project activities are to ensure that the poor, vulnerable, and others are aware of grievance redress procedures and their entitlements according to the project entitlement matrix, represent women and excluded in water users' associations' executive committees and enhance their leadership development among others.

Monitoring and Evaluation

- **GESI indicators in the monitoring and evaluation systems**. Some projects targeting to benefit income poor people have M&E systems and reporting templates that capture and report their GESI-related benefits. Examples of these projects are Nepal's **Third Small Towns Water Supply and Sanitation Sector Project** and Sri Lanka's **Local Government Enhancement Sector Project**.

7.5 Good Practices in Responding to the Issues of People in Difficult Geographic Location and the Income Poor

242. The second set of 15 projects of SARD was assessed to identify their good practices in achieving GESI for people in difficult geographic location and the income poor along the pillars of the LNOB framework. The following are the good practices identified:

Understand for Action

- Certain ADB projects conducted surveys, including disaggregated data collection. For instance, as part of ADB's **Skills Training and Education Pathway Upgradation Project** in Bhutan, a comprehensive survey with disaggregated information was conducted before the project's inception. The survey results highlighted important insights on income inequality in the region. This data, providing evidence that the women trainees would not have any financing options for their higher education or training without support, helped set the rationale for the project and moved the Bhutan government to invest more in this sector.

Empower for Change

- The Nepal **Supporting School Sector Development Plan** implemented a pro-poor scholarship scheme in 15 districts of the country. Of the 699 poor students that received the scholarship, 324 or 46% were girls. The scholarship scheme targeted to increase girls' participation in science subjects in grades 11 and 12.
- The Nepal **Integrated Urban Development Project** constructed GESI-sensitive community infrastructures based on the needs identified by women, income poor, and excluded groups (e.g., Dalits and Janajatis) in the project areas. Infrastructures included roads, drainage, culvert, sex-segregated community toilets, and small water supply works. For the construction of these community infrastructures, the project hired poor people in the areas, 15% of whom were women. The project included a community development program to benefit poverty pockets in the project-covered municipalities and communities that could not benefit directly from the constructed infrastructures.

Include for Opportunity

- The Maldives **Inclusive MSME Development Project** established seven regional business centers—some of which are in remote islands or atolls—to provide business development services to MSMEs, including women-led MSMEs. The project provided business development services (training on business start-up, business planning, business consultations, and technical visits) to 17,465 existing and aspiring entrepreneurs, of whom 8,729 or 50% were women, and business loans to 96 women-owned MSMEs.

243. During the stakeholder consultations in the six DMCs, the participants from civil society organizations shared their related initiatives, some of which are as follows:

Empower for Change

- In Bangladesh, Friendship established women's weaving centers in remotest parts of the *chars* and held awareness campaigns on how 'char dwellers' can access government services.
- In Bhutan, the Tarayana Foundation works with underserved communities in remote areas of the country. It started a microfinance company through which it proved the effectiveness of a unique approach called the "business in a box" model. In this model, people are provided cash loans and assisted in buying materials or machinery for their businesses and marketing their products.
- The South Asian Association for Regional Cooperation (SAARC) Business Association of Home-based Workers (SABAH) Bhutan works with home-based workers, especially women, by enhancing their livelihood skills, such as in weaving, tailoring, and food processing, and linking them with the market. The organization also facilitates workers' travel to neighboring countries to participate in advanced training, such as on tailoring, weaving, and bookkeeping. Additionally, SABAH provides the workers with materials, kits and samples, so that they can sell their finished products at piece rate and get paid directly. After being trained, some women workers start their own businesses, such as tailoring shops. SABAH also has a trade facilitation center where any female worker can work if they face any issues while working at home.
- The Jeevan Rekha Parishad in India works with rural, tribal, and slum poor women. To address their poverty and hunger, they implement a beekeeping project, through which 550 tribal women beekeepers produce, collect, process, and sell honey both online and offline. They also support self-help groups run the "Regenerative Ecotourism," which is a sustainable ecotourism project. They were able to sustain this project during the Covid-19 pandemic because many tourists preferred to stay in remote islands.
- Pradan in India organizes self-help groups in the poorest regions of India to improve women's livelihood through better agriculture practices and water management, raise women's gender equality awareness and self-confidence, engage men in addressing GBV, address untouchability, and increase women's participation in household decision-making. They use street play as a method for raising awareness.

Include for Opportunity

- The UNDP in Bangladesh works in the CHT districts, home to 13 indigenous groups, in a very remote part of Bangladesh. UNDP's initial project was to prevent conflict in the area and support the government in implementing the Chittagong Hill Tract Peace Accord of 1997. Finding a high school dropout rate in schools, UNDP also introduced 'teaching in mother language' where students are taught in their indigenous language. As recruiting teachers was a challenge, UNDP helped some people complete a secondary level and then hired them as teachers.

7.6 Conclusions and Way Forward

7.6.1 Summary of Findings

244. This study merged the GESI assessment of geographic location and income poverty, which are two dimensions of social exclusion, because of their interrelation. Most income poor South Asians live in the rural areas and in disaster-prone areas. The highlights of the assessment are as follows:

Situation

- People in difficult geographic areas and income poor have limited access to basic social services due to their location and income poverty. The increased environmental degradation and low capacity to adapt to climate change have made current agricultural practices unable to sustain the population. Hence, their dependence on agriculture has made them more susceptible to poverty.

- Income-poor people in difficult geographic location have limited participation in community development programs due to their time poverty, location, and lack of trust in the ability of these programs to uplift them from poverty.
- Among the income poor and those in difficult geographic locations, women are the most adversely affected because of restricted mobility due to concerns of safety, lack of economic opportunities beyond agriculture, time poverty, gender-based violence, and limited decision-making power. As a result, women's unemployment rates are higher in rural areas than in urban areas.
- Poverty incidence and geographic location are also linked with social identities as chronic poverty is disproportionately higher among historically marginalized social groups, such as SCs and STs in India and Dalits in Nepal.
- All six DMCs have dedicated policies and acts to protect the welfare of people in difficult geographic location or underdeveloped regions and for poverty alleviation.

Responses

- SARD has responded to exclusion and vulnerability issues experienced by income-poor people in difficult geographic locations. In the three sectors covered in this assessment, SARD has examples of projects responding to these issues and a list of related good practices.
- In all six DMCs, the government and civil society organizations have initiatives or programs responding to the empowerment and inclusion needs of people in difficult geographic location and the income poor.

7.6.2 Way Forward for SARD

245. During the stakeholder consultation workshops, representatives from the government and CSOs shared the following as potential areas for SARD's actions.

Bangladesh

- Support the building of partnerships between local communities and CSOs in developing and maintaining community infrastructures with government support.
- Assist in creating a formal information network or platforms where the income poor, especially those in difficult geographic locations, can raise their needs and access information on available resources, services, and opportunities for development.

Bhutan

- Continue developing the capability of rural women farmers to access markets, which remains a challenge despite ADB's previous technical assistance project.
- Facilitate policy dialogues to address issues faced by people with special needs, e.g., PWD, in remote areas as responding to these needs tends to be dropped or blocked at the local level, failing to reach the national level.
- Support the development of existing microfinance institutions, like the Bhutan Association of Women Entrepreneurs (BAOWE), into full-fledged micro banks to provide better services to poor women.

India

- Increase the community's engagement in ADB-assisted projects by establishing community-based monitoring systems
- Promote the convergence of efforts of the government, CSOs, and poor communities by helping key actors understand the importance of partnership and develop trust in each other.
- Support a bottom-up approach to development by engaging the target communities or social groups in identifying and designing development initiatives based on their needs and aspirations.

Sri Lanka

- Support a demobilization program after the mine action program in eastern and western regions as the 2,500 women (90% are breadwinners) who were involved in the demining will be rendered unemployed.
- Include the internally displaced people (IDPs) as a key vulnerable group and incorporate their needs in the SARD GESI Framework.

8 YOUNG AGE AND MIGRANT STATUS IN SOUTH ASIA

8.1 Introduction

246. This chapter merges the discussion of issues of disadvantaged youth and migrant workers for three reasons. First, these two groups share the same type of disadvantage, which is situational (Figure 1.2 of Chapter 1 of this report) and may be temporary: the conditions may change when the young person becomes an adult and the migrant worker returns to the country or place of origin or acquires full rights in the new location. Second, the discussion of the situation of these two groups is limited to some countries (disadvantaged youth in Bhutan, India, and the Maldives, and migrant workers' situation in India and the Maldives). Third, SARD's initiatives to assist these two disadvantaged groups are limited.

8.2 Disadvantaged Youth

8.2.1 Definition

247. The government and civil society stakeholders in Bhutan, India, and Maldives identified the youth as a very vulnerable group.[241] Bhutan's National Youth Policy defines youth as people from 13–24 years old.[242] In the Maldives, the population aged 18–34 years is considered youth.[243] In India, the National Youth Policy 2014 defines youth as people aged 15–34 years.[244]

8.2.2 Status of Disadvantaged Youth in Bhutan, India, and the Maldives

Demography

248. In Bhutan, 60% of its population is below the age of 25.[245] Youth in the Maldives represent 37% of the national population. Those aged 20–34 years remain the largest bulk of the youth population, one-third of whom lives in Malé.[246] Close to 35% of the population belongs to the 'youth' category in India (footnote 244).

Access to Social Resources and Services

249. The consultation participants in Bhutan, India and Maldives highlighted various barriers limiting the access to education of the youth (Box 8.1). The young population, specifically the ones from disadvantaged backgrounds, lack access to technology like smartphones and were hit hard by school closures after the onset of Covid-19 in Bhutan. The consultation participants also highlighted that youth-centric training programs on important skills, like computer knowledge or English-speaking, were few and insufficient.

250. Youth reproductive and sexual health is a major concern in the three countries due to their significant adolescent population. India has a high rate of child marriage that results in early childbearing and serious reproductive health problems.[247] Young women and men in India commonly suffer from reproductive tract infections and sexually transmitted infections. Many do not have information about or access to the treatment they need or are reluctant to seek treatment because of fear of stigma and discrimination. India also has one of the world's highest prevalence rates of iron deficiency anemia among women, including adolescents (footnote 247). Similarly, in Bhutan, early age marriages and pregnancies, low use of contraceptive methods, and sexually transmitted infections continue to be prevalent among adolescents and youth. Teenage pregnancy and early parenthood have been acknowledged as important social and health concerns in the

[241] While youth are considered a vulnerable group across all DMCs, this study focused on discussing particularly the concerns of disadvantaged youth in selected countries where the issues were considered critical by the resident missions.
[242] Department of Youth and Sports. 2011. *National Youth Policy.* Thimphu, Bhutan.
[243] UNFPA. 2017. *Thematic Analysis on Youth in Maldives Based on 2014 Population and Housing Census Data*. Male'.
[244] Social Statistics Division. 2017. *Youth in India.* New Delhi, India.
[245] UNFPA. *Young People.* Bhutan.
[246] UNFPA. *Youth in Maldives*.
[247] R. Pande et al. *Improving Reproductive Health of Married and Unmarried Youth in India*. Washington D.C.: International Center for Research on Women.

country, as they pose a substantial challenge to young women's health and their access to education and other socioeconomic resources.[248]

Box 8.1: Barriers to Education Faced by Youth in Rural India

"In India, poor school infrastructure in villages, lack of transport facilities, poverty, and a callous attitude of parents towards education are major hindrances for the youth in continuing their education."

Source: Consultation with a CSO representative from India for this assessment.

251. In the Maldives, a study found that the young people's perceptions and understanding of sexual and reproductive health are limited to the information received through the biology lessons and the life skills program conducted in the schools by the Ministry of Education.[249] The same study also noted that there is a communication gap between the parents and youth regarding sexual and reproductive health, and as a result, young people resort to seeking this information from friends, other family members, or electronic and print media, which is not always accurate. Moreover, premarital sexual activity is illegal in the Maldives, which has led to limited data and has restricted certain services for unmarried youth.[250] Difficulties related to obtaining information and services are compounded for adolescents who are marginalized based on their sexuality, gender expression, or marital status.

252. In the Maldives and Bhutan, drug abuse is also a major cause of concern among the vulnerable youth, but rehabilitation facilities and trained personnel are inadequate. The consultation participants said that the drug court in the Maldives has been functioning well, but because of insufficient support services, there remains a huge backlog of cases, and the rate of relapse after treatment is very high. There is only one treatment center and two detoxification centers, which are mostly full; there is also no national strategy or policy for prevention (Box 8.2).[251]

Box 8.2: Inadequate Rehabilitation Infrastructure in Maldives

"Even when someone needs treatment for drug addiction, the family is not able to take them to a treatment center because the centers do not have enough capacity."

Source: Consultation with CSO Representative from the Maldives for this assessment.

253. A survey conducted by United Nations Children's Fund (UNICEF) found that around 14% of 15 to 24-year-olds in India, or 1 in 7, reported often feeling depressed or having little interest in doing things. It also found that the youth in the country seems reticent to seek support for their mental stress. Only 41% of young people between 15–24 years of age in India said that it is good to get support for mental health problems, compared to an average of 83% in 21 countries covered in a UNICEF study.[252] In Bhutan, a study noted that young people aged 10–24 constituted 33% of the mental health outpatients.[253] While no formal estimates are available for the Maldives, the national mental health policy of the country has recognized that suicide is an increasing problem, especially in the adolescent and young age group.[254] Inability to recognize symptoms, concerns of negative social perceptions, misinformation, lack of awareness, and inadequate availability of and access to services are challenges to the mental health of young people in these countries.

Access to Economic Resources and Services

254. According to the consultation participants, while recent government interventions in all three DMCs have aimed at skills training and providing more employment opportunities for the youth, gaps remain due to lack of resources and poor implementation. Youth unemployment in Bhutan increased from 11% in 2015 to 13% in 2016, though 93% of youth are literate, and the country

[248] L. Dorji, 2009. Sexual and Reproductive Health of Adolescents and Youth in Bhutan. *Monograph No. 7.* Thimphu, Bhutan: National Statistics Bureau & UNFPA:

[249] Arrow. 2019. *Sexual Reproductive Health Services Seeking Behavior Among Maldivian Youth Between the Ages of 18–25 Years.* Male'.

[250] Shaffa Hameed. 2018. To Be Young, Unmarried, Rural, and Female: Intersections of Sexual and Reproductive Health and Rights in the Maldives. *Reproductive Health Matters*. 26:54, 61–71.

[251] A. Adyb. 2014. Maldives Under the Burden of Drugs. *Journal of Alcoholism and Drug Dependence*.

[252] UNICEF. 2021. *UNICEF Report Spotlights on the Mental Health Impact of Covid-19 in Children and Young People*.

[253] L. Dorji et al. 2015. *Crime and Mental Health Issues Among the Young Bhutanese People*. Thimphu, Bhutan: National Statistics Bureau.

[254] Government of Maldives. *National Mental Health Policy 2015–25*. Male'.

had experienced high economic growth.[255] In India, 23% youth (age 15–29) were unemployed in 2021.[256] Of those employed, 47% were in the agriculture sector as cultivators and laborers.[257] In the Maldives, unemployment among the young population aged 15 to 24 years was 16%, and among the youth population aged 18 to 34 years, 8%, both higher than the national average of 6%.[258]

255. In three DMCs, inadequate vocational skills and institutions for skills building and vocational training have resulted in limited economic opportunities and inability of the youth to find jobs. Another barrier to the youth's economic empowerment has been their mismatched aspirations (Box 8.3). The consultation participants shared a discrepancy between the training provided by the government's skills development programs and their aspirations. They said that the training programs have been focused on traditional sectors like hospitality, plumbing, or stitching, whereas the youth now aspire to work in emerging sectors like information technology. In August 2020, India announced the National Education Policy, which acknowledged information disparities and recognized that some occupations were considered not dignified (such as masons, plumbing), making vocational skilling non-aspirational for the youth in the past.[259] As highlighted above, drug abuse is a cause of concern in the Maldives and has negative consequences for young men's employability. The absence of adequate rehabilitation services creates problems for convicted men when they seek employment and reintegration into society. As per a Maldivian study, poor reintegration following drug-related offenses has resulted in young men seeking social support by joining or rejoining gangs.[260]

Box 8.3: Mismatch of Skill Trainings and Youth's Aspirations in India

There is a mismatch between the jobs/vocational trainings National Skill Development Program is promoting and the kind of aspirations young people have. For example, there are many young people who do not want to work in the hospitality sector because that's the conventional occupations their parents engaged in. They choose low paying jobs at call centers over better salaries being offered to them by the hospitality sector. When offered training for jobs like plumbing, stitching, or painting they feel discriminated against. I recall one youngster telling me: "Just because I come from difficult backgrounds, it doesn't mean that I am meant to do such jobs. Would you train me for these jobs if I came from a better background?"

Source: Consultation with a CSO Representative from India for this assessment.

Social Practices, Participation and Decision-making

256. The consultation participants observed that peer pressure, ignorance, and lack of parental guidance, and incomplete information regarding the effects of drugs have pushed youth into drugs in the DMCs.

257. In Bhutan, more than 60% of male students from classes IX–X and XI–XII reportedly had friends using cannabis, alcohol, or solvents, while about one-third of the female students also agreed to have such friends. One-fourth of the students from higher classes reported drug use-related problems in the family.[261] The consultation participants also highlighted that families, particularly parents, lack sensitivity and counselling skills when dealing with a child who has a substance abuse problem, and these children/young adults are shamed and 'hidden' from the community, which only worsens the problem. In the Maldives, drug users are often alienated from and stigmatized by their families, friends, and peers. Almost 44% of current drug users in Malé and 53% in the other atolls reported having problems and conflicts with family and friends.[260]

[255] WBG. 2018. *Unemployment, Youth Total (% of Total Labor Force Ages 15–24) (Modeled ILO Estimate)*.
[256] Trading Economics. *India Youth Unemployment Rate*.
[257] R. Chand and J. Singh. 2022. *Workforce Changes and Employment Some Findings from PLFS Data Series*. New Delhi, India: NITI Aayog.
[258] WBG. 2014. *Youth in Maldives: Shaping a New Future for Young Women and Men through Engagement and Empowerment*. Washington, DC.
[259] A. Francis. 2021. *The Need to Invest in Vocational Training*. India: India Development Review.
[260] United Nations Office on Drugs and Crime. 2013. *National Drug Use Survey Maldives—2011/2012*. Male'.
[261] United Nations Office for Drugs and Crime. *Bhutan: Safeguarding Youth from the Perils of Drug Use*.

Intersectionality

258. Barriers faced by disadvantaged youth are compounded by their social identities and gender. For example, in India, consultation participants highlighted the exclusion of disadvantaged youth belonging to marginalized groups, such as SC/ST, from regular community activities. They said that as a result, their only interaction with other people in their community is through the services expected of them based on their caste/ethnicity.

259. As mentioned in the consultations, many families in India view the education of their young women as a waste of resource because they would eventually marry and be confined to their homes (Box 8.4). According to the World Bank report in 2014, young women in the atolls of Maldives, outside of the capital city of Malé, are keen to work and earn a livelihood but do not participate in the labor force due to restrictive social and cultural norms.[262] For these women, a key reason for being unemployed is the disproportionate burden of their care responsibilities. The average age of first marriage is 22.5 years for women, and by age 25, they have their first child.[263]

Box 8.4: Barriers Faced by Young Women in India

"I heard this problematic view that education is not important for young girls from my peers in college. They said that girls are only required to get basic education after which they are forced to get married. They are not given any right to make decisions for themselves and most of these girls end up getting married at an early age".

Source: Consultation *with young women in India for this assessment.*

8.2.3 Policy Analysis

260. All three DMCs have dedicated policies and acts for the protection, upliftment, and empowerment of disadvantaged youth. Table 8.1 provides the list of policies for youth in the SARD DMCs. The color code indicates the extent to which the policy objectives and mandates address the issues of disadvantaged youth in line with the three pillars of the LNOB framework.

Table 8.1: Policy Analysis of Key Acts and Policies for Disadvantaged Youth in the 3 SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
Bhutan	National Youth Policy, 2010				
India	National Youth Policy, 2014				
Maldives	Juvenile Justice Act, 2019				
	National Youth Policy, 2003				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

261. The National Youth Policy in Bhutan seeks to support the youth with educational and employment opportunities. It facilitates their access to entrepreneurial guidance, financial credit, and health information aimed at preventing the use of alcohol, drugs and other forms of substance abuse and disease like HIV and ensures measures for de-addiction, among other things. It also seeks to sensitize the society to the needs, interests, opinions, ideas, and aspirations of its young people and sensitize national policymakers to identify and mainstream the youth issues into national development. The consultation participants explained that the National Youth Policy Box 8.5).

[262] WBG. 2014. *Youth in Maldives: Shaping a New Future for Young Women and Men through Engagement and Empowerment.* Washington, DC.

[263] A. Demmke. 2018. *Thematic Analysis on Youth in the Maldives based on 2014 Population and Housing Census Data*. Maldives: UNFPA.

Box 8.5: Insights on Policies for Youth in Bhutan

"While the employment-related policies have been progressive, there remains an implementation gap mainly because either these policies have not been translated into real action or there has been lack of resources and lack of capacity."

Source: Consultation with CSO Representative from Bhutan for this assessment.

262. Similarly, in India, the CSO participants observed that although the policies are inclusive at all levels, the implementation is not effective when active participation and accountability of different stakeholders are not strong. The participants highlighted the importance of raising the awareness of political leaders about the issues and barriers that young people encounter as a means to ensure better informed policies and implementation plans.

263. Apart from enforcing existing policies and acts, the Government of Maldives implements various initiatives to engage youth and address their challenges, which was appreciated by the consultations' youth participants. Some of these initiatives include building infrastructural facilities, like sports grounds, to increase youth activity, engaging in consultative policymaking, and implementing skills development and youth leadership programs. According to the consultation participants, Covid-19, however, had a negative impact on the implementation of these programs, and the country is currently focused mostly on recovery.

8.3 Migrant Workers in India and the Maldives

8.3.1 Definition

264. The recent report of the Ministry of Statistics and Programme Implementation of India defines a migrant as a household member whose last usual place of residence any time in the past is different from the present place of enumeration.[264] In the Maldives, the 2014 Census defined "migrant" as a person who at any time in her/his life had changed his/her island of usual residence.[265] Internal migrants in India and international migrants in the Maldives are identified as vulnerable groups.

8.3.2 Status of Migrant Workers in India and the Maldives

Demography

265. According to official estimates, the migration rate (the percentage of migrants in the population) in India is 29% (Rural: 27%, Urban: 35%) and 88% of the migration is within the state. Marriage was the prime reason behind migration for more than 71% of the migrants, with 87% women and 6% of men migrating for marriage.[266] In the latest Maldivian census 2014, 44% of the Maldivians had changed their residence. Such change mostly involved moving to Male' due to its higher development state than the other atolls. If coupled with its non-administrative islands, Malé had the largest proportion of internal migrants (56%), followed by Felidhu (47%) and South Nalindhe (45%). The Census in the Maldives also enumerated 338,434 resident Maldivians and 63,637 resident foreigners, about 16% of the total resident population in the Maldives. Foreigners come mostly from India, Bangladesh, and Sri Lanka and work essentially in the tourism industry and the construction sector (footnote 265).

Access to Social Resources and Services

266. Most migrants in India are undocumented workers, which restricts their access to basic social services like vaccination and health care. Social security schemes (and programs on health, education, and upskilling) are usually linked with domicile status, thus making it difficult for migrants to access such benefits (Box 8.6). According to the consultation participants, interventions like 'One Nation, One Ration Card' in India, which can facilitate the migrant ration cardholders to obtain food grains from any fair price shops in India and was rolled out from 1 June 2020, are necessary but require effective systems and higher awareness among the migrant population about the scheme.

[264] Ministry of Statistics & Programme Implementation. 2022. *Migration in India, 2020–2021.* New Delhi, India.
[265] P. Plewa (PhD). 2018. *Migration in Maldives: A Country Profile 2018.* Malé, Maldives: International Organization for Migration (IOM).
[266] National Statistics Office. 2022. *Periodic Labour Force Survey (July 2020–June 2021).* New Delhi, India.

Box 8.6: Challenges Faced by Migrants in Accessing Health Care in India

"While the employment-related policies have been progressive, there remains an implementation gap mainly because either these policies have not been translated into real action or there has been lack of resources and lack of capacity."

Source: Consultation with CSO Representative from India for this assessment.

267. The consultation participants noted that the mechanisms to collect data on migrants are inadequate in India. They said that contractors, who hire the migrants as daily laborers, often do not want to register the workers as it leads to additional costs per hire. An Indian study highlighted that the migrant workers who largely form the informal labor market escape safety nets of employment laws because of the lack of provisions to recognize their mobile nature and temporary work tenures.[267]

268. The Government of India has attempted to address these problems by introducing registration systems to regulate the inflow of migrant workers into each state with Kerala as the first state to enact a social security scheme.[268] However, despite this crucial attempt of the Kerala Government, the nature of migration and the structural requirements of the scheme have limited its scope and implementation. The seasonal nature of labor, lack of motivation of the migrants, lack of regulation of the employers, and the cultural and language barriers act as hurdles to the take up of the scheme (footnote 268). In early 2015, the Government of Maldives estimated that at least 35,000 undocumented international migrants—the group most vulnerable to exploitation—were in the country. However, the real number of these irregular migrants is likely to be much higher (footnote 265).

269. The consultation participants in both countries observed that the issue has received low priority from both donors and governments and that there is lack of official resources and understanding to undertake the exercise of documenting migrants.

Access to Economic Resources and Services

270. In both India and the Maldives, most migrant workers work in the informal sector, where they experience low job security and harsh work conditions. However, employers in the Maldives reported a preference for migrant workers due to the lower wages and working conditions that they are willing to accept, and their job commitment and loyalty (footnote 265).

271. Migrants have also been one of the most severely affected groups in the aftermath of Covid-19, as many were left out of jobs and income opportunities during the lockdowns. Within India, an estimated 40 million internal migrant workers, largely in the informal economy, were severely impacted by the government's Covid-19 lockdown. They were retrenched in large numbers and rendered unemployed with their wages unpaid in the destination states, which forced them to return to their states of origin (a phenomenon popularly termed as 'reverse migration').[269] A few migrants reported that they received work under the same employer/contractor after the lockdown but complained of nonpayment of wages during the lockdown period. They were forced to return to their villages due to unpaid wages, no place to live with basic facilities, such as electricity and water provided by the contractor/employer, and no immediate governmental protection. Those who returned home found, in some instances, villages refusing entry because of fear of Covid-19 transmission.[270] In the Maldives, cases of deceptive recruitment practices, unsafe living and working conditions, and excessive work demands contributed to the problems of the migrant workers.[271]

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[267] J. John et al. 2020. *A Study on Social Security and Health Rights of Migrant Workers in India*. New Delhi, India: Kerala Development Society.

[268] J. John et al. 2020. *A Study on Social Security and Health Rights of Migrant Workers in India*. New Delhi, India: Kerala Development Society.

[269] A. Khan and H. Arokkiaraj, 2021. Challenges of Reverse Migration in India: A Comparative Study of Internal and International Migrant Workers in the Post-Covid Economy. *Comparative Migration Studies*. 9, 49.

[270] Dr. C. Patel. 2020. *Covid-19: The Hidden Majority in India's Migration Crisis*. Chatham House.

[271] Human Rights Watch. 2020. *Maldives: Covid-19 Exposes Abuse of Migrants*.

Social Practices, Participation, and Decision-making

272. The consultation participants assessed that due to unfamiliarity with a new place and lack of secure employment and income, international migrants often have limited negotiation power in a new city and country. For instance, unskilled migrants in the Maldives are met with xenophobia and discrimination and are looked down upon by the locals in the capital cities (Box 8.7). Since the onset of the pandemic in the country, there have been increasing reports of discrimination and stigma against migrants (footnote 271).

Box 8.7: Discrimination Faced by Migrants in Maldives

"There is a huge distinction between the treatment of white-collar job migrants and unskilled migrants. The most vulnerable groups live in dire conditions and are not accepted by the locals. For example, people sometimes don't stay in the same queue as the migrants or choose to eat at different cafes or eateries than the ones frequented by migrant groups. The scariest aspect is that people are becoming used to the discrimination."

Source: Consultation with CSO representative from the Maldives for this assessment.

Intersectionality

273. Exclusion and vulnerabilities faced by migrant workers are compounded by gender identities. In the Maldives, the admission of migrant domestic workers has helped many local women, replacing them in household chores. Migrant men coming into the Maldives outnumber migrant women due to demand and supply factors, such as heightened demand for construction workers and Bangladesh's ban on female migration from the country. The stay period of women in the Maldives was lower (0–1 and 1–2 years) than of men, who usually stayed for 3–4 and 5–9 years.[272]

274. In **India**, the consultation participants highlighted that discrepancies in the wages given to women workers (even in pre-pandemic times), lack of proper sanitation and health facilities, and safety concerns are some of the difficulties faced by women migrants (Box 8.8). They said that while male migrants can secure employment in the infrastructure sector, most women end up working as domestic workers or are trafficked. In India, the home-based women migrant workers who chose to stay back in their place of employment during the pandemic experienced a huge drop in daily wages and missed out on Covid-19 relief schemes.[273] At the construction sites, pregnant women or women with young children are expected to work at a similar rate as other women, and their wages are lower than men. There are no creche facilities, and children end up working at construction sites at an early age. According to the consultation participants, women migrants, in whichever occupation, are also more vulnerable to sexual abuse and violence from spouses and contractors. A 2015 study by UKAid found the prevalence of high spousal violence amongst women migrant workers in India.[274] According to the consultation participants, many SC women migrants do not have their ration cards, do not own land or financial assets, and, hence, are more vulnerable to abuse.

Box 8.8: Issues of Migrant Women Workers in India

"Women migrants are highly vulnerable, particularly to sexual violence and violence of other forms. Women at destination states, since they barely know anyone, do not prefer to move around by themselves due to the fear of violence and trafficking. Their movement is limited to their work sites and is at the mercy of other workers and employers."

Source: Consultation with CSO Representative from India for this assessment.

[272] P. Plewa (PhD). 2018. *Migration in Maldives: A Country Profile 2018.* Malé, Maldives: International Organization for Migration (IOM).

[273] S.I. Rajan et al. The Covid-19 Pandemic and Internal Labor Migration in India: A 'Crisis of Mobility'. *Indian J Labor Econ*. 63(4), 1021–1039. Indian Society of Labour Economics.

[274] L.R. Saraswati, V. Sharma, and A. Sarna. *Female Migrants in India*. New Delhi: Population Council.

8.3.3 Policy Analysis

275. Table 8.2 provides a list of policies for migrant workers in India and the Maldives. The color code indicates the extent to which the policy objectives and mandates address the issues of migrant workers in line with the three pillars of the LNOB framework.

Table 8.2: Policy Analysis of Key Acts and Policies for Migrant Workers in the Two SARD DMCs

DMCs	Policies	Understand	Empower	Include	Intersectionality
India	The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979				
	The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996				
Maldives	Expatriate Employment Regulations (2020/R-62)				
	Regulation on Employment of Expatriates in the Maldives 2021				
	Immigration Strategic Plan 2020–2024				

Source: Extracted from the countries' policy documents.

Notes: indicates that the policy, despite some gaps, explicitly states the (i) target disadvantaged group/s and recognizes the existing social inequalities and barriers, including intersecting inequalities, faced by them (understand for action); (ii) institutional and/or financial arrangements for improving target group/s' assets and capabilities (empower for change); and (iii) institutional and/or financial arrangements/resources for changing formal and informal policies/mindsets and shifts in gender and social power relations (include for opportunity); indicates that the policy (i) mentions the target group/s but does not clearly define them and/or recognize existing social inequalities and barriers, including intersecting inequalities; (ii) does not define the institutional and/or financial arrangements for improving target group/s' assets and capabilities; and (iii) mentions the gender and social power relations but does not state any institutional and/or financial arrangements/resources for changing the same (include for opportunity). indicates the policy's complete silence on points related to the three pillars of the LNOB framework mentioned in the green code.

276. In India, the Interstate Migrant Workmen (Regulation of Employment and Conditions of Service) Act of 1979 and the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act of 1996 are some of the key acts and policies implemented by the Government of India for the protection of the rights and welfare of the migrant workers. These acts aim to regulate the employment and working conditions of the workers. According to the consultation participants, while these policies exist, there is a need for better and more widespread implementation. More effective service delivery mechanisms, better utilization of funds (for example, the Building and Other Construction Workers Fund), higher number of labor inspectors, and presence of a coordinating body at all levels of the government would contribute to better implementation of the policies. Furthermore, the consultation participants assessed that more human and financial resources are required to close the gaps as the Building and Other Construction Workers Fund is significantly underutilized and the number of labor inspectors to support India's large migrant labor population is disproportionately low. The participants also highlighted the need for a separate coordinating body at the national, state, and regional levels and for mainstreaming the rights of migrant workers into the existing acts and policies. Some other weaknesses include the limited portability of government schemes and social security support, insufficient recognition of interstate migration, and in some cases weak mechanisms for the registration of migrant workers.

277. The Constitution of the Maldives ensures fundamental rights to all its citizens and migrant workers. While the country has no comprehensive migration policy to address all the aspects of migration, their rights are guaranteed in the Employment Act (2/2008), the Immigration Act (1/2007), the Anti-Human Trafficking Act (12/2013), and the Regulation on Employment of Expatriates in the Maldives 2021 (2021/R-16).[275] The regulations on expatriate employment and individual guidelines and rules cover various issues for the foreign migrant workers, such as registering with the online x-pat system, grant of quotas, collection of quota fees, grant of approval to work in the country, deposits and refunds, accommodation of service providers, arrangements and standards of accommodation, and disciplinary measures for breaches.[276]

[275] Labor Relations Authority. *Regulation on Employment of Expatriates in the Maldives 2021*. Male', Maldives.
[276] Maldives Insider. 2020. *Maldives Enacts New Expatriate Employment Regulations*.

278. The country has also made efforts to regulate undocumented migrant workers through the amendment of the Decentralization Act (7/2010), which now requires local councils to maintain a registry of migrant workers in the islands.[277] The Government of Maldives launched a strategic action plan in November 2020, covering the immigration strategic action plan. The plan aims to facilitate visa application and issuance through modern technology, establish regular migration channels, and prevent human trafficking, people smuggling, and other transnational crimes.[278] The consultation participants said that this is particularly important for the country as it is surrounded by water and a famous tourist spot.

8.4 SARD Projects Targeting to Benefit Disadvantaged Youth and Migrant Workers

279. This section presents an assessment of the planned and actual contributions of the reviewed 19 projects (under the energy, transport, and water and other urban infrastructure sectors) of SARD to the upliftment of the situation of the disadvantaged youth and migrant workers in the six DMCs. This list of SARD projects is the same as those reviewed in the previous chapters and selected based on the criteria presented in Chapter 1, paras. 27–30 of this report. The assessment was on whether these projects have the key mainstreaming elements in four areas: (i) policies that seek to understand and address the issues of disadvantaged youth and migrant workers; (i) institutional arrangements that locate responsibilities for ensuring the achievement of planned benefits for them; (iii) programming and budgeting directed at supporting them; and (iv) monitoring and evaluation system that captures and reports project GESI results experienced by the two groups.

8.4.1 Disadvantaged Youth

280. Of the reviewed 19 projects, only 2 projects, both under the energy sector and categorized *effective gender mainstreaming* (EGM),[279] explicitly incorporated in the project design the disadvantaged youth as a target project beneficiary. One was the **Preparing Outer Islands for Sustainable Energy Development (POISED) Project** in the Maldives. The other was the **Supporting Electricity Supply Reliability Improvement Project** in Sri Lanka. These project features are related to the mainstreaming element, programming and budgeting.

- The **POISED Project** sought to include the youth in remote atolls of the Maldives among the participants of its gender-inclusive public consultations on the benefits of renewable energy, energy efficiency, and energy savings. A total of 5,462 students (47% females) in Grades 8–10 in 85 islands and 841 students (58% females) in Grades 11–12 in 31 islands participated in the awareness sessions. In these sessions, the project team encouraged the female students to take up technical or engineering vocational courses. The project's gender action plan also included the provision of internship programs in FENAKA Corporation Limited, a power utility supplying electricity to the communities of inhabited islands, for female students interested in careers in the energy sector. However, an internship program was deemed unrealistic for secondary education students. Hence, FENAKA offered visits or exposure to their sites to interested female students as an alternative way of encouraging them to pursue a career in the energy sector. The project team also identified other schools on the project-covered islands with female students interested in the internship program.
- The **Supporting Electricity Supply Reliability Improvement Project** in Sri Lanka targeted to improve the energy-based technical skills of young women and men. Of the 615 youth trained in routine electrical repairs, operation and maintenance of hybrid renewable energy systems, and other employment skills (e.g., communication, bookkeeping, first aid, and occupational health and safety), 473 (77%) were women and 100% belonged to below-poverty-line households.

8.4.2 Migrant Workers

281. None of the reviewed 19 infrastructure sector projects of SARD targeted to respond to the needs and problems of migrant workers.

[277] Ministry of Finance. 2020. *Decentralization Act*. Maldives.
[278] Maldives Immigration. *Strategic Plan 2020–2024*.
[279] Footnote 21 defines ADB's project gender categorization system.

8.5 Good Practices in Responding to the Issues of Disadvantaged Youth and Migrant Workers

282. This section has two parts. The first part is a review of another set of 15 projects of SARD to identify SARD-assisted projects' good practices in responding to the needs and conditions of disadvantaged youth and migrant workers. The second part presents the good practices of CSOs and government organizations who participated in the stakeholder consultations held for this assessment. Most participants in these consultations were from CSOs. The good practices are classified into the three pillars of the LNOB framework.

8.5.1 Disadvantaged Youth

283. Of the reviewed 15 projects of SARD, five had features targeting to benefit the youth, especially women and those from disadvantaged groups.

Understand for Action

- The Maldives **Inclusive Micro, Small, and Medium-Sized Enterprise Development Project (IMSMEDP)** included a study on the opportunities and barriers to youth's participation in MSMEs. Among the barriers identified were (i) lack of access to sufficient capital, (ii) poor transportation and marketing, (iii) tedious licensing procedures, and (iv) problem in maintaining work-life balance among women with their rigid traditional gender roles.

Empower for Change

- The Kerala's **ASAP in Post-Basic Education** aimed to enhance the employability of the state's youth and create opportunities for their productive employment. As of March 2020, of the 198,912 students enrolled in ASAP's foundation course (e.g., communicative English, information technology, time and stress management, teamwork, interpersonal skills, organizational skills), 115,456 (58%) were females. With the employment skills learned from the program, by 2019, the employability index of female trainees of ASAP increased to 69 or by 21 percentage points (from 48 in 2016), and that of male trainees to 68 or by 17 percentage points (from 51 in 2016).
- The Sri Lanka **Skills Sector Enhancement Program** aimed to increase the number of students enrolled in technical programs to 224,000 and provides financial help to at least 60,000 students in disadvantaged situations.
- The Nepal **Supporting School Sector Development Plan** implemented a pro-poor scholarship scheme in 15 districts of the country. Of the 699 poor students that received the scholarship, 324 or 46% were girls.
- The Maldives **IMSMEDP** aimed to increase businesses that are youth-led and women-led, by providing training, business consultations, and business start-up loans. Of the 17,465 participants of 532 training in business development and 3,525 business consultations and technical business visits, 10,440 (60%) were youth, and 8,729 (50%) were women.[280] The beneficiaries of the project's line of credit facility included 37 youth led MSMEs.

Include for Opportunity

- Under the Maldives **IMSMEDP**, youth and gender concerns were integrated as crosscutting themes in all activities, plans, and programs of the Ministry of Economic Development and seven business development service centers, established in different regions (Fonadhoo, Hanimadhoo, Kudahuvadhoo, Kulhudhuffushi, Male, Naifaru, and Thindadhoo) of the country.

284. In the stakeholder consultations in Bhutan, India, and the Maldives, the participants shared their initiatives to help address the issues of disadvantaged youth. Among these initiatives are as follows:

Understand for Action

- The Bhutan Youth Development Fund (YDF) engages young females as adolescent enquirers to identify the needs and issues of young and uses the data as the basis of their projects.

[280] ADB. 2019. *Inclusive Micro, Small, and Medium-Sized Enterprise Development Project: Project Completion Report*. Manila.

Empower for Change

- The Bhutan YDF aims to ensure that all youth have equal access to education, meaningful employment, and opportunities to develop their potential. Their initiatives are in the areas of (i) youth training on child protection through a project, 'Young Volunteers in Action,' which is being operated in all 20 regions (ii) awareness raising through the development of information and communication materials, which are shared with young people, (iii) bringing back out-of-school youth to school through getting the support of their peer groups, and (iv) youth livelihood and employment, in which YDF works with the International Youth Foundation to roll out training called 'Passport to Success' to enhance the livelihood skills, employability, empowerment, and soft skills of the youth.
- The Organization for Youth Empowerment was set up to assist the Bhutanese youth find meaningful employment. Their primary focus is on students or youth enrolled in technical training institutes or those that have entered the labor market.
- Save the Children in Bhutan promotes child rights and welfare. Some of their interventions are related to (i) job protection, where they work with the government and CSOs, and (ii) youth with disability, particularly helping students with visual and hearing impairment get jobs.
- Dream a Dream in India aims to empower young people from vulnerable backgrounds to overcome adversity and thrive in a fast-changing world. It has two programs: (i) **After-School Life Skill Program**, through which they train children ages 8 to 15 in over 25 government-aided and low-income private schools in Bangalore in life skills, and (ii) **Career Connect Program** for students, who participated in the **After-School Life Skill Program**, experiencing difficulty in entering the formal market.
- The Yuva Parivartan in India is an NGO that helps out-of-school youth through vocational skills training, guidance, counseling, and financial assistance.
- The responsible government agency in India, Ministry of Youth Affairs and Sports with its Department of Youth Affairs, implements a few schemes, including the Youth Empowerment Program named "Rashtriya Yuva Sashaktikaran Karyakram", the National Service Scheme and the Rajiv Gandhi National Institute of Youth Development. These schemes aim to organize youth of the country and enhance their capacities to develop democratic institutional mechanisms.[281]

Include for Opportunity

- The Organization for Youth Empowerment in Bhutan works with concerned government agencies like the National Commission for Women and Children and Royal Bhutan Police for the enactment or implementation of any laws or policies that benefit the youth.
- Save the Children in Bhutan helps the government establish emergency shelter facilities, including a child helpline, for children in difficult circumstances and supports the strengthening of the child justice system.
- Open Hand Maldives is an NGO that helps youth with drug addiction problems. They were the first to operate drop-in centers in the Maldives.

8.5.2 Migrant Workers

285. Among the reviewed 15 projects of SARD, only the **Maldives Covid-19 Active Response and Expenditure Support Program** explicitly included migrant workers as target beneficiaries. Under this program, Migrant Workers Accommodation Facilities was to be constructed.[282] About 9,613 male migrant workers were given temporary accommodation by June 2021.[283] Women migrant workers were mostly in the service sector and got some type of accommodation from their employers. In addition, the National Social Protection Agency (NSPA) provided support to all foreigners (including migrant workers), who tested positive for Covid-19 virus (if their infections were not covered by either their own private insurance or other medical coverage), in accordance with the "Covid-19 Special Measures Act" that was passed by the Parliament.

[281] Ministry of Youth Affairs and Sports. *Annual Report 2021–22*. New Delhi, India.
[282] ADB. 2022. *COVID-19 Active Response and Expenditure Support Program: Environmental Monitoring Report (January-March 2022)*. Manila.
[283] The accommodation was provided to male migrant workers that were being repatriated. (Unregistered migrant workers, and those who listed to go back to their home country due reasons such as unemployment, because of Covid-19 mitigation measures).

286. In the stakeholder consultations in India and the Maldives, participants from CSOs shared the following initiatives to support migrant workers.

Understand for Action

- The Disha Foundation in India includes in its strategy the profiling of migrant workers through in-house developed software, which they use to identify the services migrant workers need, and a tracking mechanism to locate the migrant workers who are registered in their system.
- The Jan Sahas is a community-centric organization working intensively in villages and urban areas across nine states of India. It implements the India Migration Corridor Program, which covers both source districts and destination districts, and uses a tech platform called the longitude migration tracking (LMT) system that tracks about 120,000 migrants for the provision of needed support, such as social security benefits. They are also launching an app called Jan Saathi, which can collect information and track migrant families using the migrant workers' mobile numbers.

Empower for Change

- The Disha Foundation in India aims to make migration safer and more productive for the migrant workers by addressing issues related to their health, livelihood, food security, education, living conditions, and access to public services. Their model includes (i) physical migration resource centers that have dedicated mobile applications with an integrated helpline which they use to reach out to migrant workers; and (ii) provision of membership cards to the workers, with which they offer their main services (e.g., job linkage support, access to low-cost health care through a tie-up with [referral to] the government health system and services, and need-based legal support, especially for those exploited at their workplace).
- Jan Sahas works on safe migration and workers' protection and assists migrant workers who are victims of trafficking or rape and sexual violence. Their interventions include (i) the Migrant Resilience Collaborative, under which they provide social security benefits to migrant workers, currently being implemented in 84 districts across 12 states, and (ii) migrant worker protection and responsible recruitment.
- The Maldivian Red Crescent helps the migrants in the Maldives access basic services (including Covid-19 vaccination) and the undocumented migrants with registration.

Include for Opportunity

- The International Organization for Migration (IOM) established an office in the Maldives in 2013. Their work is in three areas: (i) technical support to the government for the development of a policy on migrants' health, (ii) close coordination with the national anti-trafficking steering committee, and (iii) assistance in developing the government's capacity in an integrated approach to migration.

8.6 Conclusions and Way Forward

8.6.1 Summary of Findings

287. This chapter merged the assessment of the situation of disadvantaged youth and migrant workers because the assessment of the disadvantaged youth was limited to Bhutan, India, and the Maldives, and the assessment of migrant workers, to India and the Maldives, and SARD has few initiatives on both disadvantaged groups. Hence, a chapter was deemed sufficient for the results of the assessment. The highlights are as follows:

Disadvantaged Youth

- The youth in the three countries comprise a significant proportion of the national population: 60% in Bhutan, 35% in India, and 37% in the Maldives.
- Many youths, especially those from disadvantaged backgrounds and social identity groups, face various barriers to their access to education and economic opportunities. Examples are (i) lack of access to information technology, which became more pronounced during the lockdown and school closures due to the Covid-19 pandemic; (ii) limited resources for the

implementation of skills development and employment programs, (iii) mismatch between the youths' aspirations and available skills development programs, (iv) inadequate rehabilitation services for youths with a substance abuse problem, and (v) families' view of the education of their young women as a waste of resource because they are expected to eventually marry and be confined to their homes.

- All three DMCs have dedicated policies and acts for the protection, upliftment, and empowerment of disadvantaged youth.
- SARD's initiatives to respond to the situation of the disadvantaged youth—as reflected in 7 of 34 reviewed projects (19 projects reviewed to identify approaches to mainstream the concerns of the youth and 15 projects reviewed to identify good practices)—are focused on (i) encouraging more young women to take up careers in the men-dominated energy sector, (ii) developing the youths' employment skills, and (iii) assisting the youths to capture job opportunities or become entrepreneurs.
- The government and CSOs in the three countries have good practices in responding to the issues of the youth and uplifting their conditions.

Migrant Workers

- In India and the Maldives, migrants refer to those who changed their place of residence. Based on this definition, 37% of the population in India and 44% in the Maldives are migrants Internal migrants in India and international migrants in the Maldives are identified as vulnerable groups.
- In India, most migrants are undocumented workers, and mechanisms to collect data on them are inadequate. As social security schemes and health, education, and upskilling programs are linked with domicile status, these workers have limited access to basic services and benefits.
- In both India and the Maldives, many migrant workers work in the informal sector, hence, are not covered by employment laws and experience low job security and harsh work conditions. They were among the groups severely affected by the Covid-19 pandemic. Unskilled migrants in the Maldives are met with xenophobia and discrimination. Women migrant workers, who are mostly domestic workers, face more difficulties due to wage discrepancies, lack of proper sanitation and facilities, and being more vulnerable to sexual abuse and violence.
- India and the Maldives have laws and policies regulating the employment and protecting the conditions of migrant workers.
- Of the 34 reviewed projects of SARD, only the Maldives **Covid-19 Active Response and Expenditure Support Program** explicitly included migrant workers as target beneficiaries.
- As SARD has limited support for migrant workers, it can draw potential entry points and lessons from the good practices of CSOs in the two countries.

8.6.2 Way Forward for SARD

288. During the stakeholder consultations, representatives from CSOs and the government shared their recommendations for SARD's possible areas of assistance on the issues of disadvantaged youth and migrant workers as follows.

Disadvantaged Youth in Bhutan

- Assessment of youth's employment skills and available skills development and vocational training programs
- Documentation of best practices
- Reproductive health of teenagers
- Developing the capacity of service providers to better serve young people with different needs
- Awareness raising on the rights of the youth

Disadvantaged Youth in India

- Youth's timely access to accurate information
- Raising the awareness of local officials and policymakers on the issues and needs of the youth and engaging them in promoting the welfare of the youth
- Training of trainers and role models for youth development

- Livelihood programs for youth who dropped out of school early
- Short-term (15–20 days) vocational and entrepreneurship courses

Disadvantaged Youth in the Maldives

- Youth skills development program to better prepare youth for the job market
- Strengthening of CSOs that help youth with substance abuse problems
- Building of infrastructures (e.g., treatment centers, drop-in centers) for the recovery of youth with substance abuse disorder
- Training of teachers, sports coaches, and officials on how to develop the sports sector for youth development and strengthening the Maldives national institute of sports

Migrant Workers in India

- Development of guidelines for the recruitment, training, and contracting of migrant workers and modes of payment for their services (e.g., through bank transfer, not cash, and to ensure compliance with existing laws
- Establishment of a migration support center in every city (port of arrival) situated in an area with easy access to a train station or a bus station, where migrant workers can receive needed services
- Construction or improvement of migrant hostels
- Improvement of coordination between source and destination states to devise how migrant workers can avail themselves of their existing schemes and services and social security benefits
- Institutional strengthening through the development of the capacity to: (i) collect, store, and use data (social registry), such as the number of migrant workers, their needs, and characteristics; and (ii) design and administer programs, such as for social security, skills development, and health and welfare of migrant women and children
- Development of the capacity and expansion of the areas covered by the services of CSOs working for migrant workers
- Empowerment of migrant workers so they can demand for their rights, such as fair wages
- Improvement of migrant workers' access to water, sanitation, and childcare facilities at destinations

Migrant Workers in the Maldives

- Assessment of the situation of migrants in the country
- Strengthening existing and developing new mechanisms for migrants to seek help without fear, such as migrant support centers

9 OVERVIEW OF THE ASSESSMENT RESULTS AND ACTION POINTS

9.1 Overview of the Assessment Results

289. The assessment of the situation of different disadvantaged groups or different dimensions of exclusion and vulnerability in South Asia—presented in the other chapters of this report—spotlights the following general concerns and needed areas of action:

- **There is strong evidence that, in the six development member countries (DMCs), the most disadvantaged in each excluded and vulnerable group are women.** Many women experience different layers of exclusion and vulnerability. Understanding and confronting these layers or intersecting dimensions of inequality, exclusion, and vulnerability [e.g., gender; age; disability; social identity; sexual orientation, gender identity, expression and sex characteristics (SOGIESC); income poverty; geographic location] separately or unevenly (e.g., more focus on one and negating or partially attending to others) may not resolve the barriers to women's access to services, resources, and opportunities and participation in different spheres of society on an equal basis with men.
- **Men and individuals with diverse SOGIESC of disadvantaged groups also experience intersecting inequality, exclusion, and vulnerability.** In line with the leave-no-one-behind (LNOB) principles, development interventions need to address their conditions too.
- **In** view of the above concerns, **social and gender analysis to inform the gender equality and social inclusion (GESI) features of SARD projects has to include the identification and examination of the manifestations of intersecting inequalities, exclusion, and vulnerability** experienced by the projects' targeted beneficiaries, especially women and girls, in addition to the assessment of gender inequality experienced by women and poverty experienced by disadvantaged social groups.
- **Not all six DMCs have policies addressing the intersecting inequalities faced by women, girls, men, and boys of excluded and vulnerable groups**. As articulated during the stakeholder consultations, one potential area of action of SARD is to support multi-sectoral dialogues for GESI policy reform and develop the capacity of government agencies to address the GESI policy implementation gaps. In acting on this call for support, SARD can build on its proven competencies in gender mainstreaming and other stakeholders' available resources and initiatives in the DMCs.
- **While the government, civil society organizations, and other international development partners in the DMCs (except the Maldives) have recognized and acted on the GESI issues of people with diverse SOGIESC, SARD has not yet fully engaged as none of its assessed projects explicitly targeted to benefit them**. The inclusion of people with diverse SOGIESC in the review and updating of ADB's Safeguard Policy Statement, ADB's research on the legal barriers to SOGIESC inclusion in 23 DMCs, including Bhutan, Nepal, and Sri Lanka, and the upcoming study on the economic cost of discrimination against people with diverse SOGIESC in South Asia and three grant or technical assistance projects supporting people with diverse SOGIESC in Bangladesh, Bhutan, and Nepal are good starting points. Also, given the strong demand of stakeholders for support, SARD may consider developing a program or project addressing their concerns and those of other excluded and vulnerable groups covered in this assessment and/or finding ways to integrate the issue of SOGIESC into its pipeline projects. Along this line, SARD has identified pipeline programs and projects where actions to benefit SOGIESC can be integrated. This move is in line with the SARD GESI Framework, which adopts a non-binary definition of gender and integrated diverse SOGIESC into the definition of gender equality.
- **The assessment of government policies and stakeholder initiatives (including SARD projects) along the L**eave**-No-One-Behind (LNOB) framework suggests an unequal or imbalanced focus on the three pillars.** As designing programs along the three pillars ensures a holistic or comprehensive response to inequality, exclusion, and vulnerability, this point is worth noting. For instance, while initiatives in line with the "empower for change" need further strengthening as they are critical to achieving GESI, equal attention and actions are also required on the two other pillars, "understand for action" and "include for opportunity" (paras. 1–21 of Chapter 1 of this report for definitions of these three pillars).

9.2 Way Forward: Ten-Point Guide for Designing and Operationalizing GESI Programs

290. The assessment of good practices of ADB SARD and stakeholder organizations in the six DMCs also provides a list of action points to consider in designing and operationalizing GESI programs. Some of these points are lessons (from success factors and challenges encountered), and some are affirmations of current practices. The lessons that emerge reiterate the importance of a transformative GESI mainstreaming approach, which cuts across the three pillars of the LNOB framework.

Point 1: Mainstream GESI in program or project design and operational frameworks and tools rather than treat it as a separate added activity.

291. In designing programs and projects to achieve GESI results, SARD project teams and partner executing and implementing agencies need to ensure (i) GESI features should be explicitly mentioned in all project documents, including the project's design and monitoring framework, project administration manual, stakeholder participation plan, and social safeguards plan; (ii) GESI functions should be explicitly stated in the job description of all staff; and (iii) all staff with or without direct roles in implementing the gender or GESI action plan should be oriented on the basic concepts of gender equality and social inclusion and trained in mainstreaming GESI in organizations and programs or projects. This is because everyone has a role to play in applying GESI principles in the day-to-day operations of the project and in helping the project achieve its GESI results.

Pillar 1: Understand for Action

Point 2: Identity the disadvantaged groups (as defined in this assessment report) in program or project areas and consult them on how they can benefit and/or can be adversely affected by a proposed program or project. Integrate their views into the project's GESI features.

292. Consultations with the target beneficiary groups (with significant representation and participation of women, men, and non-binary individuals) provide essential insights into the their needs and expectations from the project, possible impacts of the intervention (desired and undesired), and barriers that they, especially women of disadvantaged groups, may encounter in accessing project benefits. Some good practices are as follows:

- **Timing of consultations with target disadvantaged groups** should be scheduled throughout the project cycle from design to evaluation and not limited to the inception phase.
- **Going beyond 'consultations'** and adopting innovative approaches, such as transect walks, and conducting participatory safety audits in accessing public infrastructures, help deepen a project's engagement with the target women and disadvantaged groups.

Point 3: Use participatory and reliable methods in collecting disaggregated data or information about the disadvantaged groups in ethical ways that do not place them into more vulnerable situations.

293. GESI assessments during the project design phase provide information about barriers to GESI experienced by disadvantaged groups in the program or project area and how the project can contribute to addressing these barriers. Official (government) disaggregated data on the different disadvantaged groups may not be available. Hence, it is a good practice for ADB to use alternative sources of disaggregated data, either by conducting its own surveys or leverage the surveys and studies of research institutions and civil society organizations. ADB should use ethical methods in conducting surveys or other types of research about people with diverse SOGIESC, especially in countries where they are not legally recognized or experience stigmatization or discrimination, to avoid disclosing their identity and exposing them to danger.

Pillar 2: Empower for Change

Point 4: In designing the GESI features of a project, consider the distinct empowerment needs of women, men, and people with diverse SOGIESC in project areas.

294. The intersectionality framework, which this assessment adopted, recognizes the diversity of women and the excluded and vulnerable groups and the different forms and degrees of inequality, exclusion, and vulnerability they experience depending on their intersecting disadvantaged identities. These differences call for different or context-specific responses, not uniform or fixed approaches. Hence, the program GESI strategy or project GESI action plan should not have uniform activities and targets for all women and excluded and vulnerable groups but should consider their distinct empowerment needs. The consultations and situational analyses at the project design phase can be designed to provide a comprehensive view of the distinct empowerment needs and aspirations of women, men, and non-binary beneficiaries.

Point 5: Incorporate skills development and capacity building in project design and interventions as it helps address the livelihood difficulties experienced by women and excluded and vulnerable groups.

295. Incorporating interventions for capability or skills development of women and girls, especially those from excluded and vulnerable groups, in project designs is effective in addressing the livelihood and other barriers they face. Moreover, without proper training and skills, recruiters might not have adequate incentives to hire women during project activities, even if the project design contains specific targets to include them. Some lessons in promoting economic empowerment are as follows:

- **Partnership with private firms** can help create more employment opportunities for women, youth, and other excluded and vulnerable groups. It also allows CSOs to provide vocational training and skills building to help women, youth, and other disadvantaged groups access meaningful job opportunities.
- **Professional certifications add credibility to training** and help the target women and disadvantaged groups secure employment**.**
- **Building a GESI-supportive infrastructure and conducive environment encourages participation in training**. Well-designed training/skills development programs should address the existing gender and social norms that constrain the involvement of women, especially those from disadvantaged groups, and excluded and vulnerable groups, in different events. For instance, for women responsible for household chores and child-rearing, one response is to take the training to the women's locations to ensure their easy access and wider participation. Further, on-site childcare facilities should be arranged. Disability-friendly infrastructure and support enable participants with disability to access training events. Appropriate toilet facilities support the SOGIESC community.
- **Foster a culture of entrepreneurship among women and disadvantaged groups.** With the provision of relevant skills and capacity development, women, especially people from disadvantaged groups, including those with diverse SOGIESC, can start small businesses to enhance their livelihoods. Various development partners and CSOs involved in developing the entrepreneurship capacities of women, people with disability, people with diverse SOGIESC, rural population, and youth have recognized the need to extend their efforts beyond training. For instance, they also see the need to improve access to markets..

Point 6: Self-help groups can provide a common platform for women's and excluded and vulnerable groups' empowerment.

296. Self-help groups can be an effective means to build confidence, and develop skills and capacity, including to influence policies of relevance to them. Various CSOs across SARD DMCs support vulnerable communities to organize themselves into self-help groups that enable people, especially women of excluded and vulnerable groups, and people of disadvantaged groups, to earn a decent living for themselves and their families. Their expertise and closeness and understanding of community dynamics enable CSOs to work effectively with community groups.

Point 7: Enhancing the accountability of service providers for GESI is important.

297. Developing the capacity of service providers, particularly those working in critical sectors, such as health care and education, in mainstreaming GESI in their operations, and in practicing GESI principles in their relations with clients are essential. However, to enhance the effectiveness of these interventions, the capacity of women, especially those from excluded and vulnerable groups, and people of disadvantaged groups to hold service providers accountable or responsible for upholding GESI principles and policies must be developed. The steps include raising the awareness of these women and excluded and vulnerable groups about their rights and organizing them to have a collective voice.

Pillar 3: Include for Opportunity

Point 8: Develop the awareness and sensitivity of communities and service providers to the GESI needs of women, girls, and excluded and vulnerable groups to challenge discriminatory gender and social norms and address the structural inequalities that create stigma and discrimination.

298. Many CSOs and development partners, including ADB, are now focusing on awareness generation and community sensitization to address the deeply embedded attitudes and structural inequalities that create social stigma and discrimination. Some good practices are as follows.

- **Collaborating with influential community members improves the reach and impact of awareness programs.** Awareness generation campaigns are more likely to succeed when supported by influential community members. For instance, Sri Lankan organizations have been conducting awareness programs in rural areas with religious leaders, government officials, and social influencers for greater inclusion of people with diverse SOGIESC.
- Engage people of advantaged groups (including men and boys) to make them aware of the benefits of reducing gender inequality and other forms of discrimination. Merely providing development opportunities to women from excluded and vulnerable groups and people of disadvantaged groups is insufficient. Sensitizing family members, including men and boys, is essential to transforming unequal social structures and deeply rooted discriminatory practices.
- **Awareness generation and sensitization of service providers bring positive attitudinal changes in the community.** As mentioned earlier, raising the GESI awareness of service providers and developing their capability to observe GESI principles in dealing with their clients is essential to ensuring that the disadvantaged groups receive the benefits they are entitled to from a project.
- **Challenging social and gender norms expands the opportunities available to excluded and vulnerable groups.** Traditional social and gender norms can result in women's and disadvantaged groups' lack of confidence in engaging in nontraditional types of work and in participating in public affairs. To transform these social and gender norms, CSOs in India are involved in changing mindsets and breaking gender and caste/ethnicity stereotypes

Point 9: Incorporate GESI elements in infrastructure design as it enhances the infrastructure's utility and impact on women and disadvantaged groups.

299. Several ADB projects in the six DMCs constructed GESI-sensitive infrastructures to ensure that the needs of women and other disadvantaged groups were met. These infrastructures include gender-segregated toilets, concrete bathing facilities that are safer for women's use and that of older people and people with disability, and streetlights, as part of project activities.

Point 10: Seek government buy-in and collaboration and build on existing institutional mechanisms.

- **Alignment with government priorities and development agenda increases the chances of government buy-in.** Interventions aligned with the government's development priorities are likely to secure stronger government interest and collaboration.
- **Collaborating early with allied sector agencies improves project efficiency and can enhance the sustainability of project outcomes**. Early collaboration of stakeholders helps in developing a sense of shared ownership, trust, and understanding. For this purpose, ADB

ensures that the gender action plan or GESI action plan of a project is a product of collaborative work with the executing and implementing agency.

- **Strengthening the institutional capacity of the government is essential for mainstreaming GESI.** The **Gender Equality and Social Inclusion Project** of the Ministry of Urban Development in Nepal demonstrates the significance (including impacts) of strengthening the GESI-related institutional capacity of government agencies.

APPENDICES

Appendix 1: List of Reviewed Projects of ADB South Asia Department

1. Reviewed 19 Projects in Three Infrastructure Sectors across the six DMCs

DMCs	Energy	Transport	Water and other urban infrastructure and services
Bangladesh	Bangladesh Power System Enhancement and Efficiency Improvement Project (EGM)	South Asia Subregional Economic Cooperation Dhaka-Northwest Corridor Road Project, Phase 2 (EGM)	▪ Dhaka Environmentally Sustainable Water Supply Project (EGM) ▪ Second City Region Development Project (EGM)
Bhutan	No project in the energy sector was selected	Thimphu Road Improvement Project (SGE)	▪ Secondary Towns Urban Development Project (EGM) ▪ Phuentsholing Township Development Project (SGE)
India	Madhya Pradesh Energy Efficiency Improvement Investment Program - Tranche 1 (EGM)	Second Rural Connectivity Investment Program - Tranche 1 (EGM)	West Bengal Drinking Water Sector Improvement Project (GEN)
Maldives	Preparing Outer Islands for Sustainable Energy Development Project-and AF (EGM)	Kulhudhuffushi Harbor Expansion Project (SGE)	Greater Male Environmental Improvement and Waste Management Project (EGM)
Nepal	Power Transmission and Distribution Efficiency Enhancement Project (EGM)	South Asia Subregional Economic Cooperation Road Connectivity Project (EGM)	Third Small Towns Water Supply and Sanitation Sector Project (GEN)
Sri Lanka	Supporting Electricity Supply Reliability Improvement Project (EGM)	Integrated Road Investment Program, Tranche 1–4 (EGM)	Local Government Enhancement Sector Project-along with additional financing (EGM)

Source: ADB SARD. 2022.

2. Reviewed 15 Projects across the six DMCs for Identification of Good Practices

DMCs	Projects
Bangladesh	▪ Bangladesh Emergency Assistance Project ▪ Second Chittagong Hill Tracts Rural Development Project Phase-2
Bhutan	▪ Health Sector Development Program ▪ Skills Training and Education Pathway Upgradation Project
India	▪ Madhya Pradesh Urban Services Improvement Project ▪ Kerala's Additional Skills Acquisition Program in Post-Basic Education ▪ Rajasthan Urban Sector Development Program ▪ Bengaluru Metro Rail Project ▪ Delhi-Meerut Regional Rapid Transit System Investment
Maldives	▪ Covid-19 Active Response and Expenditure Support Program ▪ Inclusive Micro, Small, and Medium-sized Enterprise Development Project
Nepal	▪ Skills Development Project ▪ School Sector Development Plan ▪ Integrated Urban Development Plan
Sri Lanka	Skills Sector Enhancement Program

Source: ADB SARD. 2022.

Appendix 2: United Nations Treaty Ratification Status of SARD Countries

Human Rights Instrument	Bangladesh	Bhutan	India	Maldives	Nepal	Sri Lanka
International Convention on the Elimination of All Forms of Racial Discrimination (1969)	Ratified (1979)	Signed (1973)	Ratified (1968)	Ratified (1984)	Ratified (1971)	Ratified (1982)
International Covenant on Civil and Political Rights, ICCPR (1976)	Ratified (2000)	N/A	Ratified (1979)	Ratified (2006)	Ratified (1991)	Ratified (1980)
International Covenant on Economic, Social and Cultural Rights, ICESCR (1976)	Ratified (1998)	N/A	Ratified (1979)	Ratified (2006)	Ratified (1991)	Ratified (1980)
Optional Protocol to the International Covenant on Economic, Social and Cultural Rights	N/A	N/A	N/A	Ratified (2020)	N/A	N/A
Convention on the Elimination of All Forms of Discrimination against Women, CEDAW (1981)	Ratified (1984)	Ratified (1981)	Ratified (1993)	Ratified (1993)	Ratified (1991)	Ratified (1981)
Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (1987)	Ratified (1998)	N/A	Signed (1997)	Ratified (2004)	Ratified (1991)	Ratified (1994)
Optional Protocol to the Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment, OPCAT (2006)	N/A	N/A	N/A	Ratified (2006)	N/A	Ratified (2017)
Convention on the Rights of the Child, CRC (1990)	Ratified (1990)	Ratified (1990)	Ratified (1992)	Ratified (1991)	Ratified (1990)	Ratified (1991)
Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict (2002)	Ratified (2000)	Ratified (2009)	Ratified (2005)	Ratified (2004)	Ratified (2007)	Ratified (2000)
Optional Protocol to the Convention on the Rights of the Child on the sale of children, child prostitution and child pornography (2002)	Ratified (2000)	Ratified (2009)	Ratified (2005)	Ratified (2002)	Ratified (2006)	Ratified (2006)
Optional Protocol to the Convention on the Rights of the Child on a communications procedure (2014)	N/A	N/A	N/A	Ratified (2019)	N/A	N/A
International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families (adopted in 1990)	Ratified (2011)	N/A	N/A	N/A	N/A	Ratified (1996)
Convention on the Rights of People with Disabilities (2007)	Ratified (2007)	Signed (2010)	Ratified (2007)	Ratified (2010)	Ratified (2010)	Ratified (2016)
Optional Protocol to the Convention on the Rights of People with Disabilities (2008)	Ratified (2008)	N/A	N/A	N/A	Ratified (2010)	N/A
United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) (2007)*	Abstained	Abstained	Adopted	Adopted	Adopted	Adopted

* As a General Assembly Declaration, UNDRIP is not a legally binding instrument under international law.

Source (except UNDRIP): UN Human Rights, Office of the High Commissioner. *Status of Ratification Interactive Dashboard*.
Source: United Nations, Department of Economic and Social Affairs, Indigenous Peoples. 2007. *United Nations Declaration on the Rights of Indigenous Peoples*.

Appendix 3: Definitions of Disability

DMCs	Definition
Bangladesh[a]	A person with disability is one who is physically disabled either congenitally or as a result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced as a result of such disabled-ness or one to mental impaired-ness has become incapacitated, either partially or fully and is unable to lead a normal life. A disability is any restriction or lack of ability to perform an activity in the manner or within the range considered normal for a human being.
Bhutan[b]	The Population and Housing Census 2017 has defined people with disability (PWD) as people who face difficulty in six functional domains of seeing, hearing, walking, cognition, self-care, and communication.
India[c]	According to the *Rights of People with Disabilities Act*, 2016, a "Person with disability" means a person with long term physical, mental, intellectual, or sensory impairment which, in interaction with barriers, hinders his (hers) full and effective participation in society equally with others.
Maldives[d]	Section 14 (a) of the Disabilities Act defines PWD as those: “having long-term physical, mental, intellectual or sensory impairments, which in interaction with various barriers may hinder their full and effective participation in society, on an equal basis with others.”
Nepal[e]	A person with disability means a person who has long-term physical, mental, intellectual, or sensory disability or functional impairments or existing barriers that may hinder his or her full and effective participation in social life on an equal basis with others.
Sri Lanka[f]	The *Protection of the Rights of People with Disabilities Act,* No. 28 of 1996 defines disabilities as “any person who, as a result of any deficiency in his physical or mental capabilities, whether congenital or not, is unable by himself to ensure for himself, wholly or partly, the necessities of life.” This is considered the legal definition of disability in the Sri Lankan context, although the national policy on disability also notes the International Classification of Functioning, disability classification model and the need to consider environment, cultural and social factors when understanding disability.

Sources:

a. Bangladesh Bureau of Statistics. *Population Monograph of Bangladesh: Disability in Bangladesh: Prevalence and Pattern*. Dhaka, Bangladesh.

b. National Statistics Bureau of Bhutan. 2018. *2017 Population and Housing Census of Bhutan: National Report*. Thimphu, Butan.

c. Ministry of Law and Justice, Legislative Department. *The Rights of People with Disabilities Act. 2016*. New Delhi, India.

d. United Nations. 2019. *Convention on the Rights of People with Disabilities*.

e. Nepal Law Commission. 2017. *The Act Relating to Rights of People with Disabilities, 2074 (2017)*. Kathmandu, Nepal.

f. Parliament of the Democratic Socialist Republic of Sri Lanka. 1996. *Protection of the Rights of People with Disabilities Act, No. 28 of 1996*. Colombo, Sri Lanka.

Appendix 4: Definitions and Population of Different Social Identities

DMCs	Social Identity	Definition	Population
Bangladesh	Ethnic and Tribal Communities	Ethnic and tribal groups in Bangladesh possess their own cultures, ways of life, traditions, and customary laws. They also have major ethnic, cultural, religious, and linguistic distinctions from the majority Bengalis.	Based on the Census of 2011 which recognized 27 groups, there are approximately 1.7 million ethnic and tribal people in Bangladesh. However, the Bangladesh Adivasi Forum, an apex advocacy and networking organization of the ethnic minorities, has given a figure of 3 million as their total population.
	Religious Minorities	Bangladesh is a Muslim majority nation with Islam as its state religion. The religious minorities are Hindus, Buddhists, Christians, and other groups.[c]	The population of religious minorities in Bangladesh is of Hindus (8.5%), Buddhist (0.6%), Christian (0.3%) and Others (0.1%). Dalits, the caste minority, are estimated to be 6.5 million in Bangladesh.[d]
India	Scheduled Castes	The Constitution of India, Article 366 (24) defines scheduled castes as "such castes, races or tribes or parts of or groups within such castes, race or tribes as are deemed under Article 341 to be Scheduled Castes.[e]	Based on the Census of 2011, scheduled castes constitute 16.6% of the total population.[f]
	Scheduled Tribes	The Constitution of India, Article 366 (25) defines scheduled tribes as "such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to be Scheduled Tribes."[g]	STs are 8.6% of the total population of India. They are primarily in rural areas, with only 3% in urban areas. Mizoram (94.4%), Nagaland (86.5%), Meghalaya (86.1%), Arunachal Pradesh (68.8%), Manipur (37.2%), Tripura (31.8%), Chhattisgarh (30.6%), Jharkhand (26.2%), and Odisha (22.8%) are some of the states and union territory with a high proportion of tribal population.[h]
	Religious minorities	Muslims are the largest religious minority in India.	India is home to 11% of the world's Muslim population. Muslims represent a majority of the local population in Lakshadweep (96.2%) and Jammu and Kashmir (68.3%). The largest concentration, about 47% of all Muslims in India, live in the three states of Uttar Pradesh, West Bengal, and Bihar. Assam, too, has a high Muslim population. Muslims represent India's largest religious minority group at 14% of the country's population (12% in rural and 18% in urban areas).[i]
Nepal	Janajatis	The NFDIN Act-2002 defines indigenous nationalities (Adivasi Janajati) as distinct communities having their own mother tongues, traditional cultures, written and unwritten histories, traditional homeland and geographical areas, plus egalitarian social structures.[j]	Based on Census 2011 Mountain/Hill Janajati constitue 22.2% and Tarai Janajati constitute 8.6%.

DMCs	Social Identity	Definition	Population
	Dalits	The National Dalit Commission (NDC) defined Dalit community and caste-based untouchability in its Bill for an Act in 2003. According to this, 'Dalit community' refers to communities who have been left behind in social, economic, educational, political and religious spheres and deprived of human dignity and social justice due to caste-based discrimination and untouchability.[k]	Based on Census 2011 Madhesi Brahmin and Chhetri constitute 0.8%, Dalit constitute 12.8% and Madhesi OBC constitute 14.5%.
	Religious minorities	Muslims are the identified religious minorities in Nepal	Based on Census 2011 Muslim constitute 4.4% of the population.
Sri Lanka	Religious Minorities	Tamils and Muslims are the two religious minorities in Sri Lanka.There are two groups of Tamils in Sri Lanka: descendants of Tamil-speaking groups who migrated from south India and estate Tamils.[l] Sri Lankan Moors, Indian Moors and the Malays are the major Muslim groups of Sri Lanka.	According to the Census of Population and Housing of Sri Lanka, 2012, 2.3 million of the population are estimated descendants of Tamil-speaking groups who migrated from south India. The other group of Tamils, known as 'Indian' or 'estate' Tamils or 'Up Country Tamils' who constitute around 840,000 As per t. he census, Muslims constituted 9.66% of population in the county.[m]
	Wanniyala-Aetto	The Wanniyala-Aetto are an indigenous group from the island's original Neolithic community dating from at least 14,000 BC distinguished by their hunting and gathering way of life, by their unwritten language, by their beliefs in traditional gods and ancestor spirits, and by the importance of ancestral lands to all aspects of their life.[n]	The 1981 census classified Wanniyala-Aetto population in the category of 'others', which was numbered at 2,000 individuals.

Sources:

a. ILO. 2017. *Building Capacities on Indigenous and Tribal Peoples' Issues in Bangladesh*.
b. Ministry of Health and Family Welfare. 2017. *Bangladesh Health Sector Support Program, Framework for Tribal Peoples Plan*. Dhaka, Bangladesh.
c. US Department of State, Office of International Religious Freedom. 2021. *2020 Report on International Religious Freedom: Bangladesh*.
d. Minority Rights Groups International. *World Directory of Minorities and Indigenous Peoples: Bangladesh*. London.
e. National Commission for Scheduled Castes. *Special Constitution Provision for Protection and Development of the Scheduled Castes and Scheduled Tribes*.
f. Department of Social Justice and Empowerment. *Official Website*. New Delhi, India.
g. Labor Bureau. *Chapter 1: Introduction*.
h. Department of Social Justice and Empowerment. 2018. *Handbook on Social Welfare Statistics*. New Delhi, India.
i. Office of the Registrar General & Census Commissioner. *Census of India 2011*. New Delhi.
j. Indigenous Television. 2017. *Role of National Foundation for Development of Indigenous Nationalities (NFDIN) in Changing Context—Episode 25*.
k. UNDP.2008. *The Dalits of Nepal and a New Constitution*. Kathmandu, Nepal.
l. Minority Rights Groups International. *World Directory of Minorities and Indigenous Peoples: Sri Lanka Tamils*. London.
m. Department of Census and Statistics. *Census of Population and Housing of Sri Lanka, 2012*. Sri Lanka.
n. Minority Rights Groups International. *World Directory of Minorities and Indigenous Peoples: Sri Lanka Wanniyala-Aetto (Veddhas)*. London.