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Session 13: Gender Mainstreaming in ADB- financed projects in Pakistan

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Presentation outline

1. Pakistan's policy priorities on gender equality
2. Country context
3. ADB's Strategy 2030 Operational Priority 2 - Accelerating Gender Equality
4. Gender equality in Pakistan's Country Partnership Strategy
5. Gender Mainstreaming in Pakistan Portfolio: Pipeline and Implementation
6. Challenges and lessons learned
7. Q&A

Pakistan's policy priorities on gender equality

Policy action 1: Governance

- Establish gender transformative governance structures, lead gender equal institutional transformation, and ensure gender equality's reflection among the government priorities and action plans.

Policy action 2: Equality and Quality in education

- Creating enabling environments for girl and young women to learn and be equipped with employable and high income skills.

Policy action 3: Employment and Economic Empowerment

- Promote equitable access to work opportunities with conducive workplaces, enabling enterprising environment and necessary business skills.

Policy action 4: Agency, Political Participation & Meaningful Engagement

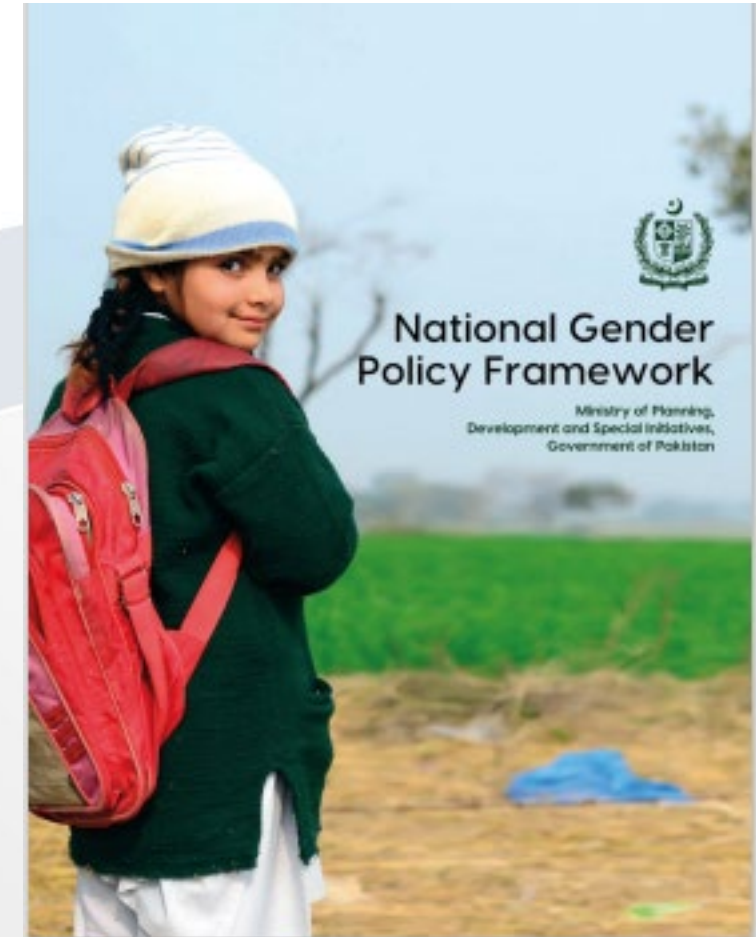
- Creating avenues for and advance female leadership, mentorship to meaningfully integrate their voices in program design and policy options.

Policy Action 5: Health and wellbeing

- Integrate gender-sensitive health elements in cross-cutting services, including health.

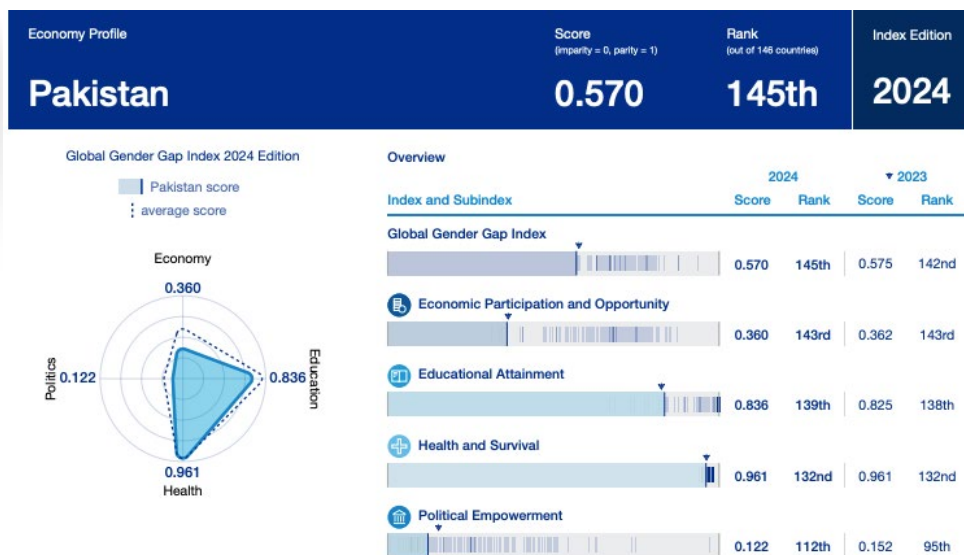
Policy Action 6 : Safety and Security

- End Gender-based violence and mainstream gender protection across systems, processes and programs.



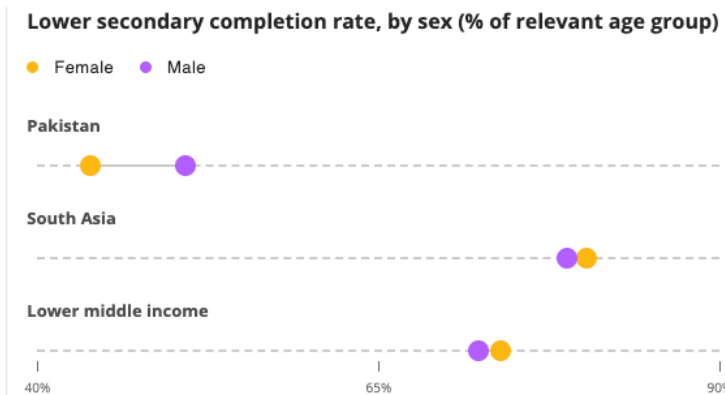
[Launched by](#) Ministry of Planning Development and Special Initiatives on 8th of March 2022

Country context

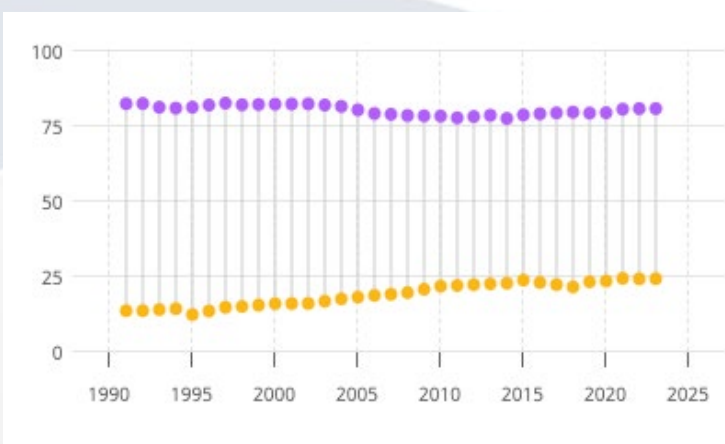


Note: The World Economic Forum's [Global Gender Gap Index](#) measures and ranks countries based on gender disparities in economic participation, education, health and survival and political empowerment.

43.9% of girls and 50.8% of boys complete lower secondary education in Pakistan (for 2021).



The labor force participation rate among females is 24.5% and among males is 81% (for 2023).

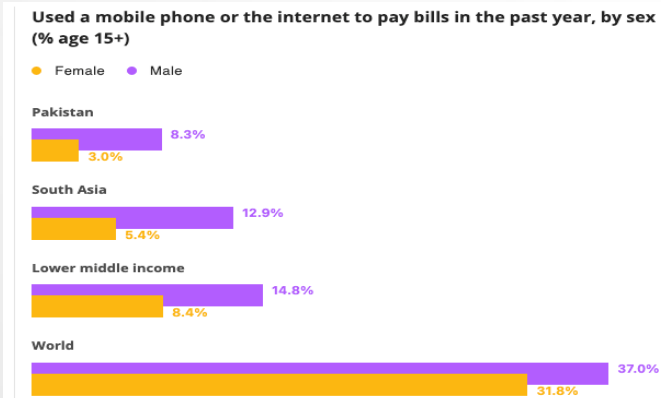


Pakistan - Scores for Women, Business and the Law 2024



Note: Women, Business and the Law 2024 presents index covering 190 economies around the life cycle of working women. [Pakistan's](#) overall score is lower than regional SA average (63.7).

Rate of ICT use is low for both women and men, but particularly for women (2021).



ADB's Strategy 2030

Operational Priority 2 Accelerating Progress in Gender Equality



- Build on good practices on gender in operations
- Go beyond gender mainstreaming in country partnership strategy
- Develop stronger gender pipeline
- Improve quality of project gender designs and target setting
- Continue to improve gender equality results in projects
- Conduct pilots and technical assistance (TA) on innovative and transformative approaches
- Enhance gender knowledge products, events, and partnerships
- Update and strengthen business processes and tools
- Combine ordinary capital resources with TA and concessional resources
- Build knowledge and expertise in emerging areas

Strategic Operational Priorities

1 Women's economic empowerment increased

2 Gender equality in human development enhanced

3 Gender equality in decision making and leadership enhanced

4 Women's time poverty and drudgery reduced

5 Women's resilience to external shocks strengthened

Operational Approaches



Scale up gender mainstreaming in operations across sectors and themes



Integrate Sustainable Development Goal (SDG) 5's "transformative" gender agenda, e.g., economic assets and resources for women, unpaid care and domestic work, digital technology/ ICT, and gender-based violence



Expand gender mainstreaming in nonsovereign operations



Tackle multiple gender inequalities through integrated solutions, e.g., livable cities program



Develop capacity of developing member countries and clients in tracking and achieving gender-related SDGs

Sub-pillars

- Women's access to job skills improved
- Women's financial inclusion increased
- Women's entrepreneurship supported
- Women's access to infrastructure and services improved

- Women's and girls' participation in nontraditional education and training increased
- Quality and access to women's and girls' health services improved
- Protection from gender-based violence strengthened

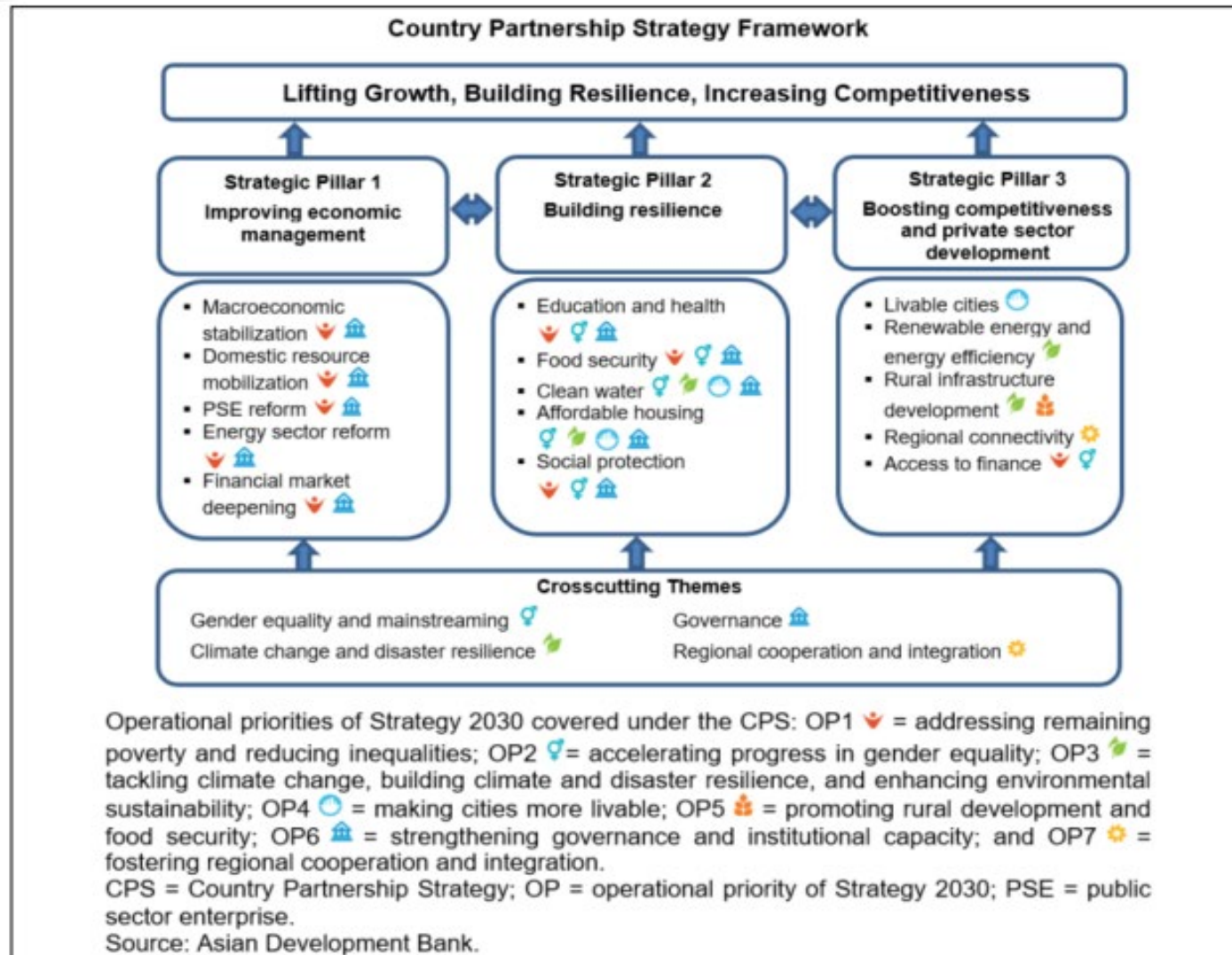
- Women's leadership capacity improved
- Regulatory, legal, and institutional environment for gender equality improved

- Provision of time-saving or gender-responsive infrastructure improved
- Quality and access to child and elderly care services improved

- Resilience-building community-based initiatives for women and girls implemented
- Provision of climate and disaster-resilient infrastructure for women and girls improved
- Financial protection systems for women strengthened
- Dedicated crisis-responding social assistance systems for women and girls strengthened

Country Partnership Strategy: Pakistan, 2021 – 2025

Lifting Growth, Building Resilience, Increasing competitiveness



- Aimed at addressing large gender gaps in economy and society.
- Gender equality and gender mainstreaming cross cutting theme for: (i) women's economic empowerment, (ii) social advancement, and (iii) enhanced resilience to external shocks.
- Through investments in financial services, education and skills (STEM), social protection (BISP), access to time saving technology in agriculture, connect to reliable energy, access to water supply and sanitation, access to safe transport systems and urban spaces.
- Building capacity of IA/EA across investment cycle: project readiness, implementation, monitoring results.



ADB’s 4-tier gender categorization system:

- Measure, count and report “at entry” project gender designs.
- Applies to all sovereign and non-sovereign operations

Gender Equity theme (GEN)

- At least one gender performance indicator at the **outcome** level with majority of **outputs** (over 50%) with at least one gender performance indicator.
- GAAP required.

Effective Gender Mainstreaming (EGM)

- Majority of **outputs** (over 50%) with at least one gender performance indicator
- GAAP required.

Some Gender Elements (SGE)

- One or more gender performance indicators in less than 50% outputs.

No Gender Elements (NGE)

- No gender performance indicator.

Source: [ADB 2021](#)

ADB Corporate Results Framework (CRF) targets by 2024:

1. 50% of the total number of ADB’s committed operations (on 3-year rolling average, including sovereign and non-sovereign) to be categorized as GEN/EGM
2. 80% of completed operations deliver intended gender equality results (GEN/EGM projects)
3. CRF targets and approach being updated for 2025

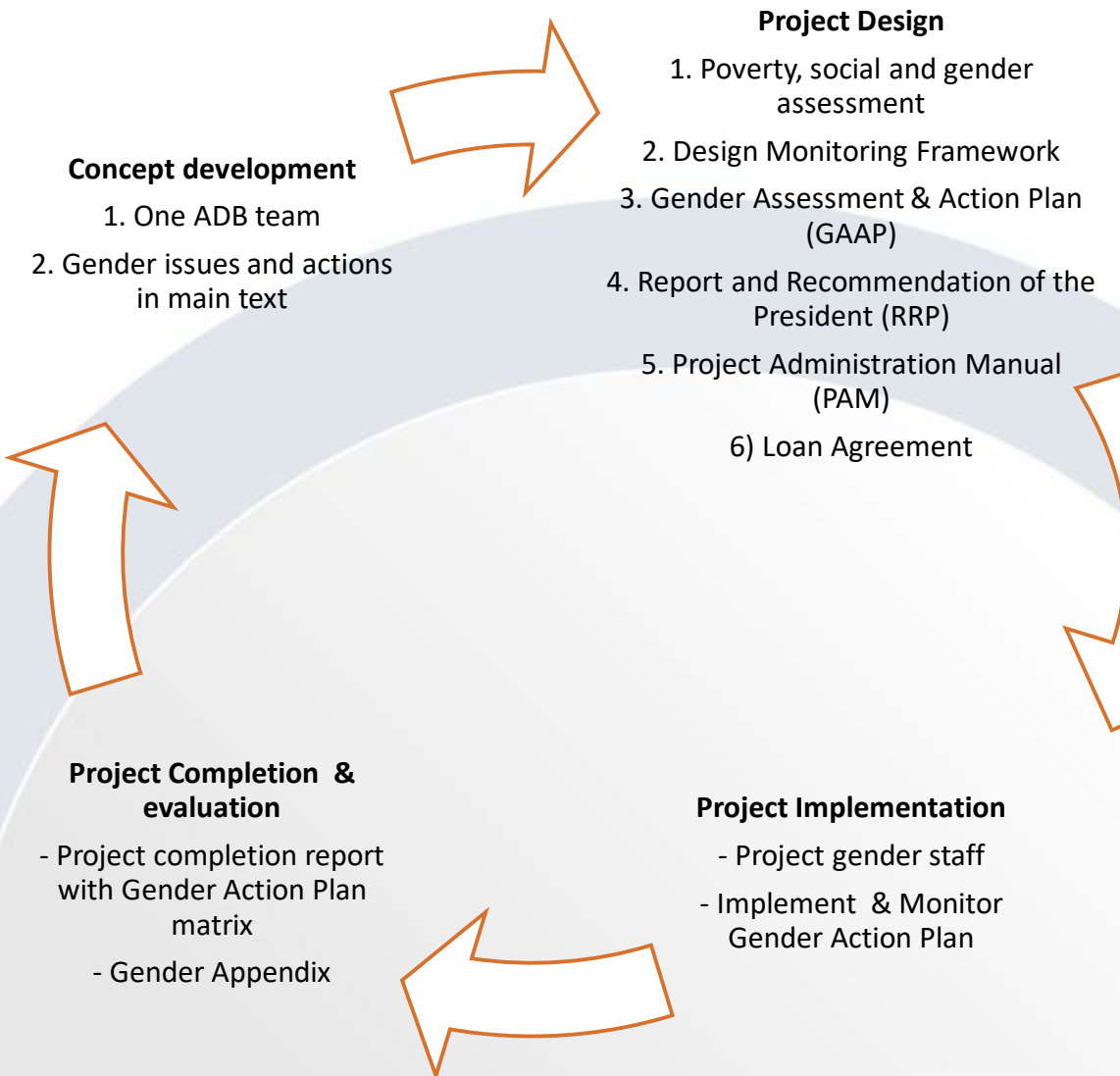
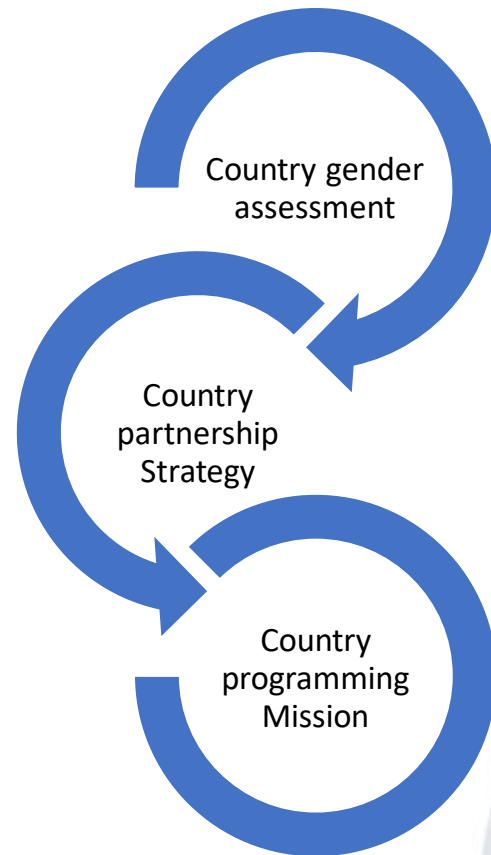
Gender mainstreaming cycle in operations



[An Introduction to Gender Mainstreaming in ADB Operations](#)

Find out how the Asian Development Bank's gender categorization system and key tools in developing and implementing action plans help mainstream gender in projects.

[An Introduction to Gender Mainstreaming in ADB Operations](#)





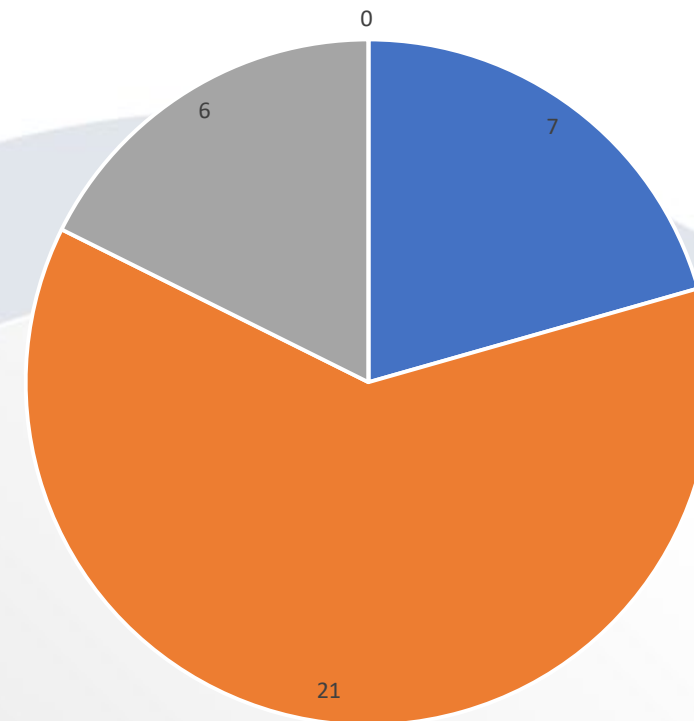
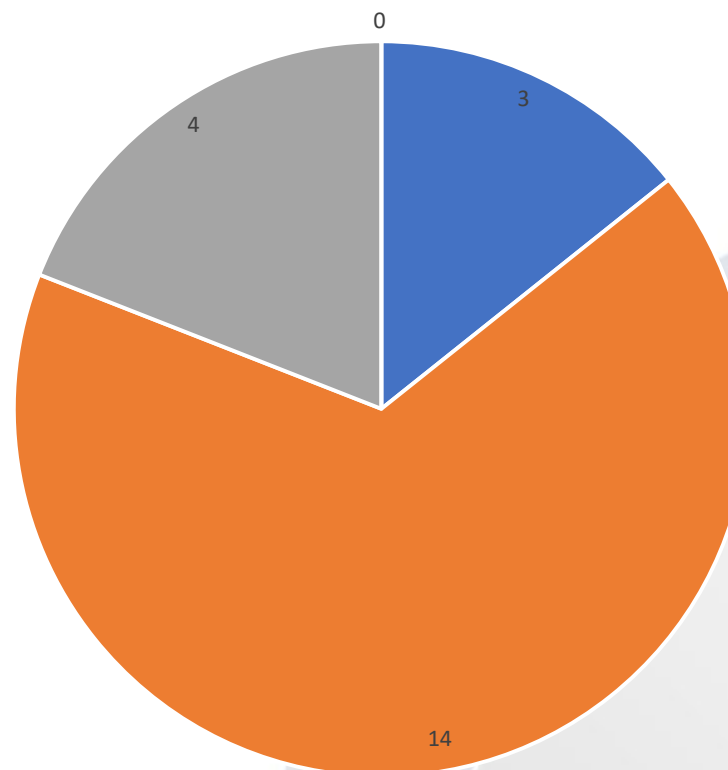
GENDER ASSESSMENT	
Gender mainstreaming category:	
1.	Key issues. Summarize the key gender equality and women's empowerment issues relevant to the project, including those identified in the gender analysis carried out during project preparation.
1.	Key actions. Describe what measures are included in the project design to promote gender equality and women's empowerment, including (i) access to and use of relevant services, resources, assets, and/or opportunities; and (ii) leadership and participation in the decision-making process.
1.	{Key implementation arrangements. Describe who will ensure that gender equality actions are implemented. Mandatory subsection for GEN, EGM, and SGE projects.
1.	Negative impact and risks. Describe if the project can have any adverse impact on women and/or girls or widen gender inequality.
1.	{Monitoring and reporting. Describe how gender equality actions will be monitored and reported, including the frequency of reporting to ADB. Mandatory subsection for GEN, EGM, and SGE projects.}

{GENDER ACTION PLAN} ^c			
Performance Indicators (activities and targets)			
{Outcome} (mandatory for GEN projects)			
a.			
b.			
Output 1: State output 1.			
1a.			
1b.			
Output 2: State output 2.			
2a.			
2b.			
Output 3: State output 3.			
3a.			
3b.			



Gender categorization of confirmed investments 2025-2027

Gender categorization of investments under implementation (current)



■ GEN ■ EGM ■ SGE ■ NGE

■ GEN ■ EGM ■ SGE ■ NGE

ASIAN DEVELOPMENT BANK MEMBER FACT SHEET



Pakistan: 2023 Commitments (\$ million) ¹		
Product Type	Sovereign	Nonsovereign
Loans	1,097.02	1,097.02
Grants	5.50	5.50
Technical Assistance ²	13.45	0.00
Trade and Supply Chain Finance Program ³	213.54	213.54
Total	1,455.97	213.84

ADB helps Pakistan strengthen climate resilience; empower women; and improve institutional capacities, economic infrastructure, urban services, the private sector, public finance, energy, food security, transport, and social services.

PAKISTAN

Pakistan is a founding member of the Asian Development Bank (ADB). The bank has been supporting the country in increasing climate resilience and progress by supporting investments in key sectors and services. ADB operations remain aligned to Pakistan's evolving economic and development priorities.

ADB's country partnership strategy 2021-2025 for Pakistan focuses on three priorities: improving economic management, building resilience, and boosting competitiveness and private sector development.

As of 31 December 2023, ADB has committed 755 public sector loans, grants, and technical assistance totaling \$41.4 billion to Pakistan. ADB's current sovereign portfolio in Pakistan includes 52 loans and 4 grants worth \$10.11 billion.⁴

Cumulative sovereign and nonsovereign loan and grant disbursements to Pakistan amount to \$31.76 billion. These were financed by regular and concessional ordinary capital accounts: the Asian Development Fund, and other special funds.

In 2023, ADB's loan and grant commitments to Pakistan amounted to \$1.6 billion. This includes \$400 million in program lending, \$1.2 billion from project lending, and \$13.5 million from grants. The committed resources focus on improving domestic resource mobilization; enhancing women-inclusive finance; rehabilitating schools damaged by the August 2022 devastating floods; strengthening the road transport network under the Capital Area Regional Economic Cooperation (CAREC) Program; improving power transmission systems; and enhancing agricultural productivity to improve food security.

The \$300-million policy-based **Improved Resource Mobilization and Utilization Reform Program** will support the government's policy reforms and institutional capacity to



Published in April 2024



Sindh Emergency Housing Reconstruction Project (RRP PAK 57323-001)

The project, classified as *effective gender mainstreaming*, promotes gender equality through: rebuilding homes for 7,500 women-headed households, inclusive WASH and energy facilities, grants for women-led agriculture and businesses, technical skills training, innovative health solutions, women's roles in technical areas, and enhancing protection measures.

These efforts aim to reduce women's time poverty, boost resilience, and decrease menial labor.



ADB

GENDER ACTION PLAN

Outcome: Human settlement for flood affected communities in Sindh improved

Performance indicator

Contract package number

Responsibility

Timelines

Output 1: Flood-damaged houses reconstructed with multi-hazard resilient, inclusive, and environment responsive designs.

1a. 250,000 housing units, of which at least 7,500 targeted households headed by women⁸ reconstructed to be flood resilient

Concessional loan from ADB's ordinary capital resource

SPHF (PIU) and ADB (Gender Specialist)

Q3 2024-Q 2026

1b. 12,000 most vulnerable groups, 9 of which at least 3,000 targeted households headed by women, received grants for inclusive design and structure (e.g., universal access to housing and sanitary facilities, adaptive cooking area).

Q4 2024–Q2 2026

Output 2: Community infrastructure in flood-affected areas restored, rehabilitated, or constructed with multi hazard resilient, inclusive, and environment-responsive configurations.

2a. 100,000 households, of which at least 30% targeted women beneficiaries, benefited from constructed multi-hazard and environment responsive community infrastructure 10 with environment-responsive features.

Concessional loan from ADB's ordinary capital resource

Q1 2025–Q2 2027

Output 3: Community resilience improved.

3a. 6,000 of the most vulnerable households, of which at least 1,500 households are headed by women, received livelihood grants.

3b. E-commerce portal, of which at least 25% targeted to women users, developed and deployed.

3c. Provide financial literacy training to 15,000 vulnerable households (e.g., headed by women, households with a dependent with disability).

3d. 250,000 residents, of which at least 30% targeted women beneficiaries, trained in skills in resilient housing and/or community infrastructure including operation and maintenance.

3e. 3,000 residents, of which at least 30% targeted women participants, trained in community-led climate resilience and disaster risk management strategies.

3f. Offer exclusive paid 6-month internship opportunities to 50 recent female graduates, preferably civil engineers, from technical colleges and engineering universities in Sindh, to work with SPHF and/or implementing partners.

3g. Incorporate the sexual exploitation, abuse, and harassment (SEAH) complaints category into the grievance redress mechanism (GRM) and formulate a referral mechanism for SEAH complaints for all women beneficiaries.

3h. Conduct at least one orientation session in each targeted village, and for implementing agency and implementing partner to introduce SEAH in the GRM process, for all women beneficiaries

Government Counterpart Funding and TA

SPHF (PIU) and ADB (Gender Specialist)

Q1 2025–Q2 2027 Q3 2025–Q2 2027 Q4 2024–Q2 2027 Q1 2025–Q2 2027 Q1 2025–Q2 2027 Q3 2025–Q2 2027 Q3 2025–Q2 2027

Source: [Sindh Emergency Housing Reconstruction Project: Gender Action Plan](#) | [Asian Development Bank \(adb.org\)](#)

Pakistan: Women Inclusive Finance Sector Development Program (Subprogram 1)

Sovereign Project | 54424-001

News and Events > News > News Releases > ADB to Help Boost Pakistan Women's ...

ADB to Help Boost Pakistan Women's Access to Finance



ADB's financing will help women have better access to finance to enable them to boost their livelihoods.

News from Country Offices | 11 December 2023

Read time: 3 mins

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MANILA, PHILIPPINES (11 December 2023) — The Asian Development Bank (ADB) has approved \$155.5 million in financing for Pakistan that will support policy reforms enhancing women's access to finance and provide credit to women-led micro, small, and medium-sized enterprises.

The financing comprises a \$100 million policy-based loan that supports legal and regulatory reforms that will help women to better access finance; a \$50 million financial intermediation loan that will enable participating financial institutions to lend to women entrepreneurs; and a \$5.5 million grant that will finance related activities.

"Inclusive, resilient and sustainable development cannot be achieved if women do not have equal economic opportunities and benefits," said ADB Director General for Central and West Asia Yevgeniy Zhukov. "ADB's new program will

[ADB to Help Boost Pakistan Women's Access to Finance | Asian Development Bank](#)

Gender mainstreaming category: Gender equity theme (GEN)

- Key issues.** Pakistan's economy does not provide equal opportunities for men and women. Pakistan ranks 142 out of 146 countries on the global gender gap index 2023¹ that reports yearly on gender parity across 4 key dimensions (economic participation and opportunity, educational attainment, health and survival, and political empowerment). The country exhibits an exceptionally low women labor force participation rate of 25% compared with 81% for men in 2022, much below regional peers such as Bangladesh (38%). The gender financial inclusion gap has continued to deteriorate since 2014, even with an improved overall financial inclusion rate of 30% (2022). Predictive modeling estimates the account gender gap to deteriorate exceeding 42% by 2030 if current policies persist. Women entrepreneurs represent only 4% of adult women, compared with 27% of men with only 8% of micro, small, and medium-sized enterprise (MSME) owners are women. Even with a renewed focus on improving women inclusion numbers such as creating innovative models of finance such as peer-to-peer lending platforms, assigning targets for women in the Government's National Financial Inclusion Strategy (NFIS), and dedicated women equality policies, institutional reforms and resource mobilization policies remain shallow and fragmented.
- Key actions.** The entire program focuses on a holistic response to the challenges faced by women in accessing finance and enjoying economic empowerment opportunities. Key actions include reform measures to make the financial system more inclusive of women by addressing specific access to finance barriers by (i) ensuring ecosystem commitment and accountable women-centered regulatory and policy frameworks, (ii) improving the supply of credit, (iii) enhancing entrepreneurship capacity of women, and (iv) strengthening institutional capacity.
- Negative impact and risks.** There is no negative impact for women and girls through this program.
- Monitoring and reporting.** The program will undertake quarterly reporting on all targets and indicators in line with program requirements.

[54424-001: Women Inclusive Finance Sector Development Program \(Subprogram 1\) | Asian Development Bank \(adb.org\)](#)



Selection of knowledge insights for operations: Stay tuned for more updates

**PAKISTAN
COUNTRY GENDER ASSESSMENT**
VOLUME 1 OF 2: OVERALL GENDER ANALYSIS

ASIAN DEVELOPMENT BANK

**PAKISTAN
COUNTRY GENDER ASSESSMENT**
VOLUME 2 OF 2: SECTOR ANALYSES AND CASE STUDIES

ASIAN DEVELOPMENT BANK

NO. 70
OCTOBER 2016

ADB BRIEFS

POLICY BRIEF ON FEMALE LABOR FORCE PARTICIPATION IN PAKISTAN¹

INTRODUCTION

In Pakistan, women work primarily in the home or on the farm. Their participation in work outside these areas, particularly in formal employment, is extremely low. It is possible that some forms of work by Pakistani women may be undercounted in surveys, as a large proportion of survey respondents may be working in agriculture or doing informal work at home, which is not counted and reported as work. However, the study analysis of the 2007 Pakistan Time Use Survey suggests that this is not a major driver of the pattern.² The survey evidence clearly indicates that a very low proportion of Pakistani women work outside the home, where best-paid work opportunities abound.

FEMALE LABOR FORCE PARTICIPATION TREND

Female labor force participation in Pakistan is still well below levels in other countries with similar incomes (Figure 1), despite growing by more than half over the past 2 decades. Even among women with a high level of education, labor force participation is low—only about 25% of Pakistani women who have a university degree work outside the home.

Women's low labor force participation results in a significant potential loss of productivity. To be sure, female labor force participation in Pakistan has grown alongside gross domestic product (GDP) over time (Figure 2), with economic growth bringing in opportunities and working women contributing to overall production.

KEY MESSAGES

- Despite increases in recent years, female labor force participation in Pakistan, at 25%, is well below rates for countries with similar income levels. Even among women with high levels of education, labor force participation is only around 25% of women with a university degree in Pakistan are working.
- This low female labor force participation represents a major loss of potential productivity. It also has important implications for women's empowerment, as working women are more likely to play a role in household decision making compared with nonworking women in the same villages or even in the same families.
- The study found that many women in Pakistan would like to work; there are multiple reasons why they do not. One of the key reasons—on which policy could have an effect—is that women face restrictions on their physical mobility outside the home.
- Several interconnected factors restrict women's mobility outside the home, among them (i) social, cultural, and religious norms, (ii) safety and crime, and (iii) the quality of available transport services.

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WOMEN'S MOBILITY AND LABOR SUPPLY

EXPERIMENTAL EVIDENCE FROM PAKISTAN

Erica Field and Kate Vyborny

NO. 655
April 2022

ADB ECONOMICS
WORKING PAPER SERIES

ASIAN DEVELOPMENT BANK




Common issues at entry

- Difficulty to establish baselines due lack of sex-disaggregated data, affecting targets for indicators
- Lack of in-depth gender assessment and consultation with relevant stakeholders
- Limited understanding of intersectionality with discrimination against the disadvantaged
- Lack of buy-in or commitment from government/partners

Lessons Learned

- Engage with Implementing and Executing Agencies early on
- Assess preparedness and build capacity
- Identify all relevant stakeholders & conduct extensive consultations
- Draw on data and evidence
- Learn from relevant good practices



Thank you for listening, we look forward to
your questions and comments!



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