

# Gender Action Plans and Gender Equality Results

Rapid Gender Assessments of ADB Projects



SYNTHESIS REPORT

Asian Development Bank



# **Gender Action Plans and Gender Equality Results**

*Rapid Gender Assessments of  
ADB Projects*

*Synthesis Report*

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## Acronyms and Abbreviations

ADB	—	Asian Development Bank
BCC	—	behavior change communication
BME	—	benefit monitoring and evaluation
CBO	—	community-based organization
CCDP	—	Commune Council Development Project (Cambodia)
DSP	—	Decentralization Support Program (Pakistan)
FSP	—	Female Stipend Program (SESIP, Bangladesh)
GAD	—	gender and development
GAP	—	gender action plan
GRAPs	—	gender reform action plans (DSP, Pakistan)
GRP	—	Governance Reform Program (Nepal)
HSSP	—	Health Sector Support Project (Cambodia)
HVC	—	high-value crop (used in NCDP, Bangladesh)
LAT	—	livestock action team (used in TLDP, Nepal)
LCS	—	labor contracting society (used in TRIDP, Bangladesh)
MDGs	—	Millennium Development Goals
MRDP	—	Malakand Rural Development Project (Pakistan)
NCDP	—	Northwest Crop Diversification Project (Bangladesh)
NRDP	—	Northwestern Rural Development Project (Cambodia)
PPR	—	project progress report
PPTA	—	project preparation technical assistance
RGA	—	rapid gender assessment
RRP	—	Report and Recommendation to the President of ADB (loan document)
SESIP	—	Secondary Education Sector Improvement Project (Bangladesh)
SFG	—	small farmer group (used in NCDP, Bangladesh)
SWAp	—	sector-wide approach
TA	—	technical assistance
TEP	—	Teacher Education Project (Nepal)
TIP	—	technical investment proposal (a funding mechanism of DSP, Pakistan)
TLDP	—	Third Livestock Development Project (Nepal)
TOR	—	terms of reference
TRIDP	—	Third Rural Infrastructure Development Project (Bangladesh)
WHP	—	Women's Health Project (Pakistan)
WID	—	women in development

### NOTE

In this report, “\$” refers to US dollars.

## Glossary\*

Gender action plan/strategy (GAP)	A GAP is a comprehensive framework for addressing gender issues in designing and implementing an ADB loan project or program. A GAP is based on quality social and gender analyses; all GAP elements are integrally linked to project objectives. A GAP includes a range of strategies, activities, resources, gender capacity-building initiatives, targets, and indicators for ensuring that women, along with men, participate in and benefit from all components of the project or program.
Design GAP/strategy	A design GAP or strategy is prepared during the loan preparation and processing phase. It provides a road map for the implementation team. Key elements of the design GAP such as activities, targets, and gender-sensitive indicators should be included in the project logical framework.
Implementation GAP	An implementation GAP is prepared during the implementation phase, preferably during inception. It refines and details strategies, activities, and targets and ensures that responsibilities and resources are allocated for implementing and monitoring all GAP elements.
Gender provisions	Gender provisions are specific requirements included in the project design to address women's needs or ensure that women participate in a project, such as targets for women's participation in training. In this report, the term refers to design features that are not integrated into an overarching GAP.
Gender analysis	Gender analysis is a form of social analysis that requires the collection, analysis, and application of sex-disaggregated information. It is the process of considering the different impacts that a development project or program has on women and men, and on the economic and social relationships between them.
Gender capacity building	This refers to strengthening the capacity of development workers to undertake social and gender analyses and to plan, implement, and monitor strategies and activities so that women may participate in and benefit equally with men from development projects and programs. It includes the capacity to analyze constraints to women's participating and benefiting and to identify strategies to address these constraints. It implies that development workers understand the rationale for women's participation and benefits and how this improves the achievement of development goals and objectives.
Gender equality	Gender equality refers to equal opportunities and outcomes for women and men. This involves the removal of discrimination and structural inequalities in access to resources, opportunities, and services. It also encompasses the promotion of equal rights between men and women.

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\* Some descriptions are drawn from Juliet Hunt. 2004. *Gender and Development: Tools for Gender Analysis and Developing a Gender Strategy—Course Workbook and Materials*. International Development Support Services. Melbourne.

Gender equality results	This refers to results achieved for women compared with men, such as women's participation in project activities, their access to project and other resources, and practical benefits for women. It also refers to strategic changes in gender relations (see below).
Gender mainstreaming	This means that women's needs and perspectives are considered in all development planning and implementation, so that both women and men participate as decision makers and beneficiaries in all activities; their needs and interests are addressed in all project components and activities, as well as in separate components and activities if appropriate.
Gender-sensitive or gender-responsive	This means that women's needs and priorities have been considered, based on quality social and gender analyses, in an effort to ensure that they participate in and benefit equally from development activities. For example, a gender-sensitive indicator is one that disaggregates information by sex and enables monitoring of any differences in participation, benefits, and impacts between women and men; or that assesses changes in gender relations between women and men.
Practical benefits	These are benefits that meet the practical needs women have for survival and livelihood. They do not challenge existing gender relations of culture, tradition, the gender division of labor, legal inequalities, or any other aspects of women's status or power.
Strategic changes in gender relations	Strategic changes in gender relations refer to progress toward equality between women and men by transforming social or economic power relations between them.
Sustainability	<p>(i) Sustainability refers to the continuation of benefits after the development project/program has been completed. Given that all the loans included in the RGAs were under implementation, in this report sustainability refers to a reasonable likelihood that benefits will continue to be enjoyed by women beyond the life of the project.</p> <p>(ii) Sustainability in an institutional context may also refer to the replication of effective strategies that have resulted in women's participating in and benefiting from programs and projects. Sustainability is enhanced if these successful approaches are replicated across a sector or in other projects undertaken by executing agencies.</p>

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*Note: All boxes are sourced from loan or other project documents or from observations by the Rapid Gender Assessment teams.*

## FOREWORD

The Asian Development Bank's policy on gender and development (GAD), approved in 1998, adopted gender mainstreaming as the key strategy for promoting gender equality and women's empowerment. Project specific gender action plans (GAPs) were introduced as a mechanism to implement the policy and to ensure that concrete benefits flowed to both women and men from ADB financed projects.

In order to gauge the effectiveness of this approach, rapid gender assessments of the GAPs for twelve projects were undertaken in a variety of sectors in Bangladesh, Cambodia, Nepal and Pakistan. Four country reports were produced, providing detailed findings for each of the twelve loans assessed. This synthesis report summarizes the main findings, lessons and recommendations to increase project effectiveness and improve overall development outcomes.

Development agencies around the world have found that gender mainstreaming has been elusive. This report, however, demonstrates gender mainstreaming is achievable when project GAPs are prepared and implemented, and that GAPs bring significant benefits. It also shows how the quality of development activities can be improved by providing a template that can be modified for different sectors and different types of projects.

Projects that implemented GAPs enhanced women's participation, increased their access to resources, and brought practical benefits such as increased income, greater financial security and improved livelihood choices. They also helped to foster greater decision making by women in their families and communities. Just as important, GAPs helped to achieve overall project objectives by reducing the vulnerability of women and their families to poverty. Cultural and social obstacles to gender equality were addressed appropriately when comprehensive GAPs were developed.

By demonstrating how GAPs can be used – as roadmaps for implementation, and as a tool for monitoring results – this report will be of interest to ADB staff, development partners, governments and civil society groups. It will help our member countries to achieve their commitments on gender equality and women's empowerment.

These are results that we all aspire to achieve.



Ursula Schaefer-Preuss  
Vice President (Knowledge Management and Sustainable Development)  
Asian Development Bank

# Executive Summary

## **A. Rapid Gender Assessments**

The Asian Development Bank's (ADB) 1998 Gender and Development (GAD) policy identified gender mainstreaming as a key strategy for addressing gender inequity. Project-specific gender action plans (GAPs) were introduced as a mechanism to implement the policy, by facilitating the involvement of women in project activities and the equitable distribution of resources and benefits.

A GAP is a systematic framework for ensuring that women participate in and benefit from development programs and projects. It is a road map to translate gender mainstreaming into concrete actions and to guide implementation of the gender design features of development programs and projects.

Rapid gender assessments (RGAs) were undertaken of 12 loans in four countries (Bangladesh, Pakistan, Nepal, and Cambodia) as part of ADB's review of the implementation of the GAD Policy. The RGAs aimed to assess whether the introduction of project-specific GAPs and strategies had any impact on improved implementation, better outreach, and results for women.

Three loans were assessed in each country. These included five rural development loans (agriculture, rural infrastructure, and livestock), four human development/social sector loans (two health and two education projects), and three governance loans. Of the 12 loans assessed, three projects implemented comprehensive GAPs, three had GAPs with partial or delayed implementation, and four had no GAPs but did have some gender provisions included in the project design. The remaining two were program loans that had gender equality policy reforms as tranche release conditions.

This report compares findings in the following areas:

- approaches to gender mainstreaming in each sector (chapter 2);
- gender equality results from loans in each sector (chapter 3);
- the effectiveness of projects with GAPs compared with those without GAPs, and lessons for developing effective GAPs (chapter 4); and
- conclusions and recommendations for applying the RGA findings to policy dialogue, thematic and sector analyses, and ADB's loan/project cycle (chapter 5).

## **B. Gender Action Plans Achieve Good Results**

The RGAs demonstrate that GAPs are an effective gender mainstreaming tool. Projects that developed GAPs during design or refined GAPs during implementation had the most comprehensive results. Projects with delayed or partial implementation of GAPs demonstrated fewer results but had significant potential to deliver more benefits if the GAPs were fully implemented. Projects without comprehensive GAPs achieved some benefits due to specific gender provisions, but missed many opportunities to benefit and empower women. The two governance program loans achieved significant gender equality policy reforms at the macro level due to

specific gender-related tranche release conditions that were met by developing member country governments.

Loans that implemented GAPs showed the following results:

- Increased participation by women in loan activities, particularly through community-based organizations (CBOs).
- More equitable access to project and program resources, including skills training, technology, and government services.
- Improved practical benefits for women, such as increased income, greater financial security, and more livelihood options.
- Progress toward gender equality, including changing decision-making patterns in the household, membership and leadership of CBOs, and increased mobility.

GAPs assisted with achieving overall loan objectives by reducing the vulnerability of women and their families to poverty. For example, women who previously earned little or nothing had access to cash income, a savings discipline, and new skills from training activities in projects in Bangladesh, Nepal, and Pakistan (see Box 4). In most cases, income was spent on food and other essentials; and some women intended to invest in income-generating activities.

GAPs improved the quality of implementation by helping project managers identify constraints to poor women participating and benefiting and strategies to address these constraints. GAPs helped identify optimum sequencing for a balanced approach between hardware and software components to maximize benefits from loan investments. GAPs improved the likelihood that benefits for women would be sustained by establishing women's CBOs, linking women with existing government services, and providing skills training to women.

The effectiveness of GAPs at delivering these types of results prompted some executing agencies to replicate GAP strategies in other projects, areas of work and sometimes, even across the sector. Positive results reinforced commitment to address gender issues and to institutionalize gender mainstreaming approaches.

The RGA findings have a strong basis in evidence. They are strongly demonstrated within sectors, across sectors, and across the four countries included in the study. One project (the Nepal Third Livestock Development Project) compares gender equality results before and after the introduction of a GAP.

Comparing results across different sectors in the same country demonstrated that cultural and social obstacles to gender equality were addressed in nonthreatening ways when comprehensive GAPs were developed. For example, all projects in Pakistan and Bangladesh faced significant constraints on women's mobility, involvement in CBOs, interaction in public spaces, and decision making. Innovative strategies that addressed these constraints in a strategic manner enabled women to participate in and benefit from rural development projects that implemented GAPs and promoted changes in gender relations toward greater equality for women. In contrast, human development projects in these countries faced similar constraints, but did not implement GAPs and thus did not identify strategic interventions to address structural, social, and cultural inequalities.

### **C. Lessons for Developing Effective GAPs**

The RGAs demonstrated that GAPs were most effective at delivering results when they incorporated a number of good practice principles. No single principle by itself was a formula for success:

- Quality social and gender analyses helped project stakeholders identify constraints to women and men participating and benefiting, and helped develop comprehensive strategies to address these constraints for each loan component.
- Refining design GAPs during inception helped develop a detailed implementation GAP. Detailed activities, targets, resourcing, and responsibilities for implementation were identified.
- A participatory process to refine the GAP consolidated ownership by the executing agency. Projects with the most comprehensive results used a participatory approach to develop and refine the GAP with key stakeholders.
- Realistic targets linked to loan objectives were a strong feature of all loans that delivered good results for women. Linking targets to loan objectives helped all stakeholders understand the rationale for focusing on women, which avoided marginalization and delays in GAP implementation. Projects that did not set targets for each component achieved considerably less participation by women and demonstrated fewer results. Targets helped monitor participation and benefits, particularly where they were linked to a loan covenant.
- Gender capacity building and gender expertise were strong features in the projects with the most comprehensive results. Both formal training and ongoing support were needed to counter resistance; develop skills, ownership, and commitment; and solve problems. GAP strategies were adequately resourced. Projects that had a gender specialist on the project team achieved better results.
- Routine monitoring and follow-up of gender-related targets and activities promoted good results and ensured that GAPs and gender-related policy reforms were implemented.
- Loan covenants increased the likelihood that executing agencies, project teams, and ADB would monitor the implementation of the GAP and gender equality results.
- Tranche release conditions helped achieve positive gender equality policy reforms in governance program loans.

### **D. Executing Agencies**

The RGAs found that significant gender equality results were achieved in very challenging social contexts because of the implementation of GAPs. Good management and strong leadership from the executing agency were essential. A capacity to innovate, flexibility, a teamwork approach, effective communication patterns, the capacity to learn, and the ability to adapt strategies based on experience were all strong features in the executing agencies with the most comprehensive results. These executing agencies demonstrated a commitment to challenge social and cultural obstacles in a nonthreatening way.

Commitment by executing agencies has not developed in a vacuum. Those executing agencies that demonstrated the strongest leadership and commitment have been influenced by long-term dialogue and negotiation with ADB and other donors on the need to address gender equality

issues. Good results also tended to reinforce commitment: some executing agencies (for example, the Nepal Department of Livestock and the Bangladesh Local Government Engineering Department) now acknowledge the importance of software components such as participatory approaches and gender strategies to maximize returns on investments.

#### **E. ADB Resident Mission Gender Specialists**

The involvement of ADB resident mission gender specialists was a key factor for improving the quality of loan design, implementation, and outreach to women. Loans that achieved the most comprehensive results for women benefited from technical advice from the resident mission gender specialist. This included help with the development and implementation of GAPs, capacity building with project teams, ongoing monitoring and support, and dialogue with executing agencies on the implementation of GAPs, appropriate strategies and targets, and policy reforms.

#### **F. Comparing Gender Equality Approaches and Results in Rural Development, Governance, and Human Development Sectors**

All five rural development loans had GAPs or gender strategies. The Pakistan Malakand Rural Development Project, the Nepal Third Livestock Development Project, and the Bangladesh Third Rural Infrastructure Development Project had GAPs developed or refined during implementation using participatory methods. They benefited from significant inputs by the ADB resident mission gender specialist, in addition to having gender specialists in executing agency project teams and considerable support from project leadership. These three projects achieved the most comprehensive results.

The Cambodia Northwestern Rural Development Project and the Bangladesh Northwest Crop Diversification Project had design GAPs, but implementation of the GAPs was delayed. Neither project had long-term gender specialists on the project team at the time of the RGA, nor had they received ongoing support from the ADB resident mission gender specialist. These projects had considerable potential to reduce poverty and provide further benefits to women, but only if detailed implementation GAPs were developed and fully implemented.

In rural development and infrastructure loans, further effort and monitoring are needed to ensure that women control new sources of income and the benefits from this income. Projects also need to give greater attention to activities that increase the value of women's labor through skills training, agro-processing, marketing, and credit initiatives. GAPs need to focus on ensuring equal access to appropriate financial services for women.

Two of the three governance loans (the Pakistan Decentralization Support Program and the Nepal Governance Reform Program) are program loans, and the third—the Cambodia Commune Council Development Project—is a project loan. Both program loans received considerable inputs and advice from the resident mission gender specialist. Policy dialogue and the incorporation of tranche release conditions leveraged high-level support for gender equality policy reforms. In Pakistan, a local government ordinance that requires 33% reserved seats for women was passed, and gender reform action plans were approved at the national level and for three out of four provinces. In Nepal, the Cabinet approved a reservation policy for women in the civil service. In both countries, gender equality policy reforms will help build an enabling environment for further strategic gains for women, providing that the policy reforms are implemented. Gender equality is increasingly seen as a core issue in good governance and as a legitimate subject for discussion and

debate. These loans are good practice examples of high-level policy dialogue and the use of tranche release conditions, which should be replicated in other policy-based sector and program loans.

Cambodia's Commune Council Development Project had the potential to benefit women and to support changes toward more equal gender relations that were already taking place in the country. Developing and implementing a GAP would have helped make the most of these opportunities.

A systematic follow-up of governance loans was needed to ensure that gender equality policy reforms were fully implemented. Comprehensive GAPs would have helped focus on strategies for promoting better service delivery at the local level for both women and men.

Projects in the health and education sectors presented something of a paradox. There was a tendency to assume that projects in these sectors would automatically benefit women because their objectives were to improve the health and education status of women and girls. These loans delivered some practical benefits, such as improved facilities and training. The education projects (the Bangladesh Secondary Education Sector Improvement Project and the Nepal Teacher Education Project) had a special component for promoting girls' education through the provision of scholarships or stipends. The health projects (Cambodia Health Sector Support Project and the Pakistan Women's Health Project) improved the quality of health services.

Nevertheless, none of the human development projects achieved their full potential to benefit women, and overall benefits were not commensurate with loan investments. Lack of systematic social and gender analyses across all project components resulted in flawed designs that weakened the achievement of project objectives, progress toward Millennium Development Goal (MDG) targets, and the sustainability of benefits. Project designs focused primarily on hardware, such as infrastructure construction. While these inputs were needed, social and institutional constraints to improving women's health and education status should have been addressed more assertively. For example, a failure to address the need for women health and education staff in rural areas impacted on women's health status and girls' educational outcomes. Experience in rural development, infrastructure, and governance loans demonstrated that these types of constraints could be addressed by high-level policy dialogue, stronger loan covenants, and the incorporation of gender strategies for all components into a GAP.

In human development/social sector loans, more attention is needed to increase women's recruitment in rural areas (doctors, nurses, midwives, and teachers) to improve health and education outcomes for women and girls. The quality of health and education services also needs to be improved through curriculum development; community involvement of women and men in health and education decision making, including in school and health center management committees; and behavior change communication strategies.

## **G. Findings on Project Frameworks**

Although most of the loans assessed had taken some steps to address gender issues in the loan design, key gender provisions were rarely adequately integrated into project design frameworks. Health and education project frameworks included gender-sensitive indicators for women's health status and for the delivery of stipend and scholarship programs. However, indicators for other gender-related targets were overlooked and structural constraints to improving women's health and education status were rarely identified as risks or assumptions. Most project



frameworks in other sectors had no gender-sensitive indicators; very few included relevant gender-related risks and assumptions that would impact on the achievement of project objectives. This was the case even where the project design included a GAP.

Failure to incorporate key GAP elements and gender provisions into project logical frameworks increases the risk that gender issues will be marginalized during implementation. It leads to poor monitoring of the differences between men's and women's participation and access to project resources, which in turn makes it more difficult to assess any differences in benefits and impacts for women and men.

## **H. Recommendations**

a) Policy dialogue should be conducted by ADB and developing member countries in the following areas:

- the inclusion of gender equality policy reforms in policy-based program and sector loans;
- public sector reforms to enable the recruitment of more women project staff and civil servants in all areas of government services, especially in the health and education sectors and in rural areas; and
- the need for gender capacity building with executing agencies and project teams linked to the development and implementation of GAPs.

b) ADB should incorporate the lessons from the RGAs regarding the effectiveness of GAPs into thematic and sector assessments and country strategies and programs. Effective GAP strategies should be tested and replicated in other sectors and countries to maximize results for women from loan investments.

c) Findings and lessons on GAPs should be incorporated into ADB's loan/project cycle:

- During loan preparation and processing, a design GAP should be prepared in sufficient detail to provide a road map for implementation. The design GAP should be included in the Report and Recommendation to the President, should be adequately resourced, and should include quantifiable targets and performance monitoring indicators.
- Gender specialists should be included in loan project preparation technical assistance (PPTA) teams to facilitate the preparation of design GAPs.
- Major elements of the GAP should be included in the project logical framework, including GAP strategies, targets, and gender-sensitive performance indicators.
- Implementation of the GAP should be covered by a loan covenant, along with major elements of the GAP.
- Further development and refinement of the GAP is needed during loan inception, using a participatory approach that results in ownership of the GAP by the executing agency and other stakeholders. The implementation GAP should be adequately resourced and should include strategies with achievable targets and gender-sensitive indicators for each project component.

- GAPS should include gender capacity building initiatives with the project team, executing agency, and other stakeholders.
- Gender specialists should be included in project implementation teams to resource the implementation of the GAP.
- ADB's resident mission gender specialists should provide technical advice on the development and implementation of GAPS, engage in dialogue with executing agencies to support the implementation of GAPS, and share lessons and effective strategies that can be replicated in other sectors and programs.
- A systematic follow-up of the implementation of the GAP and compliance with loan covenants should be done during loan inception, and review and mid-term review missions. Template terms of reference (TOR) for ADB resident mission gender specialists in these missions are included in Appendix 2.

d) ADB should conduct a regular assessment of gender equality approaches and results across a number of projects in one country to maximize gender equality impacts from loan investments, identify areas for policy dialogue, share good practice design features and implementation strategies, and explore gender equality results in relation to poverty reduction, the MDGs, and priority thematic areas.

# Chapter 1

## Introduction

### A. Background

The 1998 policy of the Asian Development Bank (ADB) on Gender and Development (GAD) identified gender mainstreaming as a key strategy for addressing gender inequity and advancing the empowerment of women in all ADB-financed activities.<sup>1</sup> ADB has adopted a number of institutional mechanisms to ensure policy implementation, including the recruitment of long-term local gender specialist consultants in six ADB resident missions<sup>2</sup> and the development of project-specific gender strategies and action plans (GAPs) for several loan projects. Some of these GAPs were developed during loan design and were included as an appendix to the Report and Recommendations to the President (RRP) of ADB and were supported by loan assurances and covenants. Others were developed during implementation as part of mid-course corrections.<sup>3</sup> A GAP may include a range of design features, including strategies for increasing the participation and benefits of women during implementation, targets, activities, time-bound actions, monitoring indicators, project gender specialists, and a budget allocation.

GAPs have been assumed to encourage a more systematic and integrated approach to addressing gender issues in project design and implementation, including monitoring the implementation of gender design features, benefits, and results for women and men. To test this assumption, rapid gender assessments (RGAs) were undertaken of 12 loans under implementation in Bangladesh, Pakistan, Nepal, and Cambodia as part of ADB's overall review of the implementation of its 1998 GAD policy. The RGAs explored the usefulness and effectiveness of GAPs compared with gender provisions for promoting improved participation and benefits for women. This synthesis report consolidates findings from all 12 RGAs. In addition, separate reports<sup>4</sup> have been prepared on each of the four countries assessed.

### B. Study Objective and Scope

The RGAs aimed to assess whether the introduction of project-specific GAPs and strategies had any impact on improved implementation, better outreach, and results for women. The RGAs assessed whether quality improvements in addressing gender concerns were achieved in the implementation of ADB-financed loans, by focusing on gender-related results achieved in each project.

The assessment of gender-related results focused on four areas:

- participation in major project activities, including access to project resources;

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<sup>1</sup> ADB. 1998. *Policy on Gender and Development*: 41.

<sup>2</sup> *Ibid.*: 47; and ADB. 2002. *Interim Progress Report on the Policy on Gender and Development*: iii.

<sup>3</sup> ADB. 2002. *Interim Progress Report on the Policy on Gender and Development*: ii.

<sup>4</sup> Helen T. Thomas, Shireen Lateef, and Ferdousi Sultana. 2005. *Gender Equality Results in ADB Projects: Bangladesh Country Report*; Helen T. Thomas. 2005. *Gender Equality Results in ADB Projects: Pakistan Country Report*; Juliet Hunt, Shireen Lateef, and Ava Shrestha. 2005. *Gender Equality Results in ADB Projects: Nepal Country Report*; Juliet Hunt and Samvada Kheng. 2006. *Gender Equality Results in ADB Projects: Cambodia Country Report*.

- practical benefits for women and men, including differences in results;
- strategic changes in gender relations, focusing on changes in decision making by women (in the project, community, household, others), control over resources related to loan/TA activities, and changes in livelihood due to those activities; and
- other and unplanned changes for women and men, where possible.

Where positive results for women were achieved, the assessment investigated the extent to which these were due to project-specific GAPs and the elements of GAPs that were most effective in achieving gender equality results.

If the project had no GAP, the assessment investigated the impact of specific gender provisions that were included in the loan design. Other factors or conditions that may have had an impact on gender-related results were also considered:

- contributions of the resident mission gender specialists;
- resources applied by the project to address gender issues;
- external factors in the social, institutional, and political contexts;
- constraints to achieving gender equality results and how these were addressed;
- factors that promoted or reinforced the sustainability of gender equality results; and
- the extent to which gender equality results contributed to achieving the overall objectives and results of the loan investment.

Where the implementation of certain components was delayed, and where gender equality results were not achieved, the RGAs focused on factors that were likely to have constrained or enhanced the achievement of gender equality and project objectives, and their potential to achieve gender equality results. Project-specific recommendations for corrective action were included in each country report.

### **C. Methodology**

The following factors were considered in selecting projects to be assessed:

- To facilitate synthesis and comparison, projects for each country assessment were selected from the following sectors: agriculture, rural development and infrastructure; human development (either education or health); and governance.
- For results to be evident, loans had to have been under implementation for 2 years or more. Each loan assessed was under implementation at the time of the RGA.
- To enable valid lessons to be drawn about positive factors that contribute to quality improvements in loan implementation and the impact of GAPs, the sample of loan projects included a variety of approaches to addressing gender equality issues in project design and implementation. At one end of the spectrum, some projects developed GAPs/gender strategies during design; others incorporated comprehensive GAPs during implementation; while still others had gender provisions in some loan components but no overarching GAP/strategy. Some loans had significant involvement from a gender specialist at the resident mission, while others had little or none. This criterion was applied to the selection of projects in each country, as well as to the selection of countries. (Cambodian loans, for

example, had little input from an ADB resident mission gender specialist during their design and early implementation because no gender specialist had been appointed at that time.)

In addition to a set of common terms of reference (TOR) for each country assessment, a common methodological framework was developed, including overarching indicators to guide assessments in each country. These indicators were modified as needed for different types of loans, the degree of integration of gender concerns, and different stages of implementation. Both process and outcome indicators were investigated.

Each RGA included a desk review of project documents, including RRP, GAPs/strategies, back-to-office reports from review missions, progress reports, case studies prepared by ADB, and other relevant documents available from the resident missions. For each country, an international gender specialist and the ADB resident mission gender specialist conducted a rapid assessment (14–15 days in-country). While the international specialist brought a fresh and independent eye to the assessments, findings were enriched by the gender specialist's extensive monitoring, field experience, and close association with a subset of the project sample. Project sites were visited and project beneficiaries (women and men), staff, and local stakeholders were interviewed individually and in group meetings, using a set of comprehensive guiding questions drawn from the methodological framework.

Very few projects had adequate baseline or quantitative data for assessing results for women compared with those for men. RGAs were based on both qualitative and quantitative information. Qualitative assessments from interviews with beneficiaries and project staff were substantiated using quantitative data from project progress reports and other project records and reports wherever these were available. Findings based on qualitative assessments were cross-checked with various local sources, including gender specialists from executing agencies and other local stakeholders.

## **D. Profile of Projects**

Table 1 lists the 12 projects assessed. Six projects were approved prior to 2001 and the remaining six were approved in 2001 or 2002. Some were cofinanced by other donors and one (Cambodia Health Sector Support Project) had a sector-wide approach (SWAp). Two were program loans (Pakistan Decentralization Support Program and Nepal Governance Reform Program), while the remainder were project loans. Five loans had a GAD or women in development classification,<sup>5</sup> including all three Pakistan loans, the Cambodia Health Sector Support Project, and the Bangladesh Secondary Education Sector Improvement Project.

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<sup>5</sup> ADB classifies loan projects approved since 1999 according to the following categories: gender and development thematic (previously women and development thematic); significant gender mainstreaming; some gender benefits; and no gender elements. A loan is classified as gender and development thematic if its objective is to directly benefit women; or if at least one third of the beneficiaries specifically targeted by the loan are women, and if one or more components is specifically designed to benefit women and accounts for at least 20% of the total loan cost ([www.adb.org/gender/loans2.asp](http://www.adb.org/gender/loans2.asp)).

The sector breakdown of the assessed loans is as follows:

- Five rural development loans, including agriculture, livestock and rural infrastructure construction, maintenance and rehabilitation—roads, health centers, schools, markets, local government offices, and flood refuge centers;
- Three governance loans, including capacity building and reform of local governance institutions and improvements to government service delivery; and
- Four human development/social sector loans, including two education and two health loans. One education project focused on primary teacher training and the other on secondary education. Both health projects aimed to improve women's and children's health by providing improved infrastructure, training, and institutional strengthening.

Table 1: Project Profiles

Loan No.	Country/Project	Duration (Approval Date–Closing Date)	Loan Amount (\$ million)	Executing Agency
<b>Bangladesh</b>				
1581	Third Rural Infrastructure Development Project (TRIDP)	Nov 1997–Jun 2005	69.05	Local Government Engineering Department, Ministry of Local Government
1782	Northwest Crop Diversification Project (NCDP)	Nov 2000–2008	47.20	Department of Agriculture Extension, Ministry of Agriculture
1690	Secondary Education Sector Improvement Project (SESIP)	May 1999–Apr 2006	60.00	Directorate of Secondary and Higher Education, Ministry of Education
<b>Cambodia</b>				
1862	Northwestern Rural Development Project (NRDP)	Nov 2001–Jun 2007	27.20	Ministry of Rural Development
1953	Commune Council Development Project (CCDP)	Dec 2002–Aug 2006	10.00	Ministry of Interior
1940	Health Sector Support Project (HSSP)	Nov 2002–Dec 2007	20.00	Department of Planning and Health Information, Ministry of Health
<b>Nepal</b>				
1461	Third Livestock Development Project, (TLDP)	Sep 1996–Jul 2004	18.30	Department of Livestock, Ministry of Agriculture and Co-operatives
1861	Governance Reform Program (GRP)	Nov 2001–Dec 2005	30.00	Ministry of General Administration, with 4 other ministries
1840	Teacher Education Project (TEP)	Sep 2000–Jun 2008	25.90	National Centre for Education Development (NCED), Ministry of Education and Sports
<b>Pakistan</b>				
1672	Malakand Rural Development Project (MRDP)	Mar 1999–Dec 2006	41.00	Planning, Environment and Development Department, North West Frontier Province
1671	Women's Health Project (WHP)	Feb 1999–Jun 2005	47.00	Ministry of Health
1935/1936	Decentralization Support Program (DSP)	Nov 2002–Dec 2006	DSP: 270.00; TA1: 23.00; TA2 (gender): 7	Ministry of Finance

## *Chapter 2*

# Approaches to Gender Mainstreaming

This chapter describes the different approaches taken in each sector to address gender equality issues, including details on GAPs, gender strategies, or gender-related provisions that were included in the loan design. All five rural development loans had GAPs/strategies. GAPs were fully implemented for three of these projects and were delayed or partially implemented in the other two projects. One of the human development loans had a design GAP which was partially implemented. The remaining three human development loans had some gender provisions, but no overall GAP. Two governance program loans had gender equality tranche release conditions. The third governance loan had some gender provisions that have only been partially implemented, but no GAP.

### **A. Rural Development Loans**

The Pakistan Malakand Rural Development Project, Nepal Third Livestock Development Project, and Bangladesh Third Rural Infrastructure Development Project had GAPs developed or refined during implementation, using participatory methods. They benefited from significant inputs by the resident mission gender specialist, in addition to having gender specialists in the executing agency or project team and considerable support from project leadership. These three projects reduced poverty, achieved practical benefits for women, and effected strategic changes in gender relations.

The Bangladesh Northwest Crop Diversification Project and the Cambodia Northwest Rural Development Project both had design GAPs, but the implementation of a number of GAP elements was delayed. Neither project had long-term gender specialist expertise in the executing agency or project team. At the time of the RGAs, neither project had been assisted by the resident mission gender specialist. These projects had considerable potential to reduce poverty and benefit women, but only if their GAPs were refined and systematically implemented.

#### **1. Pakistan Malakand Rural Development Project**

The Pakistan Malakand Rural Development Project (MRDP) aimed to reduce poverty by enhancing household incomes and living standards. Women-in-development was identified as a secondary objective of the project and a gender strategy was prepared during the project design phase and included in the RRP. The gender strategy identified women's human resource development as essential for reducing poverty. A comprehensive GAP was developed early in the implementation phase of the project, when the project team recognized that women would not be able to participate in developing community-based small infrastructure or benefit from rural income-generating services unless additional activities were undertaken with both men and women. The GAP was developed through consultation with stakeholders and participatory workshops that drew on lessons learned from other projects. The ADB resident mission gender specialist played an active role. Targets were set during annual planning processes, and strategies were identified to overcome constraints to women's participation. For example, no community infrastructure was to be designed without approval from both women's organizations and village organizations; and no women's organizations were to be established without a corresponding village organization, to encourage shared decision making. Specific income-generation activities were identified for



women, including wheat and maize plots and poultry. A women's program manager and women social organizers were appointed to resource the implementation of MRDP's GAP. A new project component was approved to meet the women's human resource development objective. This provided vocational training to women and internships for recent graduates to increase the proportion of women on the project team. The project director provided leadership in resolving challenges to working with women, which helped gain support from male staff and community leaders for new roles for women in this socially conservative area (Table 2).

**Table 2: Pakistan Malakand Rural Development Project Implementation Gender Action Plan**

<b>Project Components</b>	<b>Gender Action Plan Elements</b>
Goal: poverty reduction	Specific objective for women's human resource development
Community-managed infrastructure: <ul style="list-style-type: none"> <li>Irrigation schemes, tracks, micro hydropower electrification, water supply (total target of 460 water supply schemes)</li> </ul>	<ul style="list-style-type: none"> <li>Women's organizations 50% of total groups</li> <li>All community-based infrastructure schemes to be approved by both women's organizations and village organizations (male); 21 water supply schemes to be identified and prioritized by women's organizations.</li> </ul>
Rural credit: 7,000 beneficiaries	Rural Credit: 22 women beneficiaries
Rural income generation: 185 wheat and maize seed multiplication; 758 fodder demonstration plots; 374 farmer field days	Specific income-generating activities for women: 65 wheat and maize seed multiplication/fertilizer and plots; annual targets for women poultry entrepreneurs; 30 fodder demonstration plots; 36 farmer field days
Women's health	Training of 1,000 women health workers
Road development	No targets
Project management	<ul style="list-style-type: none"> <li>Paradigm shift to focus on gender and development (GAD)</li> <li>Institutional mechanisms – women social organizers; GAD roundtable</li> <li>Human resource development to promote gender equity</li> </ul>
	New GAD component: <ul style="list-style-type: none"> <li>Annual targets for vocational and skills training (computer, sewing, tie and dye, marketing); intern program</li> </ul>

## **2. Nepal Third Livestock Development Project**

The Nepal Third Livestock Development Project (TLDP) aimed to reduce poverty for farmers and resource-poor people. TLDP had no GAP/strategy in the project design, although women were specifically identified as beneficiaries. A GAP was prepared after the mid-term review through a series of participatory workshops, with support from the project director and resident mission gender specialist, to address significant disparities in participation and access to project resources by women, disadvantaged groups, and ethnic castes. The GAP focused primarily on increasing women's participation in mixed male–female and all-female livestock enterprise groups, including women's groups already formed by district women development officers and partner nongovernment organizations (NGOs). A minimum target of 35% was set for women's participation in male–female groups; the establishment of all-male large livestock groups was discontinued. Increased efforts were made to involve women in all forms of project training. Women development officers and women farmer and partner NGO representatives were included in livestock action teams (LATs), which planned and implemented project activities at the district level. A gender specialist was recruited to provide training and ongoing support to staff and LATs, with a budget for staff training and leadership training for women. The selection criteria for NGOs included demonstrated experience with community mobilization and gender sensitization, and women members on the executive committee of the NGO (Table 3).

**Table 3: Nepal Third Livestock Development Project Implementation Gender Action Plan**

Project Component	Gender Action Plan Elements
Goal: poverty reduction	Women identified as project beneficiaries
Livestock production: <ul style="list-style-type: none"> <li>▪ Fodder</li> <li>▪ Training</li> <li>▪ Credit</li> </ul>	<ul style="list-style-type: none"> <li>▪ No new all-male community-based organizations (CBOs)</li> <li>▪ Involve women in seed and pasture production</li> <li>▪ Involve women in training (35% target in livestock activities)</li> <li>▪ Group collateral for women through nongovernment organization (NGO) partnerships</li> </ul>
Agro-processing	Increased efforts to involve women
Institutional strengthening: <ul style="list-style-type: none"> <li>▪ Livestock Action Teams (LATs)</li> <li>▪ Farmer groups and CBOs</li> <li>▪ Project management, monitoring and evaluation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Women included on LATs, including district women's development officer</li> <li>▪ Training to staff and LATs on women's role in livestock</li> <li>▪ 35% target for women's participation in mixed male-female groups; more mixed groups and women's groups/CBOs</li> <li>▪ Gender specialist in executing agency project team</li> <li>▪ NGO partner selection criteria – experience in community mobilization, gender sensitization, and women on the NGO executive committee</li> </ul>

### 3. Bangladesh Third Rural Infrastructure Development Project

The Bangladesh Third Rural Infrastructure Development Project (TRIDP) aimed to accelerate agricultural, nonfarm economic and social development. TRIDP did not include a GAP/strategy in the project design, but women were identified as a subgroup of the rural poor. A comprehensive GAP was developed during implementation using participatory and flexible approaches, with ongoing support from the ADB resident mission gender specialist. As the GAP was developed, the executing agency recognized the need for additional activities and targets for each project component, and the project team secured additional grant funding for implementing these new activities. Like Nepal's TLDP, TRIDP's GAP was well resourced: a local gender specialist was appointed to the project team, and provision was made for systematic gender capacity building for staff and local stakeholders to ensure that adequate skills and commitment were available. These measures were reinforced by the project director's strong leadership. This fostered innovation and risk taking and ensured that the GAP was implemented systematically. The GAP included many highly innovative elements, including the establishment of women's market sections, located close to *union parishad* offices to ensure safety and security; separate areas for women in flood refuge centers, *ghats* (wharves) and union parishad offices; the mobilization of destitute women to plant and care for trees along roadsides; training for construction contractors to encourage pay equity; and capacity building for women union parishad elected members so they could participate more effectively in community activities and decision making (Table 4).

**Table 4: Bangladesh Third Rural Infrastructure Development Project  
Implementation Gender Action Plan**

<b>Project Components</b>	<b>Gender Action Plan Elements</b>
Goal: poverty reduction	Poor women identified as a subgroup of the rural poor
Feeder Roads	Women laborers recruited (target 3,000); pay equity; separate facilities for women and men
200 Women market sections	<ul style="list-style-type: none"> <li>Shops allotted to women; separate toilet and well facilities for women</li> <li>Training in shop management and trade skills for women shop owners</li> <li>Women participate in market management committees</li> </ul>
Growth center markets with areas allocated to women (279)	<ul style="list-style-type: none"> <li>Space allocated to women; separate toilet and well facilities for women—target revised to 200</li> <li>Women participate in management committees</li> </ul>
Tree Plantation and Maintenance with employment for 3,000 destitute women on feeder roads	<ul style="list-style-type: none"> <li>Labor contracting societies (LCS) formed</li> <li>Train members of 250 LCS in income-generating activities</li> <li>Each woman responsible for 0.5 km of road for 2 years</li> </ul>
Bridges, culverts, ghats (39), flood refuge centers (30)	<ul style="list-style-type: none"> <li>Women union parishad members consulted in design</li> <li>Specific design features to meet women's privacy needs (separate waiting areas, women's corners and toilet facilities)</li> <li>Women laborers recruited alongside men</li> </ul>
Union parishad complexes (105)	<ul style="list-style-type: none"> <li>Separate room and toilet facilities for women union parishad members</li> <li>Women laborers recruited (target of 34%)</li> </ul>
Training—400 union parishads, 50 local contractors	<ul style="list-style-type: none"> <li>Gender and development (GAD) training for all stakeholders; GAD integrated into union parishad training; women union parishad members and traders included in all financial management training; training for contractors on employment equity and wage parity for women</li> <li>Gender-related indicators included in benefit monitoring and evaluation</li> </ul>

#### **4. Cambodia Northwest Rural Development Project**

The Cambodia Northwest Rural Development Project (NRDP) aimed to reduce poverty through accelerated rural development. NRDP had a detailed design GAP/strategy. This had not been followed up with an implementation GAP and no local gender specialist was attached to the project or the executing agency at the time of the RGA. During the first 2 years of project implementation, the ADB resident mission did not have a gender specialist. Key elements of the RRP GAP had not been implemented due to delays in contracting NGOs to undertake software components.

Three loan assurances/covenants reinforced the RRP GAP, the first of which required women to be given equal opportunity to employment in labor-based road construction work. This provision was applied during implementation, with good results. The second loan covenant required gender-sensitive participatory approaches to be used in prioritizing, planning, implementing, and monitoring village-based infrastructure. Participatory rural appraisals to develop and review village action plans and prioritize small village infrastructure projects had not begun at the time of the RGA and no NGOs had yet been contracted to implement these activities. The third assurance/covenant required special measures to be taken to promote the participation of women,

including a target of 30% women's participation in training and community-based organizations (CBOs). Some of these measures had not been included in guiding documents for the implementation of capacity building and rural livelihood activities by NGOs. International and local community development specialists were to take responsibility for implementing the design GAP, but mechanisms were not put in place to ensure that these staff had the capacity to implement gender strategies or to retain female community development staff (Table 5).

**Table 5: Cambodia Northwest Rural Development Project Design Gender Action Plan**

Project Component	Gender Action Plan Elements
Goal: reduce poverty	None
Rural infrastructure development: <ul style="list-style-type: none"> <li>▪ Identification and prioritization of infrastructure</li> <li>▪ Infrastructure construction (roads, schools, health centers)</li> <li>▪ Land tenure security</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gender-sensitive participatory approaches in prioritizing, planning, implementing, and monitoring village-based infrastructure (covenant)</li> <li>▪ Equal opportunity and equal pay in labor-based road construction (covenant), targeting women-headed households and the poor</li> <li>▪ Awareness campaigns and joint registration</li> </ul>
Capacity building: <ul style="list-style-type: none"> <li>▪ Provincial department of rural development staff</li> <li>▪ Commune and village levels</li> </ul>	<ul style="list-style-type: none"> <li>▪ Training in gender-sensitive participatory approaches</li> <li>▪ Special measures to promote women's participation (covenant): <ul style="list-style-type: none"> <li>– Women-only discussions; timing of meetings to consider women's needs</li> <li>– Numeracy and literacy training</li> <li>– 30% women in community-based organizations and 30% women participants in training</li> </ul> </li> </ul>
Rural livelihood enhancement	<ul style="list-style-type: none"> <li>▪ Gender-sensitive participatory approaches (as above)</li> <li>▪ Special measures to promote participation (as above)</li> <li>▪ Savings and credit groups (no target for women's participation)</li> </ul>
Project management	<ul style="list-style-type: none"> <li>▪ Community development specialists with proven track record in gender and development to be appointed</li> <li>▪ 2 out of 4 local community development specialists to be women</li> </ul>

## 5. Bangladesh Northwest Crop Diversification Project

The Bangladesh Northwest Crop Diversification Project (NCDP) aimed to promote production and more efficient marketing of high-value crops (HVCs) by providing extension, training, and credit support to small farmers and pilot agribusinesses. The comprehensive design GAP included in the NCDP RRP recommended that a more detailed GAP be developed during implementation, along with further gender analysis and the identification of specific targets for women's involvement before project activities started. Implementation of the GAP had been delayed and had lagged behind other project components. NCDP did not have a long-term gender specialist on the project team at the time of the RGA, and the GAP was developed without extensive consultation with project staff. Project targets were identified without using additional gender analysis of women's current or potential roles in the agricultural production cycle and may not have been realistic (Table 6).

**Table 6: Bangladesh Northwest Crop Diversification Project Gender Action Plan**

<b>Project Components</b>	<b>Gender Action Plan Elements</b>
Goal: production and marketing of high-value crops (HVCs)	Men and women farmers identified as target beneficiaries
Farmer Training and Extension: <ul style="list-style-type: none"> <li>Training and extension to 200,000 farmers on HVC production, pre- and postharvest and marketing technologies</li> </ul>	<ul style="list-style-type: none"> <li>Women small farmer group (SFG) members and others to participate in project training and demonstrations</li> <li>Core group of trainers on gender and development (GAD) issues</li> <li>60% women's participation in training and extension services; 30% demonstration farmers to be women</li> </ul>
Farmers mobilized and provided with credit: <ul style="list-style-type: none"> <li>160,000 small farmers in SFGs</li> </ul>	<ul style="list-style-type: none"> <li>60% of SFGs to be women's groups</li> <li>Women use and control credit—various targets (10% of production loans and family credit to women, along with 5% of postharvest agribusiness loans)</li> </ul>
Adaptive Research	Identify suitable HVCs for women (30% target for women's involvement)
Marketing Support: <ul style="list-style-type: none"> <li>Facilities upgraded (76 markets) and capacity improved</li> </ul>	Marketing facilities to include women's corners (16 markets) and gender concerns incorporated—to be implemented by the Local Engineering Division drawing on lessons from the Third Rural Infrastructure Development Project
Pilot agribusiness credit line	20% women beneficiaries
Project management	<ul style="list-style-type: none"> <li>Institutional mechanisms and monitoring</li> <li>GAD training for project partner</li> <li>GAD incorporated in institutional strengthening</li> <li>Network of women union parishad members with Northwest Crop Diversification Project</li> </ul>

## **B. Approaches to Addressing Gender Equality in Human Development/Social Sector Loans**

### **1. Health Sector Projects**

Both health projects were specifically aimed at improving the status of women's and children's health. The Cambodian Health Sector Support Project (HSSP) had a SWAp and a design GAP which had only been partially implemented. The Pakistan Women's Health Project had no gender strategy or plan because it specifically targeted women. Unlike the most successful rural development projects, neither health project had consistent or ongoing advice and support from a gender specialist from either ADB's resident mission or from the executing agency. Even where gender specialist advice was provided (as in Pakistan), there appeared to have been little commitment from the Ministry of Health to implement recommendations. Inadequate social and gender analyses resulted in flawed design. Both projects missed significant opportunities to enhance benefits to women, which undermined the achievement of their overall objectives.

#### **a. Cambodia Health Sector Support Project**

The Cambodia HSSP had a GAP/strategy in the design, and implementation of the GAP was a major loan covenant. A number of important provisions were included in the GAP/strategy. Some of these focused specifically on maternal and child health; others focused on gender mainstreaming systems (such as institutionalizing a gender-disaggregated monitoring and evaluation system); and some were designed to create the conditions needed to increase women's

access to public health facilities (such as adequate privacy in civil works and equal numbers of women and men on health center committees). One gender provision in the project design—to encourage women’s health-seeking behavior—was not linked to any specific project component and appeared unlikely to be implemented. A provision on equal training opportunities for women was covenanted, with targets for women’s training included in the RRP as a loan assurance. Most gender provisions directly related to maternal and child health were being implemented at the time of the RGA, along with a requirement to ensure privacy in the construction of health centers. However, key project stakeholders appeared to be unaware of other provisions in the GAP/strategy or unaware of the implications of gender provisions. Because the project focused on maternal and child health, gender issues were assumed to have been adequately addressed (Table 7).

**Table 7: Cambodia Health Sector Support Project Design Gender Action Plan**

<b>Project Component</b>	<b>Gender Action Plan Elements</b>
Goal: improve health status	<ul style="list-style-type: none"> <li>Focus on women and children as target group</li> <li>Implementation of the Report and Recommendation to the President (RRP) Gender Strategy was covenanted</li> </ul>
Improved delivery of health services: <ul style="list-style-type: none"> <li>Building</li> <li>Equipment</li> <li>Training of health staff</li> <li>Contracting nongovernment organizations</li> </ul>	<ul style="list-style-type: none"> <li>Visual and auditory privacy for patients</li> <li>Obstetric equipment</li> <li>Equal opportunity for women in training (covenant)</li> <li>None</li> </ul>
Public health	No detail in RRP
Strengthened institutional capacity: <ul style="list-style-type: none"> <li>Training hospital managers</li> <li>Community participation in health center management</li> <li>Health workforce development plan</li> <li>Primary nurse training for northeast provinces</li> <li>Incentives for remote areas</li> <li>Monitoring and evaluation</li> </ul>	<ul style="list-style-type: none"> <li>Equal opportunity for women (covenant)</li> <li>Equal representation of women and men in health center management and feedback committees</li> <li>Equal opportunity for women (covenant)</li> <li>Equal opportunity for women</li> <li>None</li> <li>Gender-disaggregated monitoring and evaluation system</li> <li>Report on implementation of the gender strategy in progress reports and annual health sector reviews</li> </ul>
No component or activities	Improve the relevance of messages that encourage women’s health-seeking behavior

#### **b. Pakistan Women’s Health Project**

The Pakistan Women’s Health Project (WHP) had no GAP/strategy. The primary beneficiaries were women and all activities targeted women directly, including investments in infrastructure and in the delivery of health services. The RRP included a compelling rationale for the need to focus on changing behavior and attitudes so that women could utilize improved services. Nevertheless, the project team appeared uncertain about how to overcome the gender-related factors that were preventing increased use of health services by rural women. The limited resources available for behavioral change strategies were funded by an international foundation rather than by the ADB loan. Implementation of behavioral change strategies lagged behind schedule; NGOs contracted to carry out these activities had few women staff. More women

medical staff in rural areas are needed to address women's health needs, and neither Cambodia's HSSP nor WHP developed adequate strategies to address this serious constraint (Table 8).

**Table 8: Pakistan Women's Health Project Gender Provisions**

<b>Project Components</b>	<b>Gender Provisions</b>
Goal: Improve health of women, girls and infants	Goal focuses on women, girls and infants
Expand basic women's health interventions to underserved populations	<ul style="list-style-type: none"> <li>Hospitals and basic health units renovated and supplied with equipment; emergency obstetric care services to be available</li> <li>Posts for essential healthcare providers to be created and filled—8,000 lady health workers</li> </ul>
Develop women-friendly district health systems	<ul style="list-style-type: none"> <li>Improved commitment to women's health in district health management teams</li> <li>Social mobilization of women's groups; behavior change communication at the community and group levels</li> <li>Health management information system strengthened regarding women's health</li> </ul>
Strengthen institutional and human resource capacity to improve health in the long term	<ul style="list-style-type: none"> <li>Public health schools established</li> <li>Diverse training: 240 lady health volunteers; 2,000 midwives; 2 women's hostels for midwife trainees</li> </ul>

## **2. Education Sector Projects**

Both education projects had some gender provisions, but neither had a comprehensive GAP/strategy developed during design or implementation, and neither project provided for long-term gender specialist expertise. In both projects, a specific component was included to increase girls' access to education. However, as with the health projects, failure to develop GAPs resulted in missed opportunities to maximize benefits to women and girls from the loan investment.

### **a. Bangladesh Secondary Education Sector Improvement Project**

The Bangladesh Secondary Education Sector Improvement Project (SESIP) was classified by ADB as having a women-in-development (WID) theme and had a Female Stipend Program (FSP) to increase girls' access to education. However, gender issues were not systematically addressed in other project components. Equality of educational outcomes was not identified as a gender issue, and components to improve the quality of education, such as curriculum development and examination systems, were mistakenly assumed to automatically take gender issues into account. Activities to strengthen management systems and capacity also failed to consider gender balance in school management committees. A 30% target was set for recruiting women teachers, with an assurance that every effort would be made to recruit women teachers and project staff. However, no strategies were developed to meet this target, which had not been achieved in nongovernment schools at the time of the RGA. Provision was made for separate sanitation and other areas for girls in the upgrading of facilities, but these were not linked to the provision of stipends. As a result, girls' enrollments increased markedly, without adequate separate facilities being provided for them (Table 9).

**Table 9: Bangladesh Secondary Education Sector Improvement Project Gender Provisions**

Project Components	Gender Provisions
Goal: reform secondary education	Equitable access for female students was identified as an objective
Strengthened management systems, capacity, and efficiency in secondary education	None
Improved quality support systems: <ul style="list-style-type: none"> <li>Teacher education</li> <li>Student assessment</li> <li>Curriculum development, textbooks</li> <li>School management committees</li> </ul>	<ul style="list-style-type: none"> <li>Preferential hiring provisions for female teachers and project staff with equal qualifications (loan assurance)</li> <li>Proportion of women head examiners</li> <li>None</li> <li>None</li> </ul>
Equity of access to secondary education: <ul style="list-style-type: none"> <li>Disbursement of Female Stipend Program (FSP)</li> <li>Upgrade facilities</li> <li>Improve classroom learning environment</li> </ul>	<ul style="list-style-type: none"> <li>FSP in 53 upazillas (subdistricts) for 765,000 person-years; national promotion campaign for girls' enrollment</li> <li>Separate sanitation facilities and other areas for girls and boys</li> <li>Government target of 30% for women teachers in government and nongovernment schools</li> </ul>

**b. Nepal Teacher Education Project**

The Nepal Teacher Education Project (TEP) aimed to improve the quality and efficiency of basic education through better-qualified teachers. TEP identified educational outcomes as a gender issue and provided scholarships for women from disadvantaged groups to undertake primary teacher training. There were also important provisions for developing gender-sensitive teacher education curricula for in-service training of primary teachers, including the development of a culture and gender sensitization package. These provisions were implemented. However, activities for the girls' education component were not defined during design and had not been finalized at the time of the RGA. Strategies to ensure that women trainee teachers were actually appointed to schools had not been formulated, despite a provision that all necessary measures would be taken to increase the number of female teachers in targeted districts (Table 10).

**Table 10: Nepal Teacher Education Project Gender Provisions**

Project Component	Gender Provisions
Teacher education system: <ul style="list-style-type: none"> <li>Training of staff</li> <li>Infrastructure</li> <li>Teacher education policy</li> </ul>	<ul style="list-style-type: none"> <li>Guidelines for international training to encourage eligible female candidates (covenant)</li> <li>None</li> <li>None</li> </ul>
Teacher education curricula and materials: <ul style="list-style-type: none"> <li>Training of trainer manuals, guides, materials</li> </ul>	<ul style="list-style-type: none"> <li>Culture and gender sensitization package</li> <li>Culture and gender sensitization elements to be incorporated into training curriculum for teachers and administrators</li> </ul>
Teacher and management training	Mobile training units to include at least one woman trainer (covenant)



<b>Project Component</b>	<b>Gender Provisions</b>
Serving girls and disadvantaged groups: <ul style="list-style-type: none"> <li>▪ 2,500 scholarships—preservice training for disadvantaged groups</li> <li>▪ Training in gender and culture sensitization</li> <li>▪ Girls education promotion program</li> </ul>	Targeted at 12 disadvantaged districts: <ul style="list-style-type: none"> <li>▪ 75% target for scholarships for females</li> <li>▪ Gender-specific</li> <li>▪ Not defined in detail in the Report and Recommendation to the President (RRP) or during project inception</li> </ul>
None	Increase the number of women teachers and teachers from other disadvantaged groups by priority recruitment of candidates and implementation of education regulations

### **C. Approaches to Addressing Gender Equality in Governance Loans**

Two of the three governance loans (Pakistan Decentralization Support Program [DSP] and Nepal Governance Reform Program [GRP]) were program loans, and the third (Cambodia Commune Council Development Project [CCDP]) was a project loan. The program loans had significant conditions placed on the release of funds that addressed structural gender inequalities at the macro policy level. The Pakistan DSP incorporated a gender strategy that ensured that gender mainstreaming reforms were an integral part of the governance policy reform agenda at both the federal and provincial levels. The Nepal GRP had specific provisions in some components. Both program loans received considerable inputs and advice from ADB resident mission gender specialists during design, which resulted in high-level policy dialogue on gender equality issues between ADB and developing member countries. The CCDP had some gender provisions included in the project design, some of which had not been implemented at the time of the RGA, and did not have consistent advice from a gender specialist during implementation.

#### **1. Pakistan Decentralization Support Program**

The Pakistan DSP was a program loan with a GAD thematic loan classification. It aimed to create an enabling environment for improved and equitable public access to services. DSP was a complex program linking several large loan packages supported by an overarching set of activities. These supporting activities were designed to enable capacity building and institutional reforms so that decentralization loans could be effectively applied. The supporting activities were funded through two technical assistance (TA) loans: one of them focused on enhancing the performance of local government (TA1) and the other was dedicated to gender-related activities (TA2). In addition, two loan conditions for the release of DSP funds required macro-level gender policy reforms. Promulgation of a local government ordinance requiring 33% reserved seats for women in all provinces was a first tranche condition. Approval of one national and four provincial gender reform action plans (GRAPs) by federal and all provincial cabinets was a second tranche condition. GRAPs are GAPs that are focused on all the overall policy outcomes expected from the DSP, including (i) restructuring of institutions, such as the Ministry of Women's Development; (ii) policies, budgeting, and public expenditure mechanisms; (iii) measures to increase women's political participation and their employment in public sector organizations; and (iv) capacity development to support a shift from welfare to social development and gender equality. GRAPs were developed using an ADB advisory TA grant prior to DSP, and were based on the Pakistan Government's National Plan of Action for Women (1998) and National Policy for Development and Empowerment of Women (2002). To leverage government support for the approval and

implementation of GRAPs, a TA loan on gender and governance mainstreaming was included as an integral part of the overall DSP loan package (Table 11).

**Table 11: Pakistan Decentralization Support Program Gender Strategy and Loan Conditions**

Program Components / Policy Outcomes	Gender Strategy Elements and Loan Conditions
<p>Sufficient and effective federal support for decentralization and related reforms</p> <ul style="list-style-type: none"> <li>▪ TA1: Local government performance enhancement</li> <li>▪ TA2: Gender and governance mainstreaming</li> </ul>	<ul style="list-style-type: none"> <li>▪ Loan release conditions: <ul style="list-style-type: none"> <li>– Local governance ordinance for 33% reserved seats for women;</li> <li>– Approval of provincial and national gender reform action plans (GRAPs)</li> </ul> </li> <li>▪ TA1: Ministry of Women’s Development on approval committees for technical investment proposals</li> <li>▪ TA2: gender thematic area: women’s representation and participation in political and administrative structures (provincial and federal levels)</li> </ul>
<p>Effective and sustainable province-local intergovernmental relations</p>	<p>GRAPs:</p> <ul style="list-style-type: none"> <li>▪ Institutional restructuring</li> <li>▪ Policies and fiscal reforms—formulation and implementation</li> <li>▪ Capacity development</li> </ul> <p>TA2: gender thematic area: women-in-development to gender and development; restructuring at local level</p>
<p>Project Management</p>	<p>Gender skills and gender balance among staff</p>

## 2. Nepal Governance Reform Program

The Nepal GRP aimed to establish a civil service that would be more results- and people-oriented and gender-responsive and that would contribute to higher economic growth and poverty reduction. GRP included a second tranche condition for government approval of an affirmative action policy for the civil service, in addition to including extensive gender provisions in most loan components. Other tranche release conditions included the appointment of gender focal points in five ministry change units and the introduction of nonmonetary benefits and procedures to increase the representation of women in the civil service and address other gender issues. Nonmonetary benefits were to include civil service awards, scholarships for women, child care centers, increased maternity leave, flexible working hours, and a rise in the age limit for women entering the civil service. Other provisions included coaching classes to help women pass civil service entry exams; gender-sensitive reform plans to be developed by ministries; plans for rightsizing civil service posts to narrow the gap between men and women civil servants; and the introduction of merit-based and gender-sensitive recruitment, promotion, and grievance procedures. Other key areas had no gender provisions, including a project to support civil society monitoring of governance reforms and activities to improve service delivery at the local level. GRP required that gender focal points be appointed to government ministries, but these people did not necessarily have authority or gender expertise (Table 12).

**Table 12: Nepal Governance Reform Program Gender Provisions and Loan Conditions**

<b>Program Component</b>	<b>Gender Provisions and Loan Conditions</b>
Goal: a results- and people-oriented civil service	Gender-responsive civil service
Develop capacity for leading reform: <ul style="list-style-type: none"> <li>Annual plans</li> <li>Annual report</li> <li>Civil society support</li> </ul>	<ul style="list-style-type: none"> <li>Gender focal points in five ministry change units (tranche release condition)</li> <li>Gender-sensitive reform plans</li> <li>Annual report to include information on women</li> <li>None</li> </ul>
Improve civil service efficiency	Rightsizing to narrow the gap between men and women civil servants
Enhance competence and motivation of civil service	<ul style="list-style-type: none"> <li>Affirmative action policy (tranche release condition)</li> <li>Nonmonetary benefits, e.g., civil service awards, scholarships, child care centers, maternity leave, flexible working hours (tranche release condition)</li> <li>Coaching classes to increase civil service entry for women</li> <li>Gender-sensitive recruitment, promotion, and grievance procedures</li> </ul>
Improve performance in key ministries	None

### 3. Cambodia Commune Council Development Project

The Cambodia CCDP aimed to reduce poverty through more participatory, transparent, and accountable governance at the commune level. While CCDP did have some gender provisions, the project design lacked systematic gender analysis. Without a GAP to guide implementation, potential opportunities were missed for addressing gender issues in local governance. At the time of the RGA, some gender provisions included in the project design had not been implemented and no gender specialist was on the project team. Unlike GRP and DSP, CCDP did not receive significant advice and input from an ADB resident mission gender specialist (Table 13).

**Table 13: Cambodia Commune Council Development Project Gender Provisions**

<b>Project Component</b>	<b>Gender Provisions</b>
Goal: poverty reduction	None
Commune facilities:	None
Capacity building: <ul style="list-style-type: none"> <li>Provision of training</li> <li>Mass media/public awareness</li> <li>Decentralization</li> </ul>	<ul style="list-style-type: none"> <li>Assess gender impact of capacity-building activities to date</li> <li>Target training for women commune councilors, clerks, and officials</li> <li>Incorporate needs and interests of women</li> <li>None</li> </ul>
Civil registration: <ul style="list-style-type: none"> <li>Training councilors</li> <li>Mobile registration</li> <li>Public awareness</li> </ul>	<ul style="list-style-type: none"> <li>Ensure that women and minorities are involved</li> <li>Adapt training materials as needed</li> <li>Monitor/evaluate effects on women and minority groups; disaggregate data</li> <li>Prioritize reaching women</li> </ul>

### *Chapter 3*

## Findings on Gender Equality Results

This chapter summarizes results for each sector in the following areas: (i) participation in project/loan activities, (ii) access to resources, (iii) practical benefits, (iv) strategic changes in gender relations at individual and household levels, and (v) strategic changes in gender relations at the community and/or national levels. These findings are summarized in Tables 14, 15, and 16. Challenges and constraints to women's participation and benefits that apply across the sector are also discussed.

Three rural development and infrastructure projects in Bangladesh, Pakistan, and Nepal that implemented GAPs demonstrated the most comprehensive results in all areas and are likely to reduce women's vulnerability to poverty. Two rural development loans in Cambodia and Bangladesh with delayed or partial implementation of GAPs demonstrated some practical benefits for women, and had the potential to achieve more benefits if GAPs could be fully implemented. Human development loans in Bangladesh, Cambodia, Nepal, and Pakistan had not implemented GAPs. They provided some benefits to women and girls due to specific gender provisions in the loan design. However, compared with projects that implemented GAPs, their overall performance was not commensurate with loan investments and key constraints to achieving benefits for women were not addressed.

The two governance program loans in Pakistan and Nepal with tranche release conditions achieved significant policy changes on gender equality. These policies will help create an enabling environment for women to receive equal employment opportunities and better service delivery in the future, as long as the policies are implemented. The governance loan in Cambodia achieved limited gender equality results. The implementation of GAPs would have increased the potential of governance loans to deliver benefits to women.

### **A. Gender Equality Results from Rural Development Loans**

Due to strategies identified in their GAPs, all five rural development projects were successful at promoting women's and men's participation in project activities and access to training. All provided increased income for women and other practical benefits. In the TRIDP in Bangladesh, MRDP in Pakistan, and TLDP in Nepal, some evidence of changing gender relations could also be seen: women were more mobile; they were more involved in decision making in the family and in community organizations; and they gained confidence and status from their new skills and roles.

#### **1. Participation in Project Activities**

The TRIDP in Bangladesh, NRDP in Cambodia, and MRDP in Pakistan all demonstrated that achieving women's participation in rural infrastructure planning, construction, and maintenance, even in very challenging social contexts, is possible. Each of these projects was also successful at involving women in decision making (Box 1).

For example, in the MRDP, parallel structures for effective men's and women's participation (village organizations and women's organizations) were established and resourced in a very socially conservative area in Pakistan, to ensure that both women and men could share in project decision making. In the Bangladesh TRIDP, women participated in all project components, with different participatory mechanisms used for different components: (i) women participated in the TRIDP through women's labor contracting societies (LCS), which provided employment, training, savings, and credit activities to 2,200 destitute women; (ii) elected women union parishad members participated in decision making on rural infrastructure; (iii) women traders were given space and facilities in 133 local markets; and (iv) women laborers received employment in road construction. Cambodia's NRDP provided equal opportunities to women and men in labor-based infrastructure construction, with more than 50% of road work going to women. NRDP also involved both women and men from project communities in infrastructure selection, planning, and management, with up to 70% women's participation at the village level.

**Box 1: Gender Action Plans Improved Results for Women in Rural Development**

Gender action plans (GAPs) in rural development loans

- reduced vulnerability to poverty, by increasing income and financial security;
- achieved other practical benefits for women, including improved skills and women's needs addressed in infrastructure construction;
- promoted strategic changes in gender relations, such as increased mobility, and changes in decision making in the household and community;
- increased the likelihood that project benefits would be sustained, by establishing support structures for women and providing increased access to services; and
- encouraged the replication of effective strategies by executing agencies in other areas.

GAP strategies were also successful in increasing women's participation in livestock and agricultural activities. For example, since the introduction of a GAP, the Nepal TLDP achieved excellent results in promoting women's participation in livestock enterprise groups, which increased from 26% in 1999 to 51% in 2004. Due to the GAP, this participation translated into significant benefits for women (Box 2). In the Bangladesh NCDP, 45% of small farmer groups (SFGs) mobilized were women's groups.

However, more work was needed to address constraints to women's participation in some areas, particularly in those projects that had delayed or only partial implementation of GAPs. For example, Cambodia's NRDP had not met the 30% target for women's participation in CBOs. To achieve this goal, GAP strategies needed to be included in NGO contracts. Although women's participation in NRDP infrastructure planning was high at the village level, this needed strengthening at the commune, district, and provincial levels, where few women participated in prioritizing infrastructure investments. In the Bangladesh NCDP, constraints to women's participation in credit and capacity-building activities were identified and were to be addressed in the mid-term review. In Nepal's TLDP, strategies for increasing women's participation in agroprocessing and credit use needed to be addressed in the follow-up ADB loan project, the Community Livestock Development Project.

## 2. Access to Resources

Women who participated in rural development projects increased their access to cash income due to GAPs. Whether or not women exert control over this income depends on a range of factors (see the discussion of strategic changes below). While these increases in income were rather small in some cases, they were highly significant for women who previously earned little or no regular money. For example, women in the Pakistan MRDP previously thought that only men could earn cash; NRDP provided women in the northwest region of Cambodia, who might otherwise have had to migrate in search of income-earning opportunities during lean seasons, with short-term employment in infrastructure construction; and very poor women in Nepal in TLDP's livestock groups were earning and controlling more income from the sale of goats. In the Bangladesh TRIDP, women market traders reported small increases in their income, and previously destitute women in LCS had a regular income for the first time.

Women received access to training and skills in four of the five rural development projects (all except NRDP in Cambodia, which planned to provide livelihood enhancement activities as implementation proceeded). Women were able to use these new skills and training to manage and plan village infrastructure (in Pakistan MRDP), and to enhance their livelihood (in Nepal TLDP, in Pakistan MRDP, and in Bangladesh TRIDP). One of the TRIDP's most important successes was the provision of women's market sections, as women's presence in market areas is considered taboo in most regions of Bangladesh. Shops were allotted to 816 women petty traders in 133 completed women's market sections in local growth center markets, and 733 women traders were trained in business skills and shop management.

Very poor women in Nepal (TLDP), Bangladesh (TRIDP), and Pakistan (MRDP, including widows and divorced women) had access to savings for the first time from their membership in livestock groups, LCS, and women's organizations. These groups provided a source of microcredit and were an important source of mutual support for problem solving and for accessing government services—resources that these women previously did not have.

### **Box 2: Nepal Third Livestock Development Project: Gender Equality Results**

Since the introduction of a gender action plan, the Third Livestock Development Project achieved comprehensive results:

- Women's participation in livestock groups increased from 26% in 1999 to 51% in 2004.
- Women's access to resources increased: in training and technology, women made up 44% of participants in on-site training and 35% of participants in all training outside the village; and women had access to microcredit from savings, through membership of livestock groups/community-based organizations.
- Practical benefits delivered included increased income, increased school attendance, decreased workload due to the availability of improved fodder and men's increased willingness to help, increased financial security due to savings, and better livelihood options.
- Strategic changes in gender relations were also beginning to occur. At the household level, men were more accepting of new roles for women, such as an increased say in family decision making, which resulted from women's membership in livestock groups. At the community level, women expanded their social and economic networks, were more likely to take collective action to solve community problems, and were more involved in formal decision making (44% of executive committee members of livestock groups were women).

Nonetheless, while these results were significant, women's access to credit was far less than men's in the Nepal TLDP, Bangladesh NCDP and TRIDP, and Pakistan MRDP. Further strategies are needed to ensure equal access to appropriate financial services for women. For example, in the Bangladesh TRIDP, NGO packages would not have been appropriate because weekly repayment rates are unsuitable for women petty traders in TRIDP markets. Further, in Bangladesh the target beneficiaries of the NCDP were small landholders and, hence, excluded from most NGO credit programs that target the poor. Special steps needed to be taken by the project to ensure that rural banks tailored credit packages for women SFG members as well as men and to improve their outreach to women clients. An imbalance in access to credit was also occurring in the NCDP, where only 29% of women SFG members had access to credit. This problem was to be investigated in the NCDP mid-term review. In the Bangladesh TRIDP and NCDP and Nepal TLDP, appropriate financial services needed to be negotiated with local banks. In the Pakistan MRDP, women credit officers were needed to enable women to access financial services.

**Box 3: Bangladesh Third Rural Infrastructure Development Project: Gender Equality Results**

The Third Rural Infrastructure Development Project is a good practice example of how rural infrastructure can be designed to benefit women and reduce poverty due to a comprehensive gender action plan:

**Women participated in all project elements:**

- Women were involved in decision making about rural infrastructure, such as women's market sections, flood shelters, and ghats (wharves).
- Both women and men were engaged in the operation and maintenance of infrastructure.

**Women had increased access to economic resources and savings:**

- 2,200 destitute women were employed and became members of labor contracting societies.
- 816 shops were allocated to women in 133 women's market sections.
- 733 women traders received training in shop management; new business skills were put into practice.

**The project delivered practical benefits to women:**

- Women were employed in infrastructure construction, tree planting, and maintenance: 4.62 million work days were generated for women and 14.56 million for men.
- Household nutrition improved due to increased incomes.
- Destitute women and women petty traders had a wider range of livelihood options.
- Women's specific needs for privacy were addressed in infrastructure construction, including women's private corners in 14 flood refuge centers, women's waiting rooms and toilets in ghats, and separate women's rooms and toilet facilities in 74 union parishad complexes.

**Strategic changes in gender relations were occurring at the household level:**

- Women traders had enhanced status in the family due to their new role in what was previously an activity exclusively for men.
- Women in labor contracting societies controlled their income, had formal bank accounts for the first time, and gained increased confidence and status from their employment.

**Strategic changes in gender relations were also taking place at the community level:**

- Progress was made toward wage parity for women in construction work and recognition of their value as workers increased.
- Access to local governance structures increased, facilitated by women union parishad members and the women's room in union parishad offices. Female union parishad members participated in community decision making on infrastructure.
- Mobility increased for women, who were more likely to come to markets to purchase goods from women traders, and women traders gained increasing community acceptance.

### 3. Practical Benefits

The RGAs found that practical benefits for women—such as increased income and skills, benefits from infrastructure construction, and better livelihood options—were enhanced in those projects that fully implemented GAPs. For example, water supplies were identified as the most important benefit from the MRDP by women’s organizations in Pakistan. In Bangladesh, women’s needs for privacy were met in infrastructure construction by the TRIDP in a social context where privacy is essential for safety and security. For example, separate women’s spaces were provided for ghats, flood refuge centers, and union parishad buildings; women’s market corners were incorporated into improvements to growth center markets. In both the MRDP in Pakistan and TRIDP in Bangladesh, GAPs ensured that women were involved in planning and implementing infrastructure activities, which ensured that their specific needs were met (See Box 3).

Increased income earned by women from rural development projects was spent on essentials such as food, health care, and education. In some cases women planned to invest income and savings in income-generating enterprises. Women who participated in the MRDP in Pakistan, TLDP in Nepal, and TRIDP in Bangladesh had greater financial security due to savings and group lending structures, improved skills, and better livelihood options (Box 4).

#### **Box 4: Gender Action Plans Help Reduce Vulnerability to Poverty**

In Pakistan, the implementation of a gender action plan (GAP) enabled the Malakand Rural Development Project to demonstrate to the community, other government agencies, and service providers that it is possible to work effectively with women in groups in poverty reduction activities, despite significant social barriers. Providing skills and start-up packages to women for income generation in maize, wheat, and poultry reduced their vulnerability to poverty, even though the additional income earned was not sizable. Most of these women had never earned cash for themselves before. Women who were separated from their husbands, widowed, or divorced were less dependent on other male relatives. These achievements required considerable finesse and flexibility from the project team and support from ADB.

In Nepal, the introduction of a GAP assisted the Third Livestock Development Project achieve the project goal of reducing poverty. The poor were unable to invest in or care for large livestock. Women in Nepal are responsible for small livestock such as goats and chickens and are likely to control income from their sale. Sixty percent of TLDP’s 17,522 farmers were in small livestock groups, and 71% of these group members were women. Women who previously earned little or nothing had cash to spend on food and other essentials, together with access to microcredit from group savings for health emergencies, school fees, and in some cases small enterprise development.

In Bangladesh, previously destitute women were organized into labor contracting societies (LCSs) to take advantage of employment opportunities through the Third Rural Infrastructure Development Project in tree planting and road maintenance. LCS provided skills training, savings discipline, and access to alternative income-generating activities, all of which were likely to reduce women’s vulnerability to poverty in the future. By the end of their 2-year contract, women in LCS would have saved about 7,000 Taka each, an amount they never would have accumulated without their employment by the TRIDP.

Despite these considerable achievements, further efforts were needed in rural development projects to increase the value of women’s labor. For example, in the NCDP in Bangladesh, training for both men and women focused on field production of high-value crops (HVCs), but did not incorporate women’s traditional roles of seed selection and postharvest processing. While this did deliver strategic benefits to women (who were more likely to discuss aspects of production with



men, and hence were more involved in family decision making) opportunities were lost for practical benefits in areas of the production cycle where women already had major responsibility. In Nepal's TLDP, utilization rates from agroprocessing training were low for both women and men. This was a critical area for delivering further practical benefits, since agroprocessing has the potential to significantly increase the return on women's labor.

#### **4. Strategic Changes in Gender Relations at the Individual and Household Levels**

The MRDP in Pakistan, TLDP in Nepal, and TRIDP in Bangladesh all resulted in strategic changes in gender relations within households and communities, compared with projects in other sectors that did not have GAPs. Some of these changes were planned outcomes from the GAPs, while others arose from activities designed to ensure that women participated and that they could access project resources. Strategic benefits appeared to be due to women's membership in women's groups, the provision of skills training, and the increased income earned by women. These elements contributed to increasing women's self-confidence and helped raise their status in the family and community. Mobilization of women into groups provided support to individual women as they took up new opportunities, often in the face of considerable opposition in socially conservative areas. Gaining men's approval for women's participation in project activities and men's acceptance of women's new roles and skills were strong features in those projects where strategic advances in gender relations were demonstrated.

The MRDP in Pakistan and TRIDP and NCDP in Bangladesh intentionally increased women's mobility in social contexts where rural and village women were traditionally confined to their homes and excluded from many public spaces. For example, women's involvement as traders in public marketplaces because of TRIDP activities was a significant advancement (Box 3). Women in the MRDP had to travel from their communities to training centers to participate in income-generating activities, sometimes leaving their homes for the first time since marriage. Obtaining support for these activities from men community leaders was vital. New skills and income opportunities increased women's status in their communities and reinforced support from men for these changing gender roles. An increased role for women in family decision making was also an outcome of the TLDP's mixed male–female livestock groups in Nepal, along with the requirement that both women and men give permission for loans for large livestock. In Bangladesh, NCDP's training of women in aspects of crop production that were traditionally men's responsibilities resulted in women becoming more involved in family decision making as regards production, and interacting more with men extension workers.

Women tended to control their new income where men were absent, such as in the MRDP in Pakistan, where many men had migrated away from home to work; or in Bangladesh, where the TRIDP targeted destitute women. In Nepal, women traditionally controlled income from the sale of small livestock, such as goats and chickens, and they continued to control income when it increased due to TLDP activities. Further investigation is needed on control, expenditure, and benefits from new income for women in TLDP's mixed male–female large livestock groups, for women petty traders in the TRIDP, and for women in SFGs in the NCDP in Bangladesh. This issue would also need close monitoring in Cambodia's NRDP once livelihood-enhancement activities began.

## 5. Strategic Changes in Gender Relations at the Community Level

Women's increased involvement in decision making at the community level was a planned outcome of GAPs in Pakistan's MRDP, Nepal's TLDP, and Bangladesh's TRIDP. These were important strategic changes, especially in Pakistan, where women's organizations planned and organized water infrastructure with minimal support from men, and where men's village organizations had to consult with women's organizations during the design phase to have village infrastructure approved and funded (Box 5).

### **Box 5: Pakistan Malakand Rural Development Project: Gender Equality Results**

Significant results were achieved for women, in a very difficult social context, because of the comprehensive approach of the Malakand Rural Development Project Gender Action Plan:

- Women participated through women's organizations and men through village organizations. Village organizations were required to consult with women's organizations in the design of all community infrastructure. By May 2004, 322 women's organizations and 329 village organizations had been mobilized.
- Women's access to resources increased, including cash from income-generating activities, training (more than 1,000 women were trained), and access to formal community-based organizations for the first time.
- Practical benefits for women included 12 completed potable water supplies, which saved time and provided health benefits. Income earned by women was spent on education and food, or reinvested. Some 154 lady health workers and traditional birth attendants were trained and supplied with first aid and safe delivery kits.
- Strategic changes in gender relations at the household level included increased mobility and interaction in public spaces by women due to skill training, increased self-reliance due to cash earned from MRDP income-generating activities, and increased status due to income and skills training.
- Strategic changes in gender relations at the community level were also significant. Women's organizations were involved in planning and organizing village infrastructure and had increased access to political representatives; further, men accepted shared decision making with women's organizations regarding village infrastructure investments. More community organizations were willing to create suitable conditions for women to take up training and other opportunities. For example, one training institution offered computer training to women during hours when men students were not using these facilities.

TRIDP's achievements were considerable because of the implementation of its GAP (Box 3). Women's increased engagement in local governance and political processes was an important achievement in Bangladesh, due to TRIDP's support for female union parishad members, and the requirement for all union parishad complexes (including those outside the project area) to include a separate office and facilities for women. These types of gains were not easily made. Ongoing support and monitoring will be needed to ensure that they are sustained and that women actually do get to use the union parishad offices. The provision of a women's space in marketplaces increased women's mobility in the community because women going to markets to buy goods from women traders was increasingly acceptable. Community recognition that women play a role in generating economic growth also increased.

In Nepal, TLDP's GAP required women to be involved in community decision making about livestock planning through their participation in district livestock action teams. Through their membership in TLDP livestock enterprise groups, women also expanded their social and economic

networks, gained better access to information and services from other agencies, and took collective action to solve community problems such as domestic violence.

Women involved in the NRDP rural road construction in Cambodia received equal wages for equal work because this was included as a loan covenant in the design GAP. Progress toward the provision of equal wages for women construction laborers was also made in the TRIDP in Bangladesh because of its GAP; the value of these previously destitute women as diligent and reliable workers was acknowledged for the first time by their employers and local political representatives.

Results achieved by the TRIDP in Bangladesh due to the GAP have stimulated the executing agency to obtain approval to create new positions for sociologists and community organizers at the upazilla (subdistrict) level across the country, to ensure effective community participation by women and men in all future infrastructure development and management. This will build opportunities for strategic changes in gender relations in many more communities (Box 6).

**Box 6: Agriculture and Rural Development:  
Issues and Challenges**

Gender design strategies need to be refined early in implementation:

- to develop a detailed gender action plan;
- to ensure that executing agencies understand the rationale for women's participating and benefiting; and
- to ensure that realistic targets and responsibilities for implementation are identified.

Further effort, investigation and monitoring are needed in agricultural and rural development projects:

- to ensure that women control new sources of income and the benefits from this income;
- to develop activities that increase the value of women's labor; and
- to ensure equal access to appropriate financial services for women.

**Table 14: Rural Development Loans – Summary of Findings on Gender Equality Results**  
*(Comments in italics refer to challenges or potentials not yet achieved)*

Project/ Country	GAP/Gender Provisions	Participation	Access to resources	Practical benefits	Strategic changes in gender relations: individual/household level	Strategic changes in gender relations: community level
Malakand Rural Develop- ment Project, MRDP (PAK)	<ul style="list-style-type: none"> <li>Design Gender Action Plan (GAP)</li> <li>Detailed Implementation GAP developed through consultation with stakeholders and participatory workshops</li> <li>Women in Development (WID)—secondary objective</li> </ul>	<ul style="list-style-type: none"> <li>Women participate and benefit from most components through women's organizations</li> <li>Men through village organizations</li> </ul>	<ul style="list-style-type: none"> <li>Cash income (previously no income)</li> <li>Training/skills (for income generation and health care)</li> <li>Potable water</li> <li>Formal community based women's organizations</li> </ul>	<ul style="list-style-type: none"> <li>Water supplies result in time savings</li> <li>Health improvements from training of traditional birth attendants</li> <li>Increased income earned by women spent on education, food, or reinvested in income-generating activities</li> </ul>	<ul style="list-style-type: none"> <li>Increased mobility</li> <li>Increased interaction in public spaces (e.g., technical training institute)</li> <li>Increased self-reliance; less reliance on male relatives</li> <li>Cash income for the first time</li> <li>Women control income where men are absent</li> <li>Increased status due to income and skills training</li> </ul>	<p>Changes in decision-making patterns:</p> <ul style="list-style-type: none"> <li>women's organizations planning and organizing village infrastructure</li> <li>Men's village organizations consult with women's organizations on planned infrastructure</li> <li>Men's acceptance of shared decision making with women's organizations</li> <li>Increased access to political representatives</li> </ul>
Third Livestock Develop- ment Project TLDP (NEP)	<ul style="list-style-type: none"> <li>No design GAP, but women were identified as beneficiaries in loan objectives</li> <li>Implementation GAP developed after mid-term review in participatory workshops with stakeholders</li> </ul>	<p>Women's participation in farmer groups increased after the GAP:</p> <ul style="list-style-type: none"> <li>women-only small livestock groups</li> <li>mixed male–female large livestock groups</li> </ul>	<ul style="list-style-type: none"> <li>Cash income (previously little or no income)</li> <li>Training in livestock management</li> <li>Technology and services</li> <li>Microcredit through savings groups</li> <li><i>Men benefit more from agro-processing training</i></li> </ul>	<ul style="list-style-type: none"> <li>Women spend increased income on food, oil, education, and family health care</li> <li>Decreased workload due to proximity of fodder and men's help with fodder collection</li> <li>Increased school attendance</li> <li>Increased financial security due to savings</li> </ul>	<ul style="list-style-type: none"> <li>Women control income earned from small livestock groups; <i>income from large livestock remains controlled by men</i></li> <li>Acceptance by men of new roles for women as members of livestock groups</li> <li>Women's increased role in family decision making</li> <li>Permission is required from both women and men for loans for large livestock</li> </ul>	<ul style="list-style-type: none"> <li>Increased involvement by women in formal decision making in district livestock action teams</li> <li>Increased community solidarity and collective problem solving through women's livestock groups</li> <li>Expanded social and economic networks for women leading to better access to information and services from other agencies</li> </ul>

Project/ Country	GAP/Gender Provisions	Participation	Access to resources	Practical benefits	Strategic changes in gender relations: individual/household level	Strategic changes in gender relations: community level
Third Rural Infra- structure Develop- ment Project, TRIDP (BAN)	<ul style="list-style-type: none"> <li>No design GAP, but targets were set for benefiting poor rural women</li> <li>Detailed Implementation GAP for all project elements</li> </ul>	<p>Women participate in all project elements including through labor contracting societies (LCSs), women's market sections, and consultation on infrastructure</p> <ul style="list-style-type: none"> <li>Women and men involved in infrastructure operation and management</li> </ul>	<p>Access to economic resources and savings through</p> <ul style="list-style-type: none"> <li>Employment for women through labor contracting societies (LCS)</li> <li>Trading in women's market sections</li> <li>Business skills training for women petty traders</li> </ul>	<ul style="list-style-type: none"> <li>Employment in infra-structure construction</li> <li>Enhanced livelihood activities</li> <li>Improved household nutrition due to regular increased income</li> <li>Reduced vulnerability to poverty due to savings for women in LCSs and petty trading by women in local markets</li> <li>Women's specific needs for privacy met in infrastructure construction (ghats, flood refuge shelters, union parishad complexes)</li> </ul>	<p>Women petty traders in markets:</p> <ul style="list-style-type: none"> <li>Women directly involved in marketing (previously men only)</li> <li>Increased status due to new role as traders</li> </ul> <p>Women in LCSs:</p> <ul style="list-style-type: none"> <li>Women household heads control their income and have experience of formal banking</li> <li>Increased confidence and status from employment</li> </ul>	<ul style="list-style-type: none"> <li>Progress toward wage parity for women in infrastructure construction and increased recognition of their value as workers</li> <li>Increased access to local governance structures, facilitated by women's room in union parishad offices</li> <li>Increased mobility: more women come to markets to purchase from women traders</li> <li>Changing community attitudes toward women traders, recognition that women play a role in economic growth</li> <li>Elected female union parishad representatives are participating in community decision making on infrastructure</li> </ul>
Northwest Crop Diver- sification Project, NCDP (BAN)	<ul style="list-style-type: none"> <li>Design Gender Strategy</li> <li>Detailed Implementation GAP (approved before the RGA, but implementation</li> </ul>	<ul style="list-style-type: none"> <li>Membership of small farmer groups (SFGs)</li> <li><i>Constraints to participation identified; to be addressed in mid-term review</i></li> </ul>	<ul style="list-style-type: none"> <li>Increased access to Department of Agricultural Extension services</li> <li>Increased access to credit for women, <i>but less than for men</i></li> </ul>	<ul style="list-style-type: none"> <li>Increased household income for male and female SFGs</li> <li><i>Potential for agricultural extension</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Unclear if women will retain control of increased household income</i></li> <li>Women now discuss aspects of crop production with men and extension staff and are more involved in family</li> </ul>	<ul style="list-style-type: none"> <li>Involvement in SFGs has increased women's status in the community, because SFGs are convened by community leaders</li> <li>Women's skills and contribution to economic growth increasingly</li> </ul>

Project/ Country	GAP/Gender Provisions	Participation	Access to resources	Practical benefits	Strategic changes in gender relations: individual/household level	Strategic changes in gender relations: community level
	was delayed)		<ul style="list-style-type: none"> <li>Skills training for women SFGs in areas of traditional male responsibility</li> </ul>	<i>services to more effectively meet women's needs for improved homestead crops</i>	decision making <ul style="list-style-type: none"> <li>Increased mobility to attend training is perceived as empowering by women</li> </ul>	recognized
North-western Rural Development Project, NRDP (CAM)	<ul style="list-style-type: none"> <li>Design Gender Strategy, with comprehensive provisions and three loan covenants to ensure women's participation</li> <li>No Implementation GAP</li> </ul>	<ul style="list-style-type: none"> <li>Women, men participate in labor-based infrastructure construction</li> <li>Less female participation in infrastructure planning and in community-based organizations</li> </ul>	<ul style="list-style-type: none"> <li>Short-term employment in rural infrastructure construction</li> <li>Increased access to transport, health care centers, markets, temples, and schools due to road work</li> </ul>	<ul style="list-style-type: none"> <li>Increased income is spent on basic needs (food, clothes) or invested, which reduces vulnerability to poverty</li> <li>Savings in transport costs</li> </ul>	<ul style="list-style-type: none"> <li><i>Too soon to demonstrate results, due to delay in contracting of NGOs to implement software components</i></li> </ul>	<ul style="list-style-type: none"> <li>Women participate in infrastructure planning at village level</li> <li><i>Potential to support progress toward strategic changes in gender relations, as long as implementation GAP is implemented, particularly in capacity-building and rural livelihood activities</i></li> </ul>

## **B. Gender Equality Results from Human Development/Social Sector Loans**

Human development loans delivered practical benefits to women, such as improved health facilities and obstetric care from the Cambodia Health Sector Support Project (HSSP) and the Pakistan Women's Health Project (WHP), and improved education facilities from the Bangladesh Secondary Education Sector Improvement Project (SESIP). Women benefited from training from the HSSP in Cambodia and WHP in Pakistan. Women and girls also received education and training opportunities through the provision of stipends for secondary schooling in the SESIP in Bangladesh and scholarships for preservice teacher training and in-service teacher training from the Nepal Teacher Education Project (TEP). In Bangladesh, SESIP's Female Stipend Program (FSP) contributed to changing attitudes on the importance of girls' education. In Nepal, TEP had the potential to contribute to changed attitudes due to a focus on culture, gender, and social equity in the primary teacher training curriculum. Nevertheless, some intended health and education outcomes were unlikely to be achieved due to inadequate attention to social, cultural, and structural constraints to gender equality in health and education loans. Many opportunities for maximizing benefits to women were missed because of failure to design and implement GAPs. These issues are discussed in detail below.

### **1. Participation in Project/Loan Activities**

#### **a. Health**

The Cambodia HSSP gender strategy required equal participation in health center management and support committees. The provision of equal training opportunities for women and men was a loan covenant. These provisions were not implemented consistently, however, and were not monitored by the executing agency or ADB. Lack of sex-disaggregated data made it difficult to assess women's participation compared with men's in HSSP training activities. Women seemed to be more likely to participate as village health volunteers and in village health support groups than in health center management committees, but no national data were available to verify this. For example, in one district that the RGA visited, where the delivery of public health services was contracted to an NGO, most village health volunteers were women due to initiatives unrelated to HSSP. But in another district, most village health volunteers were men, despite the vital educational role of these volunteers to improve maternal and child health care.

Women participated in the Pakistan WHP through the training of lady health workers and lady health visitors. Lady health workers received incentives for referring patients to health units, and were consulted on how to best improve maternal and child health care services. The involvement of women in district-level decision-making bodies was limited: elected women officials were consulted by members of district health management teams, but did not appear to be actively involved on a regular basis. WHP established a 2-year training program for lady health visitors; these were young women from rural areas who would hopefully return and remain in underserved rural areas. WHP also facilitated women's participation in some project activities by mobilizing community groups in a few areas.

Health ministries tended to have a higher proportion of women staff and professionals than other government departments. Nevertheless, in both Pakistan and Cambodia, strategies were needed to increase the number of women health staff in rural areas to achieve improvements in women's and children's health. More consistent efforts were also needed to promote women's involvement in community mobilization for health outreach activities and to increase the

effectiveness of behavior change communication (BCC) strategies. These issues could have been systematically addressed if GAPs had been developed and implemented.

## **b. Education**

Women and girls participated in the Nepal TEP and the Bangladesh SESIP through scholarship and stipend programs. SESIP's FSP for grades 6–10 resulted in higher enrollment rates for girls (53%) than for boys; TEP's first batch of 193 scholarships for preservice primary teacher trainees from disadvantaged and ethnic groups were all awarded to women.

However, men overwhelmingly dominated school management committees in both countries. More women teachers were needed in rural areas to provide role models and to create a favorable environment for girls' education. In 2002, only 21% of primary teachers in TEP's 12 targeted districts were women, compared with 20% in 2001. In some districts, the proportion of women teachers was decreasing. While TEP's scholarship program was designed to address this disparity, strategies were not developed to ensure that trainees actually got jobs in rural areas. For SESIP, targets of 30% women teachers were exceeded in government schools in Bangladesh, but much remained to be done to reach this target in rural nongovernment schools. Nongovernment schools make up more than 80% of all secondary institutions and obtain 90% of teachers' salaries from government funding.

## **2. Access to Resources**

### **a. Health**

The lack of a systematic approach to addressing social and gender issues in Cambodia's HSSP and Pakistan's WHP meant that important opportunities were missed to increase the benefits to women. Both the HSSP and WHP took steps to improve access to health services by upgrading health facilities in rural areas, but neither project developed GAPs during implementation. As a result, both projects performed well in providing physical facilities (hardware and equipment), but in WHP, these improved facilities did not translate into increased use of services by women in rural areas. In the HSSP, women's use of public health services was likely to be higher in NGO-contracted areas where health outreach services were well developed and where women were also involved in health service delivery and management, both as staff (as midwives and nurses) and as village health volunteers and members of village health support groups. Neither project adequately addressed the need for community involvement by women and men in health service planning and delivery or the need for quality health outreach services and appropriately targeted BCC strategies. These critical inputs were needed to encourage women to use health services fully in both countries.

In the WHP, lady health workers and lady health visitors received access to training and some women's groups received increased access to health information. These were very important achievements. On the other hand, hiring freezes within the Pakistan Ministry of Health encouraged the appointment of men from other health professions to vacant lady health visitor positions in some cases, even in situations where fully trained women were available. In Cambodia's HSSP, except for one primary nurse training course in the Northeast, no information was available to assess women's participation in training—despite the fact that equal opportunity for women in training was a loan covenant.



Both the HSSP and WHP gave inadequate attention to the need to increase the number of women health professionals in rural areas. The availability of women staff to meet women's sexual, reproductive, and other health needs was critical. Without women doctors, midwives, and nurses in rural areas, increasing women's rates of health service use was extremely difficult.

### **b. Education**

Similar issues arose in Bangladesh and Nepal, where the projects aimed to increase girls' access to education and improve educational outcomes. For example, the SESIP increased access to secondary schooling in Bangladesh using two complementary activities: providing stipends for girls and upgrading school facilities to ensure that girls had separate areas and toilets. However, these facilities and additional trained women teachers were not always in place before girls' enrollments increased as a result of the stipend program. These critical sequencing issues could have been addressed through the development of a GAP. Significantly increased class sizes, lack of appropriate facilities, lack of women teachers in rural areas (especially in nongovernment schools), and lack of attention to the need for gender-sensitive curricula made it difficult to translate increased access into increased educational achievement and outcomes for both boys and girls. Attitudinal change and community involvement were also needed to address problems related to the dropout and attendance rates of boys and girls. These continued to be a significant problem and had a direct impact on the quality of educational outcomes in Bangladesh.

TEP's design addressed a larger range of factors that constrained Nepalese girls' access to education. However, the limited scope of the project meant that strategies to address some of these constraints may have only partial success. For example, women from disadvantaged and ethnic groups had increased access to primary teacher preservice training through scholarships provided by the TEP, but stakeholders were very cautious about whether this would translate into employment as primary teachers in rural schools due to the reluctance of school management committees to employ women. The progress of scholarship holders needed to be closely monitored. The development of a GAP would have helped maximize benefits from other opportunities, such as affirmative action provisions in Nepal's new Education For All program, government plans for making appointment processes fully transparent, and a Cabinet commitment to a reservation policy for women in the teaching service.

## **3. Practical Benefits**

### **a. Health**

In Pakistan, the WHP resulted in improved quality of care, improved health care infrastructure, and greater awareness by decision makers of the importance of increasing women's access to improved health services. However, at the time of the RGA, women's use of health services had not improved in rural areas. This was partly due to inadequate attention to BCC strategies, which were poorly funded and implemented out of step with other project components. Sociocultural factors that prevented women from accessing services needed to be addressed, particularly a lack of willingness within families to invest scarce resources in women's health care and to permit women to consult with male health professionals (Box 7).

In Cambodia's HSSP, the construction of health facilities, technical training, and equipment supply improved the quality of government health services. The project's gender strategy focused on maternal and child health which substantially increased the practical benefits

that women gained. In a previous ADB-funded health project in Cambodia (the Basic Health Services Project), results included improved health indicators for women and children and reduced family expenditure on health care, especially in areas where NGOs managed public health facilities. Similar practical benefits could be expected from the HSSP, where health service delivery was contracted out to NGOs in 11 districts.

## **b. Education**

Practical benefits from education sector loans included the funds that were provided through the scholarship and stipend programs: 193 women from disadvantaged castes and ethnic groups received scholarships for primary teacher training from the TEP in Nepal, and almost 468,000 girls received stipends from SESIP's FSP in Bangladesh. Improved physical facilities for schools and segregated sanitary and other areas for girls were also an important practical benefit that the SESIP provided to some schools (Box 7).

### **Box 7: Human Development Loans: Benefits and Missed Opportunities**

#### **Among the practical benefits from health projects:**

- Improved and more accessible health services in Pakistan's Women's Health Project (WHP) and Cambodia's Health Sector Support Project (HSSP), including improved obstetric care at the district level.
- Training for lady health workers, lady health visitors, and other health professionals in the WHP and improved access to health information in 20 districts of Pakistan.
- In-service training for women and men health professionals in the HSSP, including training in maternal and child health, and primary nurse training for women from the Northeast of Cambodia.

#### **Among the practical benefits from education projects:**

- Improved physical facilities, including segregated sanitation and other areas for girls in some secondary schools from the Secondary Education Sector Improvement Project (SESIP) in Bangladesh—although these were not always in place before enrollments increased.
- Stipends for almost 468,000 female secondary school students from SESIP.
- Scholarships for 193 women for preservice primary teacher training, and in-service training for women and men primary school teachers from the Teacher Education Project (TEP) in Nepal.

However, health and education projects missed opportunities to benefit women and achieve loan objectives due to inadequate attention to structural, social, and cultural constraints and gender inequalities. As a result, benefits were not commensurate with the loan investment, progress toward the targets of the Millennium Development Goals will be slower, and the sustainability of benefits was undermined.

#### **Areas where gender action plans would have helped develop strategies:**

- Women's recruitment, especially in rural areas (doctors, midwives, nurses, teachers).
- Community involvement by women and men in health and education decision making, management (school and health committees), service delivery, and behavior change communication strategies.
- Improving the quality of health and education services.
- High level policy dialogue to address structural and social constraints.

#### **4. Strategic Changes in Gender Relations at the Individual and Household Levels**

##### **a. Health**

Strategic changes in gender relations within the household are needed to improve the status of women's health, but loan design and implementation gave little attention to these critical issues. For example, in Pakistan, the WHP needed to address more systematically the social constraints to investing in women's health care (such as women's restricted mobility and low status in the family) to increase utilization of the services. In Cambodia, the use of female village health volunteers (in a separate initiative from the HSSP) demonstrated the potential benefits of increasing women's involvement in community planning and delivery of health services, particularly in health outreach and BCC strategies.

##### **b. Education**

In Bangladesh, SESIP's FSP increased recognition within families of the importance of investing in girls' education. It also supported and nurtured the aspirations of young women. Many girls spoke of using their education to take up jobs or income-generating opportunities that were not available to their mothers, thereby increasing their status in their families and hopefully as married women. In Nepal, women teachers and preservice trainees aspired for equality with men, in both their families and their workplaces. Further strategic results from the TEP may arise from the girls' education promotion program, which was still being formulated at the time of the RGA.

#### **5. Strategic Changes in Gender Relations at the Community Level**

##### **a. Health**

Both health projects in Pakistan (WHP) and Cambodia (HSSP) missed significant opportunities to achieve strategic changes in gender relations at the community level. These changes were important for reasons of equity, but were also essential for achieving the overall project goals of improving the health status of women and children. Changes of this nature are also critical for achieving the targets of the Millennium Development Goals (MDGs).

For example, the HSSP cofinanced a sector-wide approach (SWAp) to the health sector in Cambodia. Annual health sector reviews provided a potential forum for high-level policy dialogue to address structural constraints to gender equality and to monitor the implementation of the RRP gender strategy. At the time of the RGA, these opportunities had been missed.

The following design flaws were identified in both projects. These could have been addressed by developing and implementing GAPs:

- the need to address obstacles to the employment of women health professionals in rural areas, including doctors and trained midwives;
- the need for strategies to increase the participation of both women and men in health service management and delivery;
- the failure to set or monitor targets for the training of women health care professionals and community members; and

- the need for effective and well-funded BCC strategies and health education outreach at both local and national levels.

#### **b. Education**

One of TEP's major achievements in Nepal was the introduction of culture and gender sensitization elements into primary teacher training curricula, including the development of a 2-day culture and gender sensitization module. This module aimed to equip teachers, officials, and community members to recognize and discuss discrimination based on gender, ethnicity, language, and caste and to create a more enabling environment for women teachers and students from disadvantaged groups. During the RGA, it was too early to assess the impact of these curriculum changes on the educational outcomes of boys and girls. The TEP also planned to train school management committees and support groups that were to promote girls' education, but these groups had not been established and no training at this level had been conducted. The TEP had the potential to contribute to strategic changes in gender relations at the community level through these initiatives. TEP's attempts to address the structural constraints to equality of educational outcomes for girls would have been facilitated by a GAP.

The SESIP failed to address gender issues in developing curricula and materials, which were out of step with both girls' and boys' aspirations for gender equality in Bangladesh. Parent-teacher association members and school staff noted during the RGA that school management committees should follow other local government bodies in Bangladesh and require a quota for women. This indicates support in local communities for changes in gender relations that the project did not identify or exploit due to a failure to do adequate social and gender analyses and to develop and implement a GAP.

Both the TEP and SESIP had a rather limited scope. This increased the challenges of addressing structural constraints to achieving Millennium Development Goal (MDG) targets for girls' education. Among the areas where gender strategies needed to be developed in both projects are the following:

- overcoming obstacles to the training and recruitment of women teachers in rural areas, particularly in nongovernment schools in Bangladesh;
- increasing women's participation in school management committees; and
- addressing other structural constraints to girls' and boys' educational achievement and outcomes, which depend on further attitudinal changes at the community level and better resourcing of schools.

Many of these issues would ideally be addressed using a SWAp. However, experience in the health sector with the HSSP demonstrated that systematic social and gender analyses, the development of comprehensive gender strategies, and high-level policy dialogue are needed to ensure that SWAps meet this potential.

**Table 15: Human Development Loans – Summary of Findings on Gender Equality Results**  
*(Comments in italics refer to challenges or potentials not yet achieved)*

Sector/ Project/ Country	GAP/Gender Provisions	Participation	Access to Resources	Practical Benefits	Strategic Changes in Gender Relations Individual/Household Level	Strategic Changes in Gender Relations: Community Level
<b>Health Loans</b>						
Women's Health Project, WHP (PAK)	<ul style="list-style-type: none"> <li>No gender strategy or gender action plan (GAP)</li> <li>Objective was to improve girls' and women's health</li> <li>Asian Development Bank (ADB) classification: Women in development is a primary objective</li> </ul>	<ul style="list-style-type: none"> <li>Women health workers trained – Lady health workers and lady health visitors</li> </ul>	<ul style="list-style-type: none"> <li>Improved health facilities</li> <li>Training for lady health workers and lady health visitors</li> <li>Access to health information in some communities</li> </ul>	<ul style="list-style-type: none"> <li><i>Use of health services by women had not improved in rural areas due to inadequate attention to behavior change communication strategies and social factors that prevent women from accessing services</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Missed opportunities due to failure to address social constraints to families investing in women's health (such as women's low status and restricted mobility)</i></li> </ul>	<i>Missed opportunities: District health management teams needed to demonstrate commitment to improving women's health by</i> <ul style="list-style-type: none"> <li><i>increasing budget allocation</i></li> <li><i>hiring women health workers to fill lady health visitor positions</i></li> <li><i>addressing obstacles to the employment of female health staff and professionals in rural areas</i></li> </ul>
Health Sector Support Project, HSSP (CAM)	<ul style="list-style-type: none"> <li>Design gender strategy</li> <li>Objective was to improve the health status of women and children</li> <li>ADB classification: Gender and Development theme</li> </ul>	<ul style="list-style-type: none"> <li><i>No information available on women's participation in health center committees</i></li> <li><i>No information was available to assess male/female participation in other training</i></li> </ul>	<ul style="list-style-type: none"> <li>Improved health facilities</li> <li>High female participation in a primary nurse training course for the Northeast</li> </ul>	<ul style="list-style-type: none"> <li>Construction of health facilities, training, and equipment supply meant that quality government health services were more accessible</li> <li>Focus on maternal and child health</li> <li>Likely reduced family expenditure on health where public health facilities were managed by NGOs</li> </ul>		<i>Missed opportunities due to a failure to implement other provisions in the gender design strategy, over and above the project's focus on maternal and child health, including</i> <ul style="list-style-type: none"> <li><i>failure to address obstacles to the employment of women health staff (including midwives) in rural areas</i></li> <li><i>community participation in health service delivery and management</i></li> <li><i>behavior change communication strategies</i></li> </ul>

Sector/ Project/ Country	GAP/Gender Provisions	Participation	Access to Resources	Practical Benefits	Strategic Changes in Gender Relations Individual/Household Level	Strategic Changes in Gender Relations: Community Level
<b>Education Loans</b>						
Secondary Education Sector Improvement Project SESIP, (BAN)	<ul style="list-style-type: none"> <li>No gender strategy or GAP</li> <li>Targets for increasing girls access to education through FSP</li> <li>ADB classification: WID is a secondary objective</li> </ul>	<ul style="list-style-type: none"> <li>Female stipend Program (FSP) for grades 6–10</li> <li>Higher enrollments for girls (53%) than for boys</li> </ul>	<ul style="list-style-type: none"> <li>Girls' increased access to education</li> <li>However, gender strategies were needed for reducing dropout rates and increasing attendance and achievement for both boys and girls</li> <li>High dropout rates were associated with very large class sizes, which increased due to the Female Stipend Program</li> </ul>	<ul style="list-style-type: none"> <li>Improved school facilities included segregated sanitation and other areas for girls</li> <li>But improved sanitation and other facilities were not always in place when enrollments increased due to the FSP</li> </ul>	<p>Impact of the FSP:</p> <ul style="list-style-type: none"> <li>Changing attitudes in families on the importance of investing in girls secondary education</li> <li>Girls wanted to use their education for employment or income generation and for increased independence within the family</li> </ul>	<p>Missed opportunities: gender strategies would have assisted to</p> <ul style="list-style-type: none"> <li>Address slow progress in recruiting women teachers, particularly in nongovernment schools</li> <li>Improve the quality of education for girls through curriculum development</li> <li>Increase women's participation in school management committees</li> <li>Address structural constraints to the educational achievement of girls and boys</li> </ul>
Teacher Education Project, TEP (NEP)	<ul style="list-style-type: none"> <li>No design GAP</li> <li>Target for women teacher training scholarships</li> <li>"Girls education promotion program" not defined in Report and Recommendation to the President (of ADB) (RRP)</li> </ul>	<ul style="list-style-type: none"> <li>Scholarships for preservice training for women from disadvantaged groups</li> <li>Satisfactory women's participation in in-service training</li> </ul>	<ul style="list-style-type: none"> <li>Scholarships for preservice training but it was unclear if this would result in increased access to employment</li> <li>Women and men received equal access to in-service training</li> </ul>	Through scholarship program to disadvantaged groups including women	Detailed plans for the "girls education promotion program" were not included in the RRP and were still being formulated at the time of the rapid gender assessment	<ul style="list-style-type: none"> <li>Potential to reinforce strategic changes in gender relations through a focus on gender and social equity in primary teacher training curricula</li> <li>GAP was needed to identify strategies for the girls' education promotion program and to ensure gender equality outcomes in other components</li> </ul>

### C. Gender Equality Results from Governance Loans

The Pakistan DSP and the Nepal GRP were both program loans, whereas the Cambodia CCDP was a project loan. The program loans were designed to address structural bottlenecks and policy constraints to improved and equitable service delivery and accountable governance. Key criteria for assessing governance program loans are the extent to which they contribute to strategic changes in gender relations at the macro level, including their impact on policy relating to gender equality, and their effectiveness at addressing structural and systemic constraints to good governance and improved service delivery for both men and women.

Assessing participation, access to resources, and practical benefits for women are important in identifying strengths and weaknesses in the design and implementation of governance loans and ensuring that appropriate interventions are developed with both women's and men's needs and priorities in mind. Increased participation by women in governance processes and increased access to government services that deliver practical benefits at the community level are also important long-term outcomes from governance loans. However, these types of direct and indirect benefits at household and community levels from increased access to government services and more transparent and accountable governance are more difficult to trace in the early stages of implementation.

Both the DSP in Pakistan and GRP in Nepal achieved good results at the national policy level through the use of loan conditions on the release of funds (see Box 8). All three governance loans had the potential in the long term to achieve significant changes in local governance, administrative structures, and service delivery. If new policies were implemented, the DSP and GRP had the potential to increase women's access to government services and their participation in political and administrative structures. The CCDP in Cambodia also had the potential to increase women's access to government services and training opportunities, as long as a comprehensive gender strategy was developed and implemented.

#### **Box 8: Governance Program Loans Leverage High-Level Support for Gender Equality**

Tranche release conditions on governance policy loans leveraged high-level support for gender equality policy reforms:

- In Pakistan, a local government ordinance that requires 33% reserved seats for women was passed. The National Gender Reform Action Plan (GRAP) and three out of four provincial GRAPs were approved. GRAPs included comprehensive reforms for government administration, employment, and service delivery.
- In Nepal, the Cabinet approved a reservation policy for women and other disadvantaged groups in the civil service, including one woman at the senior level in each ministry.

Among the broader impacts of tranche release conditions:

- In Pakistan, gender equality is increasingly recognized as a core issue in good governance. In Nepal, gender equality is seen as a legitimate subject for discussion and debate.
- In both countries, gender equality policy reforms will help build an enabling environment for further strategic gains for women and provide potential entry points for addressing gender equality in future loans. For example, the federal Government of Pakistan allocated funds to implement the national GRAP, including women's increased political participation and employment in the public sector and reformed institutional structures and budgeting practices.
- In Nepal, linking tranche release to an affirmative action policy supported existing efforts of civil society and women's organizations in their advocacy on gender equality.

## 1. Participation in Loan Activities

Women participated directly in Pakistan's DSP through their attendance at stakeholder consultations that aimed to increase understanding of the DSP and the types of technical investment proposals (TIPs) that were eligible for DSP funding. Elected women officials were encouraged to come forward with TIPs for funding. The Ministry of Women's Development and its departments at the provincial level were represented on technical committees where TIPs could be screened for gender concerns prior to approval and during review. However, specific capacity building measures and encouragement would be needed to ensure that women participate effectively in these meetings and committees. Women-led NGOs and NGOs with a strong record on promoting women's rights could have improved the effectiveness of these committees and promoted broader participation of women in the DSP. The DSP planned to reach out more directly to women (such as elected councilors and women in civil society organizations) to strengthen their capacity to generate TIPs and to review the integration of gender-related concerns in TIPs. A number of proposals were also to be funded through TIPs and through national and provincial GRAPs, which aimed to strengthen women's participation in local political and administrative processes. At the time of the RGA, it was not yet possible to assess results from these initiatives.

In Nepal's GRP, women participated in coaching classes to prepare for the Nepal civil service exams. More women were also applying for the civil service exams, as a result of GRP awareness-raising initiatives. However, only a marginal increase in the proportion of women in the civil service (less than 1%) actually occurred; fewer women were employed at decision-making levels in 2004 than in 1999 because of the retirement of senior women civil servants. This was to be addressed by a reservation policy for women and disadvantaged groups, recently approved by the Cabinet, which also reserved one high-level post in each ministry for women. Some women from civil society organizations were participating in citizen monitoring cells, which were set up to monitor the governance reform process. This activity needed to be strengthened with specific targets to ensure that women's rights and access to local services would be monitored.

No data were available on the participation of women commune councilors in capacity building activities from Cambodia's CCDP. Women took the major responsibility for registering births. However, this was due to the social context, where women are responsible for family matters, rather than any CCDP initiatives. Some women participated as mobile registration team members during pilot civil registration activities, but there was no guarantee that women would participate equally on mobile registration teams for the national mobile registration of births, since there were no plans to target women specifically for this role. However, CCDP public awareness-raising activities were planned to target both women and men in rural communities.

## 2. Access to Resources

Both the CCDP in Cambodia and GRP in Nepal had significant potential to increase women's and men's access to government services at the local level, but more detailed gender strategies were needed to ensure that this potential was realized. CCDP had plans to target capacity building to women commune councilors after the RGA. The GRP planned to increase women's access to the civil service by providing civil service awards and scholarships for women and by other measures designed to remove structural barriers to women's employment.

The DSP in Pakistan had great potential to increase women's access to resources and services at the local level, but it was too early to observe these types of results during the RGA.



The preparation of national and provincial GRAPs, supported by an additional ADB TA loan, provided the DSP with an opportunity to leverage increased attention to gender-responsive budgeting and planning. This could be expected to increase the flow of budget funds to priority areas of programming for women in the future. The DSP also provided training on TIPs and the DSP itself to elected women officials, and consulted with women's organizations and elected officials regarding priority areas for TIPs.

### 3. Practical Benefits

It was too soon to demonstrate direct practical benefits to women from the governance loans. However, each loan had the potential to deliver these practical benefits, and in each case this potential would have been enhanced by the implementation and monitoring of comprehensive GAPs.

For example, the GRP had the potential to deliver practical benefits to women in Nepal through increased employment opportunities, due to Cabinet approval of a reservation policy for women, which met an ADB loan covenant. GRP's road map proposed a range of nonmonetary benefits for civil service employees, such as flexible working hours, child care centers, and increased maternity leave. The GRP, in the long term, could also potentially deliver practical benefits to women through increased access to improved government services, but this result would be unlikely without a comprehensive GAP.

Approval and implementation of GRAPs in Pakistan were expected to improve service delivery and benefits for women at the local level, in addition to increasing employment in the public sector. In Cambodia, the CCDP had the potential to provide practical benefits for women, if capacity building activities equipped men and women commune councilors to incorporate poor women's and men's needs and priorities into local development planning. These indirect benefits were more likely to be realized if comprehensive GAPs were developed and monitored (see Box 9).

### 4. Strategic Changes in Gender Relations at the National and Policy Levels

Important macro-level policy results were achieved due to conditions placed on the release of funds in Pakistan and Nepal. In Pakistan, DSP loan conditions were met by the promulgation of a local government ordinance requiring 33% reserved seats for women and Cabinet approval of GRAPs at the national level and for three of Pakistan's four provinces (Punjab, Baluchistan, and Sindh). GRAPs included key reforms to increase women's political participation and employment in the public sector and to improve government administrative structures and

#### **Box 9: Gender Action Plans would Enhance Benefits from Governance Loans**

Systematic follow-up is needed to ensure that gender equality policies are implemented:

- In Pakistan, the Decentralization Support Program needs to identify and monitor specific gender indicators linked to gender reform action plans to ensure that technical investment proposals systematically address gender equality issues.
- In Nepal, ongoing dialogue and monitoring of the Governance Reform Program (GRP) was needed to ensure that the reservation policy for women and disadvantaged groups was implemented in a timely manner.
- Comprehensive gender strategies were needed for the GRP in Nepal and the Commune Council Development Project in Cambodia to ensure that these projects resulted in better service delivery at the local level for women and men.

budget allocations at the national and provincial levels. GRAPs encompassed legislative reforms and financial support for poverty reduction and gender-inclusive projects and programs.

The federal Government of Pakistan allocated funds to implement all national gender reforms. The approval of GRAPs was cross-linked as a policy condition for other major ADB governance programs in Punjab, Baluchistan, and Sindh. In addition, DSP's TA loan for gender mainstreaming provided technical support for translating GRAPs into action and for mobilizing funds from other donors to implement the GRAPs. However, ongoing monitoring and long-term support will be needed to ensure that the GRAPs are implemented. The executing agency for DSP, the Pakistan Ministry of Finance, had limited gender capacity and the political and administrative obstacles to full implementation of the GRAPs were numerous. Nevertheless, the dialogue on gender reforms that was generated in Pakistan and the fact that the national and provincial governments approved and owned the GRAPs were major achievements.

In Nepal, GRP loan conditions were met by government approval of a reservation policy for women and disadvantaged groups in the civil service. This was a very important policy initiative, which will help create a favorable environment for strategic changes in gender relations and supported the efforts of local men and women advocates for gender equality in civil society. ADB's endorsement helped ensure that gender and social equity remained on the governance reform agenda in Nepal. As a result of the GRP, the Nepal government also agreed to regularize the position of women development officers, who work at the district level and have not previously been part of the civil service. Another loan condition that was met was the appointment of gender focal points to the Ministries of Finance, Health, Education, and Agriculture and the establishment of a gender unit in the Ministry of General Administration, the executing agency for the GRP. However, the RGA found that these focal points lacked resources, guidelines, capacity, and the seniority to mainstream gender equality in the work of their ministries.

In Cambodia, CCDP's capacity-building, public-awareness, and civil-registration activities had great potential to support strategic changes in gender relations already taking place in Cambodian society, if comprehensive gender strategies were formulated and implemented. Birth registration undertaken by the CCDP provided a legal foundation for many rights and access to services for all citizens. Civil registration activities were also needed to promote marriage registration, which had the potential to significantly strengthen women's rights within the family.

All governance loans have further untapped potential for advancing women's rights. Developing systematic gender strategies for each loan component would increase the likelihood of these benefits being fully realized and would provide leverage for other stakeholders to capitalize on these gains.

**Table 16: Governance Loans – Summary of Findings on Gender Equality Results**  
*(Comments in italics refer to challenges or potentials not yet achieved)*

Sector/ Project/ Country	GATP/Gender Provisions	Participation	Access to Resources	Practical Benefits	Strategic Changes in Gender Relations: Individual/Household Level	Strategic Changes in Gender Relations: National Level
Decentral- ization Support Program, DSP (PAK)	<ul style="list-style-type: none"> <li>Gender equality conditions for release of funds</li> <li>Separate technical assistance (TA) loan for implementing gender reform action plans (GRAPs)</li> <li>ADB classification: Gender and Development (GAD) theme</li> </ul>	Women attended committees for approval of technical investment proposals (TIPs), <i>but their capacity to participate effectively was limited</i>	<ul style="list-style-type: none"> <li><i>GRAPs aimed to improve women's participation in political and administrative structures, but it was too early to assess results</i></li> <li>Elected women officials received training</li> </ul>	<ul style="list-style-type: none"> <li><i>Difficult to demonstrate benefits since no TIPs were fully implemented at the time of the RGA</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Difficult to demonstrate benefits since no TIPs were fully implemented at the time of the RGA</i></li> </ul>	<ul style="list-style-type: none"> <li>Loan conditions: Local government ordinance passed that requires 33% reserved seats for women; approval of national and most provincial GRAPs, which address policy, budgeting, public sector employment, political participation, and capacity building.</li> <li>Gender inequality was increasingly seen as a core issue for good governance</li> </ul>
Govern- ance Reform Program, GRP (NEP)	<ul style="list-style-type: none"> <li>Gender equality conditions for release of tranche 2 funds, including an affirmative action policy</li> <li>Gender provisions in design</li> </ul>	Women participated in coaching classes, <i>but increased representation of women in the civil service was not achieved at the time of the RGA</i>	<ul style="list-style-type: none"> <li>Women had access to coaching classes to help them enter the civil service</li> <li><i>Potential to increase women's access to services from line ministries, if further gender strategies are developed</i></li> </ul>	<ul style="list-style-type: none"> <li>District-level women development officer positions were regularized</li> <li>Provisions designed to increase women's representation in the civil service included flexible working hours and child care centers</li> </ul>	<ul style="list-style-type: none"> <li><i>No changes of this type were demonstrated at the time of the RGA.</i></li> </ul>	<ul style="list-style-type: none"> <li>Gender and social equity are on the governance reform agenda and are a legitimate subject for debate.</li> <li>Since the RGA, Government approved a reservation policy for women in the civil service, including the reservation of one high-level post in each ministry.</li> <li><i>GAP needed to ensure that women gain equal access to government services at local level.</i></li> </ul>
Commune Council Develop- ment Project, CCDP (CAM)	<ul style="list-style-type: none"> <li>No design gender action plan (GAP)</li> <li>Some gender provisions in design</li> </ul>	<ul style="list-style-type: none"> <li>Women take responsibility for birth registrations due to cultural factors</li> </ul>	<ul style="list-style-type: none"> <li><i>No data available on women's participation in capacity-building activities</i></li> <li><i>Potential to increase women's access to services</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Potential if capacity building assists male and female commune councilors to include the needs of poor women and men in development planning</i></li> </ul>	<ul style="list-style-type: none"> <li>Birth registrations provide a legal foundation for many rights for women and men</li> <li><i>Marriage registration is needed to strengthen women's rights in the family</i></li> </ul>	<ul style="list-style-type: none"> <li><i>Significant potential exists to support local efforts toward gender equality</i></li> <li><i>Gender specialist TA is needed to develop a comprehensive GAP for implementation</i></li> </ul>

## *Chapter 4*

# Findings on the Effectiveness of Gender Action Plans

This chapter analyzes the effectiveness of GAPs, gender strategies, and provisions by reviewing the results achieved in projects that have implemented GAPs, compared with results from projects that have a number of gender provisions but no comprehensive or detailed GAP. The following issues and questions are discussed:

- How effective are GAPs/strategies and provisions at improving implementation, outreach, and results for women? Are GAPs an effective tool for gender mainstreaming? Do GAPs help achieve both practical benefits for women and strategic changes in gender relations? Do GAPs contribute to achieving overall loan objectives and do they increase the likelihood that benefits will be sustained?
- What elements of GAPs/strategies improve their effectiveness at achieving results for women?
- How important is the role of local gender specialists in executing agencies and ADB resident missions in achieving gender equality results?

The RGAs provide evidence that comprehensive GAPs have a significant impact on improving results for women and on making progress toward gender equality. GAPs are an effective tool for gender mainstreaming because they provide a systematic framework and concrete activities for ensuring that women participate in and benefit from all loan components.

### **A. The Effectiveness of Gender Action Plans, Strategies, and Provisions**

Of the 12 loans assessed, three projects implemented comprehensive GAPs. Three projects had GAPs that were partially implemented. Four projects did not have GAPs, but had a number of gender provisions incorporated into their design. The remaining two loans were program loans that had gender-related tranche release conditions.

Most projects encouraged the participation of women in loan activities to some extent. This did not always translate into sustainable access to resources and benefits or progress toward gender equality. GAPs and strategies helped ensure that women's participation was effectively translated into benefits for women and their families.

Projects that fully implemented GAPs had the most comprehensive results for women, including participation in most project activities, access to project resources, practical benefits, and progress toward equal gender relations. Projects with delayed or partial implementation of GAPs demonstrated fewer results, but had significant potential to deliver benefits to women if their GAPs were fully implemented. Projects without comprehensive GAPs achieved some practical benefits for women due to specific gender-related provisions included in project designs, but they demonstrated the least progress toward strategic changes in gender relations. These findings are demonstrated by comparing results across all three sectors, and across the four countries included in this study. Table 17 below summarizes these findings, and Appendix 1 summarizes loan descriptions, the approach taken to gender equality, and their effectiveness by sector.

**Table 17: Summary of Approaches to Addressing Gender Equality and Results Achieved**

<b>Approach to Gender Equality</b>	<b>Country and Loan</b>	<b>Sector</b>	<b>Summary of Gender Equality Results Achieved</b>
<b>Projects that Have Implemented Gender Action Plans (GAPs)</b>	Bangladesh Third Rural Infrastructure Development Project (TRIDP)	Rural development	Comprehensive results due to the GAP: practical benefits for women and progress toward changes in gender relations
	Pakistan Malakand Rural Development Project (MRDP)	Rural development	Comprehensive results due to the GAP: practical benefits for women and progress toward changes in gender relations
	Nepal Third Livestock Development Project (TLDP)	Rural development	Comprehensive results due to the GAP: practical benefits for women and progress toward changes in gender relations
<b>Projects with Delayed or Partial Implementation of GAPs</b>	Bangladesh Northwest Crop Diversification Project (NCDP)	Rural development	Some progress toward changes in gender relations; potential to achieve more practical benefits if the GAP is refined and implemented
	Cambodia Northwest Rural Development Project (NRDP)	Rural development	Some practical benefits; potential to achieve more benefits and to support changes in gender relations if the GAP is reviewed and implemented
	Cambodia Health Sector Support Project (HSSP)	Human development – health (sector-wide approach)	Some practical benefits; missed opportunities to provide benefits and support changes in gender relations due to failure to implement the GAP
<b>Projects without GAPs, but with Some Gender-Related Provisions</b>	Nepal Teacher Education Project (TEP)	Human development – education	Some practical benefits; potential to reinforce strategic change in gender relations if a GAP is developed and implemented
	Bangladesh Secondary Education Sector Improvement Project (SESIP)	Human development – education	Some practical benefits; missed opportunities to support changes in gender relations due to failure to develop and implement a GAP
	Pakistan Women’s Health Project (WHP)	Human development – health	Some practical benefits; missed opportunities to provide benefits and support changes in gender relations due to failure to develop and implement a GAP
	Cambodia Commune Council Development Project (CCDP)	Governance	Potential to support local efforts toward gender equality if a GAP is developed and implemented
<b>Program Loans with Gender-Related Tranche Conditions</b>	Pakistan Decentralization Support Program (DSP)	Governance	Significant policy changes at the macro level due to tranche release conditions and potential to provide practical benefits due to gender reform action plans
	Nepal Governance Reform Program (GRP)	Governance	Significant policy changes at the macro level due to tranche release conditions

## 1. Projects that Implemented Gender Action Plans

The three projects that fully implemented quality GAPs achieved the most comprehensive results: the Pakistan MRDP, Bangladesh TRIDP, and Nepal TLDP. Women participated in all project elements in the TRIDP and in project activities in most components of the MRDP and TLDP through their membership in community-based women's organizations; they also accessed a range of project resources, including skills training. This resulted in practical benefits to women and their families, and progress toward strategic changes in gender relations that were accepted and supported by men, such as an increased role for women in household and community decision making. The TLDP demonstrated strong evidence of the effectiveness of GAPs, with a significant improvement in participation and benefits to women and the poor after introducing the GAP. By ensuring that women participated and benefited, all three projects also effectively targeted the poor and helped achieve poverty reduction objectives (see Box 3). By providing skills training for women, establishing and nurturing community-based women's organizations, and linking these organizations with government services, all three projects also increased the likelihood that benefits would be sustained beyond the life of the project.

These three projects developed or refined detailed GAPs during loan implementation, using participatory methods with project staff and other stakeholders. Each project had a long-term gender specialist in the project implementation team and considerable support from project leadership, along with significant inputs by the ADB resident mission gender specialist.

### **Box 10: Gender Action Plans are an Effective Tool for Gender Mainstreaming**

Gender action plans (GAPs) are an effective gender mainstreaming tool because they provided a systematic framework for identifying gender equality issues, strategies, and targets to ensure that women participated in and benefited from activities in each project component.

Design GAPs provided an important road map for executing agencies and project teams on how gender equality issues needed to be addressed. Implementation GAPs improved outreach to women, with the following results:

- Increased participation by women in loan activities, particularly through community-based organizations (CBOs);
- More equitable access to project and program resources, including skills training, technology, and government services;
- Practical benefits, such as increased income, greater financial security, and more livelihood options; and
- Progress toward gender equality, including changing decision-making patterns in the household, membership and leadership of CBOs, and increased mobility.

GAPs helped achieve overall loan objectives by reducing vulnerability to poverty and improved the likelihood that benefits for women would be sustained by establishing women's CBOs, linking them with existing government services, and providing skills training to women.

These results motivated executing agencies to replicate GAP strategies in other projects and areas of work. Positive results reinforced commitment to address gender issues, even in very difficult social contexts.

GAPs helped project implementers identify strategic entry points and realistic targets for women's participation, linked to activities in each project component. This ensured that women could access project resources and receive a share of project benefits. The process of developing and refining GAPs also enabled project implementers to sequence software and hardware components appropriately to maximize benefits. It encouraged project implementers to develop a shared rationale for targeting women and for undertaking interventions that challenged cultural practices and supported progress toward equal gender relations between women and men (see Box 10).

## **2. Projects with Delayed or Partial Implementation of GAPs**

Three projects had delayed or partial implementation of GAPs that were developed during project design. These included the Bangladesh NCDP, Cambodia NRDP, and Cambodia HSSP. At the time of the RGAs, none of these projects had gender specialist expertise on the project team, and none had benefited from long-term support and advice from ADB resident mission gender specialists.

The NCDP and NRDP made good progress toward ensuring that women participated and delivered some practical benefits for women as a result of their design GAPs. Household income increased for men and women members of small farmer groups (SFGs) in the NCDP in Bangladesh and for women and men employed in short-term infrastructure construction by the NRDP in Cambodia. Some progress was also made toward strategic changes in gender relations. For example, in the NCDP, women became more involved in family decision making due to their membership in SFGs. Women saw their increased mobility to attend training as empowering. Their status increased in the household and the community. In both of these rural development projects, the potential existed to deliver more benefits and to reinforce community changes toward gender equality if GAPs were fully implemented and monitored.

The HSSP in Cambodia also delivered some practical benefits to women as a result of its design GAP/strategy. Upgraded health centers and hospitals had better obstetric facilities and in-service training was provided to health staff on maternal and child health care. However, opportunities to address other gender issues that impacted on women's health were missed, due to lack of awareness of the GAP/strategy and a failure to implement some of its provisions. For example, an increase in the number of midwives and other women health staff in rural areas of Cambodia was needed. The HSSP had not taken advantage of joint annual health sector reviews to raise or pursue this issue, despite the fact that funds were provided jointly with other donors as part of a SWAp.

## **3. Projects without GAPs**

The four loans that did not have GAPs included the Nepal TEP, Bangladesh SESIP, Pakistan WHP, and Cambodian CCDP. Each of these projects had a number of gender provisions included in the project design. In addition, the SESIP aimed to improve girls' access to education and the WHP aimed to improve the health of women and girls. However, like the projects with partial implementation of GAPs discussed above, none had gender specialist expertise on the project team and none had benefited from ongoing support or advice from ADB resident mission gender specialists.

Compared with projects that implemented GAPs, none of the projects without GAPs achieved their full potential to deliver practical benefits to women or to foster gender equality. All these loans showed common weaknesses in their design and implementation. Lack of systematic social and gender analyses across all project components resulted in missed opportunities to address social and cultural constraints and to promote changes in gender relations.

For example, Cambodia's CCDP lacked systematic gender analysis; some of the gender provisions that were included in the project design had not been implemented at the time of the RGA. As a result, opportunities for increasing the benefits to women and reinforcing women's rights were overlooked. Without comprehensive GAPs, project designs for human development loans overlooked social and institutional constraints to improving women's health and education status, such as the employment of women health and education staff in rural areas, the involvement of women in community management of health and education facilities, and the need to change attitudes within families on the value of investing in girls' education and women's health care. Experience in projects with GAPs demonstrated that these types of constraints can be addressed if comprehensive gender strategies are designed, implemented, and supported by policy dialogue with executing agencies.

Projects without GAPs had designs that were more limited in scope and focused mainly on constructing physical infrastructure. Although construction and upgrading of physical facilities (schools and health centers) were essential, more attention to social and gender issues was needed. In one case (SESIP in Bangladesh), the sequencing between hardware and software components was inappropriate, when the FSP resulted in an increase in enrollments before appropriate physical facilities had been put in place.

#### **4. Program Loans with Gender-Related Tranche Conditions**

The RGAs of governance program loans provided evidence that gender equality loan conditions can contribute to better results for women. The Nepal GRP and Pakistan DSP included gender-related tranche release conditions that resulted in important strategic gains in gender equality at the national policy level, due to ongoing dialogue and negotiations with high-level government decision makers. Gender equality was identified as a core issue in good governance in both Nepal and Pakistan, and this was a major step forward. These types of initiatives are good models of leveraging support for gender equality and mainstreaming through policy dialogue. The same strategies should be applied to other program and sector loans that have a policy component. Both loans had significant inputs from ADB resident mission gender specialists during loan design and processing.

The DSP achieved the most impressive results, including legislative changes to reserve seats for women in local government. It also had the greatest potential to deliver further macro and local level reforms and benefits for women. This was due to the approval of national and provincial GRAPs, which were a second tranche condition for the DSP. The GRAPs provide a concrete structure for gender mainstreaming across a range of central ministries and provincial services. They aim to increase women's political participation and employment in public sector institutions. If the GRAPs are implemented, they promise to deliver far-reaching reforms to policies and expenditure priorities. They could also help create an enabling environment for future practical benefits for women through improved and gender-responsive service delivery at national/local levels (Box 11).



**Box 11: Governance Program Loans: Factors Influencing Achievements**

Governance policy loans have achieved strategic gender equality gains at the national level because of the following:

- high-level policy dialogue and negotiations on gender equality between ADB and developing member countries;
- gender equality policy loan conditions on the release of funds;
- involvement of the ADB resident mission gender specialist in policy dialogue and follow-up on loan conditions, which ensured that new gender equality policies were approved; and
- previous investment in gender analysis for developing gender reform action plans and gender capacity building in Pakistan.

Nepal's GRP achieved a significant policy change with the Cabinet's approval of a reservation policy for women in the civil service. However, systematic follow-up is needed to ensure implementation of policies and plans in both Nepal and Pakistan. In Nepal, a comprehensive GAP would ensure that gender equality issues are considered in decentralization initiatives and reforms to local government service delivery and would help reinforce positive changes that are already occurring locally, due to the efforts of civil society.

## **5. Gender Action Plans Help Foster Progress toward Gender Equality**

Most loans included in the RGA had some project design features that encouraged women to participate or attempted to take their needs into account. All projects were also faced with challenging cultural and social obstacles to women participating and benefiting. Comparing results across different sectors in the same country demonstrated that these obstacles can be addressed in nonthreatening ways when comprehensive GAPs are implemented. Systematic social and gender analyses undertaken as part of the process of developing a GAP helped executing agencies identify effective strategies for involving and benefiting women.

For example, in Bangladesh, Nepal, Pakistan, significant constraints on women's mobility and traditional views prohibited or undermined women's involvement in community-based organizations (CBOs); their interaction in public spaces and decision making; and their access to productive resources, education, and training. All these factors made it very difficult for women to participate in and benefit from loan projects. Rural development projects with GAPs identified innovative strategies to address these constraints, including the establishment and nurturing of women's groups and mechanisms to ensure that they accessed project resources, such as training, technical services, and financial support, for new livelihood options. The motivation and solidarity provided by women's groups enabled individual women to challenge the attitudes of family members, particularly husbands, who were initially opposed to women taking on new roles and developing new skills. These strategies fostered progress toward greater equality, empowered women to participate in decision making, and provided entry points to deliver practical benefits, such as increased income, even in "hard sector" projects such as infrastructure construction.

Health and education projects without GAPs in Bangladesh and Pakistan faced very similar constraints to those discussed above. In contrast to the rural development projects, however, they did not identify strategic interventions to address these structural and social inequalities and were consequently less successful than the rural development loans at achieving both practical benefits and strategic changes in gender relations (Box 12).

**Box 12: Gender Action Plans Help Identify Strategic Interventions Needed to Deliver Practical Benefits**

Rural development projects that implemented gender action plans (GAPs) used strategic interventions in nonthreatening ways as entry points to deliver practical benefits and build on other strategic changes in gender relations that are taking place socially and economically. The process of undertaking social and gender analyses, essential for developing and refining GAPs, helped project implementers identify the types of strategies and activities needed to ensure that women could participate and benefit. Health and education projects that did not have GAPs used these types of strategic interventions less often and less effectively.

Some rural development projects with GAPs targeted women by establishing or supporting women's membership in community-based organizations (CBOs), including Pakistan's Malakand Rural Development Project (MRDP), Bangladesh's Third Rural Infrastructure Development Project (TRIDP), Nepal's Third Livestock Development Project (TLDP), and Bangladesh's Northwest Crop Diversification Project (NCDP). Through these CBOs, women received training and new technology and had access to financial and technical services. CBOs enabled women to participate in project activities, access resources, and receive practical benefits, such as increased income, savings, and improved infrastructure. In some projects (MRDP, TRIDP, and Cambodia's Northwest Rural Development Project), women were also encouraged to participate in community decision making regarding infrastructure planning, management, and maintenance. CBOs provided women with support and self-confidence to take on these new roles and helped gain men's approval and support.

In some projects, these activities helped foster greater equality for women and changes in gender relations, such as increased access to political representatives (in Pakistan's MRDP and Bangladesh's TRIDP), expanded social and economic networks (in Nepal's TLDP), increased access to government services beyond the life of the project, and increased self-esteem and self-confidence (in all projects that implemented GAPs).

**B. Findings on Gender Action Plans/Strategies and Project Frameworks**

Although most of the loans assessed had taken some steps to address gender issues in the loan design, gender provisions were rarely integrated into project design frameworks of the Report and Recommendation to the President of ADB (RRP) or logical frameworks (logframes). This was the case even when the project design included a detailed GAP/strategy with gender-related targets. Many project design frameworks had no gender-sensitive indicators and few identified relevant gender-related risks or assumptions.

Rural development and governance loans rarely included gender-related indicators or social constraints to women's participation in project frameworks, despite the fact that projects with GAPs took these constraints into account in developing strategies to ensure that women participated and benefited. Logframes for health projects included indicators for improvements in women's and children's health status; logframes for education projects included specific targets related to the delivery of scholarship and stipend programs. However, indicators that would facilitate monitoring of other gender-related targets were overlooked. Structural constraints to improving women's health and education status were often identified in narrative sections of RRP, based on findings from project preparation technical assistance work (PPTAs). However, these constraints were rarely translated into concrete risks or assumptions in project logframes (Box 13).

To maximize the impact of GAPs, indicators should be gender-sensitive wherever possible and should be integrated into benefit monitoring and evaluation (BME) frameworks. Sex-disaggregated data should be collected and monitoring should involve both men and women. Gender-related risks and assumptions should also be clearly articulated.

**Box 13: Findings on Project Frameworks**

Gender action plans, strategies, and provisions were rarely incorporated into project design logical frameworks.

- Gender-related risks that may have impacted on the achievement of objectives were rarely identified.
- GAP targets and gender-sensitive indicators were not routinely incorporated into project logframes.
- As a result, monitoring of men's and women's participation and access to project resource was inconsistent, making it more difficult to assess any differences in benefits and impacts for women and men.

Failure to incorporate targets and indicators from GAPs and strategies into project logframes increases the risk that these will be marginalized during implementation.

### **C. Elements of Effective Gender Action Plans and Strategies**

Findings on the factors that enhanced the effectiveness of GAPs/strategies in achieving gender equality results were highly consistent. Quality social and gender analyses and a participatory process to develop the GAP were foundations for an effective GAP. Design GAPs needed to be refined during the early stages of implementation, so that realistic targets could be set for women's participation in project activities. Ongoing gender capacity building with project teams and gender specialist expertise were common features in the projects with GAPs that achieved the most comprehensive results for women. Routine monitoring of the achievement of gender-related targets was also a common feature of effective GAPs. Loan covenants increased the likelihood that the GAP would be implemented and monitored. Strong leadership and ownership of the GAP by the executing agency was also a critical element in those projects that demonstrated the best results. All these elements were important; no one factor by itself was sufficient to guarantee significant gender equality results (Box 14).

#### **1. Quality Social and Gender Analysis**

Projects that achieved the most impressive results for women had detailed GAPs that were based on comprehensive social and gender analyses, while the lack of such GAPs was a weakness in projects that achieved fewer benefits for women and missed opportunities. Quality social and gender analyses helped project teams identify constraints to women participating and benefiting, and develop strategies to address these constraints.

Gender analysis was carried out for each component; targets for women's participation were identified. A systematic approach was taken to meeting targets and addressing challenging social obstacles. This was demonstrated in the Bangladesh TRIDP, Pakistan MRDP, and Nepal TLDP.

Program loans in the governance sector, such as the Pakistan DSP and Nepal GRP, used social and gender analyses to identify macro-level constraints to gender equality and areas where

sector-wide policy dialogue was needed. Projects without GAPs were less likely to identify structural constraints to gender equality and to develop strategies to tackle these constraints, as demonstrated by the health projects in Pakistan and Cambodia and the education project in Bangladesh.

**Box 14: Lessons for Developing Effective Gender Action Plans and Strategies**

A combination of factors helped to achieve good gender equality results:

**Quality social and gender analysis:**

- Systematic and comprehensive social and gender analyses were undertaken.
- Constraints to participation and benefits by women and men were identified.
- For each loan component, activities were developed to foster women's participation and benefits.

**Design Gender Action Plans (GAPs) and Implementation GAPs:**

- Design GAPs and strategies were a road map for implementers.
- Design GAPs needed to be tested and reviewed early in project implementation.
- Implementation GAPs included detailed activities and targets, as well as responsibilities for implementing the GAP.
- Participatory processes were used to refine and develop Implementation GAPs; these were owned and understood by the executing agency and project team.

**Realistic targets and regular monitoring:**

- Targets and strategies fostered step-by-step progress and incremental changes, which were less likely to threaten local culture and institutions.
- Linking targets for women's participation with loan objectives helped stakeholders understand the rationale for focusing on women.
- Routine monitoring of gender-related targets and activities promoted good results.

**Gender capacity building and gender specialist expertise:**

- Formal training and ongoing support and mentoring were used to develop skills, ownership, and commitment.
- Long-term gender specialists in the executing agency/project team, and adequate resources helped ensure that all elements of GAPs were implemented.
- Nongovernment organizations contracted to implement project activities needed to have the capacity to implement GAPs.
- Ongoing assistance and support from ADB resident mission gender specialists were key factors for improving the quality of loan implementation.

**Loan covenants and tranche release conditions:**

- Tranche release conditions helped achieve gender equality policy reforms in governance loans.
- Loan covenants increased the likelihood that executing agencies and ADB would monitor GAP implementation and achievements.

**Good management and strong leadership from the executing agency:**

- Innovation, flexibility, a teamwork approach, good communication patterns, and the capacity to learn and adapt strategies based on experience were strong features in the executing agencies with the most comprehensive results.
- These executing agencies also demonstrated a commitment to challenging social and cultural obstacles in a nonthreatening way and the capacity for developing strong links with local gender equality advocates.

In the Bangladesh NCDP, inadequate data collection and analysis caused delays in developing and implementing the GAP and other software components. Projects with effective GAPs demonstrated that social and gender analyses need not be unduly time-consuming or delay the implementation of a project GAP. Pakistan's MRDP and Nepal's TLDP used stakeholder workshops to undertake comprehensive social and gender analyses, drawing on the expertise of local gender specialists and on lessons and experience from other development initiatives.

## **2. Design and Implementation Gender Action Plans**

The three projects with the most comprehensive results developed or refined GAPs during implementation (Nepal's TLDP, Pakistan's MRDP, and Bangladesh's TRIDP). Preparation of a comprehensive GAP or gender strategy during project design provided an important road map for project implementation. However, it was critical to revisit design GAPs during project implementation in order to develop a more detailed GAP: to review targets and strategies for each component, to review the timing of hardware and software inputs so that they could be implemented in a balanced and phased manner, and to identify responsibilities for implementing the GAP.

A clear rationale is needed to support gender mainstreaming across all project components. Participatory workshops held during project implementation helped project team members and other stakeholders, such as NGOs, understand the GAP and the rationale for focusing on women's participation and benefits. A consultative approach to the refinement of GAPs reinforced commitment and ownership and helped build gender mainstreaming capacity within the executing agency and project team. This was a strong feature in the GAPs developed by the TLDP, MRDP, and TRIDP. It was a weakness in other projects where GAPs were not developed in sufficient detail, or where key project team members either did not know about the GAP or did not understand it.

Explicit reference to gender equality or women in loan objectives was a project design platform that sometimes helped project teams focus on gender equality. For example, in the Nepal TLDP, the executing agency thoroughly understood the link between meeting women's needs in the livestock sector and the goal of reducing poverty; this provided a strong rationale for implementing the GAP. In some loans, explicit reference to women's needs in project objectives reinforced the legitimacy of focusing on women's equal participation and benefits, and acted as a strong incentive to address gender issues, even where no gender provisions or strategies were identified during project design, for example, in the civil society support component of the Nepal GRP. In other loans—for example, in the health and education sectors—explicit references to gender equality in the loan objective had little impact because these were not followed up with a GAP or by any gender capacity building with the project team.

## **3. Realistic Targets and Regular Monitoring**

Effective GAPs had realistic targets that were achievable and owned by executing agencies and project teams. Linking targets to overall project objectives helped avoid marginalization of gender issues and delays in the implementation of GAPs. Good results were also achieved where executing agencies consistently monitored GAP targets and indicators and documented progress regularly in project reports.

Projects that did not set targets for each component, even where strong gender provisions were in place, achieved considerably less participation by women and demonstrated fewer results in those components. For example, the Nepal TLDP achieved excellent results where targets were set for women's participation (such as membership in livestock groups and access to project training), but had slower progress toward equal access and benefits where targets were not set or where targets were not regularly reviewed (such as access to credit provided by the project).

Experience with the Bangladesh NCDP highlighted the importance of ensuring that targets are appropriate and relevant to the needs of beneficiaries. A 60% target was set for women's SFGs, but only 43% had been achieved at the time of the RGA; moreover, women had taken up only 29% of credit packages. The same extension packages were offered to all SFGs, regardless of gender. However, women had different roles in the production cycle from men and their different needs also needed to be addressed.

Gender-related strategies and targets were more likely to be monitored when they were fully integrated into project BME frameworks. Targets were more likely to be monitored when they were included in a loan assurance and covenant. This was so even when there was no overarching GAP. For example, projects such as the Nepal TEP and the Bangladesh SESIP did not have GAPs, but achieved targets set for the participation of women in scholarship and stipend programs.

In the Cambodia HSSP, activities directly related to the provision of hardware and equipment for maternal and child health care were implemented. However, software activities essential for improving women's health care, such as the targets for equal training opportunities for women and their involvement in community health center committees, were not implemented or monitored. This suggests that the executing agency either did not own these gender-related targets or did not understand the rationale behind the GAP and the overall project design.

#### **4. Gender Capacity Building and Gender Specialist Expertise**

The difference in results between those projects that had gender specialists on the project team or executing agency and those that did not was marked. All three projects with the most outstanding achievements—the Pakistan MRDP, Bangladesh TRIDP, and Nepal TLDP—had gender specialists on the project teams or in the executing agencies. GAPs for these projects were also adequately resourced, especially gender capacity-building activities. In some projects, such as the TLDP in Nepal, the selection of NGO partners with a good track record in addressing gender issues was also a feature of success. These three projects also benefited from significant advice and support from ADB resident mission gender specialists (see discussion in section D below).

Gender capacity-building opportunities for project team members and other stakeholders and partners promoted commitment to and ownership of GAPs. The MRDP in Pakistan, TRIDP in Bangladesh and TLDP in Nepal provided a number of opportunities for technical assistance, capacity building, and problem solving for implementing GAPs. The TLDP provided formal workshops resourced by the project gender specialist, as well as ongoing assistance to project implementing teams during routine management forums. The MRDP revisited and set gender equality targets annually. The TRIDP delivered orientation sessions on gender equality, the project GAP, and its rationale to executing agency staff, consultants, community leaders, and other stakeholders.

## **5. Loan Covenants, Tranche Release Conditions, and Monitoring**

Incorporating the implementation of GAPs/strategies into loan assurances and covenants was an important contribution to ensuring ongoing monitoring of gender equality targets in some projects. Loan covenants improved the likelihood of monitoring and follow-up, which helped with the development and refinement of GAPs. For covenants to be most useful, they needed to be directly linked to key gender provisions and project components.

Gender-related loan covenants and conditions on the release of funds achieved positive results in governance loans (the Pakistan DSP and Nepal GRP). Where internal stakeholder commitment and ownership were low or inconsistent, loan covenants also helped keep gender equality issues on the agenda.

However, loan covenants by themselves were clearly not sufficient to ensure good monitoring and reporting on implementation of gender strategies. This was especially the case where few other good practice GAP elements were in place, or when covenants were not adequately monitored.

### **D. ADB Resident Mission Gender Specialists**

All projects that achieved the most comprehensive results had significant engagement from ADB gender specialists in resident missions either during design, implementation, or both. Rural development projects in Pakistan, Nepal, and Bangladesh and governance program loans in Pakistan and Nepal benefited from technical advice in the development and implementation of GAPs, capacity building, and ongoing support. This close involvement enabled ADB resident mission gender specialists to improve the design and implementation of subsequent loan projects based on lessons learned in different sectors. ADB endorsement for focusing on gender issues was also important for fostering and reinforcing leadership by executing agencies and senior project managers.

ADB resident mission gender specialists (or other gender specialists) should be included in loan preparation teams, especially in project preparation technical assistance (PPTA) review and loan fact-finding, appraisal, inception, loan review, and mid-term review missions. The RGAs demonstrated that involving ADB resident mission gender specialists throughout the project cycle was a key factor for improving the quality of loan design and implementation. Resident mission gender specialists ensured that women beneficiaries were consulted, adequate gender analysis was undertaken, appropriate gender plans/strategies were developed, and GAP implementation was routinely monitored. Draft TORs for including resident mission gender specialists in various missions throughout the loan cycle are provided in Appendix 2.

### **E. The Role of Executing Agencies: Leadership and Good Management**

The RGAs found that even in very challenging social and cultural environments, GAPs helped deliver practical benefits and facilitated progress toward equality for women. The role of executing agencies in this process cannot be underestimated. Committed leadership and good management practices were evident in all the projects that achieved comprehensive results. For example, the Pakistan MRDP was characterized by innovation, flexibility, and a capacity to challenge social and cultural obstacles in a nonthreatening way. The Nepal TLDP promoted a

teamwork approach, good communication patterns, participatory processes for reflecting on strengths and shortcomings, and a capacity to learn from experience. The leadership of the Bangladesh TRIDP fostered innovation and built strong links with local community advocates for gender equality. The TRIDP demonstrated that as progress is made and women's contributions are recognized in the community, resistance within the executing agency and project team diminishes. However, determination is required from the executing agency to overcome hesitancy and address challenges as they occur.

Due to the success of GAPs in delivering benefits to women and reducing poverty, some executing agencies began to acknowledge the importance of software components, such as participatory approaches and gender strategies, in maximizing returns on investments. For example, the Local Government Engineering Department in Bangladesh (the executing agency for the TRIDP) and the Department of Livestock in Nepal (the executing agency for the TLDP) replicated successful gender mainstreaming strategies in other areas and projects. This is a major achievement that can be expected to reinforce positive changes in gender relations already occurring in some communities.

Commitment by executing agencies to the implementation of GAPs and strategies has not developed in a vacuum. Executing agencies that demonstrated the strongest leadership and commitment were influenced by the following factors:

- long-term dialogue and negotiation with ADB and other donors on the need to address gender equality issues,
- ongoing support and advice provided by the ADB resident mission gender specialist,
- a clear understanding of the rationale for targeting and benefiting women, and
- demonstrated evidence of good poverty reduction results from implementing GAPs.



## Chapter 5

# Recommendations and Conclusions

This chapter begins with a comparison between findings of the RGAs and other reviews of gender mainstreaming. This is followed by a discussion of the implications of RGA findings and recommendations in the following areas: policy dialogue on gender equality issues with executing agencies, thematic and sector analyses and country strategy development, ADB's loan/project cycle, and the role of ADB resident mission gender specialists.

The RGAs demonstrate that quality GAPs and strategies are an effective tool for gender mainstreaming, resulting in better outreach to women, increased participation and benefits, and progress toward gender equality. GAPs can assist with achieving overall loan objectives by improving the quality of design and implementation, providing a balanced approach between hardware and software components, and improving the likelihood that benefits will be sustained. Findings from the GAPs should be incorporated into every phase of ADB's loan and project cycle.

### A. Comparisons with Other Studies on Gender Mainstreaming

RGA findings confirm evidence from evaluations on gender mainstreaming undertaken by bilateral and multilateral donors. A review undertaken by the Organisation for Economic Co-operation and Development's Development Assistance Committee of 85 donor evaluations found that the following factors enhanced the achievement of gender equality results: policy dialogue with partners (executing agencies), initiatives to strengthen partner capacity for gender-responsive project planning and implementation, development of practical gender strategies based on quality gender analysis, and the provision of in-country social and gender analysis expertise.<sup>6</sup>

ADB conducted a special evaluation study on gender and development in 2001 of nine projects in three countries. The 2001 ADB study included two countries in common with the RGAs (Bangladesh and Nepal) and all but one project were in the rural development or infrastructure sectors. The 2001 study found that projects had made few strategic contributions toward raising the status of women. Gender provisions in project designs tended to be vague and lacked recognition of the most relevant gender issues. Of the nine projects reviewed, only three included some provisions to ensure that women received practical benefits; the others assumed that benefits would accrue to women without the need for special provisions. Few projects included gender specialists on project preparation teams, and very little attention was given to gender capacity building in the executing agencies.<sup>7</sup> No countries had ADB resident mission gender specialists in place to provide technical advice during project design or implementation.

Comparing findings of the RGAs undertaken in 2004 with the 2001 ADB evaluation highlights the significant progress that has been made (Table 18). All five rural development projects had gender design strategies or developed GAPs during implementation; two governance program loans had tranche release conditions to advance women's strategic interests and both gave

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<sup>6</sup> Juliet Hunt. 2004. *Effective Strategies for Promoting Gender Equality*. Organisation for Economic Co-operation and Development–Development Assistance Committee. Network on Gender Equality Tipsheet. Available: [www.oecd.org/dac/gender](http://www.oecd.org/dac/gender).

<sup>7</sup> ADB. 2001. *Special Evaluation Study on Gender and Development*. Manila.

extensive consideration to gender equality issues. The quality of gender strategies and provisions in the rural development sector improved significantly because GAPs were developed. Where GAPs were fully implemented, significant practical benefits and progress toward strategic results were demonstrated, particularly where gender capacity building for the executing agency and project team was included as a core feature of the GAP and where local gender specialists were included on the project team.

**Table 18: Comparison of Findings: ADB 2001 Gender Evaluation and 2004 Rapid Gender Assessment**

2001 Gender Evaluation Findings	2004 Rapid Gender Assessment (RGA) Findings
9 projects reviewed: <ul style="list-style-type: none"> <li>8 in rural development or infrastructure sectors</li> <li>1 in the health sector</li> </ul>	12 projects reviewed: <ul style="list-style-type: none"> <li>5 rural development</li> <li>3 governance</li> <li>4 human development (2 health, 2 education)</li> </ul>
<ul style="list-style-type: none"> <li>9 projects had no gender action plans (GAPs) <ul style="list-style-type: none"> <li>3 projects had some gender provisions, and achieved some practical benefits</li> <li>6 projects assumed that women would benefit without special gender provisions – poor social and gender analyses and few practical benefits</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>6 projects with GAPs <ul style="list-style-type: none"> <li>3 projects had fully implemented GAPs, achieved comprehensive practical benefits and progress toward gender equality</li> <li>3 projects had partially implemented GAPs, and achieved some practical benefits</li> </ul> </li> <li>2 program loans with tranche release conditions, achieved significant policy reforms on gender equality</li> <li>4 projects with gender provisions but no GAPs – 3 of these achieved some practical benefits</li> </ul>
Very little attention to gender capacity building for the executing agency	3 projects with the most comprehensive results had extensive gender capacity building for executing agency staff, project team, and stakeholders
No ADB resident mission gender specialists	ADB resident mission gender specialists in 3 countries involved in GAP preparation and/or implementation
No gender specialist in executing agencies/project teams	The 3 projects with gender specialists in executing agencies/project teams had the most comprehensive results

## **B. Policy Dialogue on Gender Equality Issues with Executing Agencies**

The 2001 ADB Gender Evaluation concluded that policy dialogue was needed to foster national and sector gender and development (GAD) policies and to remove structural barriers that prevent women from participating fully in development, especially in poverty reduction and governance programs. The evaluation highlighted the need for public sector reform to remove structural barriers to the recruitment of women, particularly as fieldworkers in rural areas and as members of project teams, along with the need for gender capacity building with executing agencies.<sup>8</sup>

The RGAs identified similar areas where policy dialogue is needed to reinforce implementation of ADB's GAD policy, to increase the effectiveness of loans in benefiting women,

<sup>8</sup> footnote 8, iii–iv.

and to support progress toward gender equality. Progress has already been made toward gender mainstreaming in ADB's governance program loans, as demonstrated by the Pakistan decentralization and Nepal governance reform programs. The use of gender equality tranche release conditions in these loans is a good practice example of the result of high-level policy dialogue. This should be replicated in other policy-based program lending and sector development program loans (Box 15).

Rural development projects with GAPs and governance program loans with tranche release conditions were successful in addressing structural, social, and cultural barriers to gender equality and thus achieved good results for women. Policy dialogue is needed to address similar barriers to women's participating in and benefiting from loans for the health care and education sectors. Specifically, greater flexibility is needed in recruitment processes and incentives for women's employment in rural areas in all sectors. This is important to strengthen the achievement of overall loan objectives, particularly in health care and education loans.

The RGAs found that some progress has been made in the area of gender capacity building. However, more systematic and concerted action is needed to strengthen the capacity of executing agencies to develop and implement gender strategies. Gender capacity building needs to be linked to the development and implementation of GAPs.

#### **Box 15: Policy Dialogue Recommendations**

Policy dialogue should be undertaken with developing member countries in the following areas:

- Gender equality policy reforms should be negotiated and included in policy-based program and sector loans.
- Public sector reforms are needed to enable the recruitment of more women civil servants and project team members in all areas of government services and development programming, and especially in the health and education sectors and in rural areas.
- Gender capacity building for line ministries should be included in project and program designs and linked to the development and implementation of gender action plans.

### **C. Thematic and Sector Analyses and Country Strategy Development**

Lessons from the RGAs need to be incorporated into ADB's thematic and sector assessments. Specifically, the following findings and evidence should be incorporated into Country Strategy and Program documents:

- the effectiveness of GAPs as a tool for gender mainstreaming and their positive impact on the implementation of ADB's GAD policy;
- the positive contribution of GAPs to achieving overall loan objectives, especially poverty reduction in the rural development/infrastructure sectors, and their potential impact on the sustainability of benefits for women;
- the potential to maximize returns on investment and the achievement of Millennium Development Goal (MDG) targets in human development loans (health and education), if comprehensive GAPs are developed and implemented;
- the importance of replicating effective GAPs/strategies in other sectors and countries to maximize returns on loan investments; and
- the positive impact of policy dialogue in incorporating gender equality policy reforms as loan conditions in program/policy-based loans, and the potential to foster an enabling environment for further progress toward gender equality.

Sector analysis also needs to incorporate the RGA findings on overarching areas of weakness in addressing gender issues, so that effective strategies can be identified and included in future project preparation. In the rural development sector, the following further efforts are needed:

- ensure that women control new sources of income, so that women and their families receive and maximize the benefits from new sources of income;
- develop activities that increase the value of women's labor; and
- develop mechanisms that provide equal access to appropriate financial services for women.

In the human development (health and education) sectors, more attention needs to be given in sector analysis to structural constraints and existing gender inequalities that undermine efforts to increase the health and education status of women and girls and which, therefore, undermine the achievement of loan objectives. These include the following:

- the need to remove barriers to recruitment of women doctors, nurses, midwives, and teachers, especially in rural areas;
- the importance of involving both women and men in community-based organizations (CBOs) in health and education decision making, management, service delivery, and behavior change communication (BCC); and
- the need to address social and cultural factors that prevent women from accessing and benefiting from improvements to health and education infrastructure and services.

#### **D. Loan and Project Cycle**

Findings from the RGAs provide clear guidelines for improving benefits for women by designing and implementing effective GAPs. Actions that need to be taken are summarized below for different phases of the loan/project cycle and are included in template TORs for resident mission gender specialists in Appendix 2.

##### **1. Loan Preparation and Processing: Gender Action Plans in the Report and Recommendation to the President**

A GAP needs to be developed during loan preparation and processing and included in the Report and Recommendation to the President of ADB (RRP). The design GAP needs to be prepared in sufficient detail to provide a road map for implementation. For this to happen, TORs for consultants engaged in the PPTA should clearly specify that a GAP must be developed.

- The design GAP needs to be based on quality social and gender analysis. Constraints to women and men participating and benefiting need to be identified, along with strategies to ensure that both women and men can participate and benefit from each loan component.
- A gender specialist should be included on the PPTA team and should have sufficient resources to undertake adequate analysis. The gender specialist, along with other PPTA team members, should be responsible for ensuring that the findings from social and gender analysis are properly integrated into the project design and logframe.

- It is essential to have a clear rationale for the GAP that is linked to the achievement of overall project objectives.
- Achievable targets, strategies, and indicators need to be identified for women's participation in project/program activities to ensure that women will receive equal access to project resources and benefits.
- Adequate resources need to be identified to implement all elements of the GAP.

The design GAP included in the RRP needs to consider executing and implementing agency capacity for gender-responsive planning and implementation.

- Gender capacity-building activities for the executing agency, project team, and implementing agencies should be included in the design GAP.
- A gender specialist should be included in the project implementation team, along with adequate budget and resources to implement gender capacity building activities.
- Where contracted NGOs or other implementing agencies will be used to carry out loan activities, gender-sensitive selection criteria need to be included in the GAP and key GAP activities and targets included in their TORs and contracts.

Major elements of the GAP should be included in the RRP in the following sections:

- Component descriptions should refer to and describe major elements of the GAP.
- The social impact section of the RRP should summarize the GAP, including the potential positive benefits for women and how these benefits will assist in achieving the overall loan objectives.
- Key elements of the GAP should be included in the project logframe (see more details below).
- A summary of the GAP should be included as a core appendix to the RRP. If this is not possible due to limits on the length of the RRP, a summary of the GAP should be included in the Summary Poverty Reduction and Social Strategy.

Major elements of the GAP need to be included in the project logframe. This is critical for ensuring that the GAP will be included in the Project Administration Manual (PAM) and that implementation of the GAP will be systematically monitored and reported in project progress reports (PPRs):

- Activities to ensure that women participate and benefit should be included in the first column of the project logframe.
- Gender-sensitive performance indicators should be included for each project component, including indicators for key elements of the GAP. Indicators should require the collection and analysis of sex-disaggregated information wherever possible—for example, number of men and women trained, number of women and men receiving credit, and the amounts of credit disbursed to women and men. Indicators that provide an insight into changes in gender relations are also needed—for example, changes in household and community decision making, women's involvement in planning and organizing village infrastructure, and changes in men's perceptions of women's abilities and roles.

- Gender-related risks and assumptions to achieving project objectives should be included in the last column of the project logframe. These should encapsulate the major constraints and barriers to women participating in and benefiting from project activities equally with men. For example, constraints on women's time and mobility may prevent them from participating in project activities; men and women may resist changes in gender relations, such as women's participation in decision making in CBOs; women may need additional training and support to participate in a meaningful way in decision making in local governance structures; women may not be able to exert control over the use of credit or any income earned; and women may not be able to make use of some training opportunities due to a lack of capital, an inability to access additional labor, or the lack of access to credit.

Implementation of the GAP should be included as a loan assurance and covenant. In addition, major elements of the strategy should be covenanted, including women's participation in loan activities and targets to be achieved. It is essential that RRP design GAPs are refined during inception, when a more detailed implementation GAP will be developed. This should also be included as a loan covenant.

## **2. Loan Inception: Preparation of Detailed Implementation Gender Action Plan**

The RGAs have demonstrated that design GAPs included in RRPs need to be refined early in implementation, when a more detailed implementation GAP should be developed (Box 16). The best results have been achieved when the GAP design process is highly participatory and promotes both ownership and understanding of GAP strategies by the executing agency and other stakeholders. GAP design and review workshops are also important opportunities for gender capacity building with the executing agency and project team.

Key elements of the GAP should be incorporated into regular project monitoring and reporting procedures, so that GAP implementation and results are routinely reported. Among the key documents that need to include major GAP elements:

- the Project Administration Manual;
- the format for ADB project progress reports;
- progress reports by the executing agency, which should report on the implementation of GAP activities and the achievement of GAP targets for the participation of women; and
- benefit monitoring and evaluation (BME) arrangements, which should incorporate GAP targets and gender-sensitive indicators.

**Box 16: Recommendations for Developing Implementation Gender Action Plans**

- Ensure that the gender action plan (GAP) has a clear rationale that is linked to overall project objectives. The executing agency, project team, and other stakeholders should understand why it is important for women to participate in and benefit from loan activities.
- Set realistic targets that are clearly linked to project components and that enable step-by-step progress to be made in women's participation and benefits. Ensure that strategies and targets included in the RRP design GAP are relevant to women's needs, achievable, and based on quality social and gender analysis.
- Identify who is responsible for implementing different elements of the GAP, including how GAP implementation will be monitored and reported.
- Ensure that adequate resources will be allocated to implement all elements of the GAP.
- Ensure that the phasing of hardware and software components is complementary to maximize the impact and effectiveness of the GAP and the achievement of project objectives.
- Ensure that formal and ongoing/informal opportunities exist for gender capacity building for all stakeholders involved in project implementation.
- Ensure that there are adequate gender specialist resources on the project team to support the implementation of the GAP and to undertake formal and ongoing gender capacity building within the executing agency and with other stakeholders.
- Review selection criteria for nongovernment organizations (NGOs) and other implementing agencies to ensure that they have a demonstrated capacity for ensuring that women participate and benefit. Where this capacity is not currently available, ensure that activities are in place to strengthen capacity for gender-sensitive implementation.
- Assist the executing agency to develop performance-based contracts with NGOs and other implementing agencies to ensure that they are accountable for implementing GAP strategies and for achieving GAP targets.

**3. Loan Implementation, Monitoring, and Review**

Both formal and informal follow-up is needed to ensure that the GAP is designed and implemented and that any problems with GAP implementation are addressed in a timely manner (Box 17). Follow-up can be used as an opportunity for building capacity and ownership of the GAP within the executing agency. Local gender specialists in the executing agency and project team should also be provided with ongoing support. Formal follow-up should include the following:

- Ensure that software components linked to the GAP are undertaken in a phased and complementary manner with hardware components to maximize the effectiveness of GAP strategies.
- Ensure that loan review missions regularly monitor GAP implementation and compliance with gender-related loan covenants (see TOR in Appendix 2).
- Ensure that PPRs and executing agency progress reports routinely report on the implementation of the GAP and results for women. This requires routine collection and analysis of sex-disaggregated information by the executing agency.
- Ensure that the mid-term review assesses implementation of the GAP, compliance with loan covenants, and gender-related results (see Appendix 2).

**Box 17: Recommendations for Incorporating Gender Action Plans into the Loan Cycle**

- Develop a gender action plan (GAP) with quantifiable targets and performance monitoring indicators during loan preparation for incorporation into the RRP project design.
- Include gender specialists on project preparatory technical assistance teams.
- Include major elements of the GAP in the project logical framework, including GAP strategies, targets, and gender-sensitive indicators.
- Ensure that implementation of the GAP is covered by a loan covenant, along with major elements of the GAP.
- Refine the GAP during loan inception, using a participatory approach that results in ownership by the executing agency and project team. Ensure that a detailed implementation GAP is developed with appropriate strategies, achievable targets, and gender-sensitive indicators for each project component. Targets should be clearly linked to overall loan objectives.
- Ensure that the implementation GAP is adequately resourced and that it includes gender capacity building initiatives with the project team, executing agency, and other stakeholders.
- Include gender specialists on the project implementation team.
- Ensure that the ADB resident mission gender specialist provide technical advice and support for developing and monitoring GAPs.
- Follow up the implementation of the GAP and compliance with loan covenants during loan inception, review, and mid-term review missions.

**E. ADB Resident Mission Gender Specialists**

In the projects considered in these RGAs, ADB resident mission gender specialists were effective advocates for gender equality approaches and played an important role in policy dialogue with executing agencies throughout the project cycle. Dialogue and negotiation were reinforced by technical advice on the preparation and implementation of GAPs/strategies. These inputs also helped build the gender capacity of executing agencies.

Gender specialist input is essential during loan preparation and processing to ensure that GAPs are included in project designs and RRP, and that GAP strategies are sufficiently comprehensive to provide an adequate platform for implementation. ADB resident mission gender specialists are in the best position to provide this input: their close knowledge of a number of loans across a range of sectors enables them to play a key role by ensuring that effective GAPs/strategies are replicated in loan designs and by making the most of synergies that emerge across different loans and sectors to promote gender equality. Dialogue with executing agencies may be needed on the rationale for targeting and benefiting women, how benefits for women and gender equality contribute to overall project objectives such as poverty reduction, and gender equality policy reforms that may be needed to remove barriers to women's participation and benefits. Where there is no gender specialist in the ADB resident mission, these tasks (and the roles outlined below) need to be filled by local or international gender specialist expertise.

In addition to loan fact-finding and appraisal missions, resident mission gender specialists need to be involved in loan inception missions, when RRP design GAPs are comprehensively refined. The involvement of resident mission gender specialists was a key factor in improving the quality of loan implementation. Projects that achieved the most comprehensive results for women had benefited from significant inputs from resident mission gender specialists, who provided technical advice in the development and revision of GAPs, capacity building, and ongoing support



for implementing gender plans and strategies. Gender specialists have a critical role to play during loan review missions, where they can assist by monitoring and advising on the implementation of GAPs and gender capacity building, including compliance with gender equality covenants and the assessment of gender-related risks and assumptions that may impact on gender equality and the achievement of overall loan objectives. Resident mission gender specialists also need to be engaged in ongoing policy dialogue with executing agencies, both at the project and national policy levels and in follow-up to ensure that GAPs are fully implemented. Where projects do not have GAPs, follow-up is needed to ensure that gender provisions are implemented.

Mid-term review missions also provide an important opportunity to assess whether GAPs are being implemented and to recommend mid-course corrections where necessary to ensure that both women and men are able to participate and benefit from loan activities. The involvement of resident mission gender specialists increases the likelihood that both women and men beneficiaries will be adequately consulted during mid-term reviews and adds value to the review of institutional, organizational, technical, and social aspects of loan implementation.

RGA findings suggest that resident mission gender specialists may need to make strategic choices about which loans to focus on. The following factors should be considered:

- Sectors with maximum potential results: With limited time and resources, gender specialists may need to assess which sectors and executing agencies will yield the most promising results. The tendency is to assume that social sector loans will address gender equality issues more readily. RGA findings suggest otherwise, as some are not meeting their potential for improving women's health and education status due to reluctance to tackle major structural issues essential for making progress toward equal gender relations.
- Delegated loans: Delegated loans provide gender specialists and other resident mission staff with more opportunities to work closely with executing agencies. Ongoing advocacy and dialogue are important for developing, implementing, and monitoring quality GAPs.
- Executing agency leadership and commitment: This is a critical success factor, which is linked to ownership of GAPs and a willingness to be innovative.

## **F. Country Study**

It is recommended that ADB undertake a regular assessment of gender equality approaches and results across a number of projects in one country (such as Bangladesh), which could be incorporated into the country gender strategy. Possible objectives include the following:

- Identify areas where further policy dialogue on gender equality is needed.
- Share good practice design features and implementation strategies across sectors and projects within one country.
- Make the most of synergies to maximize gender equality impacts from loan investments.
- Explore gender equality results in relation to poverty reduction, the Millennium Development Goals (MDGs), and priority thematic areas such as the environment and governance.

**Appendix 1:****Summaries of Loans, Approaches to Gender Equality and Effectiveness****Table A1.1: Summary of the Effectiveness of Rural Development Loans at Addressing Gender Equality Issues**

<b>Sector/ Loan/ Country</b>	<b>Loan Description: Goal and Components</b>	<b>Approach to Gender Equality in Design and Implementation</b>	<b>Effectiveness of Approach to Gender Equality</b>
Malakand Rural Development Project (MRDP), Pakistan	Reduce poverty: <ul style="list-style-type: none"> <li>▪ Village development (agriculture, community-based infrastructure: water supply/sanitation, tracks, hydropower, irrigation)</li> <li>▪ Rural financial services (savings, credit, and formal banking)</li> <li>▪ Road development</li> <li>▪ Capacity building</li> </ul>	<ul style="list-style-type: none"> <li>▪ Design gender action plan (GAP)</li> <li>▪ Women in development secondary objective</li> <li>▪ Detailed implementation GAP developed through participatory consultation</li> </ul>	Highly effective: participatory GAP design, flexible step-by-step implementation delivered practical benefits (income, health, water); changes in decision making accepted by men; poverty reduction.
Third Livestock Development Project (TLDP), Nepal	Reduce poverty for farmers and resource-poor rural people, especially women: <ul style="list-style-type: none"> <li>▪ Forage, feed, pasture and animal health improvements</li> <li>▪ Agroprocessing and marketing including credit, civil works</li> <li>▪ Organizational development including farmer groups</li> </ul>	<ul style="list-style-type: none"> <li>▪ No design GAP</li> <li>▪ Women identified as beneficiaries in project objectives</li> <li>▪ Implementation GAP developed after mid-term review</li> </ul>	Highly effective: improvement in benefits for women and superior achievement of poverty reduction objectives following participatory development and implementation of the GAP.
Third Rural Infrastructure Development Project (TRIDP), Bangladesh	Accelerate agricultural, economic, and social development: <ul style="list-style-type: none"> <li>▪ Rural transport</li> <li>▪ Construction of union parishad complexes, rural markets, flood refuge centers</li> <li>▪ Capacity building of union parishad officials, contractors and executing agency</li> </ul>	<ul style="list-style-type: none"> <li>▪ No design GAP</li> <li>▪ Project objective focuses on rural poor women</li> <li>▪ Detailed implementation GAP covering all project elements</li> </ul>	Highly effective: systematic approach delivered practical benefits for women, progress toward changes in gender relations, enhanced poverty reduction and economic development.
Northwest Crop Diversification Project (NCDP), Bangladesh	Promote production and marketing of high-value crops (HVCs): <ul style="list-style-type: none"> <li>▪ Farmer training and extension</li> <li>▪ Small farmer groups</li> <li>▪ Adaptive research on HVCs</li> <li>▪ Market support and credit for postharvest activities</li> </ul>	<ul style="list-style-type: none"> <li>▪ Design gender strategy</li> <li>▪ Detailed implementation GAP (recently approved, delayed implementation)</li> </ul>	Potential for more benefits if GAP is implemented: some strategic changes in gender relations; potential for practical benefits if GAP strategies are refined with appropriate targets and monitoring to address constraints.

Sector/ Loan/ Country	Loan Description: Goal and Components	Approach to Gender Equality in Design & Implementation	Effectiveness of Approach to Gender Equality
Northwestern Rural Development Project (NRDP), Cambodia	Reduce poverty: <ul style="list-style-type: none"> <li>▪ Rural infrastructure development (roads, primary schools, health centers, water sources)</li> <li>▪ Capacity building</li> <li>▪ Rural livelihood initiatives implemented by nongovernment organizations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Design gender strategy, with comprehensive provisions and 3 loan covenants</li> <li>▪ No detailed implementation GAP</li> </ul>	Potential for more benefits if GAP is refined and implemented: some practical benefits; potential for more if adequate resources and capacity are available.

**Table A1.2: Summary of Effectiveness of Human Development Loans at Addressing Gender Equality Issues**

Sector/ Loan/ Country	Loan Description: Goal and Components	Approach to Gender Equality in Design and Implementation	Effectiveness of Approach to Gender Equality
<b>Health</b>			
Women's Health Project (WHP), Pakistan	Improve health of women and infants: <ul style="list-style-type: none"> <li>▪ Lady health workers, obstetric services, training of health staff</li> <li>▪ District health management teams, infrastructure, equipment</li> <li>▪ Social mobilization and behavior change communication</li> </ul>	<ul style="list-style-type: none"> <li>▪ No gender strategy or GAP</li> <li>▪ Objective is to improve women's and girls' health (women in development [WID] is the primary objective)</li> </ul>	Missed opportunities, GAP needed: some practical benefits, but failure to address social constraints resulted in low use of health services by rural women.
Health Sector Support Project (HSSP), Cambodia	Improve health status, especially of women and children: <ul style="list-style-type: none"> <li>▪ Construction of health facilities</li> <li>▪ Training, equipment, contracting of selected services to nongovernment organizations (NGOs)</li> <li>▪ Public health, institutional strengthening</li> </ul>	<ul style="list-style-type: none"> <li>▪ Design Gender Strategy</li> <li>▪ Objective is to improve the health status of women and children</li> <li>▪ Gender and development theme</li> </ul>	Missed opportunities, GAP needs to be fully implemented: some practical benefits; health workforce development plan needs a gender strategy to increase female nursing staff in rural areas.
<b>Education</b>			
Secondary Education Sector Improvement Project (SESIP), Bangladesh	Reform secondary education (reduce dropout and repetition rates; improve attendance, quality, and equity): <ul style="list-style-type: none"> <li>▪ Policy support, planning and performance-based management</li> <li>▪ Curriculum development, textbooks, assessment systems, teacher education and supervision</li> <li>▪ Female stipend program (FSP), upgrade facilities and learning environment</li> </ul>	<ul style="list-style-type: none"> <li>▪ No gender strategy or GAP</li> <li>▪ Targets for increasing girls' access through FSP</li> <li>▪ WID is secondary objective</li> </ul>	Missed opportunities, GAP needed: some practical benefits, but specific strategies are needed to address structural and institutional constraints to female teacher recruitment, women on school management committees, and improving education quality and outcomes.
Teacher Education Project (TEP), Nepal	Improve the quality and efficiency of basic education through better qualified teachers: <ul style="list-style-type: none"> <li>▪ Teacher education curriculum and materials</li> <li>▪ Teacher and management training</li> <li>▪ Girls education promotion program</li> </ul>	<ul style="list-style-type: none"> <li>▪ No design GAP</li> <li>▪ Target for female teacher training scholarships</li> <li>▪ Girls education promotion program not defined in the Report and Recommendation to the President (of ADB)</li> </ul>	Some benefits but GAP needed: positive changes to teacher training curriculum, but girls' education promotion program needs to be defined; strategies are needed to enhance gender equality outcomes in other components

**Table A1.3: Summary of Effectiveness of Governance Loans at Addressing Gender Equality Issues**

Sector/ Loan/ Country	Loan Description: Goal and Components	Approach to Gender Equality in Design and Implementation	Effectiveness of Approach to Gender Equality
Decentrali- zation Support Program (DSP), Pakistan	Reduce poverty by improving public access to services: <ul style="list-style-type: none"> <li>▪ Capacity building through technical investment proposals (TIPs)</li> <li>▪ Technical assistance (TA) loan for gender and governance mainstreaming for implementation of gender reform action plans (GRAPs)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gender equality conditions for release of funds</li> <li>▪ Separate TA loan for GRAPs</li> <li>▪ Gender and development theme</li> </ul>	Positive results at macro level: gender equality conditions and GRAPs have potential to influence policy, budgeting, and better service delivery for women; systematic monitoring is needed to ensure that GRAPs are implemented and TIPs address gender issues.
Governance Reform Program (GRP), Nepal	A results- and people-oriented civil service that is gender-responsive: <ul style="list-style-type: none"> <li>▪ Improve efficiency of civil service and rightsizing</li> <li>▪ Reduce corruption in government</li> <li>▪ Enhance competence and motivation of civil servants</li> <li>▪ Improve service delivery</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gender equality conditions for release of funds, including affirmative action policy</li> <li>▪ Gender provisions in design</li> </ul>	Positive results at macro level: gender equality conditions have yielded policy gains, but systematic monitoring and further gender strategies are needed for improving government services for women.
Commune Council Development Project (CCDP), Cambodia	Poverty reduction through participatory, transparent, and accountable governance at the commune- <i>sangkat</i> (urban district) level: <ul style="list-style-type: none"> <li>▪ Infrastructure</li> <li>▪ Capacity building</li> <li>▪ Civil registration</li> </ul>	<ul style="list-style-type: none"> <li>▪ No design GAP</li> <li>▪ Some gender provisions in design</li> </ul>	Some benefits but GAP is needed to ensure gender issues are addressed in all activities and to reinforce strategic changes in gender relations occurring in government planning processes and in the community.

## Appendix 2

### Template Terms of References for Resident Mission Gender Specialist

#### A. Development of Gender Action Plans during Loan Preparation and Processing

##### I. Introduction

Rapid Gender Assessments (RGAs) of loans in various sectors across four countries demonstrated the effectiveness of gender action plans (GAPs) and strategies in improving results for women and in enhancing the achievement of loan objectives. The involvement of ADB resident mission gender specialists was a key factor for improving the quality of loan design and implementation.

The RGAs found that gender provisions are rarely integrated into project logical frameworks, regardless of whether gender provisions have been covenanted, or whether they form part of an overall gender strategy included in the project design. Project frameworks have few gender-sensitive indicators. Key gender-related risks and assumptions, which impact on the achievement of project objectives, are rarely identified. This reduces the likelihood that participation and benefits for women will be monitored or achieved.

Findings from the RGAs have provided clear guidelines about the steps which need to be taken to design and implement GAPs. Actions that need to be taken are summarized below for different phases of the project cycle.

##### II. Project Preparation: Gender Action Plan in the Report and Recommendation to the President

The resident mission gender specialist is responsible for preparing a GAP, in collaboration with other stakeholders, to be included in the Report and Recommendation to the President (RRP). The RRP GAP needs to be sufficiently detailed to provide a road map for implementation:

- (i) Ensure that the GAP is based on quality social and gender analysis:
  - Identify constraints to women participating and benefiting.
  - Develop strategies to ensure that women participate and benefit from all loan components.
- (ii) Identify achievable targets for women's participation in project/program activities.
- (iii) Review TORs for project team consultants to ensure that responsibility is allocated for implementing and monitoring the GAP. TORs for project team leaders should include oversight responsibility and accountability for implementing the GAP.
- (iv) Ensure that gender specialists are included in project implementation teams.
- (v) Review TORs for key project/program team members to strengthen accountability for implementing the GAP.
- (vi) Ensure that adequate resources are budgeted to implement all elements of the GAP.

Ensure that major elements of the GAP are included in the RRP in the following sections:

- (i) Component descriptions should refer to and describe major elements of the GAP. Ensure that a strong rationale in the RRP exists for involving and benefiting women that is clearly linked to overall loan objectives.
- (ii) The project logical framework (see paragraph 6 below).
- (iii) The social dimensions section should present the GAP, including potential positive benefits for women, and how this helps achieve overall loan objectives.
- (iv) A summary of the GAP should be included as a core appendix to the RRP. If this is not possible due to limits on the length of the RRP, a summary of the GAP should be included in the Summary Poverty Reduction and Social Strategy.
- (v) Implementation of the GAP should be included as a loan assurance/covenant. In addition, major elements of the GAP/strategy should be covenanted, including women's participation in loan activities and targets to be achieved and a review and development of a more detailed implementation GAP during inception.

Ensure that all major elements of the GAP are included in the project logical framework. This is critical for ensuring that the GAP will be included in the Project Administration Manual and that implementation of the strategy will be systematically monitored and reported in project progress reports (PPRs):

- (i) Include activities to ensure that women participate and benefit in the first column of the project logical framework.
- (ii) Include gender-sensitive indicators for key elements of the GAP in each project component. Indicators should require the collection and analysis of sex-disaggregated information wherever possible in the project logical framework (for example, number of men and women trained, women's and men's involvement in planning and organizing village infrastructure).
- (iii) Ensure that gender-related risks and assumptions to achieving project objectives are included in the last column of the project logframe.

Consider the capacity for gender sensitive planning and implementation of the executing agency and implementing agency:

- (i) Include gender capacity-building activities in the GAP for the executing agency, project team, and implementing agencies.
- (ii) Ensure that gender specialist expertise is included on the project implementation team.
- (iii) Review contract procedures with NGOs and implementing agencies to ensure that gender-sensitive selection criteria are required, and that key GAP activities and targets are included in their TORs and contracts.
- (iv) Ensure that adequate budget is provided for gender capacity building with the executing agency, project team, and implementing agencies.

Alert legal counsel of the need for a loan covenant covering the implementation of the GAP and its major elements.

## **B. Loan Inception: Preparation of Detailed Implementation Gender Action Plans**

### **I. Introduction**

The Rapid Gender Assessments (RGAs) of loans in various sectors across four countries demonstrated the effectiveness of gender action plans (GAPs) and strategies at improving results for women, and at enhancing the achievement of loan objectives. The involvement of ADB resident mission gender specialists was a key factor in improving the quality of loan design and implementation.

The RGAs found that gender provisions are rarely integrated into project logical frameworks, regardless of whether gender provisions have been covenanted or whether they form part of an overall gender strategy included in the project design. Project frameworks have few gender-sensitive indicators. Key gender-related risks and assumptions, which impact on the achievement of project objectives, are rarely identified. This reduces the likelihood that participation and benefits for women will be monitored or achieved.

Findings from the RGAs have provided clear guidelines about the steps that need to be taken to design and implement GAPs. Actions that need to be taken are summarized below for different phases of the project cycle. Some examples of GAPs in different sectors are annexed.

### **II. Inception: Preparation of Detailed Gender Action Plan**

Ensure that the executing agency revisits the gender strategy in the Report and Recommendation to the President (RRP) during inception and develops a GAP for implementation. Where a gender strategy has not been included in the RRP, negotiate with the executing agency for a GAP to be developed as early as possible during implementation, and take steps to ensure that major elements of the GAP are included in an updated project logical framework.

Ensure that the GAP design process is highly participatory and that it promotes ownership and understanding of the gender strategy by the executing agency and other stakeholders. GAP design workshops are important opportunities for gender capacity building with the executing agency and project team:

- (i) Ensure that the gender strategy has a strong and clear rationale that is linked to overall project objectives. The executing agency, project team, and other stakeholders should have a clear understanding of why it is important for women to participate and benefit from loan activities.
- (ii) Set realistic targets that are clearly linked to overall project objectives and that enable step-by-step progress to be achieved. Ensure that mechanisms, strategies, and targets included in the RRP gender strategy are relevant and achievable.
- (iii) Identify who is responsible and accountable for implementing different elements of the GAP, including how GAP implementation will be monitored and reported.
- (iv) Ensure that adequate resources will be allocated to implement all elements of the gender strategy.
- (v) Ensure that the phasing of hardware and software components are complementary to maximize the impact and effectiveness of the GAP.
- (vi) Ensure that there are formal/structured and ongoing opportunities for gender capacity building for all stakeholders involved in project implementation.



- (vii) Ensure that there are adequate gender specialist resources on the project team to support the implementation of the GAP and undertake formal and ongoing gender capacity building within the executing agency and with other stakeholders.
- (viii) Review selection criteria for NGOs and other implementing agencies to ensure that they have demonstrated capacity for ensuring that women participate and benefit. Where this capacity is not currently available, ensure that activities are in place to build capacity for gender-sensitive implementation.
- (ix) Review contracting procedures to ensure that NGO and implementing agency selection criteria are gender-sensitive.
- (x) Ensure that NGOs and other implementing agencies are accountable for implementing GAP strategies and for achieving GAP targets.

Ensure that GAP implementation and results for women will be routinely reported:

- (i) Assess whether major elements of the gender strategy/action plan are included in the PAM and take corrective action during the next loan review mission if this has not occurred.
- (ii) Review the format for ADB PPRs. Ensure that major elements of GAP implementation will be monitored and reported, including compliance with loan covenants.
- (iii) Review requirements for executing agency reports. Ensure that major elements of GAP implementation will be monitored and reported, including the implementation of GAP activities and the achievement of GAP targets for the participation of women.
- (iv) Review arrangements for benefit monitoring and evaluation (BME), and ensure that GAP targets and gender sensitive indicators are integrated into BME mechanisms.

### **III. Implementation: Systematic Follow-Up and Monitoring of the Gender Action Plan<sup>9</sup>**

Systematically follow up and monitor all aspects of the GAP process addressed in section II above with executing agencies and ADB program/project officers. Both formal/structured and nonformal follow-up is needed to ensure that the GAP is designed and implemented and that any problems with GAP implementation are addressed in a timely manner. Follow-up can be used as an opportunity for building capacity and ownership of the GAP within the executing agency. Ongoing support should also be provided to domestic gender specialists in the executing agency. Formal follow-up should include the following:

- (i) Ensure that software components linked to the GAP are undertaken in a phased and complementary manner with hardware components, to maximize the effectiveness of GAP strategies.
- (ii) Ensure that loan review missions regularly monitor GAP implementation and compliance with gender-related loan covenants (see separate TOR).
- (iii) Ensure that ADB PPRs and EA progress reports routinely report on the implementation of the GAP and results for women. This requires routine collection and analysis of sex-disaggregated information by the executing agency.

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<sup>9</sup> Separate TORs are available for resident mission gender specialist participation in loan review missions and mid-term reviews.

- (iv) Ensure that the mid-term review assesses implementation of the GAP, compliance with loan covenants, and gender-related results (see separate TOR).

## **C. Loan Review Missions**

### **I. Introduction**

The Rapid Gender Assessments (RGAs) of loans in various sectors across four countries demonstrated the effectiveness of gender action plans (GAPs) and strategies at improving results for women, and at enhancing the achievement of loan objectives. The involvement of ADB resident mission gender specialists was a key factor for improving the quality of loan design and implementation. The RGAs found that gender provisions are rarely integrated into project logical frameworks, regardless of whether gender provisions have been covenanted or whether they form part of an overall gender design strategy; project frameworks have few gender-sensitive indicators; and key gender-related risks and assumptions, which impact on the achievement of project objectives, are rarely identified.

Including resident mission gender specialists in loan review missions aims to strengthen the mission's capacity to

- (i) assess and follow up implementation problems relating to gender strategies, action plans, and provisions;
- (ii) assess compliance with gender equality covenants;
- (iii) assess gender-related assumptions and risks that may impact on the achievement of loan objectives;
- (iv) review actions necessary to ensure that poverty reduction objectives are achieved; and
- (v) reinforce gender-sensitive implementation and monitoring by executing agencies to ensure that social and gender issues are properly addressed and that results for women are routinely reported.

### **II. Terms of Reference for Resident Mission Gender Specialist**

The resident mission gender specialist is not expected to be solely responsible for all aspects of the loan review mission relating to gender equality. Her role is to provide specialist expertise and advice to other loan review mission members, and to ensure that gender equality issues are adequately considered. The resident mission gender specialist shall work in close collaboration with other loan review mission members to achieve the following:

- (i) Where the loan review mission itinerary includes discussion with beneficiaries, ensure equal participation of male and female beneficiaries in the review process. (Where possible, separate interviews should be held with women or groups of women to ensure that they are able to express their views about participation and benefits from loan activities.)
- (ii) Ensure disaggregation by sex of all data and information to be included in the back-to-office report and Project Progress Report (PPR), wherever possible.
- (iii) Ensure that adequate gender analysis is undertaken for all aspects of implementation included in the loan review mission TOR.

Specific responsibilities of the resident mission gender specialist include the following:

- (i) Ensure that all mission members are aware of all gender provisions included in the RRP, including all elements of a gender plan or strategy (where one has been developed during either design or implementation), loan assurances, and covenants; and how these are to be implemented in each component of the loan project or program.
- (ii) With other mission members, assess the extent to which gender provisions or elements of the gender plan/strategy have been implemented in all components and activities to be assessed by the review.
- (iii) Assess compliance with loan covenants related to the gender provisions, plan, or strategy and analyze strengths, weaknesses, and constraints in relation to executing agency compliance. Where compliance with covenants is not satisfactory, identify remedial measures to be taken through discussion with the executing agency and other mission members.

In collaboration with other mission members, the resident mission gender specialist will ensure that the loan review mission assesses gender equality issues to the fullest extent possible, within the context of the overarching TOR for the mission and the stage of loan implementation. Tasks may include:

- (i) Assess constraints to women participating and benefiting from loan activities, including any gender-related assumptions or risks that may impact on the achievement of loan objectives. Where necessary, identify remedial measures through discussion with the executing agency and other mission members. In most cases, remedial actions should be linked to the development, review, or implementation of a GAP.
  - Consider the need for the executing agency to revisit RRP gender design provisions and strategies with relevant stakeholders to consolidate understanding, ownership, and links to project objectives and to develop a more detailed gender action plan.
  - Consider the complementary phasing of hardware and software inputs to maximize the effectiveness of the GAP.
  - Consider whether additional skills and resources are needed to ensure that women participate and benefit, such as international or domestic gender specialist inputs.
- (ii) Assess whether gender equality issues have been adequately addressed in activities designed to reduce poverty and identify remedial actions where necessary, through discussion with the executing agency, other stakeholders, and other mission members.

### **III. Expected Outputs**

The resident mission gender specialist will submit written paragraphs to the mission team leader for inclusion in the BTOR and PPR covering the following:

- (i) Findings relating to the implementation of gender provisions/strategy, related loan covenants, and other issues relevant to paragraphs 4 and 5 above.

- (ii) Any remedial actions to be taken to ensure that gender equality issues are adequately addressed in loan implementation, with reference to the development, review, or implementation of a GAP.

## **D. Mid-Term Review**

### **I. Introduction**

Rapid Gender Assessments (RGAs) of projects in various sectors across four countries demonstrated the effectiveness of gender action plans (GAPs) and strategies to improve results for women and enhance the achievement of loan objectives. The involvement of ADB resident mission gender specialists was a key factor for improving the quality of loan implementation.

The RGAs also found that gender provisions are rarely integrated into project logical frameworks, regardless of whether provisions have been covenanted or form part of an overall gender design strategy. Project frameworks have few gender-sensitive indicators. Key gender-related risks and assumptions, which impact on the achievement of project objectives, are generally not identified. Including resident mission gender specialists in mid-term review missions provides an important opportunity to assess whether gender design strategies and provisions are being implemented and whether new or revised strategies are needed to ensure that both women and men participate and benefit from loan activities. ADB endorsement for gender-sensitive planning, implementation, and monitoring has been important for reinforcing and fostering leadership by executing agencies to ensure that social and gender issues are properly addressed. Involvement of resident mission gender specialists increases the likelihood that both female and male beneficiaries will be consulted during mid-term reviews and adds value to the mid-term review of institutional, organizational, technical, and social aspects of project implementation.

### **II. Terms of Reference for Resident Mission Gender Specialist**

The resident mission gender specialist is not expected to be solely responsible for all aspects of the review relating to gender equality. Her role is to provide specialist expertise and advice to the review team leader and other review team members and ensure that gender equality issues are adequately considered in each area of the review team's work. The resident mission gender specialist will work in close collaboration with other review team members to ensure the following:

- (i) Equal participation of female and male beneficiaries in the review process. (Where possible, separate groups of women as well as mixed male–female groups should be interviewed to ensure that both women and men have opportunities to express their views about participation and benefits from loan activities.)
- (ii) Disaggregation by sex of all data and information to be included in the review report, wherever possible.
- (iii) Gender analysis of participation, access to project resources and benefits for all project components and activities included in the review report.

Specific responsibilities of the resident mission gender specialist are as follows:

- (i) Ensure that all review team members are aware of all gender provisions included in the RRP, including all elements of a gender plan or strategy (where one has been

- developed during either design or implementation), loan assurances and covenants, and how these are to be implemented in each component of the loan project or program.
- (ii) With other review team members, assess the extent to which gender provisions or elements of the GAP/strategy have been implemented in all components and activities to be assessed by the review.
- (iii) Assess compliance with loan covenants related to the gender provisions, GAP, or strategy; and analyze strengths, weaknesses, and constraints in relation to executing agency compliance. Where compliance with covenants is not satisfactory, develop recommendations to address this.

In collaboration with other review team members, the resident mission gender specialist will ensure that the mid-term review assesses gender-related results to the fullest extent possible, within the context of the overarching TOR for the review. General guiding questions are annexed for the following tasks:

- (i) Assess women's/girls' participation in loan activities, including access to project/program resources, compared with that of men/boys.
- (ii) Assess benefits for women, including differences in benefits for women/girls and men/boys.
- (iii) Where possible, assess progress toward changes in gender relations, including women's participation in decision making at household, community, or project levels.
- (iv) If possible, assess any unintended negative or positive effects of the loan on women/girls and men/boys.
- (v) Assess constraints to women participating and benefiting from project/program activities in all loan components.
- (vi) Assess the sustainability of the above results, and identify the institutional and social factors that will enhance sustainability.
- (vii) Analyze how results for women will contribute to achieving the overall goal and purpose of the loan.
- (viii) In collaboration with the executing agency, other stakeholders, and the review team, recommend any mid-course corrections to ensure equal participation and benefits for women in all project components. Mid-course corrections should be developed in the context of the GAP for the project.
- (ix) In collaboration with the review team leader, develop recommendations for updating the project's logical framework to incorporate key elements of the GAP, including targets for women's participation in loan activities, gender-sensitive indicators, and gender-related assumptions and risks that effect achievement of loan objectives.

The resident mission gender specialist will also be guided by the overarching TOR for the mid-term review:

- (i) The gender specialist may be required to adapt the tasks listed in paragraph 5 to the methodology and activities to be undertaken during the review, taking into account limitations of time and resources.
- (ii) If the methodology and activities described in the overarching TOR for the review are likely to exclude women or constrain the assessment of women's participation

and benefits, the gender specialist is expected to raise this with the ADB project officer before the start of the mid-term review and make appropriate recommendations to modify review methodology and activities to ensure that gender equality issues are adequately addressed during the review process.

### **III. Expected Outputs**

The resident mission gender specialist will submit the following to the review team leader:

- (iii) A written assessment of findings relating to the implementation of gender provisions/strategy, related loan covenants, and gender-related results, which addresses the points outlined in paragraphs 4 and 5 above, for incorporation into the mid-term review report.
- (iv) Recommendations for any mid-course corrections to improve implementation, outreach, and results for women (participation, access to project resources, and benefits), with reference to the development or implementation of a GAP.
- (v) A summary of time-bound actions to be undertaken by the executing agency to ensure that the GAP is developed and implemented. This should be drafted as paragraphs for inclusion in the loan review memorandum of understanding.

## **Appendix 2. Annex**

### **Guiding Questions for Assessing Gender-Related Results**

1. How have women/girls participated in project/program activities?
  - Have they been able to access project/program resources?
  - How does this compare with the participation of men/boys?
2. What have been the main benefits for women and girls from project/program activities?
  - Have the benefits for women/girls been different from those for men/boys? If so, how?
  - Are there some loan components and activities where women/girls have benefited less than men/boys? Which ones? Why?
3. Are there any unintended effects on men/boys or women/girls that were not foreseen in the loan design? (Are these positive or negative, and how have negative effects been addressed?)
4. Have any changes in gender relations taken place as a result of the project? For example, changes in
  - the types of decisions that women make as a result of loan activities (at family/household, project, community, or national levels);
  - control over resources related to the loan and its activities;
  - changes in livelihood related to the loan and its activities;
  - any others?
5. How do these benefits or results help with achieving the overall loan objective?
6. What has constrained or undermined positive results for women and girls, compared with men and boys? What factors have helped bring about positive results?
7. Are gender equality results likely to be sustainable (particularly any changes in gender relations)?
  - What factors or conditions in the local institutional and social environment will help sustain the results achieved for women and men?
8. Do the executing agency and project team have the capacity to implement gender provisions and/or gender strategies?
  - Are the executing agency, project team, and partner organizations committed to equality for women?
  - Do the executing agency, project team, and partner organizations understand how gender provisions and results for women help achieve overall project objectives?

## About the Gender Action Plans and Gender Equality Results

As part of the implementation review of its Policy on Gender and Development, ADB conducted rapid gender assessments of 12 projects under implementation in Bangladesh, Cambodia, Nepal and Pakistan to determine whether the inclusion of gender action plans (GAPs) in project design improve results for women. This report summarizes the main findings, lessons and recommendations from the four country studies. The assessments concluded that project gender action plans are an effective tool for gender mainstreaming. They provide a road map for implementation; assist to produce better results for women, help to achieve overall project objectives, facilitate institutional change, and contribute to overall sustainability. The assessment also highlighted that gender action plans should include specific targets and strategies for each project component with clear monitorable indicators; the need for inclusion of gender specialists in project teams to assist with the design and implementation of effective plans; committed leadership and ownership of GAPs by executing agencies and project teams.

## About the Asian Development Bank

ADB aims to improve the welfare of the people in the Asia and Pacific region, particularly the nearly 1.9 billion who live on less than \$2 a day. Despite many success stories, the region remains home to two thirds of the world's poor. ADB is a multilateral development finance institution owned by 67 members, 48 from the region and 19 from other parts of the globe. ADB's vision is a region free of poverty. Its mission is to help its developing member countries reduce poverty and improve their quality of life.

ADB's main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance. ADB's annual lending volume is typically about \$6 billion, with technical assistance usually totaling about \$180 million a year.

ADB's headquarters is in Manila. It has 26 offices around the world and more than 2,000 employees from over 50 countries.

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