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Implementation Review of the Policy on Gender and Development

Asian Development Bank

ABBREVIATIONS

ADB	–	Asian Development Bank
ADF	–	Asian Development Fund
BPFA		Beijing Platform for Action
CEDAW	–	Convention on the Elimination of All Forms of Discrimination against Women
CGA	–	country gender assessment
CSP	–	country strategy and program
CSPU	–	country strategy and program update
DMC	–	developing member country
EFG	–	External Forum on Gender and Development
GAD	–	gender and development
GAP	–	gender action plan or program
GMS	–	Greater Mekong subregion
HIV/AIDS	–	human immunodeficiency virus/acquired immune deficiency syndrome
IADB	–	Inter-American Development Bank
Lao PDR	–	Lao People's Democratic Republic
MDG	–	Millennium Development Goal
NGO	–	nongovernment organization
OCR	–	ordinary capital resources
PCR	–	project completion report
PPR	–	project performance report
PRC	–	People's Republic of China
RCSP	–	regional cooperation strategy and program
RETA	–	regional technical assistance
RGA	–	rapid gender assessment
RRP	–	report and recommendation of the President
RSDD	–	Regional and Sustainable Development Department
RSGS		Gender, Social Development and Civil Society Division
RSPR	–	Poverty Reduction and Social Development Division
SMEs	–	small and medium enterprises
TA	–	technical assistance
UNAIDS	–	United Nations Joint Programme on HIV/AIDS
UNDP	–	United Nations Development Programme
UNESCAP	–	United Nations Economic and Social Council for Asia and the Pacific
UNRISD	–	United Nations Research Institute for Social Development
WHO	–	World Health Organization

NOTE

In this report, "\$" refers to US dollars.

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EXECUTIVE SUMMARY

Introduction

In 1998, the Asian Development Bank (ADB) adopted its policy on gender and development (GAD) to replace the 1986 policy on the role of women in development. The GAD policy marked a shift from targeted interventions in selected sectors, mainly the social sectors, to a gender mainstreaming approach recognizing gender as a cross-cutting issue influencing all development activities.

The policy requires a full review of implementation experience after 5 years. The review, which commenced in 2004, includes desk studies, rapid gender assessments of selected loans under implementation, consultations with and technical inputs from ADB's External Forum on GAD, and selective consultations with developing member country (DMC) officials and ADB staff.

This report (i) reviews general trends and prospects related to gender equality in Asia and the Pacific; (ii) discusses key elements of the GAD policy and relevant changes in ADB's strategic framework and structure; (iii) reviews ADB's implementation experience in key areas of the GAD policy, and the contribution of various institutional mechanisms to results; (iv) provides an overall assessment of ADB's performance in gender mainstreaming, and draws lessons from the experiences of other development institutions; and (v) outlines steps for improving the scope and quality of ADB's gender-related work and mechanisms for monitoring progress.

Gender Trends and Issues in Asia and the Pacific

Since the 1995 Fourth World Conference on Women in Beijing, a number of advances for gender equality and women's empowerment have been made across Asia and the Pacific. Girls' school enrollment, female literacy, women's life expectancy, and economic participation have generally improved. However, these regional trends mask wide differences between and within countries, and gender gaps persist in access to education, quality health care, employment and business opportunities, political participation and decision-making, personal security, and justice.

Virtually all countries in the region have ratified the Convention on the Elimination of All Forms of Discrimination against Women and amended or enacted laws to promote gender equality and protect women's personal security and rights. Virtually all countries have designated a national focal agency for gender, and most countries have developed national action plans to implement the Beijing Platform for Action.

Despite substantial progress in narrowing gender gaps in educational enrollment, the region's overall performance in promoting gender equality and women's empowerment has been mixed. The latest regional progress report found that while more than three quarters of countries are on track in narrowing gender gaps in educational enrollment (goal 3, target 4), more than two thirds are clearly off track in reducing maternal mortality (goal 5, target 6). When all the goal 3 indicators—gender equality and the empowerment of women—are considered, including nonagricultural wage employment and representation in national parliaments, the picture is even more mixed.

Virtually no country in Asia and the Pacific is making equal progress on all the goal 3 indicators. While several countries in Southeast Asia and the Central Asian republics have

achieved gender parity in education, this has not translated to equal participation in economic and political affairs. In the Central Asian republics, women's wage employment and representation in national parliaments have declined dramatically.

Regional experience also shows that economic growth in itself does not necessarily reduce gender disparities. Perhaps the most dramatic examples of gender inequity in the midst of rapid economic growth are the deteriorating sex ratios in the People's Republic of China and India. In both countries, improvements in basic health care have improved the life expectancy of women and men, but a strong traditional preference for sons combined with access to new medical technology has led to a distortion in sex ratios. Consequently, these two large and dynamic economies account for 80% of the world's "missing women," or about 80 million women.

Research and experience over the last 10 years confirm the importance of gender equality, not only as a fundamental human right, but also as essential to poverty reduction and improved living standards, sustainable economic growth, and effective and accountable governance. To pursue gender equality in the region requires coherent, gender-responsive policymaking at all levels, and strong partnerships involving governments, development institutions such as ADB, and civil society groups.

The GAD Policy and Institutional Context

Under the GAD policy, ADB adopted a gender mainstreaming approach with an emphasis on several areas: (i) undertaking upstream work, including economic and sector studies, country strategies and programs (CSPs), and policy dialogue; (ii) increasing the number of loans directly addressing gender disparities, (iii) mainstreaming gender concerns more generally in ADB's loan portfolio; and (iv) building gender capacity of the DMCs for more gender-responsive policymaking, and implementing commitments under the Beijing Platform. The policy includes a commitment to improve the gender balance of all ADB professional staff.

Subsequent changes in ADB's strategic framework, policies, and strategies had a bearing on the GAD policy and its implementation. For example, the 1999 adoption of the poverty reduction strategy, which recognized improving women's status as critical to poverty reduction efforts, and ADB's endorsement of the MDGs, reinforced and provided positive impetus to GAD policy implementation. At the same time, exclusion of gender equality as an overt strategic priority in ADB's 2001 long-term strategic framework to some extent undermined GAD policy implementation. The 2004 review of the poverty reduction strategy acknowledged this lapse and reinstated gender equality both as a thematic priority and a cross-cutting concern. But this priority is still not reflected in the development of new business processes. The accumulation of new development priorities has also led to concerns about "goal congestion" and a tendency to deemphasize long-standing priorities such as gender equality in favor of newer ones.

Implementation Experience

Country Strategies, Programs, and Policy Dialogue. During the review period, ADB prepared 21 country gender assessments, which formed the basis for country gender strategies included as appendixes in virtually all CSPs. The country gender assessments have significantly enhanced ADB's diagnostic work related to country-specific gender issues and priorities. Nevertheless, the country gender strategies are only partially reflected in the core sections of CSPs and in the assistance pipeline. Gender considerations are typically discussed in the

inclusive social development section and only rarely mentioned in the CSPs' economic growth and governance sections. As a result, the particular needs, priorities, and constraints of women and girls, and DMCs' own national gender policies and priorities, are not thoroughly considered and reflected in these key upstream documents.

In terms of policy dialogue, ADB has raised substantial gender issues with only a few DMCs, mainly in the context of technical assistance (TA) projects and policy-based loans. Ongoing policy dialogue on gender concerns—at the sector level—appears to be more sustained in DMCs where a national gender consultant is working in ADB's resident mission. ADB could do much more in this area.

Loan Operations. ADB has continued to increase the number of loans that directly address gender disparities, and to integrate gender considerations more widely in its lending operations. During the review period, the number of loans classified with a GAD theme at loan approval increased from 5 (8%) in 1998 to 13 (18%) in 2004. The number of additional loans that effectively mainstream gender considerations—although they were not classified with a GAD theme—also increased from 4 (7%) in 1998 to 15 (20%) in 2004. Combined, these two categories represent an increase in gender-responsive loans from 15% in 1998 to 38% in 2004.

During the review period, 80% of loans with a GAD theme or gender mainstreaming features were funded from Asian Development Fund resources, with only 20% funded from ordinary capital resources. More than 70% of the loans in these categories were made to countries in the Greater Mekong subregion and South Asia. A sector analysis indicates that gender considerations are gradually being mainstreamed into less traditional sectors such as law and economic management, finance, industry and trade, and transport and communications. During 2002–2004, loans approved with GAD themes or gender mainstreaming were primarily in agriculture and natural resources (27%); followed by multisector (17%); education (16%); health (10%); law, economic management, and public policy (8%); finance (7%); water supply and sanitation (6%); industry and trade (6%); and transport and communications (3%). However, inconsistent approaches to gender mainstreaming are evident even within the same sector.

A number of good gender practices emerged in the design of ADB loans. These include (i) development of a detailed gender action plan (GAP) as part of the loan project design, (ii) inclusion of gender-related policy changes and legal reforms in loan projects and programs, and (iii) various techniques to incorporate a gender perspective in physical infrastructure projects. Nevertheless, weaknesses in loan design (including the design and monitoring frameworks), limited gender capacity of executing agencies, and inadequate supervision and monitoring during implementation reduce gender-related benefits and their overall success and sustainability.

Aside from assessing the gender quality of ADB loans at entry, the review also assessed the impact of gender-responsive loan designs during implementation. Rapid gender assessments (RGAs) were undertaken for selected loans being implemented in four DMCs. While the projects and programs were at various stages of implementation, the RGAs were able to identify some intermediate results. The most impressive were found in projects that included a detailed project GAP linked to the project's main components with clear targets and indicators for monitoring. These projects were mainly agriculture and rural development projects in which ADB's resident mission gender consultants had worked closely with the executing agency to develop, refine, and implement a detailed GAP. The RGAs were supplemented by desk reviews of a sample of project completion and project performance reports.

The review finds that inclusion of project GAPs, provision of technical gender support to executing agencies, and careful monitoring of gender and other software elements, such as women's participation, during implementation are critical to success and development impact.

Technical Assistance and Capacity Development. During the review period, ADB supported gender capacity development through TA projects and ongoing work of the resident mission gender team. ADB continued to provide selected technical support to some national gender focal agencies, while expanding gender TA to sector ministries and supporting a number of regional initiatives. Nevertheless, TA grants addressing gender issues continue to represent a small fraction of ADB's overall TA activities, only 2.4% of advisory TAs and 4.7% of regional TAs approved during 1998–2004.

Support for the Beijing Platform for Action. Most of ADB's support to the Beijing Platform for Action commitments of its DMCs was implicit in its loans and TA activities, particularly in the education, health, water supply and sanitation, microfinance, and agriculture sectors. ADB also took some steps to address emerging concerns highlighted in the Beijing Platform, such as the spread of HIV/AIDS and trafficking in women and children. ADB also supported some DMCs in developing or implementing their national plans of action on women and regional activities related to the 5-and 10-year reviews of the Beijing Platform for Action.

Institutional Support

GAD Plan of Action for Operations

The GAD policy provides for the development of an ADB-wide plan of action to operationalize the policy and enable periodic reviews of implementation. The original plan, developed in 1999 in close consultation with the operations departments, was revised to reflect ADB's reorganization in 2002. The GAD plan encourages the regional departments to integrate gender concerns more widely in their lending operations.

Organizational Structure and Staffing

Gender Specialists. The GAD policy recognizes the need to increase the complement of in-house gender specialists to facilitate policy implementation. Under the policy, two additional gender specialists were recruited at ADB headquarters bringing the total number to four, and six national gender specialists were engaged as long-term consultants under a regional TA to work in resident missions. These modest increases in gender expertise in-house contributed substantially to the expansion of ADB's gender-related activities during the review period. The gender consultants in ADB's resident missions have been instrumental in expanding ADB's portfolio of loans addressing gender issues and strengthening the gender capacity of executing agency staff. However, the review also finds that the policy underestimated the number of specialists required for policy implementation. Furthermore, changes in organizational structure and institutional commitment to thematic issues such as GAD have undermined policy implementation and pose a challenge to improved policy implementation in the future. A review and assessment of the organizational structure for improved policy implementation are required. The terms of reference and location of gender specialists in the regional departments should be reviewed to facilitate and ensure optimal utilization of their skills, provision of support across sectors, and support to CSP and other upstream activities.

Grant Funds. To test new gender-responsive approaches, the GAD policy recommends establishing a small-grant fund under a regional TA to fund gender-related initiatives of governments and nongovernment organizations (NGOs), and cofinance GAD activities with other development agencies. The resulting regional TA financed 56 initiatives over 3 years. These initiatives tested new approaches to gender mainstreaming and strengthened ADB's partnerships with other agencies and NGOs working on gender issues. The GAD Cooperation Fund, established in 2003 with support from the governments of Canada, Denmark and Norway, is providing valuable resources to continue and expand these activities.

External Forum on GAD. ADB established the External Forum on GAD in 2001 to facilitate dialogue with gender experts from government and civil society, keep informed on current issues and approaches to gender equality in Asia and the Pacific, and provide oversight on policy implementation. The forum met 7 times at ADB headquarters, and is playing an important role in raising the profile of gender issues within ADB, sharing knowledge and experience on regional gender concerns, and providing independent feedback and guidance on ADB's performance under the GAD policy.

Coordination and Partnership. ADB has expanded its collaboration with other development agencies, governments, and NGOs to promote gender equality at the institutional level and in DMCs where the resident missions have a gender consultant. Greater focus on joint activities and partnership, for example, through joint country gender assessments, coincided with the commitment of development agencies to harmonize and align with the DMCs' national development priorities. However, in DMCs without a resident mission gender consultant, ADB's engagement with local partners on gender issues has been much more limited, ad hoc, and often nonexistent.

Knowledge Products and Services. ADB has produced a variety of knowledge products on gender-related topics for both internal and external audiences, including practical tools for gender mainstreaming. However, no systematic tracking of demand for and use of these resources has been undertaken. General briefings and training on the GAD policy have been provided to ADB staff and DMC officials, but sector-specific training has been limited to a few sector divisions at headquarters and key executing agencies in DMCs. ADB must continue to produce relevant and accessible knowledge products on gender-related topics for staff, consultants, and DMC audiences; and to provide more sector-specific training to ADB staff, based on demand assessments and subject to staffing and other constraints.

Internal Gender Action Programs. The GAD policy includes institutional commitments to achieve a critical mass of female staff, improve the gender-balance across all skill areas, and increase the number of professional women in senior positions. To achieve this, a series of gender action programs for professional staff was implemented to address gender issues in recruitment and staffing activities. Steady progress has been achieved, although progress in achieving gender balance across all skill areas and increasing the number of women in senior positions remains a challenge. From 1998 to 2004 the number of women professional staff increased from 111 (or 16.7% of all professional staff) to 255 (29.8%). But the vast majority of these females continue to work in areas other than operations, with only 25.4% in nontraditional operations. Progress on increasing the number of women in senior positions has remained slow with an increase from 5 (representing 5.1% of senior staff) in 1998 to 12 (9.4%) in 2004. To renew and strengthen efforts in the human resource area, a review of the second gender action program commenced in 2005 with plans for development of a third program with greater focus on increasing women's representation in senior positions, and other initiatives to enable women's full participation in the organization.

Challenges of Gender Mainstreaming

The improvements in ADB's performance, especially in integrating gender-responsive approaches in loan designs, have been facilitated by institutional mechanisms such as the GAD plan of action and the placement of long-term national gender consultants in several resident missions. But weaknesses and gaps remain in policy implementation, particularly in integrating country gender diagnostics in CSPs, providing gender technical support to executing agencies, and monitoring gender-related aspects of loan projects and programs. Promoting gender as a cross-cutting consideration within ADB continues to be a challenge, since its operations are structured primarily along sector and regional lines.

Although responsibility for GAD policy implementation rests with the regional departments and the Regional and Sustainable Development Department, in practice much of the progress in implementing the policy has been due to the advocacy and effort of a few staff. This is not a sustainable basis for GAD policy implementation. Institutional responsibility for implementation remains weak. An updated GAD plan of action, developed in cooperation with the regional departments, would reestablish ADB-wide commitment and accountability for GAD policy implementation. A moderate increase in the number of gender specialists at headquarters, and a review of their terms of reference and their strategic placement in the regional departments would significantly enhance ADB's gender mainstreaming activities.

Future Directions

The review finds that the gender mainstreaming approach and priorities identified in the GAD policy continue to be relevant. The gender mainstreaming mechanisms introduced under the policy have contributed substantially to ADB's progress in addressing gender concerns in its CSPs, loans, TA, and capacity development activities. However, gaps and weaknesses in upstream and downstream implementation of the policy continue. Going forward, ADB will strengthen its gender mainstreaming approach to better ensure success in reducing poverty and achieving the MDGs in the region. This will involve consolidating the progress it has already made, and addressing weaknesses identified in this review. Given ADB's commitments to development effectiveness and managing for development results, future implementation of the GAD policy will also focus more strongly on identifying and monitoring gender-related results. An ADB-wide GAP will be prepared with concrete and monitorable departmental commitments to guide policy implementation.

I. INTRODUCTION

1. The Asian Development Bank (ADB) adopted its policy on gender and development (GAD) in 1998.¹ The policy built on ADB's earlier efforts to improve the status of women in the region, and the gender priorities identified by governments at the 1995 Fourth World Conference on Women in Beijing. The policy signaled a shift in ADB's approach, from targeted interventions mainly in the social sectors, to the promotion of gender equity as a cross-cutting concern in all areas of ADB operations. An interim progress report on the GAD policy, covering 1998–2001, was prepared in 2002.² The report found that ADB was broadening its attention to gender concerns in country operations and developing some good practices, particularly in the design of loan projects and programs. However, the report also found that progress was uneven, and that more consistent effort was needed to fully integrate gender considerations in ADB's activities.

2. The GAD policy provides for a full review of implementation experience after 5 years. This review, which commenced in 2004, is timely in light of the 10-year review of progress in implementing the Beijing Platform for Action (BPFA), as well as important institutional and policy changes within ADB. The review process, coordinated by the Poverty and Social Development Division,³ included (i) desk reviews of ADB reports, evaluation studies, and other relevant documents; (ii) gender assessments of selected loan projects and programs that are being implemented, and a gender review of loans in the water sector; (iii) review and technical input by ADB's External Forum on GAD; and (iv) selected consultations with developing member country (DMC) officials and ADB staff.

II. GENDER TRENDS AND ISSUES IN ASIA AND THE PACIFIC

3. Since the 1995 Fourth World Conference on Women in Beijing, a number of advances in gender equality and women's empowerment have been made across Asia and the Pacific. Girls' school enrollment, female literacy, women's life expectancy, and economic participation have generally improved (Appendix 1). However, these regional trends mask wide differences between and within countries; and gender gaps persist in access to education, quality health care, employment and business opportunities, political participation and decision-making, personal security, and justice. Gender equality and the empowerment of women remain a significant development challenge in the region.

4. Recognizing that gender equality is intrinsic to achieving national economic, poverty reduction, and social development goals, virtually all countries in the region have ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and several have ratified the Optional Protocol to CEDAW (Appendix 2). Many countries have amended or enacted laws to promote gender equality and to protect women's personal security and rights. However, lack of awareness and weak or biased enforcement of these laws undermine their effectiveness. Virtually all countries have designated a national focal agency for gender, and most countries have developed national action plans to implement the BPFA. Unfortunately, in many countries the policy prescriptions and formal commitments are yet to be fully translated into implementable and meaningful actions.

¹ ADB. 1998. *Gender and Development*. Manila.

² ADB. 2002. *Interim Progress Report on the Policy on Gender and Development*. Manila.

³ Renamed the Gender, Social Development, and Civil Society Division following the restructuring of the Regional and Sustainable Development Department in July 2005.

5. International consensus is that poverty reduction and the other Millennium Development Goals (MDGs) cannot be achieved without making meaningful progress toward gender equality and the empowerment of women and girls (Table 1). The MDGs are not new commitments. They advance progress in several of the critical areas identified in the BPFA, and support key provisions of CEDAW.⁴

Table 1: Gender Equality and Achievement of the Millennium Development Goals

Millennium Development Goal	Importance of Gender Equality for Specific Goals
Goal 1: Eradicate extreme poverty and hunger	<ul style="list-style-type: none"> ▪ Gender equality in capabilities and access to opportunities can accelerate economic growth ▪ Equal access for women to basic transport and energy infrastructure can lead to greater economic opportunity ▪ Gender equality in interventions helps increase agricultural production since women farmers are a significant proportion of the rural poor ▪ Equal investment in women's health and nutrition contributes to reducing chronic hunger and malnourishment, increasing productivity and well-being
Goal 2: Achieve universal primary education	<ul style="list-style-type: none"> ▪ Educated girls and women have greater control over their fertility and participate more in public life ▪ Mothers' education is a strong and consistent determinant of their children's school enrollment and attainment, and health and nutrition
Goal 3: Promote gender equality and empower women	<ul style="list-style-type: none"> ▪ Related indicators include parity in educational enrollments, wage employment, and representation in national parliaments
Goal 4: Reduce child mortality	<ul style="list-style-type: none"> ▪ Mothers' education, income, and empowerment have significant impacts on lowering child and maternal mortality rates
Goal 5: Improve maternal health	
Goal 6: Combat HIV/AIDS, malaria, and other diseases	<ul style="list-style-type: none"> ▪ Women's economic independence, ability to negotiate safe sex, awareness of need to alter traditional sexual norms, access to treatment, and support for the care function that women perform are essential to halt and reverse the spread of HIV/AIDS
Goal 7: Ensure environmental sustainability	<ul style="list-style-type: none"> ▪ Gender-equitable property and resource ownership policies enable women to manage their resources more sustainably
Goal 8: Develop global partnership for development	<ul style="list-style-type: none"> ▪ Gender equality in the political sphere may lead to higher investments in development cooperation

Source: United Nations Millennium Project. 2005. *Taking Action: Achieving Gender Equality and Empowering Women*. New York.

6. The year 2005 marked the 10-year review of the BPFA and the 5-year review of the MDGs. Recent assessments of progress in implementing the BPFA and in achieving the MDGs have provided valuable information on regional and national achievements and challenges in the BPFA's 12 areas of concern and related MDGs⁵ (Box 1). For example, a recent regional progress report on the MDGs found that while more than three quarters of countries are on track in narrowing gender gaps in educational enrollments (the target for MDG 3—gender equality and women's empowerment), more than two thirds are clearly off track in reducing maternal

⁴ United Nations Millennium Project. 2005. *Taking Action: Achieving Gender Equality and Empowering Women*. Task Force on Education and Gender Equality; United Nations Development Fund for Women (UNIFEM). 2004. *CEDAW, Beijing and the MDGs: Pathways to Gender Equality*. New York; World Bank. 2003. *Gender Equality and the Millennium Development Goals*. Washington, DC.

⁵ Asia Pacific NGO Forum. 2004. *Big Purple Book: Celebrating Women's Gains, Confronting Emerging Gender Issues* [draft]; United Nations Economic and Social Council for Asia and the Pacific (UNESCAP). 2005. *Gender Equality and Empowerment: A Statistical Profile of the ESCAP Region*. Bangkok; UNESCAP. 2004. *Review of Regional Implementation of Beijing Platform for Action and its Outcome*. Bangkok; UNESCAP, United Nations Development Programme (UNDP), and ADB. 2005. *A Future Within Reach: Reshaping Institutions in a Region of Disparities to Meet the Millennium Development Goals in Asia and the Pacific*. Bangkok.

mortality (the target for MDG 5—maternal health).⁶ A related progress report on gender-related MDGs found that when all of the indicators are considered for MDG 3 including nonagricultural wage employment and representation in national parliaments, the picture is even more mixed.⁷

7. Virtually no country in Asia and the Pacific is making equal progress on all of the indicators for MDG 3. Several countries in Southeast Asia, including Malaysia, Philippines, and Thailand; as well as Sri Lanka and some Pacific countries have achieved gender parity in education, but this has not translated into equal participation in economic and political affairs. In fact, the Pacific has the lowest level of women's political participation in the world. Many Central Asian countries such as Azerbaijan, Kazakhstan, Kyrgyz Republic, and Uzbekistan have struggled to maintain education services in the post-Soviet Union period, and experienced dramatic declines in women's wage employment and representation in national parliaments (footnote 7). In India, Kazakhstan and Pakistan official maternal mortality rates have actually increased since 1995.⁸

Box 1. Beijing Platform for Action: Critical Areas of Concern

- Women and Poverty
- Education and Training of Women
- Women and Health
- Violence against Women
- Women and Armed Conflict
- Women and the Economy
- Women in Power and Decision-Making
- Institutional Mechanisms for the Advancement of Women
- Human Rights of Women
- Women and the Media
- Women and the Environment
- The Girl Child

8. Regional experience also shows that economic growth in itself does not necessarily reduce gender inequalities. Perhaps the most dramatic examples of gender inequity even in the midst of rapid economic growth are the deteriorating sex ratios in the People's Republic of China (PRC) and India.⁹ For example, between 1991 and 2001, the national sex ratio for children ages 0–6 in India dropped from 945 to 927 girls for every 1,000 boys, with the lowest child sex ratio (793) in the economically prosperous state of Punjab.¹⁰ In both the PRC and India, improvements in basic health care have improved life expectancy for women and men, but a strong traditional preference for sons combined with access to new medical technology have led to the increasing distortion in sex ratios at birth. Consequently, these two large and dynamic economies account for 80% of the world's "missing women," or about 80 million women.¹¹ Such examples confirm that economic growth is not a sufficient condition for achieving gender equality. Entrenched gender stereotypes and biases can negate expected benefits from growth.

9. Recent assessments of progress related to the BPFA and MDGs also highlight the impact of macroeconomic and other trends on gender relations and national gender equality goals in the region. A discussion of some of the key gender-related trends noted in these reports follows.

⁶ UNESCAP, UNDP, and ADB. 2005. *A Future Within Reach: Reshaping Institutions in a Region of Disparities to Meet the Millennium Development Goals in Asia and the Pacific*.

⁷ ADB, UNDP, and UNESCAP. 2006. *Pursuing Gender Equality through the Millennium Development Goals in Asia and the Pacific*.

⁸ Recorded increases in maternal mortality rates may be due to better reporting.

⁹ Similar trends are emerging in Viet Nam and Azerbaijan.

¹⁰ Government of Punjab. 2004. *Human Development Report 2004: Punjab* (118–22).

¹¹ United Nations Research Institute for Social Development (UNRISD). 2005. *Gender Equality: Striving for Justice in an Unequal World*. Geneva. (pp. 6–7). Amartya Sen initially estimated that about 100 million women were "missing" as a result of excess female mortality in several countries. This estimate was recently updated using different assumptions and techniques. Klasen, Stephan and Claudia Wink. 2003. Missing Women: Revisiting the Debate. *Feminist Economics* 9 (2–3): 26–99.

10. **National Poverty Reduction Strategies and National MDGs.** Several countries in the region prioritize poverty reduction in their national development plans. However, these poverty reduction strategies have not always fully considered women's and men's different experiences of poverty. For example, male migration to urban centers for work and the loss of male family members due to armed conflict or HIV/AIDS¹² have resulted in a large number of households headed by women, particularly in rural areas where they have limited mobility, access to resources, and control over assets such as land. While gender inequalities in access to education and health care are addressed in national MDGs, relatively less attention is given to gender gaps in access to agricultural inputs, wage employment, and public decision-making. National gender focal agencies and women's groups have had mixed experience in participating in the development of national poverty reduction strategies.

11. **Globalization, Regional Integration, and Connectivity.** Over the last 10 years, countries in the region have experienced both the benefits and costs of integrating in the global and regional economies. Increased trade has expanded markets; and the growth of export manufacturing, information technology services, and tourism increased employment opportunities for women. But this trend has also raised concerns about job security and working conditions in export firms. While employment opportunities increased for women in the 1990s, more recently women's participation in manufacturing has either stabilized or fallen in several countries. The export-oriented garment factory jobs in small countries such as Bangladesh, Cambodia, and Lao People's Democratic Republic (Lao PDR) are now threatened by competition from larger countries such as the PRC and India. Informal employment has increased, including home-based subcontracting work for formal sector firms.

12. Improved transport links between countries support increased regional trade and migration, but also facilitate trafficking in people, the spread of communicable diseases including HIV/AIDS, and the depletion of forest products and wildlife on which rural communities depend. Increasing numbers of young women are migrating to neighboring countries for work, but their opportunities are generally limited to domestic service, small-scale factory work, and low-paying service jobs (including work in restaurants and bars). Since many are irregular migrants, they are particularly vulnerable to exploitation and abuse. Regional infrastructure projects, such as highway construction, improve rural communities' access to markets and basic services, but they also draw large numbers of construction workers and transport operators, mainly males, into relatively remote areas. Such conditions give impetus to the emergence of the sex industry and increase the risk of HIV/AIDS and other sexually transmitted infections in communities along the highway corridor.

13. **Gender and Governance.** Women's representation in national parliaments in the region presents a mixed picture. While gradual increases are noted in women's representation in some countries, several countries have experienced notable declines. A promising development is the introduction in some countries of reservations or quotas for women representatives in national and/or local governments. Increasing women's representation in local bodies has become particularly relevant as countries decentralize basic services. In countries that have legislated reserved seats for women at national or local governments, elected women face challenges in gaining the acceptance of male colleagues and carrying out their duties. However, in countries where elected women have received training and other support, they have demonstrated

¹² Human immunodeficiency virus/acquired immune deficiency syndrome.

capacity to use government resources efficiently, to improve the delivery of government services, and to discourage corruption.¹³

14. Several countries have introduced constitutional amendments or law reforms to eliminate discrimination in the areas of employment, property, inheritance, and family matters; and to address domestic violence and human trafficking. However, in many areas, customary practices or religious laws continue to be followed, even though they may contradict the equality provisions of the constitution and national laws. Poor women, especially those in rural areas and socially excluded groups, tend to be unaware of their legal rights and have no practical access to the formal court system. However, nongovernment organizations (NGOs) providing legal aid have made great strides in empowering and representing poor women, and in encouraging more gender-equitable outcomes in community dispute resolution.

15. **Reconstruction after Conflicts and Natural Disasters.** Countries such as Afghanistan, Azerbaijan, Cambodia, Tajikistan, and Timor-Leste are at different stages of postconflict reconstruction, while local conflicts continue to affect areas of Indonesia, Nepal, Philippines, and Sri Lanka. Armed conflict has left many women in these countries as widows and heads of households with little means of support, as well as displacing them and exposing them to insecurity and violence. The survivors of the recent tsunami disaster also include large numbers of women who have lost family members and have been displaced and deprived of their traditional livelihood activities. Yet women have been largely excluded from reconstruction and rehabilitation planning and programs, and in peace and nation-building efforts.

16. **Gender-Based Violence.** Over the past 10 years, several countries in the region have adopted laws or policies against domestic violence and human trafficking, and established shelters and support programs for victims. In both South Asia and the Greater Mekong subregion (GMS), governments have also signed regional agreements to jointly address the problem of human trafficking, especially of women and girls. Greater efforts are also being made in some countries to collect and analyze data on violence against women, and to sensitize police and court officials to deal with victims. However, violence against women both inside and outside the home continues to be pervasive, and new forms of violence have emerged in some countries, such as acid throwing and the kidnapping and selling of young women as brides. Gender-based violence, including rape and forced sex work, is linked to rising HIV infection rates among women in some countries.

17. Research and experience over the last 10 years confirm the importance of gender equality, not only as a fundamental human right, but as essential to poverty reduction and improved living standards, sustainable economic growth, and effective and accountable governance (footnote 3). At the same time, efforts to narrow gender gaps and empower women in the region have been strained or sidelined by rapid economic change; armed conflicts; and increased concerns about security, the spread of HIV/AIDS, and policy changes that do not adequately take into account different impacts on women and men.¹⁴ Entrenched social norms

¹³ Swamy, Anand et al. 2001. Gender and Corruption. *Journal of Development Economics* 64: 25–55.

¹⁴ United Nations (UN). 1999 *World Survey on the Role of Women in Development: Globalization, Gender and Work*. New York; UN. 2004 *World Survey on the Role of Women in Development: Women and International Migration*. New York; United Nations Joint Programme on HIV/AIDS (UNAIDS) and World Health Organization (WHO). 2004. *AIDS Epidemic Update*. Geneva; UNDP. 2000. *Women's Political Participation and Good Governance: 21st Century Challenges*. New York; UNIFEM. *Progress of the World's Women 2002, Vol. 1: Women, War, Peace*. New York; UNRISD. 2005. *Gender Equality: Striving for Justice in an Unequal World*. Geneva; World Bank. 2001. *Engendering Development through Gender Equality in Rights, Resources, and Voice*. Washington, DC.

and gender stereotypes also continue to exert a powerful influence. These factors point to the need for coherent, gender-responsive policymaking at all levels, and for strong partnerships among governments, development institutions such as ADB, and civil society groups to pursue gender equality in the region.

III. THE GAD POLICY AND ITS INSTITUTIONAL CONTEXT

18. ADB's GAD policy is grounded in considerations of social justice and equity, as well as economic efficiency and development effectiveness. Under the policy, ADB adopts a gender mainstreaming approach with an emphasis on several areas: (i) conducting upstream work, including economic and sector studies, country strategies and programs (CSPs), and policy dialogue; (ii) increasing the number of loans directly addressing gender disparities and integrating gender concerns more generally in ADB's loan portfolio; (iii) assisting DMCs in building capacity for more gender-responsive policymaking and implementing commitments under the BPFA; and (iv) addressing emerging issues for women in the region. These areas are related and mutually reinforcing.

19. To support its implementation, the GAD policy introduced a number of operational requirements and several institutional mechanisms, including (i) preparation of country briefing papers on women (now country gender assessments) and country-specific gender strategies as inputs to ADB's country strategies and programs; (ii) an ADB-wide GAD action plan; (iii) recruitment of gender specialists as long-term consultants to work in several of ADB's resident missions; (iv) establishment of a small-grant facility to support GAD initiatives; (v) appointment of an external forum of gender experts; and (vi) development of guidelines, checklists, and good practice cases. The policy also includes commitments to improve the gender balance of all ADB professional staff, including senior staff.

20. Since adoption of the GAD policy, ADB has made a number of changes to the strategic framework, strategies, and policies that have a bearing on the GAD policy and its implementation. Since the late 1990s the international development community has prioritized poverty reduction as the overarching development goal, and emphasized the multiple dimensions of poverty including qualitative factors such as limited capabilities, insecurity, and disempowerment. ADB's poverty reduction strategy, approved in 1999,¹⁵ recognizes that "improving the status of women is critical to any strategy to reduce poverty in the region," and therefore highlights gender as an important cross-cutting theme in ADB's poverty reduction work. In 2000, the international community adopted the MDGs as a framework for reducing poverty and promoting human development through the achievement of concrete targets. The MDGs include two gender-specific goals, and the international community widely recognizes that gender equality is essential to the achievement of the other goals. ADB's endorsement of the MDGs and commitment to help its DMCs achieve them reinforced and provided positive impetus to GAD policy implementation.

21. At the same time, some institutional changes have presented challenges for the GAD policy and its implementation. ADB's long-term strategic framework, adopted in 2001,¹⁶ excluded gender as a strategic priority, on the basis that it would be mainstreamed through the inclusive social development pillar of the framework. In practice, however, this led to some

¹⁵ ADB. 1999. *Fighting Poverty in Asia and the Pacific: The Poverty Reduction Strategy of the Asian Development Bank*. Manila.

¹⁶ ADB. 2001. *Moving the Poverty Reduction Agenda Forward in Asia and the Pacific: The Long-Term Strategic Framework of the Asian Development Bank (2001–2015)*. Manila.

confusion in the development of new business processes to support the strategic framework, and a dilution of focus on gender in the development of CSPs and the design of loan projects and programs. The 2004 review of the poverty reduction strategy acknowledged this lapse, and reinstated gender as both a thematic priority and a cross-cutting issue.¹⁷

22. The addition of new priority themes and strategies to ADB's agenda presents both opportunities and risks for core policies such as the GAD. For example, ADB's adoption of regional cooperation as a new thematic priority underscores the relevance of addressing emerging gender concerns in the region, such as cross-border trafficking of women and children. The recent addition of capacity development as another thematic priority reinforces the importance of addressing the weak capacity of line ministries to integrate gender concerns in their projects. ADB's new HIV/AIDS strategy also recognizes the HIV risks that large construction crews and new road corridors can introduce into remote areas—highlighting the particular vulnerability of young rural women. However, the opportunities presented by these new initiatives will only be realized if the gender dimensions of the issues are recognized and addressed. The accumulation of new development priorities also has led to concerns about “goal congestion” and a tendency to deemphasize long-standing priorities such as gender equality in favor of newer ones. The GAD policy and more recently adopted policies and strategies should not be seen as mutually exclusive but as complementary and mutually supportive.

IV. IMPLEMENTATION EXPERIENCE

23. This review of ADB's experience in implementing the GAD policy covers 1998–2004, and builds on the findings of the 2002 interim progress report. The key substantive areas of the policy discussed in this section include (i) CSPs and policy dialogue, (ii) lending operations, (iii) technical assistance (TA) and capacity development of DMCs, and (iv) support to the BPFA.

A. Country Strategies, Programs, and Policy Dialogue

24. The GAD policy recognizes that gender mainstreaming must begin upstream with the development of CSPs, which provide the frameworks for assistance to DMCs. The policy requires that country gender assessments (CGAs)¹⁸ be prepared as background documents for each CSP. The CSP must then include a country gender strategy as a core appendix and incorporate gender considerations in the main text. The annual CSP update (CSPU) should also specify how ADB's operational program will support these gender goals. Appendix 3 describes the inclusion of gender considerations in CSPs and regional cooperation strategies and programs (RCSPs).

1. Country Gender Assessments

25. During 1998–2004, ADB prepared 21 CGAs as background documents for CSPs. Six of these are second generation CGAs that update and expand on earlier country briefing papers. Experience has shown that CGAs need to be updated every 3–5 years in order to remain current. Two recent CGAs—for Cambodia and Mongolia—were prepared jointly with other development agencies and the national gender focal agency. Two other CGAs—for Bangladesh and the Lao PDR—are specifically linked to the MDGs. Several additional CGAs are under development, including CGAs being prepared by several development partners for the PRC,

¹⁷ ADB. 2004. *Review of the Asian Development Bank's Poverty Reduction Strategy* (R95-04). Manila.

¹⁸ CGAs were previously called country briefing papers on women.

Indonesia, Timor-Leste, and Viet Nam. The recent trend to preparation of multiagency CGAs is a positive development, and should foster greater country ownership of the gender diagnostics as well as more effective aid coordination on gender issues. For example, the multiagency-developed CGA for Cambodia was used recently by ADB, United Kingdom's Department for International Development (DFID), and World Bank as the common gender resource for their coordinated country strategies.

26. The CGAs were assessed for quality and relevance in (i) providing an overview of the sociocultural, political, and economic context of women and gender relations in a DMC, using current statistics and other data; (ii) identifying key strategic gender issues in the country; (iii) highlighting government policies, institutions, and programs promoting gender equality, and related development partner and NGO activities; and (iv) recommending a gender strategy and specific interventions for ADB to incorporate in its overall CSP. These diagnostic studies were generally of high quality, and relevant to ADB's operations. The review finds that CGAs have significantly enhanced ADB's diagnostic work related to country-specific gender issues and gender priorities. However, the CGAs rarely inform the overall formulation of the CSP, including the proposed lending pipeline.

27. CGAs were originally envisaged as resources to inform the preparation of CSPs. They have also been used by ADB staff and consultants in preparing individual projects and programs, and more recently, in carrying out country performance assessments of DMCs eligible for Asian Development Fund resources.¹⁹ CGAs have proved to be of wide interest within DMCs as knowledge products for government agencies, development partners, and others interested in gender issues (paras. 105–107). CGAs therefore serve several functions: to improve the quality of CSPs, country performance assessments, and individual projects and programs; and to contribute to the knowledge base on gender issues within DMCs.

2. Country Strategies and Programs

28. During 1998–2004, 25 CSPs were prepared.²⁰ This review focused on the 14 CSPs prepared during 2001–2004.²¹ It considered (i) the depth and relevance of the country gender strategy, based on the CGA; (ii) any reference to gender issues in other thematic and sector strategies appended to the CSP; (iii) the inclusion of key aspects of the country gender strategy in the main text of the CSP; and (iv) the inclusion of loans with a GAD theme and gender-related TA in the assistance pipeline.²² The review also examined three RCSPs prepared during 2003–2004 (Appendix 3). Eight country assistance program evaluations carried out during the review period were also examined.

¹⁹ ADB. 2004. *Review of the Asian Development Bank's Policy on the Performance-Based Allocation of Asian Development Fund Resources*. Manila. Consistent with the World Bank's country policy and institutional assessments, ADB's revised country performance assessment framework includes gender among its 16 performance criteria.

²⁰ Eleven of these were in the previous format of country operational strategy studies.

²¹ The interim progress report reviewed the CSPs prepared in the previous format, and found considerable variation in the depth of gender analysis and integration of gender concerns.

²² The World Bank assesses the gender focus in its country assistance strategies according to four criteria: (i) Are gender issues covered? (ii) Does the strategy discuss why gender issues are relevant or not relevant? (iii) Are actions proposed, or if they are not does the strategy discuss why no actions are needed? and (iv) To what extent do the proposed interventions cut across sectors? World Bank country assistance strategies do not routinely include gender strategies. Since ADB's CSPs already include gender strategies, the gender assessment of CSPs focuses more on the integration of the gender strategy in the core sections of the CSP and in the proposed assistance pipeline.

29. The country gender strategy, included as an appendix to each CSP, is derived from the CGA and operates as a road map for mainstreaming gender concerns in the CSP. Country gender strategies were included as appendixes in all but four CSPs. The review found substantial variations in quality and extent of incorporation in the main CSP text. Within the streamlined CSP format, most country gender strategies present a summary situation analysis of gender issues in the country, a summary of relevant government policies and programs promoting gender equality, and a strategy with recommended interventions and approaches for ADB.²³ However, a general disconnect was noted between the country gender strategy, the main CSP text, and the assistance pipeline. The country gender strategies are not only partially reflected in the main CSP text, but gender issues are also rarely mentioned in the other thematic or sector strategies and road maps appended to CSPs (and typically only under education, health, and water supply and sanitation). One notable exception is the Nepal CSP, in which gender concerns are highlighted in the appendixes on conflict, poverty, governance, agriculture, and education (Box 2). The recent Cambodia CSP also mentions gender concerns in its appendixes on poverty, the Tonle Sap Basin strategy, and education; and to a lesser extent in appendixes on agriculture and transport.

30. All of the CSPs examined in the review include some discussion of gender issues in the main text, but the treatment is inconsistent, particularly in the core sections outlining ADB's strategy and program. Specific strategies for overcoming social barriers to women's and girls' participation in development activities are rarely mentioned. Although the CSPs routinely state that gender considerations will be mainstreamed in ADB's country operations, in several cases the discussion of gender issues is confined to the section of the strategy on inclusive social development and rarely mentioned in the strategy sections on economic growth or governance. Similarly, in the discussion of sector priorities, gender considerations are routinely mentioned with respect to education, health, and water supply and sanitation; but they are not consistently addressed in the sections on agriculture, small business development, and governance. Although governance is a strategic priority in most CSPs, the governance section rarely addresses legal, policy, or institutional barriers to gender equality (although these issues are usually highlighted in the country gender strategy). In contrast, the Nepal CSP discusses gender in several background assessments including governance, and in the main text of the strategy and results framework (Box 2). The Cambodia CSP refers to continuing support to the Ministry of Women's Affairs for policy analysis and advocacy, and strengthening its operational links with line ministries. In Cambodia, ADB joined with DFID and the World Bank to include

Box 2: Gender Considerations in the Country Strategy and Program for Nepal

The core sections of the country strategy and program (CSP) highlight gender equality and women's empowerment as central to the Asian Development Bank's focus on inclusive development in Nepal. The country gender strategy included as an appendix draws on the country gender assessment prepared in 1999, but also stresses the gender implications of the Maoist insurgency and the position of women within disadvantaged castes and ethnic groups. These themes are carried through the background assessments on conflict, poverty, and governance, as well as the main CSP text. The preparation of the CSP included a consultation with women from several ethnic groups and castes, as well as the inclusion of women's groups in other consultations; gender-related recommendations from these consultations are reported in a CSP appendix. The results framework includes several gender-related goals, outcomes, and indicators, although some are quite general. The loan pipeline includes two loans with gender and development (GAD) themes. However, the pipeline has much greater potential for loans with GAD themes or gender mainstreaming elements (based on the concept papers for proposed loans).

²³ The Pakistan CSP is so streamlined that it includes no thematic or sector strategies at all. However, the 2004 CSPU for Pakistan does discuss ADB's gender-related work.

gender equity as a common outcome in their coordinated country strategies, in alignment with the Government's national poverty reduction strategy.

31. The review finds a frequent disconnect between the treatment of gender issues and priorities in the CSP and the proposed pipeline of loans and grant-based assistance. In some cases, specific sector investments are identified to address gender disparities or to promote other gender-related goals, but the corresponding loans in the proposed pipeline are not assigned a GAD theme. While this gap seems particularly stark with respect to gender, it reflects to some extent a general discontinuity between country strategies and country programs.²⁴

32. The streamlined CSP format necessarily limits the space for in-depth discussion of gender and other thematic priorities. However, the scope is still considerable for sharpening the discussion of gender priorities and gender-responsive approaches in core sections of the CSP, and for linking these priorities and approaches to the pipelines of lending and nonlending products. This would be enhanced if gender concerns were treated more systematically in the other thematic and sector strategies included in the CSP. However, even if gender issues were addressed more consistently in the poverty assessment, sector road maps, and other thematic assessments, a country gender strategy would still be required to identify cross-cutting as well as sector-specific gender concerns, and to outline a consistent approach to gender in ADB's country operations.

33. ADB recently prepared RCSPs for Central Asia, GMS, and the Pacific to provide more coherent support for subregional cooperation. These new strategies and programs have great potential to support subregional cooperation on gender issues. However, only the Pacific RCSP includes a regional gender strategy. The RCSP for Central Asia includes only brief references to regional gender issues and possible interventions by ADB (mainly related to HIV/AIDS and human trafficking); references to regional gender issues are more extensive in the RCSP for the GMS, but the main focus is also on mitigation of HIV/AIDS and human trafficking risks. None of the regional assistance pipelines includes a loan with a GAD theme, although the GMS and Pacific pipelines include loans with potential for gender mainstreaming, and all three pipelines include grant-based activities with gender dimensions.

3. Country Strategy and Program Updates

34. This review examined the annual CSPUs prepared in 2004 (or the most recent year),²⁵ and found wide variations in the attention to gender concerns in these streamlined CSPUs, from no reference at all in some to a substantial (but condensed) discussion in others (Appendix 4). The most recent CSPUs contain only brief references to gender indicators, mainly in education and health; a few also highlight key gender issues in the DMC and ADB interventions to address them. The streamlined CSPU format generally provides little space for discussion of gender issues. Nevertheless, recent CSPUs for Bangladesh, Pakistan, Timor-Leste, Tonga, and Vanuatu demonstrate that a focused discussion of national gender concerns and related ADB interventions can be included even within the streamlined format.

²⁴ A similar observation was made with respect to governance in the recent review of implementation of the governance policy. ADB. 2005. *Review of the Implementation of ADB's Governance and Anticorruption Policies: Findings and Recommendations*. Manila.

²⁵ The interim progress report reviewed the CSPUs for 2001. It noted that the new streamlined CSPU format did not require a discussion of gender issues, unlike the previous format of annual country assistance plans, which had included sections on gender issues and the gender dimensions of ADB operations.

4. Country Assistance Program Evaluations

35. Country assistance program evaluations carried out during the review period provide perspectives on ADB's progress in integrating gender concerns in CSPs over time, and draw relevant lessons for future CSPs. Recent program evaluations for Bangladesh, Cambodia, and Nepal are particularly helpful because they take into account CSPs prepared in compliance with the GAD policy. The most extensive treatment of gender issues is in the Nepal country assistance program evaluation, which evaluates ADB's lending program in terms of its gender impact as well as other development impacts. In general, the program evaluations confirm the importance of systematic, country-specific attention to gender issues in preparing CSPs, and the benefits of gender-specific interventions to the overall success of loan projects (Box 3).

Box 3: Country Assistance Program Evaluations: Selected Findings and Recommendations

Nepal (2004): Projects that attempt to address, through innovative and imaginative means, cross-cutting issues such as gender equality are more likely to be efficiently and effectively implemented and to have a high degree of positive development impact in the Nepal context.

Cambodia (2004): Future assistance related to gender should cut across all sectors by incorporating gender issues in the design of individual projects at the project formulation stage. Various gender issues should be addressed, including vulnerability, social inclusion, and empowerment. Gender issues should be the concern of male as well as female staff.

Bangladesh (2003): The evolving country program is increasingly oriented to promoting women's interests, but does not clarify if more general constraints to women's advancement, for example, related to land titling and inheritance rights, have been addressed through policy dialogue. Non-sector-specific technical assistance could explore ways in which pro-women institutional reform could be most appropriately pursued.

Papua New Guinea (2003): A number of earlier projects, for example in agriculture, made generic statements about the important role of women in the sector and assumed they would benefit, but no consideration was given to how this would happen. Consequently, the projects did little to meet women's needs. In contrast, some recent projects were more explicit about involving women and targeting them as beneficiaries, with more positive results.

Philippines (2003): The success of future Asian Development Bank (ADB) assistance depends on ADB's capacity to deepen its relationships with women's groups and other segments of civil society. Their active participation in country strategy and program formulation, economic and sector work, and project preparation and implementation will improve the relevance and quality of ADB interventions.

5. Policy Dialogue

36. The GAD policy calls for the inclusion of gender concerns in ADB's policy dialogue with DMCs, especially those countries with high gender inequality. ADB's performance in this area is difficult to measure because of the fluid nature of policy discussions and the variety of settings in which these discussions can take place. Possible settings include country consultations in connection with preparing a CGA or CSP, loan fact-finding and appraisal missions and loan negotiations, country program and project review missions, and meetings and workshops with executing agency officials related to program or project implementation. The review finds that while ADB has taken promising steps in a few countries and sectors, gender issues are not routinely included in high-level policy discussions with DMC counterparts. Most gender policy discussions tend to occur with sector ministries in the context of project design and implementation. Gender issues are rarely included on the policy dialogue agenda with ministries of finance and planning. While some efforts have been made in a few countries to involve the

national gender focal agency in discussions with sector ministries, ADB has rarely facilitated links between the gender focal agency and ministries of finance and planning.

37. Despite limited progress in this area, some recent experiences have demonstrated ADB's potential to play a more constructive role in gender policy dialogue with government counterparts and other stakeholders in its DMCs. In preparing new CGAs and country gender strategies for Fiji Islands, Mongolia, Nepal, Timor-Leste, and several Central Asian republics, ADB organized workshops in which government and nongovernment participants discussed national gender concerns, law and policy reforms, and other actions to reduce gender gaps and empower women and girls. Through loans and TA, ADB is supporting government-wide gender action programs in Pakistan, gender strategies for the agriculture sector in Cambodia and Viet Nam, preparation of a gender equality law in Viet Nam, and amendment of discriminatory laws and submission of bills to parliament on gender equality and domestic violence in Nepal. In each of these cases, the national focal agency for gender has been closely involved in the gender policy dialogue.

38. Ongoing gender policy dialogue—particularly at a sector level—has generally been more sustained in countries where ADB's resident mission has a national gender officer or long-term national gender consultants. Through their involvement in the design and implementation of ADB-supported projects and involvement with CSPs, the resident mission gender team is engaged in ongoing policy dialogue on gender issues with key line ministries, government focal points, and civil society groups.

B. Lending Operations

39. The GAD policy endorses a two-track approach to address gender concerns through ADB's lending operations: (i) increase the number of loans that directly address gender disparities, and (ii) mainstream gender analysis and gender-responsive approaches in all ADB-financed projects and programs. This review considered trends in ADB's lending operations over the entire review period, focusing in particular on lending activities over 3 years (2002–2004). The review considered the gender-responsiveness of ADB loans, both at the time of approval and during implementation. The assessment of gender quality in loan design was based mainly on a desk review of reports and recommendations of the President (RRPs) for loans approved during the period. For this purpose, loans were assigned one of four gender ratings: (1) a GAD theme under ADB's project classification system, (2) gender mainstreaming characteristics, (3) some gender benefits, and (4) no gender elements (Appendix 5).²⁶ The assessment of gender quality in loan implementation was based mainly on the rapid gender assessments (RGAs) of selected loans in implementation and reviews of project performance reports.

²⁶ This gender rating system was developed in 2001 to monitor the gender content of ADB loans. The rating system is generally comparable to the numerical rating systems that the World Bank and Inter-American Development Bank (IADB) use to monitor gender mainstreaming in their projects. Based on ADB's rating system, the interim progress report found that in 1998–2001 the number of loans that directly address gender concerns (i.e., loans with a GAD theme) had not increased notably, but other loans with gender mainstreaming characteristics had steadily increased across a wide range of sectors.

1. Trends in Loan Approvals

a. Overview

40. During 1998–2004, ADB substantially increased the number of loans that directly address gender disparities, as reflected in loans classified with a GAD theme. The number of GAD thematic loans increased from 5 (or 8% of loan approvals) in 1998 to 13 (or 18%) in 2004.²⁷ ADB also substantially increased the number of loans that effectively mainstream gender considerations, although they are not classified with a GAD theme. These loans increased from 4 (or 7% of loan approvals) in 1998 to 15 (or 20%) in 2004. Combined, these two categories represent an increase in gender-responsive loans from 15% in 1998 to 38% in 2004. In other words, by 2004 more than a third of ADB loans either had a gender theme or effectively mainstreamed gender concerns. This is a significant achievement and clearly demonstrates the relevance of gender issues and the GAD policy for ADB's core lending operations. Table 2 provides a summary of these trends over the entire review period.²⁸ Summaries of the gender-related design elements in loans approved during 2002–2004 are provided in Appendix 6.²⁹

41. Although the gender content of ADB loans improved substantially over the review period, the number of GAD thematic and gender mainstreaming loans decreased notably in 2003 and 2004. This can be attributed in part to shifts in the sector composition of loans toward the end of the period. In 2003, the portfolio of new loans included a substantial proportion of loans in agriculture, and water supply and sanitation, as well as several urban development and social services loans categorized as multisector.

42. All of these sectors lend themselves to GAD themes and gender mainstreaming. In contrast, the 2004 loan portfolio showed a sharp decline in agriculture, water supply and sanitation, and urban development loans; and a sharp increase in governance, industry and trade, and transport loans, with a concomitant decline in GAD responsive loans. ADB has relatively less experience in gender mainstreaming in the governance, industry and trade, and transport sectors, which explains in part the limited attention to gender in the 2004 loans.

43. The review found that an additional 124 loans approved in 1998–2004 (24% of the total) provide some gender-related benefits (Table 2 and Appendix 6). While the percentage of loans in this category remained fairly stable over the period, the composition of loans within the category shifted. The interim progress report found that most of the loans approved during 1998–2001 were likely to provide benefits to women and girls because of the sector involved (e.g., health, education, rural water supply, or microfinance). However, the loan designs did not include measures to maximize these benefits, and therefore represented missed opportunities from a gender perspective. In contrast, during 2002–2004, the majority of loans providing some gender-related benefits were infrastructure projects (mainly in transport) in which substantial

²⁷ ADB's loan classification system changed twice during the review period. Appendix 5 describes the criteria used to assign a GAD classification to loans under the different systems.

²⁸ For consistency, loans for separate purposes (e.g., policy reform, investment, or technical assistance) and from different sources (e.g., Asian Development Fund or ordinary capital resources) are counted separately, although they may relate to the same project or program. Table 2 provides information on both loan approvals and loan amounts. However, the discussion in this subsection focuses primarily on trends in loan approvals because they are considered more indicative of progress in gender mainstreaming. (The size of a loan does not necessarily indicate the quality or extent of its gender inclusiveness.)

²⁹ Gender-related loan summaries for loans approved during 1998–2001 are included in the interim progress report.

effort was made to provide indirect benefits to women and to mitigate possible negative impacts on them. All health and microfinance projects, and most agriculture, education, and rural water supply projects approved in 2002–2004 either had a GAD theme or gender mainstreaming elements. Two positive trends can be inferred: (i) ADB is more effectively providing gender mainstreaming in sectors with the greatest potential for addressing gender disparities (education, health, agriculture, and water supply and sanitation); and (ii) ADB is addressing gender issues in a larger number of infrastructure projects.

Table 2: Loans Addressing Gender Concerns 1998–2004

Year	WID or GAD Thematic Classification	Gender Mainstreaming		Total Loans Mainstreaming Gender		Some Gender Benefits		Total Loans Addressing Gender Concerns		Total Loan Approvals (ADB)		
		(a)	% of Total Loan Approvals	(b)	% of Total Loan Approvals	(a)+(b)	% of Total Loan Approvals	(c)	% of Total Loan Approvals		(a)+(b)+(c)	% of Total Loan Approvals
1998	Number	5	8	4	7	9	15	14	24	23	39	59
	Amount (\$m)	144	2	327	6	471	8	1,403	24	1,874	32	
1999	Number	2	3	8	13	10	16	11	18	21	34	62
	Amount (\$m)	107	2	499	10	606	13	749	15	1,355	28	
2000	Number	5	6	16	19	21	24	21	24	42	49	86
	Amount (\$m)	233	4	691	12	924	16	1,367	24	2,291	40	
2001	Number	6	8	13	18	19	26	22	31	41	57	72
	Amount (\$m)	521	10	456	9	977	18	2,328	44	3,304	62	
2002	Number	12	14	15	18	27	32	23	27	50	59	85
	Amount (\$m)	518	9	412	7	930	17	1,658	30	2,588	47	
2003	Number	20	25	19	24	39	49	17	21	56	70	80
	Amount (\$m)	526	9	1,175	20	1701	29	2,448	41	4,150	70	
2004	Number	13	18	15	21	28	38	16	22	44	60	73
	Amount (\$m)	611	12	527	11	1138	23	1,756	36	2,894	59	
7 Years Total	Number	63	12	90	17	153	30	124	24	277	54	517
	Amount (\$m)	2,660	7	4,087	11	6,747	18	11,709	31	18,455	48	

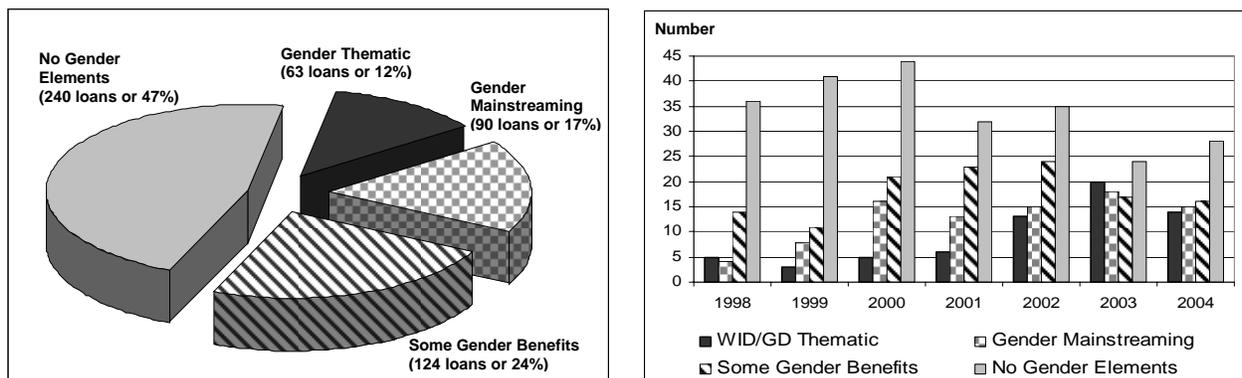
GAD – Gender and Development; WID – Women in Development.

Note: Small discrepancies in some percentages are due to rounding differences.

Source: Asian Development Bank estimates.

44. Despite progress in gender mainstreaming in loans during 1998–2004, 241 loans (47% of the total) were approved without any notable gender elements. Even so, the proportion of loans with no gender elements declined from 61% in 1998 to 40% in 2004 (Figure 1).

Figure 1: Loans Addressing Gender Concerns (1998–2004)



GAD/GD = Gender and Development; WID = Women in Development.

45. Several factors contributed to improved gender content of ADB's loan portfolio. First, the GAD policy provided for the development of an ADB-wide GAD plan of action, including department commitments for their loan and TA pipelines over 3 years. The GAD plan of action identified a larger number of proposed loans with a GAD theme or gender mainstreaming potential (compared with the previous period and 1998 baseline). Most of the loans identified in the GAD plan of action as potential GAD or gender mainstreaming loans retained those characteristics through loan approval, and several gender mainstreaming loans were upgraded to GAD thematic loans by the time of loan approval. Second, during the review period the number of gender specialists working at ADB headquarters increased from two to four, and long-term national gender consultants were assigned to six resident missions under a regional TA grant. While the staffing increase was modest compared with subsequent staffing additions in other thematic areas, it did enable ADB to develop more loan projects and programs with GAD themes and gender mainstreaming features. Third, ADB's poverty reduction strategy encouraged the design of more loans with potential for addressing gender as well as poverty concerns. Fourth, gender specialists—or social development specialists with gender-specific terms of reference—were increasingly included in the consultant teams preparing loan projects.³⁰

46. During the review period, the number of proposed loans identified with GAD themes in CSPs and CSPUs remained relatively small, compared with the number of GAD theme and gender mainstreaming loans that were ultimately designed and approved. This indicates that gender is still not considered a thematic priority at the country strategy and programming stage. This deficiency was remedied to some extent at the project processing stage, mainly through the interventions of gender specialists at headquarters and resident missions.

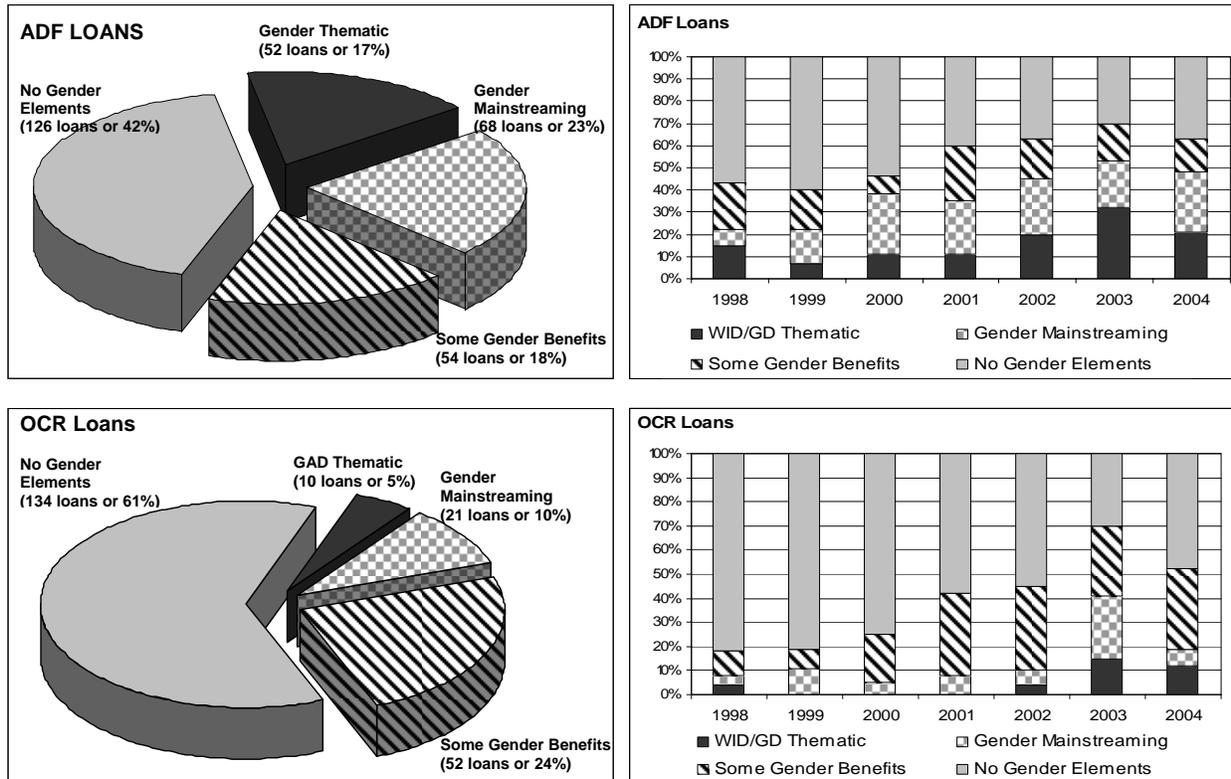
b. Loans by Source of Funds

47. During 1998–2004, 40% of loans from Asian Development Fund (ADF) resources had either a GAD theme or effective gender mainstreaming features, compared with 15% of loans from ordinary capital resources (OCR). The gender profile of both ADF and OCR loans improved during the period. For example, the proportion of ADF loans with either a GAD theme or effective gender mainstreaming increased from 22% in 1998 to 50% in 2004, while the proportion of OCR loans increased from 6% to 19%. (The proportion of GAD and gender mainstreaming loans actually peaked in 2003 and declined somewhat in 2004, which is reflected in both the ADF and OCR portfolios for those years). However, by 2004, more than 80% of loans in these categories were still funded from ADF resources, with less than 20% of loans funded from OCR (Figure 2).

48. The gender composition of the ADF portfolio increased steadily during 1998–2004, with a slight decline in 2004. By the end of 2004, ADF loans were fairly balanced among the four gender classifications. In contrast, changes in the OCR portfolio were more abrupt, with a sharp increase in the gender content of OCR loans in 2003 followed by a sharp decline in 2004. By the end of 2004, the vast majority of OCR loans still reflected no gender elements or limited gender considerations.

³⁰ A review of project-preparatory TA reports found that the percentage of the TA teams including a gender specialist increased from 12% in 1998 to 19% in 2004, and teams whose social development specialist had gender-specific terms of reference increased from 25% in 1998 to 43% in 2004.

Figure 2: Asian Development Fund and Ordinary Capital Resources Loans Addressing Gender Concerns (1998–2004)



GAD/GD = Gender and Development; WID = Women in Development.

c. Loans by Region

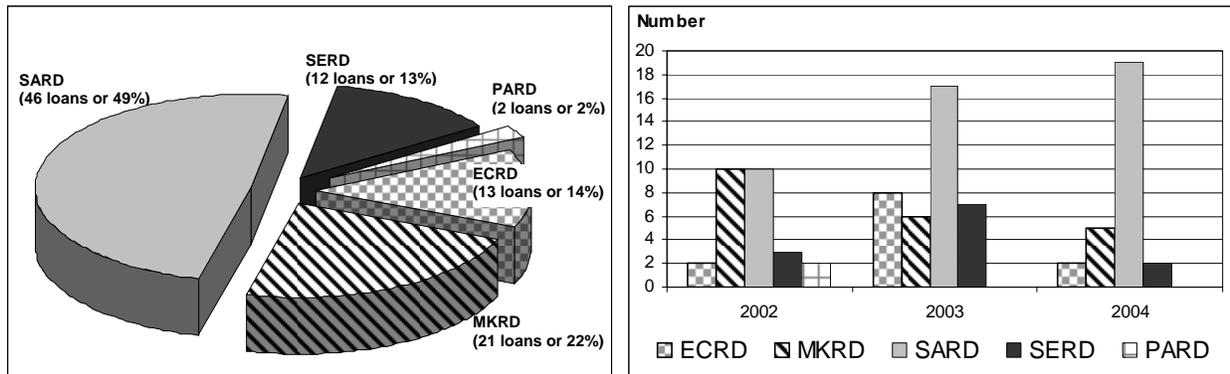
49. Since ADB reorganized its operations departments in early 2002, the review focused on the gender content of loans by region during 2002–2004.³¹ The review found that close to half of the loans approved with GAD themes or effective gender mainstreaming features were in the South Asia region, followed by the GMS (22%), East and Central Asia (14%), Southeast Asia (13%), and the Pacific (2%). This regional imbalance worsened over the period. By 2004, close to 70% of loans approved with GAD themes or effective gender mainstreaming were in South Asia, and the Pacific had no GAD or gender mainstreaming loans (Figure 3). The gender content of loans in the East and Central Asia region improved markedly in 2003, but slipped back in 2004. Notably, only 2 Pacific loans (out of 11 approved in 2002–2004) had a GAD theme or gender mainstreaming elements, although all Pacific DMCs except the Fiji Islands have access to ADF resources.

50. In terms of the gender content of ADB loans, a strong correlation generally exists between the source of funds and regional focus. During the review period, 80% of ADB loans with a GAD theme or gender mainstreaming elements were ADF-funded. More than 70% of loans in these categories were made to countries in the GMS and South Asia. One explanation is that countries with access to concessional loans and grants, which are mainly in the GMS and South Asia, are more willing to borrow for projects with a strong gender focus. Historically, the sector mix of loans to these countries has also lent itself more easily to integrating gender

³¹ The interim progress report found that most loans approved in 1998–2001 with a GAD theme or effective gender mainstreaming were in the former Region West (equivalent to the Mekong and South Asia departments).

concerns in project designs, although the loan portfolios of most borrowing countries include a mix of hard and soft sectors. The GMS and South Asia also include countries with some of the largest gender disparities in the region in terms of human development indicators and the MDGs. The relationship between source of funds and regional focus does not hold, however, for the Pacific, where very few loans have had GAD themes or gender mainstreaming elements despite access to ADF resources.

Figure 3: GAD and Gender Mainstreaming Loans, by Region (2002–2004)

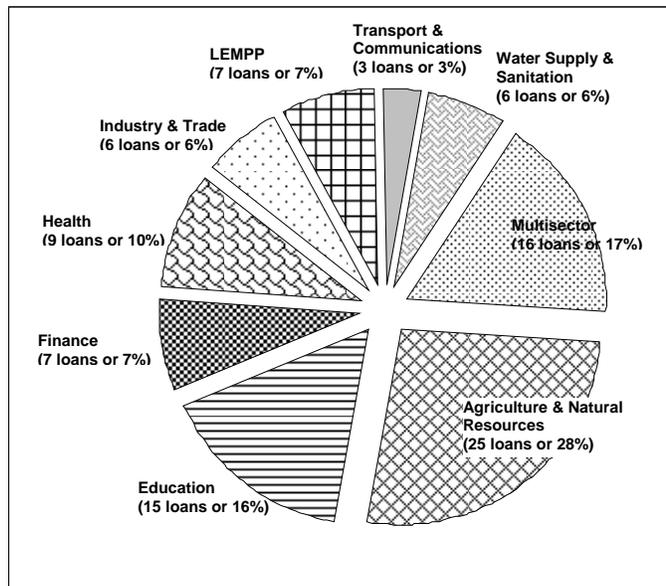


ECRD = East and Central Asia Regional Department; MKRD = Mekong Regional Department; PARD = Pacific Regional Department; SARD = South Asia Regional Department; SERD = Southeast Asia Regional Department.

d. Loans by Sector

51. ADB revised its sector classifications in 2004. This review used the new classification system to analyze the gender content of loans approved during 2002–2004 by sector. Loans approved with GAD themes or effective gender mainstreaming were primarily in agriculture and natural resources (27%); followed by multisector (17%); education (16%); health (10%); law, economic management, and public policy (8%); finance (7%); water supply and sanitation (6%); industry and trade (6%); and transport and communications (3%). The multisector loans in these categories are in the general areas of rural development, urban development, and social services. In contrast, during 1998–2001, the interim progress report found that close to 40% of loans with GAD themes or gender mainstreaming were in the health and education sectors.

Figure 4: GAD and Gender Mainstreaming Loans, by Sector (2002–2004)

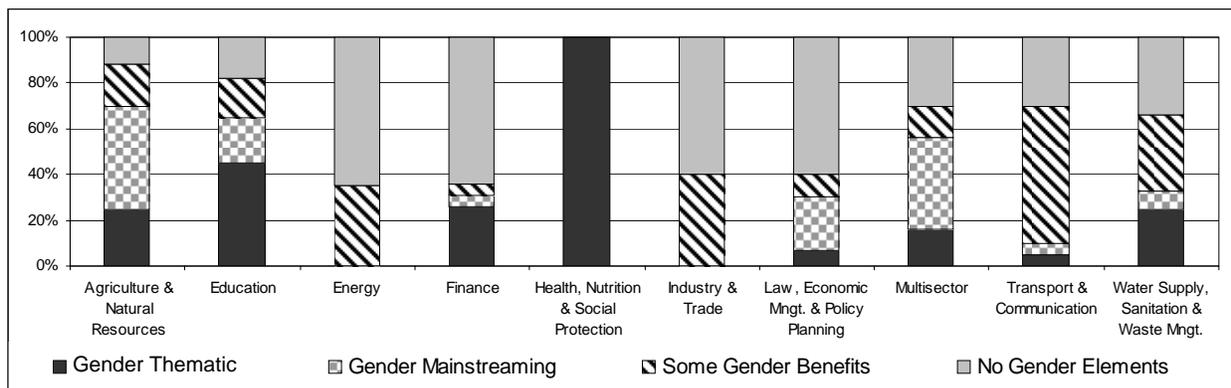


LEMPP = Law, economic management, and public policy.

This reflects the gradual mainstreaming of gender into less traditional sectors such as law and economic management, finance, industry and trade, and transport and communications (Figure 4). If loans with some gender benefits are included in the analysis, the sector composition of 2002–2004 loans would include a much larger proportion of loans in transport (29 loans or 19% of the total) as well as several in the energy sector (8 loans or 5% of the total).

52. The gender composition of ADB loans approved in 2002–2004 varied substantially across sectors, from the health sector in which 100% of loans had a GAD theme, to the energy sector in which no loans had a GAD theme or gender mainstreaming (Figure 5). Some interesting comparisons can be made between sectors. For example, although health and education are often considered together as gender-friendly sectors, ADB's recent health loans have a stronger and more consistent gender focus than education loans. In terms of loans with GAD themes or gender mainstreaming, the education and agriculture sectors have similar gender profiles. Loans in the water supply and sanitation sector have a much higher gender content than loans in transport or energy, which reflects the varied scope for integrating gender concerns in different types of infrastructure projects. The split gender profile of finance loans, including a large proportion with GAD themes and an even larger proportion with no gender content at all, reflects the mix of microfinance, rural finance, and financial sector reform projects in that sector. Similarly, the split gender profile of industry and trade loans reflects the mix of trade facilitation, tourism, and small and medium enterprise (SME) development projects in that sector. However, the review also found inconsistent approaches to gender mainstreaming within the same subsector. For example, of the five SME development projects approved in 2002–2004, one included gender mainstreaming elements while the other four paid little or no attention to gender concerns. In the law and economic management sector, access to justice and decentralization support programs were generally more successful at integrating gender concerns than other programs.

Figure 5: Gender Composition of Loans, by Sector (2002–2004)



e. Different Loan Products

53. During the review period, most ADB loans with a GAD theme or effective gender mainstreaming were traditional investment loans. However, an increasing number of sector and policy-based loans were approved with GAD themes or gender mainstreaming characteristics. The structure of ADB-financed projects and programs also became more complex, as reflected in a large number of sector development program loans (which include both policy and investment components). Several of these loans have GAD themes or gender mainstreaming characteristics, and demonstrate the possibilities of combining gender-related policy reform with gender-responsive project designs.³²

³² Some recent examples include Bangladesh: Small and Medium Enterprise Sector Development Program (2004), Cambodia: Second Education Sector Development Program (2004), Philippines: Health Sector Development Program (2004), Sri Lanka: Rural Finance Sector Development Program (2003), and Tajikistan: Microfinance Systems Development Program (2003).

2. Innovations in Loan Design

54. The review found a number of good gender practices have emerged in the design of ADB loans. Three areas of innovation include (i) development of a detailed gender action plan (GAP) as part of the project design (paras. 55–56); (ii) inclusion of gender-related policy changes and legal reforms in loan projects and programs (paras. 57–59); and (iii) various techniques to incorporate a gender perspective in infrastructure projects (paras. 60–62). In addition, the review found greater attention in recent loans to the needs and constraints of women within ethnic minority groups,³³ and to the gender dimensions of decentralization.³⁴ National gender focal agencies have also been included more frequently in steering committees for loan projects and programs, and Nepal's Gender Equality and Empowerment of Women Project approved in late 2004 is the first ADB loan for which the focal agency on gender is the executing agency. Despite these innovations and improved practices, weaknesses and inconsistencies in loan design and the limited capacity of executing agencies may limit the gender-related benefits of loans.

a. Gender Action Plans

55. GAPs as road maps to guide the implementation of gender design features of loan projects were introduced in 2000 as midcourse corrections for projects already in implementation. Increasingly, project GAPs have been developed for new loans, and are included as core appendixes for the RRP. By 2004, virtually all new loans with a GAD theme or effective gender mainstreaming included a GAP in their design, and about 30% of project preparatory TAs required the preparation of a GAP. The project GAPs vary considerably in scope and level of detail. At their best, they track the main components of the project or program design, and for each component they identify measures to facilitate women and men's participation in and benefit from the project activities. They also provide for the collection of sex-disaggregated data and monitoring of gender-related indicators. In several cases, the project includes the engagement of a gender specialist to develop a more detailed GAP during loan implementation. Examples of well-developed GAPs for two urban development projects are described in Box 4.

56. The inclusion of GAPs in ADB loan designs is an important innovation. The GAP provides a road map for translating the rhetoric of gender mainstreaming into the reality of a specific project or program. Project GAPs are evolving and improving over time, becoming more detailed and more closely aligned with the main components of the loan project. They are user-friendly tools that can be replicated and adapted in similar projects, thereby supporting a more consistent gender mainstreaming approach by the same executing agency and within the same sector. They can also be supported by a single loan covenant. However, the review found that in many cases key provisions of the GAP, such as targets for women's participation in project activities, were not mentioned in the description of the project components in RRP and were not included in the design and monitoring framework. In several instances, the GAP was included as a supplementary (rather than a core) appendix, and could not be easily located for

³³ These include Cambodia: Health Sector Support Project (2002), Indonesia: Coral Reef Rehabilitation and Management Project (2002), Lao PDR: Nam Ngum River Basin Development Sector Project (2002) and several other Lao PDR loan projects, Nepal: Secondary Education Support Project (2002) and other Nepal projects, and Viet Nam: Upper Secondary Education Development Project and other Viet Nam projects.

³⁴ These include Cambodia: Commune Council Development Project (2002), India: Modernizing Government and Fiscal Reform in Kerala Program (2002), Indonesia: Sustainable Capacity Building for Decentralization Project (2002), Nepal: Decentralized Rural Infrastructure and Livelihoods Project (2004), and Pakistan: Devolution Support Program (2002) and several other Pakistan loans.

review. In these cases, the serious risk exists that the GAP will be ignored during implementation, or will not be implemented fully or monitored as planned. The key provisions of a GAP must be incorporated in the description of the project components and in the design and monitoring framework, and the GAP must be summarized in a core appendix. A GAP should be developed as part of the overall project design, and in close consultation with the executing agency. Since most executing agencies have limited gender capacity, providing them with technical support is crucial—either from the gender consultants, national officers in ADB's resident mission, or from a gender specialist in the project implementation team—to help refine and adapt the GAP during project implementation.

Box 4: Gender Action Plans for Urban Development Projects

Bangladesh: Secondary Towns Integrated Flood Protection Project (Phase 2). Approved in 2004, a gender action plan (GAP) was developed through a participatory process involving a workshop attended by women and men, and consultation with town officials. The comprehensive GAP integrates activities, targets, and indicators for each project component. It includes targets for women's employment in flood protection, tree planting, and maintenance; formation of women's labor contracting societies; location of public toilets to meet women's needs; and gender training of executing agency staff and female ward commissioners. The project provides for gender specialists to help with GAP implementation by project management and towns. The project framework includes several gender-related targets and indicators, as well as GAP activities and monitoring mechanisms. The GAP is also supported by a covenant in the related loan documents.

Viet Nam: Central Region Urban Environmental Improvement Project. Approved in 2003, the project aims to enhance the role of women in urban environmental management, and provides for the Viet Nam Women's Union to be the implementing agency for the household sanitation component of the project. The project GAP includes targets for women's participation in community groups and household sanitation activities, and provides for gender-sensitive design of facilities, capacity building of the Women's Union to implement project activities, and gender consultants to assist in refining the GAP and developing a gender-sensitive monitoring and evaluation system. The project framework includes gender-related outcomes and gender-related performance indicators. The GAP is supported by a covenant in the loan documents.

b. Gender Reforms in Policy-Based Loans

57. During the review period, ADB integrated gender-related policy changes and law reforms into a number of policy-based loans. Through some sector development programs, ADB supported the development of a new gender policy and strategy for Cambodia's Agriculture Sector, strengthening of an existing gender policy in the Philippine Health Sector, representation of women stakeholders in the development of a new SME sector policy in Bangladesh, and establishment of new sector institutions with gender-responsive mandates in Pakistan.³⁵ In the area of governance, some program loans incorporated measures to increase the proportion of women in the civil service (or to protect the small number of women in the public sector from layoffs); increase women's representation in supervisory bodies; analyze the gender impact of public sector reforms; and integrate gender concerns in planning, budgeting, and monitoring frameworks.³⁶ The proportion of policy reform programs with GAD themes or gender mainstreaming elements rose sharply from 0% in 1998 to 39% in 2004. However, in most cases

³⁵ Cambodia: Agriculture Sector Development Program (2003), Philippines: Health Sector Development Program (2004), Bangladesh: Small and Medium Enterprise Sector Development Program (2004) and Pakistan: Microfinance Sector Development Program (2000). The program supported the establishment of a new microfinance bank with gender balance at the management, staff and client levels, as well as a social development fund and community investment fund with gender-related goals.

³⁶ Some examples include Nepal: Governance Reform Program (2001), Pakistan: Devolution Support Program (2002), Pakistan: Punjab Devolved Social Services Program (2004), Pakistan: Sindh Devolved Social Services Program (2002), and Tonga: Economic and Public Sector Reform Program (2003).

the gender-specific policy changes represented a small proportion of the overall policy reform programs.

58. ADB's most extensive support for gender mainstreaming in governance has been in Pakistan, where several interlinked program and TA loans are supporting federal and provincial implementation of gender reform action plans. Cabinet approval of the action plans was a condition under the Devolution Support Program, and their implementation is part of the policy reform agendas in the provincial Devolved Social Services Program and Resource Management Program (Box 5). ADB's first loan to Nepal directly supporting gender equality and women's empowerment also includes a number of institutional and law reform measures (Box 6).

Box 5: Gender Reform Action Plans in Pakistan

Pakistan's Devolution Support Program, which is being supported by a cluster of Asian Development Bank (ADB) program and technical assistance (TA) loans approved in 2002, aims to improve the representation, accountability, and efficiency of local government to delivery basic services. The program includes a number of measures to mainstream gender equality principles and practices in federal, provincial, and local governance. A condition for release of the first tranche of the loan was the promulgation of the Local Government Ordinance, stipulating that 33% of elected seats at all three levels of local government would be reserved for women. A condition for release of the second tranche was Cabinet approval and implementation of federal and provincial gender reform action plans. The federal and provincial plans were initially developed with support from an ADB TA, and include proposed actions and related costing in four reform areas: (i) improved representation and participation of women in political and administrative structures; (ii) a policy shift from social welfare to social development, and from women's development to gender equality; (iii) restructuring of government institutions and procedures to better address gender and social development issues; and (iv) changes in planning and budgetary processes to narrow the gender gap in public expenditure and service delivery. The action plans, which were developed through extensive consultation with local stakeholders, are based on Pakistan's National Plan of Action (1998) and National Policy for Development and Empowerment of Women (2002). Implementation of the plans will be supported through a TA loan and TA grant under the program.

59. For policy-based loans, strong government commitment and ADB support is needed to ensure that gender-related policy measures are implemented as intended, and are not delayed or undermined by other reform measures or intervening events. Despite ADB's successes in integrating gender reforms in some policy loans, its performance in this area has been somewhat inconsistent. For example, in 2004, only one of five governance programs effectively mainstreamed gender considerations.

c. Addressing Gender Concerns in Infrastructure Projects

60. Several good gender practices were developed for infrastructure loans, particularly in urban development, rural development, and transport over the review period. These trends, identified in the interim progress report for 1998–2001, were continued and expanded in 2002–2004. By 2004, 46% of urban and rural infrastructure development projects had GAD themes or gender mainstreaming characteristics. Many of these loans include GADs (Box 4). They typically provide for gender-sensitive design of project facilities such as separate toilets; market and meeting spaces; and waiting areas for women and girls in schools, flood shelters, markets, and local government buildings, especially in countries where social norms restrict women's mobility and interaction with men in public areas. The loans also typically include measures to facilitate women's employment and other involvement in project activities, including through community decision-making processes, and gender-sensitive monitoring of project impacts. However, the executing agencies for these projects generally have very weak GAD capacity to implement gender-related activities, and they tend to prioritize hardware components even where software elements such as women's participation are clearly critical to the project's

success and sustainability. Therefore, capacity support to the executing agencies to implement these gender-related measures, and careful monitoring by ADB, is critical to their success.

**Box 6: Gender Equality and Empowerment
of Women Project in Nepal**

This loan project approved in late 2004 aims to improve the socioeconomic conditions of poor rural women in Nepal through interventions to promote (i) economic empowerment, (ii) legal empowerment, (iii) social empowerment, and (iv) strengthening of institutions for gender mainstreaming. It is the first Asian Development Bank-supported project in which a national focal agency on gender—Department of Women Development—is the executing agency. The project supports a number of gender-related legal reforms and policy changes. For example, one condition for loan effectiveness is the passage of legislation to eliminate several provisions in existing laws that discriminate against women. Under the project, the Government also committed to pass legislation on domestic violence and on the powers of the National Women's Commission and National Dalit Commission (initially by the Cabinet). The legal empowerment component of the project will support (i) a large-scale awareness-raising campaign on legal issues related to gender, caste, and ethnicity; (ii) preparation of a specialized university law course on rights of women and other vulnerable groups; (iii) training of judicial and local government officials and police officers on rights of women and other vulnerable groups; (iv) establishment of alternative dispute resolution mechanisms and training of mediators and paralegals; and (v) legal aid to poor women in project districts. The institutional strengthening component supports an organizational audit of the Department of Women Development, to identify the training and capacity-building needs of central and local staff.

61. An increasing number of physical infrastructure projects, particularly transport projects, are including gender considerations in their design. By 2004, 67% of transport projects included mitigation measures to address HIV/AIDS and/or trafficking risks, and some also included positive measures to provide women with employment or other benefits. In terms of positive benefits for women, some recent transport projects include targets for local women's participation in road construction or rehabilitation work, based on an assessment of women's interest in doing this work. ADB loans with major construction components now routinely include covenants requiring equal pay for equal work and prohibiting use of child labor; some also include provisions for facilities for workers and safe working conditions. In terms of mitigating social risks, large infrastructure projects now routinely include covenants requiring awareness programs on the risks of HIV and other sexually transmitted infections to be carried out in construction camps and the surrounding communities, and by transport operators. In the best cases, some recent transport projects have included specific components to support health awareness campaigns, provision of condoms, access to health services, and other activities. These components are supported either by loan funds or TA grants. Several of these components also address risks of human trafficking, drawing on research and recommendations from an ADB-supported regional study on trafficking in women and girls (Box 7).

62. The inclusion of mitigation and livelihood activities in the design of physical infrastructure projects also raised the awareness of the executing agencies to the magnitude of the social risks involved in projects of this nature and the importance of addressing them in locally appropriate and realistic ways. However, the capacity and motivation of these executing agencies to implement gender and social activities is generally very weak. In addition, the social risk mitigation components are often supported by parallel grants or by links to existing government programs, and the obligations to mitigate risk extend to third parties such as civil works contractors and transport operators. In these projects, providing an adequate budget for any gender-related activities is especially important to provide technical gender support to the executing agency and its project implementation team, and to monitor the gender and other software elements of the project carefully during implementation. To date, most of the physical infrastructure loans that address social risks in a meaningful way have been in the GMS and

South Asia regions. These risks need to be more consistently and effectively addressed in East and Central Asia, Southeast Asia, and the Pacific regions.

3. Loan Implementation: Gender Results and Impact

63. In addition to assessing the gender quality of ADB loans at approval, this review also sought to assess the impact of gender-responsive loan designs in implementation. Rapid gender assessments (RGAs) of several ongoing loan projects and programs were carried out as part of this review. The RGAs cover 12 projects and programs in four DMCs (Bangladesh, Cambodia, Nepal, Pakistan), and include three sector areas: agriculture and rural development, governance, and education and health.³⁷ These RGAs were supplemented by review of a sample of project completion reports (PCRs) and project performance reports (PPRs) for loans approved during the review period.

a. Rapid Gender Assessments of Loans in Implementation

64. The RGAs focus on gender-related results in terms of (i) participation in project activities; (ii) access to project resources; (iii) practical benefits of the project for women and men; and (iv) changes in gender relations at the individual, household, community, and in some cases, state or national level. While the projects and programs were at various stages of implementation, the RGAs were able to identify some intermediate results related to gender, as well as positive and negative factors contributing to these results.³⁸ The RGAs also identify a number of factors for improving the quality of GAPs.

65. The RGAs provide strong evidence that comprehensive project GAPs introduced in ADB loan projects in 2000 have a significant impact on improving results for women and on making

Box 7: HIV/AIDS and Measures to Prevent Human Trafficking in India's National Highways Sector Project I

This transport project approved in 2003 aimed to rehabilitate and widen sections of the east-west highway corridor through Rajasthan, Madhya Pradesh, and Uttar Pradesh. Studies carried out during project preparation found that communities along the corridor were highly vulnerable to both HIV/AIDS and human trafficking risks because of the poverty and low status of women and children in the area, the presence of tribal communities with a history of sending women and children into prostitution in tea shops and red light areas, and the expected increase in demand for commercial sex workers along the corridor from both highway construction workers and truckers. To address these risks, the loan project included a component on HIV/AIDS and human trafficking. The HIV/AIDS activities supported by the loan include (i) awareness-raising for contractors and construction workers; (ii) a program on public awareness and behavior change aimed at both the general public and high-risk groups; (iii) strengthening of referral systems for HIV testing and sexually transmitted disease treatment; (iv) condom promotion; and (v) capacity building of local nongovernment organizations, pharmacists and health workers, motivators in service areas, and others. The activities to prevent trafficking that the loan supports include (i) a program on public awareness and safe migration aimed at both the general public and target groups; (ii) linkage with existing government programs that focus on educational and economic empowerment of women and children, especially those from scheduled castes and tribes; and (iii) capacity building of local nongovernment organizations, community vigilance groups, police and local government officials, motivators in service areas, and others.

³⁷ The sample was small and not necessarily representative, but the sample size is comparable to recent ADB special evaluation studies. For example, the 2004 ADB *Special Evaluation Study on Effectiveness of Participatory Approaches: Do the New Approaches Offer an Effective Solution to the Conventional Problems in Rural Development Projects?* includes case studies of six projects in five countries; while the 2003 ADB *Special Evaluation Study on Participatory Approaches in Forest and Water Resource Operations in Selected Developing Member Countries* reviews six projects in three countries.

³⁸ ADB. 2005. *Gender Equality Results in ADB Projects: Rapid Gender Assessments of 12 Projects* (Synthesis Report). Manila; and *Gender Equality Results in ADB Projects: Bangladesh Country Report, Cambodia Country Report, Nepal Country Report, and Pakistan Country Report*. Manila.

progress toward gender equality and women's empowerment. Project GAPs are found to be an effective tool for gender mainstreaming as they provide a road map for implementing the project's gender design features. The RGAs demonstrate that projects with detailed design or implementation GAPs have the most comprehensive results for women, including participation in most project activities, access to project resources, practical benefits, and progress toward more equal gender relations. Projects with delayed or partial implementation of GAPs demonstrate fewer results but had significant potential to deliver benefits if GAPs were fully implemented. In contrast, projects without comprehensive GAPs achieved some practical benefits but generally demonstrated the least progress toward strategic changes in gender relations. Based on the successful experience with implementing project GAPs, some executing agencies have adopted the GAP designs as general models for gender mainstreaming across the sector. Further information on the RGA methodology and findings is provided in Appendix 7.

66. The RGAs identify a number of common findings within sectors:

- (i) **Agriculture and rural development.** The five projects in the sample all included GAPs. Three were found to be achieving very positive results in terms of participation, access to project resources, practical benefits, and positive changes in gender relations. The GAPs were also found to be contributing to the overall project objective of reducing vulnerability to poverty. In the remaining two projects, implementation of the GAPs was delayed, and therefore the projects demonstrated fewer results but significant potential. In the three high-performance projects, a gender specialist—generally the national gender consultants in ADB's resident missions—had worked with the executing agency to refine and implement the GAP, and continued to monitor its implementation. Some of the intermediate results from these projects are summarized in Box 8.
- (ii) **Governance.** Two of the three loans in the sample included gender-related policy reforms as conditions for the release of loan funds. These conditions raised the profile of gender concerns to the policy level, introduced specific gender policy changes, and opened up space for policy dialogue and reform measures. However, the RGAs found that systematic follow-up was needed to ensure that the gender reforms were fully implemented. Indeed, one of the loans, the Nepal Governance Reform Program, has already encountered delays in introducing gender-related changes to the Civil Service Act.
- (iii) **Health and education.** Most of the projects in the sample had gender-related objectives but no GAP (or a GAP that was not being implemented). All of the projects were found to be delivering benefits to women and girls, but the project objectives were not being fully realized because inadequate attention was being paid to the social and institutional constraints on women's and girls' access to education and health services. In particular, the RGAs noted the importance of recruiting female teachers and health personnel to work in rural areas, involving both women and men in school and health committees, and promoting positive changes in attitudes and behavior.

67. The RGAs also found a strong two-way relationship between strategic changes in gender relations and practical benefits for women in terms of access to basic services, resources, and income. For example, in the rural development projects studied, enlisting the support of local leaders and male family members was an important strategic step in encouraging women to form work or savings groups, through which they could access project resources and other practical benefits. Through these groups, women were also beginning to address concerns about domestic violence, alcohol use, and gambling. In the governance

program loans studied, the gender strategies and plans were strategic in nature, aiming to influence government policy, staffing, and budgeting.

Box 8: Intermediate Gender Results in Agriculture and Rural Development Projects

Bangladesh: Third Rural Infrastructure Development Project

- 816 shops allotted to female traders in growth center markets, with 733 female traders receiving shop management training
- 4.62 million days of construction work generated for female laborers (compared with 14.56 million days for male laborers), based on fair wage standards
- 1.34 million days of tree planting and road maintenance work generated for female laborers
- 74 union parishad complexes built with separate room and toilet for female members, and training for 938 female members on financial management and local resource mobilization
- 14 flood refuges built with private corners for women
- management rules for women's market sections and gender-sensitive union parishad complex design adopted by government for general use
- gender design features of the loan replicated and adopted across the sector

Nepal: Third Livestock Development Project

- women's participation in livestock groups increased from 26% in 1999 to 51% in 2004 (after introduction of the gender action plan as a midcourse correction)
- women represent 44% of participants in on-site training, and 35% of participants in training outside the village
- women are 44% of representatives in executive committees of community-based organizations
- women's workloads have decreased due to project-supported fodder production
- women are more likely to participate in district livestock action teams, and to be consulted in decision-making about agroprocessing and use of credit
- Department of Livestock Services applied the project gender action plan to other projects across the sector

Pakistan: Malakand Rural Development Project

- 322 women's organizations mobilized (first opportunity for women's collective action in their communities, supported by male leaders and family members)
- more than 1,000 women received training under the project, including 108 female poultry entrepreneurs and 154 lady health workers and traditional birth attendants (who also received first aid and safe delivery kits)
- new water supply schemes provide time savings to women and are expected to provide health benefits as well
- improved roads benefit women in remote areas, mainly for access to emergency health services
- gender awareness of executing agency staff and nongovernment organization partners has increased, although gender-related activities are still given lower priority than others

68. The encouraging findings from some of the RGAs can be compared with earlier special evaluation studies of gender issues in ADB loan projects.³⁹ For example, the special evaluation study completed in 2001 found that the projects reviewed had provided some practical benefits to women, but did not adequately consider the structural barriers to women's access and participation in project activities, and therefore made little or no contribution to women's status in the project areas. The same study also found that the project designs had assumed a much greater capacity than existed in the executing agencies to carry out gender-related activities. In contrast, the RGAs found evidence of strategic as well as practical benefits to women in several projects that included project GAPs, and improved capacity in some executing agencies to implement projects in a more gender-responsive way. However, some of the projects in the RGA sample, especially those without detailed project GAPs, exhibited the same weaknesses found in earlier projects, indicating the need for improved gender-responsive design and implementation of loan projects

³⁹ ADB. 1995. *Review of Performance of WID and Poverty Reduction Efforts in Bank-Financed Projects*. Manila; and ADB. 2001. *Special Evaluation Study on Gender and Development*. Manila.

b. Project Completion Reports

69. As of June 2005, very few PCRs were available for loans approved in 1998 or later. Of these, none were for loans with GAD themes, only two were for loans with gender mainstreaming characteristics, and three were for loans rated with some gender benefits.⁴⁰ Four of the loans were fast-disbursing program loans (including loans to Indonesia and Thailand to mitigate the social impacts of the Asian financial crisis) and one was a flood damage rehabilitation project loan. The gender results from these few loans are hardly representative of ADB's overall loan portfolio. However, most of the gender-related targets in the Indonesia and Thailand crisis loans were achieved or exceeded, with related improvements in education and health indicators, and the most successful programs (such as block grants to village midwives in Indonesia) were extended or enhanced by the governments after the program period.

c. Project Performance Reports

70. PPRs, which are periodically updated by project review missions, provide another source of information about the implementation of gender-responsive loans during the review period. Because of delays in loan effectiveness and commencement of project activities, PPRs provide little information on recently approved loans. Since the PPR generally follows the format of the design and monitoring framework, reporting on gender results depends on the extent to which expected gender outcomes (and related indicators, activities, assumptions, and risks) were included in the design and monitoring framework for the loan. The review examined a sample of 59 PPRs for loans with GAD themes or gender mainstreaming characteristics approved in 2000–2002. Around 80% of recent PPRs for loans with GAD themes report on the status of gender-related objectives and activities, compared with 55% of PPRs for loans with gender mainstreaming characteristics. Only one PPR specifically refers to the project GAP,⁴¹ although 33 of the related projects and programs include GAPs in their design.

71. Because the projects and programs are still being implemented, the PPRs report mainly on inputs and outputs; for outcome and impact indicators, many of the PPRs simply state that data is not yet available. Even so, some PPRs do refer to intermediate outcomes. For example, the PPR for the Bangladesh Urban Governance and Infrastructure Improvement (Sector) Project reports on the review mission's meetings with female ward commissioners in the project towns, who expressed their commitment to improve municipal services and support implementation of the project GAP. The PPR for the Papua New Guinea Coastal Fisheries Management and Development Project reports on the success of a draft HIV/AIDS workplace policy prepared under the project, which led the National Fisheries Authority to establish a committee to promote HIV/AIDS workplace policies in the fisheries industry. On the other hand, the PPR for the Nepal Governance Reform Program notes delays in amendments to the Civil Service Act (including amendments intended to increase the proportion of women in the civil service). In general, the PPRs provide limited snapshots on the implementation of gender-related provisions in ADB loans. However, they underscore the importance of including gender-related targets and indicators in the design and monitoring frameworks for loans. Otherwise, ADB will not likely be able to monitor these gender-related measures, and their implementation as planned is not assured.

⁴⁰ Indonesia: Social Protection Sector Development Program (1998); Indonesia: Health and Nutrition Sector Development Program (1999); PRC: Northeast Flood Damage Rehabilitation Project (1999); Thailand: Social Sector Program (1998); and Vanuatu: Comprehensive Reform Program (1998).

⁴¹ ADB. 2002. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to Bangladesh for the Urban Governance and Infrastructure Improvement (Sector) Project*. Manila.

C. Technical Assistance and Capacity Development

72. Most DMCs have now adopted gender mainstreaming as their strategy for promoting gender equality. However, effective gender mainstreaming requires capacity not only in the national focal agency on gender, but also in other key ministries and agencies. The GAD policy attempts to address these capacity needs by providing TA to national gender focal agencies, and more recently, extending gender-related TA to line ministries. The policy also initiated a regional TA project to provide long-term national gender consultants to several of ADB's resident missions to strengthen the gender capacity of executing agencies.

73. ADB's experience in gender capacity development confirms the lessons learned from other development agencies. Gender capacity development, like capacity development more generally, is a long-term process of institutional change.⁴² This process is more successful when it (i) is based on a realistic assessment of existing capacities and constraints, (ii) builds on existing capacities, and (iii) includes a continuum of capacity development activities that are part of the work program of the institution or individuals concerned. ADB's support for gender capacity development has been more successful when senior staff of the ministry or agency concerned are strongly committed and when ADB provides practical support directly linked to implementation of loan projects over an extended time.

1. Trends in Technical Assistance

74. During the review period, ADB continued to provide TA support to some gender focal agencies in DMCs (Cambodia, Fiji Islands, Lao PDR, and Vanuatu). ADB also expanded its technical and capacity support to other areas, including (i) gender audits in key sector ministries, (ii) development of sector gender strategies and action plans, (iii) gender-related law reform, (iv) gender capacity development of local government officials, and (iv) increased government capacity to address emerging issues such as the displacement of female workers due to changes in international trade rules. Most of these activities were supported through advisory TA to individual DMCs. Regional TA (RETA) projects were also undertaken to support improvements in gender-related statistics and budgeting, gender capacity building of locally elected women officials, and national and regional initiatives to combat trafficking in women and girls (Appendix 8).

75. Despite this expansion of TA activities, TA grants for gender still represent a small fraction of ADB's overall TA activities. During the review period, 25 advisory TAs (representing 2.4% of all advisory TAs) and 23 RETAs (4.7% of all RETAs) addressing gender issues were approved.⁴³ Grant funding for these TAs totaled \$22.44 million, or 2.4% of total grant funding for

⁴² Capacity development is defined as "the process by which individuals, groups, organizations and countries develop, enhance and organize their systems, resources and knowledge—all reflected in their abilities (individually and collectively) to perform functions, solve problems and set and achieve objectives." UNDP. 2002. *Handbook on Monitoring and Evaluation for Results*. New York. In addition, gender capacity development involves challenging deeply rooted assumptions about the capabilities and roles of women and men in a particular society.

⁴³ For 1998–2001, TAs addressing gender issues were identified based on a review of TA titles, and confirmed by a review of the related TA reports. For 2002–2004, identification of the TAs was based on a review of TA titles and GAD classifications of TAs in the project performance information system, also confirmed by a review of the related TA reports. TAs were considered to address gender issues if they included (i) gender-related objectives, (ii) gender-related outputs, (iii) a gender specialist on the TA team, or (iv) a participatory process explicitly including women's NGOs or women's groups. Several recent TAs classified with a GAD theme in the system did not meet these criteria, and therefore were dropped from the review list. The review included advisory TAs and RETAs, but excluded project preparatory TAs.

advisory TAs and RETAs. In 2004, the number of gender-related advisory TAs and RETAs increased significantly, but they still represented less than 8% in number and less than 5% in amount for all advisory TAs and RETAs in that year. In contrast, governance theme TAs comprised 17.5% in number and 15.3% in amount during 2002–2004.⁴⁴ Moreover, most gender-related TAs approved in 2002–2004 were financed from special grant funds such as the Poverty Reduction Cooperation Fund and the GAD Cooperation Fund, with very few funded from ADB's general TA resources.

2. Capacity Development through Technical Assistance

76. ADB's approach to building gender capacity through TA projects evolved substantially over the review period. In earlier years, ADB provided TA for gender capacity development mainly to national focal agencies for gender, as the logical starting point. These TA projects were developed on an ad hoc basis, in response to demand from national gender focal agencies and willingness of program staff to allocate TA resources to gender, subject to the availability of TA resources. The completion reports for these TAs indicate that their objectives and time frames were often too ambitious; and overestimated the available staff, resources, internal commitment, and external influence of these gender focal agencies to act as advocates and facilitators of gender mainstreaming within their own governments (rather than as implementers of women's projects).⁴⁵

77. ADB's most successful experience in providing TA to a national gender focal agency has been in Cambodia, where ADB supported a series of TA projects beginning in 1994. High-level commitment within the ministry, coupled with ADB's continuing support over several years, contributed to the success of these TA projects. A recent audit report confirmed that the TAs resulted in strengthening the capacity of the Ministry of Women's Affairs to contribute to various national planning processes.⁴⁶ The audit report recommended, however, that ADB and other development partners consider using a multipronged approach that includes both continued support for the ministry in its role as gender facilitator together with direct support for building gender mainstreaming capacity in sector ministries.

78. More recently, ADB has been providing gender capacity development TAs to sector ministries such as agriculture and rural development in Cambodia and Viet Nam, with similar sector-specific TA projects under development. TA support is also being provided to key ministries and provincial governments to integrate gender concerns in the decentralization programs under way in Indonesia and Pakistan. In contrast to earlier gender-related TAs, these TA projects are closely linked to ADB financed loan projects in the sector. As such, they are considered to have greater potential for sustainability because of ADB's continuing engagement in the sector and relationship with the respective sector ministries and provincial governments.

3. Capacity Support from Gender Consultants in Resident Missions

79. The main objective in placing long-term national gender consultants in some resident missions was to help develop the gender capacity of executing agencies and to engender ADB's loan portfolio. A recent assessment found that the consultants have been particularly successful in this area as they provide practical, sector-specific support to project design and

⁴⁴ ADB. 2006. Draft Summary Report on Improving Governance and Anticorruption Policies of the Asian Development Bank. Manila. Similar data for other thematic areas were unavailable.

⁴⁵ Similar weaknesses were noted in the completion reports for many nongender TA projects.

⁴⁶ ADB. 2003. *Technical Assistance Performance Audit Report on Gender and Development in Cambodia*. Manila.

implementation teams on an ongoing basis and have built up credibility with executing agency staff.⁴⁷ While the resident mission gender teams have conducted formal gender training workshops for executing agencies, they have generally been more effective in building GAD capacity of executing and implementing agencies through the process of developing and implementing GAPs for ongoing and new loan projects. Through this process, executing agency staff have become more familiar and sensitized to gender issues in their sector, while developing and testing practical approaches to address these issues in specific projects and across the sector.

80. Beginning in 2004, this practical approach to gender capacity development was extended through several lateral learning events, including a regional workshop in which executing agency officials from several DMCs shared their successful experiences in mainstreaming gender. The presentation of good practices and approaches in gender mainstreaming by engineers and other sector specialists had credibility and was well received by sector experts from other agencies. This led to requests for similar peer training programs to be conducted for other executing agency staff in their home countries.

81. To date, most of the resident mission gender teams have focused on capacity development within key sectors such as agriculture, rural infrastructure, and water. In addition, the gender national officer in the Pakistan Resident Mission initiated an ambitious, government-wide gender capacity-development program involving the development of federal and provincial gender reform action plans, which are linked to several policy reform initiatives that ADB is supporting (Box 5).

D. Support to the Beijing Platform for Action

82. ADB's GAD policy includes a commitment to support DMCs in implementing their commitments under the BPFA. During the review period, ADB supported some DMCs to develop or implement their national plans of action on women, and supported regional activities related to both the 5- and 10-year reviews of the BPFA.

83. Most of ADB's support to the BPFA commitments of its DMCs was implicit in its loans and TA activities and is reflected most directly in education, health, water supply and sanitation, microfinance, and agriculture projects. This support was reinforced by ADB's poverty reduction strategy and commitment to the MDGs. A review in 2003 found that virtually all recent ADB loans that had poverty reduction objectives also carried a GAD theme. During 2002–2004, all health loans; over two thirds of agriculture, education, and microfinance loans; and one third of water supply and sanitation loans had either a GAD theme or gender mainstreaming features. However, these loans do not consistently address the social norms, assumptions, and gender stereotypes that prevent women and girls from accessing basic services and the gender design features in the loans are often not monitored.

84. ADB also took some steps to assist DMCs in addressing emerging concerns highlighted in the Beijing Platform. In the area of power sharing and decision making, ADB supported affirmative action policies, other gender reform measures, and capacity development of locally elected women officials in a few DMCs through loans and TA grants. Through regional TA grants and some health and transport loans, ADB also supported initiatives to prevent the spread of HIV/AIDS and human trafficking (especially of women and children) (Appendix 8).

⁴⁷ ADB. 2002. *Enhancing Gender and Development Capacity in Developing Member Countries: A Review*. Manila.

However, these initiatives require careful monitoring and capacity support to the government agencies and other stakeholders involved to ensure their implementation.

85. The recent 10-year review of progress in implementing the BPFA noted that despite many gains, gaps remain in all critical areas of the BPFA (Box 1). Therefore ADB's continuing support for the DMCs' national action plans to implement the BPFA is important. This is also consistent with ADB's commitment to align its assistance more closely with the national priorities of its DMCs.

V. INSTITUTIONAL SUPPORT FOR THE GAD POLICY

86. To support policy implementation and improve ADB's performance in addressing gender concerns in its operations, the GAD policy introduced several institutional mechanisms. This review considers the extent to which these mechanisms have contributed to improvements in ADB's gender-related work in the main policy areas discussed.

A. GAD Plan of Action for Operations

87. The GAD policy provides for the development of an ADB-wide GAD plan of action to operationalize the policy and enable periodic reviews of implementation. The original plan was developed in 1999 in close consultation with the operations departments, and was revised following the ADB reorganization in 2002.

88. The revised GAD plan of action encourages regional departments to identify a larger number of loans with a GAD theme or gender mainstreaming potential (compared with the previous period and with the 1998 baseline). The GAD plan provides a basis for following these loans through the design and approval process. The review tracked the loans identified in the revised GAD plan of action. Most of the loans included were subsequently approved with a GAD theme or gender mainstreaming characteristics, and several originally identified with gender mainstreaming potential were upgraded to GAD thematic loans by the time of loan approval.

89. The GAD plan of action proved to be a useful mechanism for promoting gender mainstreaming in ADB's lending operations and for tracking purposes. Given the heightened focus on managing for results, this practice should be continued and strengthened. Under the current organization, ADB's Gender, Social Development, and Civil Society Division (RSGS) is best positioned to coordinate this exercise, in close cooperation with the regional departments.

B. Organizational Structure and Staffing: Gender Specialists

90. The GAD policy recognizes the need to increase the complement of in-house gender specialists to implement the policy across the full range of ADB operations. Under the policy, two additional gender specialists were recruited at ADB headquarters—bringing the total number to four—and six long-term national gender consultants were engaged under a regional TA to work in resident missions. The four gender specialists at headquarters originally were located in the Social Development Division. Following the 2002 reorganization, two were devolved to regional departments, with the remaining two located in the newly created Poverty Reduction and Social Development Division (RSPR), now RSGS.

91. The gender specialists at headquarters and the resident mission consultants serve complementary functions. The gender specialists in RSGS coordinate ADB implementation of the GAD policy, including (i) policy development, policy compliance, performance monitoring,

and reporting; (ii) gender training; (iii) production of gender-related knowledge products; (iv) administration of gender-related funds; (v) training and technical supervision of the resident mission gender teams; and (vi) partnerships and networking. The regional departments and resident mission gender teams provide direct technical support to country and project teams on CSPs and loans, and also design and supervise gender-related TA projects. The resident mission gender teams also participate in development partner and/or government working groups on gender, engage regularly with the national gender focal agency and NGOs, and act as ADB's in-country gender focal point.

92. The review finds that the increased in-house gender expertise contributed substantially to the expansion of ADB's gender-related activities during 1998–2004. The sharp increase in 2000 of GAD theme and gender mainstreaming loans coincided with the recruitment of additional gender experts at headquarters and in the resident missions. This trend continued to 2004. The increase in gender-related TAs can also be attributed to the expanded complement of gender experts, who designed and supervised virtually all of these TAs.

93. The review also finds that the GAD policy underestimated the number of specialists required to support policy implementation. Subsequent organizational changes resulted in weakened capacity and some confusion on gender as a cross-cutting concern.

1. Gender Specialists at Headquarters

94. The four gender specialists at headquarters contributed to both operational and institutional results under the GAD policy. While they have been instrumental in moving implementation of the GAD policy forward, their effectiveness has been hampered by organizational factors. Until 2002, all four gender specialists were located in the Social Development Division where they operated as a small but effective and flexible team that could respond to shifting demands for technical support from the operations departments. This flexible gender team was fractured in the 2002 reorganization with two specialists being relocated to regional departments. As a result, (i) critical mass was lost; (ii) three of the five regional departments had no gender specialist to provide technical gender support to country and project teams; (iii) the gender specialists relocated to regional departments were given expanded responsibilities covering all social development functions (including social safeguard functions) resulting in a diluted focus on gender; (iv) their location in a sector division constrained their potential to work across sectors or to contribute to upstream CSP, policy, and program issues; and (v) only two gender specialists were left in the central division to coordinate ADB-wide GAD policy implementation. In some instances, the location of regional department gender specialists in a sector division also meant they were given responsibility for loan administration and processing. Their location in social sector divisions implied gender is only relevant to the social sectors rather than to economic sectors, governance, and infrastructure. In the regional departments, the gender specialists became isolated, marginal, and to some extent, demoralized given the limited career prospects for thematic specialists in regional departments.

95. Other recent ADB policy reviews have similarly noted both the organizational problems and the insufficient number of crosscutting and thematic specialists to support ADB's core thematic policies. This deficiency is particularly stark in the case of gender because the GAD policy has been seriously understaffed since the time of its approval, in comparison with all

other thematic policies and strategies.⁴⁸ Currently, the breakdown of thematic/cross-cutting specialists in ADB (Regional and Sustainable Development Department (RSDD) and regional departments) are as follows: 20 environment, 7 resettlement and indigenous peoples, 11 poverty reduction, 4 gender, 11 social development, 5 social protection, 11 governance and capacity development, 7 financial management, and 7 private sector.⁴⁹ These figures clearly indicate that gender as a thematic priority is significantly understaffed compared with other thematic areas. Notably, gender is the only cross-cutting thematic priority without at least one full-time specialist in each regional department. However, a few social development and poverty reduction specialists with gender skills in the regional departments provide intermittent gender technical support to CSP and loan processing teams.

96. The number of gender specialists in the central support division, RSGS, is smaller than in any of ADB's comparator institutions, which each have central gender units with at least four gender specialist staff.⁵⁰ International experience has found that gender mainstreaming requires technical experts strategically located in a central unit and in operations areas to provide support to key operations.⁵¹ Under ADB's current organizational structure, the modest complement of gender specialists at headquarters is inadequate to support continued progress under the policy. At least three additional gender specialists are required at ADB headquarters so that each regional department will have at least one gender expert on staff.

97. Since an increase in the number of gender specialists is unlikely on its own to resolve identified weaknesses in policy implementation, a review and assessment of the organizational structure for improved policy implementation is required. The terms of reference and location of gender specialists in the regional departments should be reviewed to facilitate and ensure optimal utilization of their skills, provision of support across sectors, support to CSPs and other upstream activities, as well as functioning as anchors for the resident mission gender team. Ideally, given the limited number of gender specialist in regional departments, they should be located in a central unit to provide gender support across sectors and to upstream strategy and program support.

2. Gender National Officers and Consultants in Resident Missions

98. Under a regional TA project, long-term national gender consultants were placed in several resident missions to strengthen the gender capacity of executing agencies to engender the design and implementation of ADB's loan activities.⁵² An assessment of ADB's resident mission gender teams found that their performance exceeded expectations in virtually all areas of work.⁵³ To a large extent, ADB's improved gender performance, especially in the loan portfolio, was largely attributed to the consultants. Based on this positive assessment, ADB approved a second 3-year phase of the RETA project. In this phase, 3 of the original 6 gender consultant positions were converted to resident mission national officer positions and new

⁴⁸ In comparison, the *Review of the Implementation of ADB's Governance and Anticorruption Policies* [draft] cites 12 approved positions for governance in addition to other relevant disciplines such as financial, economic, public resource management, and law.

⁴⁹ Budget and Management Services Division data; some minor inaccuracies may exist.

⁵⁰ The central gender units in the African Development Bank and Inter-American Development Bank (IADB) each include 4 gender specialists (the IADB gender unit also employs 5 long-term consultants). The Gender and Development Division in the World Bank includes 10 gender specialists.

⁵¹ United Nations Millennium Project. 2005. *Taking Action: Achieving Gender Equality and Empowering Women*. Task Force on Education and Gender Equality.

⁵² This RETA was supported by the Government of Denmark. ADB. 1999. *Enhancing Gender and Development Activities in DMCs*. Manila.

⁵³ ADB. 2002. *Enhancing Gender and Development Capacity in Developing Member Countries: A Review*. Manila.

gender consultants were recruited for 4 additional resident missions, extending coverage to a total of 10: Afghanistan, Bangladesh, Cambodia, Indonesia, Mongolia, Nepal, Pakistan, Sri Lanka, Uzbekistan, and Viet Nam.

99. The 2002 assessment of the resident mission gender specialists found that some had made more progress than others in various areas. All required substantial technical guidance and support from the principal gender specialist in RSPR (now RSGS), particularly in their first few years. Experience shows that the resident mission gender teams operate most effectively, and have the greatest impact when they receive strong support from their country directors. Similar to the experiences of headquarters gender staff devolved to regional departments, the more experienced resident mission gender consultants tend to be assigned additional tasks that are not directly focused on gender. The three gender specialists converted to regular national officer positions in resident missions have struggled to retain their functions as cross-cutting gender specialists. In one case, the specialist was reassigned as a project implementation officer; in the second case the national officer's task was expanded to include loan administration and social safeguards; and in the third NGO coordination responsibilities were added to those of gender. This has resulted in diluted focus on gender. Ensuring that resident mission gender teams continue to work full-time on gender activities is extremely important. To provide them with more coordinated support, this review recommends that the resident mission gender teams continue to be supervised jointly by their respective country directors and RSGS, on the basis of jointly developed annual work programs.

C. Grant Funds

100. To test new gender-responsive approaches, the GAD policy includes establishing a small-grant fund under a RETA, to finance gender-related initiatives of governments and NGOs, and cofinance GAD activities with other development partners. The RETA,⁵⁴ approved in 1999, financed 56 initiatives over 3 years.⁵⁵ The interim progress report found that some of the projects strengthened the gender focus of several operational activities (including poverty assessments, CSPs, and loan projects). The RETA also supported innovative NGO programs addressing violence against women, legal empowerment of women, and other issues; and cofinanced gender-related activities with other agencies in the region. It also served as a model for a subsequent RETA on ADB and NGO partnership.

101. The GAD initiatives RETA demonstrated the value of small-grant funds to test new approaches to gender mainstreaming and to strengthen ADB's partnership with other agencies and NGOs working on gender-related issues. The new GAD Cooperation Fund (Box 9), funded by the governments of Canada, Denmark, and Norway, is providing valuable resources to continue and expand these activities, as well as supporting the second phase of ADB's resident mission gender consultant program. However, ADB's ability to make effective use of these grant resources is constrained by the limited number of gender specialists working in the regional departments. Although all staff in the regional departments and resident missions are encouraged to tap the GAD Cooperation Fund, gender specialists play an important role in developing and processing the proposals to utilize these funds.

⁵⁴ The RETA was supported by the Government of Japan. ADB. 1999. *Regional Technical Assistance for Gender and Development Initiatives*. Manila.

⁵⁵ The ADB website adb.org/gender/working/ provides details.

D. External Forum on GAD

102. ADB established the External Forum on GAD (EFG) to facilitate dialogue with gender experts from government, academia, and civil society; keep informed on current gender issues in Asia and the Pacific; and provide oversight and guidance on policy implementation. The EFG was established in 2001 and has met six times at ADB headquarters.

103. During its sessions, the EFG has met with Management, some Board members, and senior staff to discuss how ADB could strengthen its attention to gender concerns. In conjunction with these sessions, EFG members have conducted seminars for ADB staff on relevant gender issues. The EFG contributed to the ADF VIII progress report, commented on several policy initiatives, and provided technical input to this review. Individual EFG members have participated in ADB workshops and gender training activities in DMCs. Outcome documents from EFG sessions, including recommendations for further action, have been sent to Management, senior staff, and Board members, and posted on ADB's website. The EFG's main recommendations for strengthening ADB's gender mainstreaming approach, and the results of its self-assessment, are provided in Appendix 9.

104. The EFG is ADB's first standing advisory group on a thematic priority. Given the limited staff and financial resources dedicated to gender mainstreaming, the EFG has played an important role in raising the profile of gender issues within ADB, sharing knowledge and experience on regional gender concerns relevant to ADB's operations, and providing independent feedback and guidance on ADB's performance under the GAD policy. It is being considered as a model for advisory groups in other thematic areas.

E. Coordination and Partnerships

105. Under its GAD policy, ADB committed to expand cooperation with other development agencies, government focal points, and women's NGOs to promote gender equality. The review finds that ADB's collaboration with these key stakeholders has improved, mainly at the institutional level and in DMCs with a resident mission gender national officer or consultant. In DMCs without a resident mission gender specialist, ADB's engagement with local partners on gender issues has been much more limited, ad hoc, and often nonexistent.

106. At the country level, ADB has begun to collaborate with the World Bank, United Nations agencies, and other partners in preparing multidonor CGAs in coordination with national gender focal agencies. Joint CGAs for Cambodia and Mongolia have been published and preparations are ongoing for multiagency CGAs for PRC, Indonesia, Timor-Leste, and Viet Nam. These joint CGAs provide a common reference on gender for development partners and governments, encourage greater consistency and coordination among development partners in their gender-

Box 9: GAD Cooperation Fund

Established in 2003, this fund aims to promote gender equality and women's empowerment in Asia and the Pacific by assisting the Asian Development Bank to improve implementation of the gender and development (GAD) policy and related plan of action. Initial contributions totaling \$4.4 million from the governments of Canada, Denmark, and Norway support activities over 3 years. The fund supports several key areas under the GAD policy: (i) country strategy and program activities; (ii) gender strategies and plans, and other gender-related support for loan projects; (iii) placement of gender specialists in three additional resident missions; (iv) capacity development of national focal agencies for gender equality and executing agencies; (v) gender impact assessments of loan projects and programs; and (vi) partnerships with women's organizations, development partners, and gender networks. To date, the fund has supported two regional technical assistance (TA) projects (including a regional TA to extend support for the gender specialists in resident missions), three advisory TAs, and 22 subprojects.

related work, and simultaneously lower the transaction costs for DMCs. The resident mission gender teams have expanded and strengthened ADB's collaboration with these country-level partners by participating in development partner/government working groups; commenting on draft laws, policies, and action plans of the governments; and engaging with women's NGOs.

107. At the institutional level, ADB has participated actively in the Multilateral Development Bank Working Group on Gender, Gendernet of the Development Assistance Committee of the Organisation for Economic Co-operation and Development, and other interagency networks on gender issues. At both the institutional and country levels, several ADB member countries have provided valuable support to ADB's gender-related work, including Denmark's initial support of the gender specialists in resident missions; Japan's support for the GAD initiatives RETA; and the contributions of Canada, Denmark, and Norway to the GAD Cooperation Fund. Additional information on ADB's coordination and partnership activities related to gender is provided in Appendix 10. Given ADB's commitment to the Paris Declaration on Aid Effectiveness and Harmonization, ADB must expand its collaboration on gender to maximize the effectiveness of its assistance in this area.

F. Knowledge Products and Services

108. ADB has produced a variety of knowledge products on gender-related topics. These include CGAs, RGAs, reports from regional studies, gender and sector checklists, project profiles and case studies, newsletters, and videos (Appendix 11). Although many of these publications were prepared for the use of ADB staff and consultants, requests for reprints and translations, and downloads from the ADB website indicate strong external demand. For example, CGAs have generally been reprinted after 2 years due to high demand, and the gender and sector checklists have been translated into several languages in response to requests from country partners. ADB's website on GAD was substantially restructured and is now an increasingly important vehicle for sharing publications and other information on ADB's gender-related work with external parties. In the first half of 2005, the website averaged over 19,000 hits per month.

109. During the review period, the gender team in RSPR and in resident missions conducted various orientation and training activities on GAD. These include (i) a GAD session in the operations induction program for new staff; (ii) selective sector-specific GAD training for operations staff; (iii) GAD modules in ADB's annual seminars for DMC officials and project implementation seminars for project directors; and (iv) client-oriented gender capacity development programs developed by resident mission gender teams for executing agency staff (included peer training by executing agency officials from different DMCs). Since 2002, over 400 new ADB staff have received basic gender training through the staff induction program (records were not available for previous years). Since 1998, more than 540 DMC officials have been briefed on the GAD policy through the orientation program for DMC officials and regional seminars on project implementation. The GAD module in these seminars generally receives high marks for relevance and quality in the evaluations that participants complete.

110. With limited staff resources, ADB has produced a wide range of knowledge products that are of interest and relevance both inside and outside ADB, including practical tools for gender mainstreaming. However, no systematic tracking of demand for, and use of, these resources has been undertaken. To support the GAD policy, ADB should continue producing relevant and accessible gender-related knowledge products for staff and DMC audiences, and provide more sector-specific training to ADB staff based on appropriate demand assessments. However, ADB's ability to expand its gender knowledge products and services (including gender training)

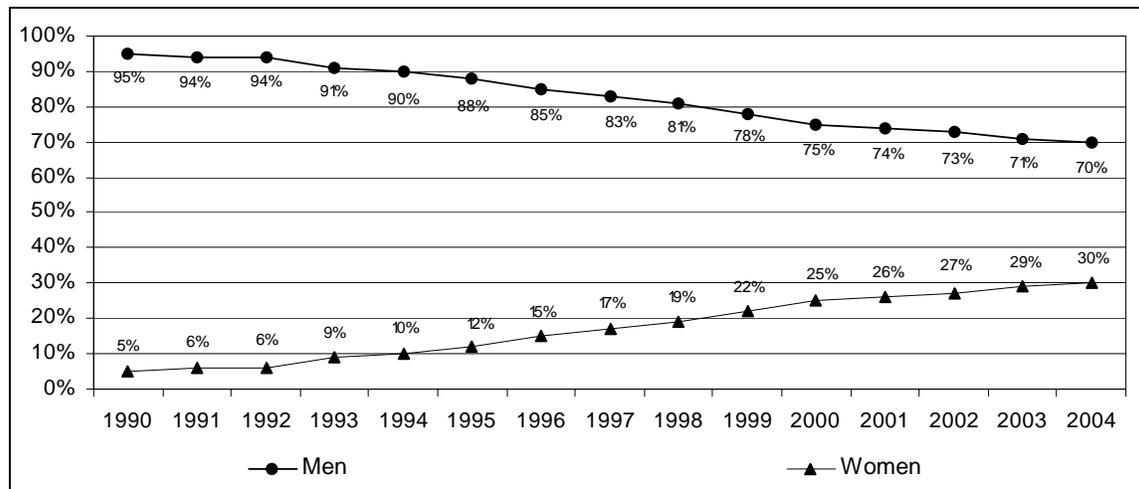
is constrained by the limited number of gender specialists on staff. In addition, the heavy travel commitments make scheduling training sessions difficult, especially for operational sector staff.

G. Internal Gender Action Programs

111. ADB recognizes that a more focused approach is needed to achieve a critical mass of women professional staff decision makers as well as a more representative professional staff gender profile. In September 1998, as a complement to the newly approved GAD policy, ADB prepared its first internal gender action program to address gender issues in ADB's recruitment and staffing activities for professional staff. In late 2002, the program was reviewed and while progress had been made, the outcomes from the review were used to develop a second program for 2003–2005. Both programs focused on the recruitment and progress of women within the institution, including in senior positions. A discussion of ADB's performance in these key areas during 1998–2004 follows.

112. ADB has made steady progress on increasing the representation of female professional staff, from 111 women staff members (16.7% of all professional staff) at the beginning of 1998 to 255 (29.8%) at the end of 2004 (Figure 6). The appointment rate of women professional staff averaged 34.6% of all appointments with a high of 48.5% in 1999. About 72.0% of appointments were at levels 3 and 4, 2.0 % at levels 5 and 6, and 2.5 % at the senior levels.⁵⁶ The number of women professional staff in operations has increased but not as quickly as that of women in the nonoperations areas. Furthermore, the percentage of women working in nontraditional operations areas remained at about 25.4%.⁵⁷

**Figure 6: Professional Staff by Sex^a
1990–2004^b**



^a Excludes Management (i.e., the President and vice-presidents) but includes director's advisers, and staff on loan to the Asian Development Bank Institute, secondments, and special leave without pay.

^b 2004 statistics are as of 31 December 2004.

Source: ADB: Human Resources Division.

⁵⁶ Senior levels are defined as levels 7–10. Comparative figures for males are as follows: 72.4% at levels 3–4; 8.6% at levels 5–6; 4.4% at senior levels.

⁵⁷ Monitoring of women professional staff in operations departments and in nontraditional areas commenced in 2002 as part of Gender Action Program II.

113. The recruitment rate of women professional staff has varied with the type of vacancies. In skill set areas with a reasonable number of women candidates, such as social development and law, women have successfully been recruited. However, in other skill set areas with fewer women candidates, such as infrastructure and energy, recruitment rates have been lower. Furthermore, women candidates in nontraditional areas are in demand in the job market and thus attracting them is more difficult. ADB's location impacts recruitment due to security concerns, professional isolation, and limited opportunities for employment of spouses. The recruitment of women will continue to be a challenge since ADB's future skill set requirements are in areas with fewer qualified and experienced women candidates. ADB must intensify its search for qualified women candidates in all skill set areas, especially nontraditional areas.

114. In addition to overall representation, participation of women at senior levels is critical because these are key decision-making positions and heavily influence the culture of the organization. Between 1998 and 2004, the number of senior women professional staff increased from 5 (5.1% of senior staff) to 12 (9.4%). Of the 12, 5 are in operations and 7 are in advisory and support areas; operations constitute ADB's core business area. Ensuring that women participate fully in the core business areas is important to ADB's business as well as its profile. Recruitment directly into the senior levels has been low, with only 5 women direct entrants.⁵⁸ Recruitment is difficult given the small pool of suitable candidates, who are usually in great demand. The senior women who have been directly recruited mainly have been entering the last stages of their careers, especially given ADB's retirement of 60 years; and so their period of service is relatively short.

115. Eight women have been promoted internally to senior positions. The number of women in the pipeline levels (levels 5 and 6) has increased from 16 (representing 6.4% of staff at these levels) to 98 (27%). This significant increase is promising for the future progression of women into the senior ranks. However, ADB needs to ensure that well-qualified and experienced women progress into the senior positions.

116. Women's share of total promotions averaged 27.6% with attrition rates averaging 5.3%. While the promotion rate is reasonable given that women's participation in ADB only commenced in a meaningful way in the past 5 years,⁵⁹ most of the promotions have been at nonsenior levels. Women's representation in resident missions increased from 8.6% at the beginning of 1998 to 18.3% as at the end of 2004, demonstrating that women are increasingly participating in the important work of the resident missions. A comparison of representation by level and sex between the beginning of 1997 and end of 2004 is shown in Figure 7.

117. The second gender action program was subsequently incorporated as a key action into the new human resource strategy.⁶⁰ The strategy has a number of initiatives that will strongly contribute to strengthening gender equality at ADB by improving institutional human resource processes and procedures, such as recruitment and selection, and performance management. The initiatives are providing opportunities to strengthen gender mainstreaming into these key processes and create a better institutional human resource environment for the implementation of the gender interventions.

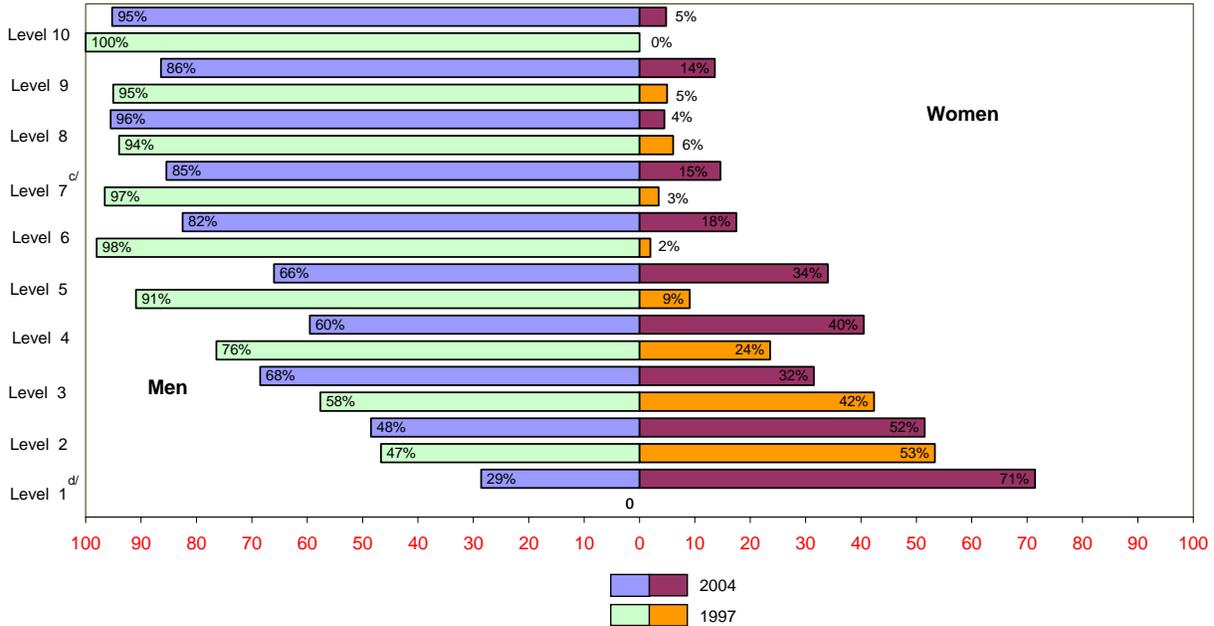
⁵⁸ One woman was appointed and also left during 1998–2004. During 1998–2004, 16 males were directly appointed to senior positions

⁵⁹ Women's participation reached 25% of total professional staff only in 2000.

⁶⁰ ADB. 2005. *Gender Action Program*. Manila.

118. To renew efforts on this important human resource issue, a review of the second gender action program commenced in late 2005 with a third gender action program planned to commence in late 2006. The focus on increasing women's representation will continue, particularly in senior positions, and initiatives to enable their full participation in the organization.

Figure 7 Professional Staff by Personal Level and Sex^{a/}
Comparison 1997 and 2004^{b/}



^{a/} Excludes Management (i.e. The President and Vice Presidents) but includes Directors' Advisors, and staff on loan to DBI/secondment/special leave without pay.

^{b/} 2004 Statistics is as at 31 December

^{c/} 2004 Statistics includes five (5) professional staff at personal level 7 but occupying non-managerial positions.

^{d/} In 1997, there were no level 1 positions.

VI. CHALLENGES OF GENDER MAINSTREAMING

A. Overall Assessment of ADB's Experience

119. Measurable progress in gender mainstreaming has been made across all major areas of ADB operations. The improvements in ADB's performance, especially in loan operations, have been facilitated by institutional mechanisms such as the operational GAD plan of action and the placement of gender consultants in several resident missions. Nevertheless, weaknesses and gaps remain. Promoting gender as a cross-cutting theme remains a challenge in an organization such as ADB with operations structured primarily along sector and regional lines,⁶¹ and with a limited number of gender thematic staff.

120. Although the responsibility for implementing the GAD policy rests with the regional departments and RSDD, in practice most of the progress to date has been due to the advocacy and effort of the few gender specialists and resident mission consultant teams. This is reflected, for example, in the relatively few loans with GAD themes originally included in CSPs, compared with the number of loans with GAD themes or gender mainstreaming that are ultimately

⁶¹ This is also a challenge for other cross-cutting concerns, such as poverty, environment, and governance.

approved. The improvement in the gender content of ADB's loan pipeline between the CSP and loan approval stages is due largely to the intervention and follow-up of individual loans by the resident mission and headquarters gender specialists during loan processing. This is not a sustainable basis for implementation of the GAD policy.

121. Gender as a thematic priority is yet to be fully institutionalized. This could be the result of a combination of factors: (i) inadequate staff incentives for promoting gender inclusiveness, (ii) lack of clear accountability mechanisms in regional departments for GAD policy implementation, (iii) the erroneous assumption that GAD policy compliance is optional since it is not one of the social safeguard policies, (iv) limited gender awareness and sensitivity among staff, (v) lack of appreciation of the relevance of gender issues to ADB operations, (vi) excessive staff workloads combined with limited staff and financial resources resulting in less priority on gender, and (vii) limited institutional commitment to GAD.

B. Experience of Other Development Organizations

122. In developing the GAD policy, ADB drew heavily on the experience of comparator organizations such as the World Bank, Inter-American Development Bank, and bilateral development agencies. Since 1998, these and other development organizations have been confronting similar challenges in endeavoring to mainstream gender concerns in their operations. Gender mainstreaming continues to be the preferred approach, and was recently affirmed in the 10-year review of the BPFA.⁶² However, mainstreaming entails some risks and may lead to "policy evaporation,"⁶³ especially where gender equality goals are not supported by an adequate number of staff, specific implementation plans and budgets, and clear institutional accountability. In organizations where gender is treated as a cross-cutting issue, a gender policy can also become "institutionally homeless,"⁶⁴ as gender mainstreaming becomes everyone's responsibility (and therefore no one's responsibility).

123. The experience of other development organizations confirms that gender mainstreaming is a valid strategy for promoting gender equality and women's empowerment, but that it is a long-term process requiring concerted effort and resources. In particular, it requires (i) high-level commitment, (ii) a critical mass of gender experts with an institutional anchor, (iii) capacity development of all operations staff (including senior staff), (iv) adequate funding, (v) specific mechanisms to ensure that gender analysis is undertaken and that gender-responsive approaches are developed and followed in the organization's activities, and (vi) institutional accountability.⁶⁵ Most of ADB's comparators therefore have established central gender units and developed detailed action plans to guide implementation of their gender policies, with

⁶² In connection with reviewing the Beijing Platform, the United Nations Commission on the Status of Women adopted a resolution in support of gender mainstreaming as "a tool for effective policy-making at all levels." However, the commission also noted that gender mainstreaming is "not a substitute for targeted, women-specific policies and programs." United Nations Commission on the Status of Women. 2005. Report on the Forty-Ninth Session (28 February–11 and 22 March 2005), Chapter I.D, Resolution 49/4, "Mainstreaming a gender perspective into all national policies and programs."

⁶³ Derbyshire, Helen. 2002. *DFID Gender Manual: A Practical Guide for Development Policy Makers and Practitioners*. London.

⁶⁴ UNDP. 2003. *Transforming the Mainstream: Gender in UNDP*. New York.

⁶⁵ Canadian International Development Agency. 2000. *Accelerating Change: Resources for Gender Mainstreaming*. Gatineau, Quebec; Helen Derbyshire (footnote 63); United Nations Millennium Project. 2005. *Taking Action: Achieving Gender Equality and Empowering Women*. Task Force on Education and Gender Equality; UNDP (footnote 64).

gender-related targets and indicators increasingly included to facilitate monitoring for results.⁶⁶ Several development partners are currently reviewing their gender policies with a focus on gender-related results.⁶⁷ A consensus emerging from these reviews is that a two-track approach—combining gender mainstreaming with gender-specific activities—is still appropriate and necessary, especially to address wide gender disparities, restrictive social norms, or new gender concerns.⁶⁸ New financing modalities for development assistance—such as sector approaches and general budget support—are now seen as presenting challenges for gender mainstreaming and may require new tools to integrate gender concerns and monitor gender impacts.

124. Development organizations are also learning from each other's experience with various gender mainstreaming approaches. In some instances, ADB's experience has been specifically noted. For example, a recent World Bank evaluation of its gender mainstreaming activities favorably noted ADB's requirement that all CSPs include consideration of gender issues.⁶⁹ The World Bank's new gender mainstreaming strategy now requires preparation of multisector country gender assessments to inform its country assistance programs.⁷⁰ A survey of development agencies' gender mainstreaming approaches recently undertaken for the Nordic Development Fund concludes that "ADB is arguably the most successful MDB [multilateral development bank] when it comes to integrating gender dimensions into loans."⁷¹

C. Implications and Lessons for ADB

125. ADB, like many of its comparators, is in the process of redefining its operational priorities and processes to better serve the development needs of its DMCs. This is already reflected in a greater emphasis on aligning ADB's development assistance with DMCs' national priorities, and identifying desired results in the preparation of CSPs and individual projects and programs. Steps are being taken to further streamline ADB's business processes. ADB's Medium-Term Strategy II⁷² prioritizes support to some sectors and deemphasizes others. What are the implications for the GAD policy? Gender equality—a core policy goal of ADB, its DMCs, and other development partners—will remain fundamental to ADB's support for poverty reduction, economic and inclusive social development, and regional cooperation. As the experience of ADB and its comparators shows, gender mainstreaming is a flexible institutional strategy for promoting gender equality. Country gender diagnostics and gender analysis of specific projects are basic building blocks of CSPs and project design. However, different country contexts, different modalities of development assistance (e.g., policy-based loans, sector development loans, project loans, or grants), and support to different sectors may call for new and different approaches to address gender concerns and monitor gender-related results in ADB-supported projects and programs.

⁶⁶ For example, the World Bank's 2002 gender mainstreaming strategy includes a detailed implementation timetable; IADB is currently implementing a detailed gender mainstreaming action plan for 2003–2005, and is developing a new action plan to commence in 2006; and the African Development Bank recently approved a plan of action to support its new gender policy.

⁶⁷ These include IADB; UNDP; and bilateral development agencies of Australia, Austria, Canada, New Zealand, Norway, Sweden, and United Kingdom.

⁶⁸ For example, the new gender equality strategy of the Danish International Development Agency reaffirms this dual approach. DANIDA, Royal Danish Ministry of Foreign Affairs. 2004. *Gender Equality in Danish Development Cooperation Strategy*. Copenhagen.

⁶⁹ World Bank. 2001. *Integrating Gender in World Bank Assistance*. OED Report No. 23035. Washington, DC.

⁷⁰ World Bank. 2002. *Integrating Gender into the World Bank's Work: A Strategy for Action*. Washington, DC.

⁷¹ Nordic Development Fund. 2004. *Gender Equality Study: A Study on Addressing Gender Aspects in Projects Co-financed by NDF in Developing Countries*.

⁷² ADB. 2006. *Medium-Term Strategy II*. Manila.

126. Based on ADB's priorities in terms of greater sector selectivity and focus, and new modalities and products for development assistance as articulated in MTS II, operations staff are likely to need increased gender capacity and technical support from gender specialists. In line with its commitment to better align its development activities with DMC priorities and to focus on measurable and monitorable results, ADB's implementation of the GAD policy should focus in particular on (i) ensuring that its country operations are aligned with DMCs' national gender policies, strategies, and action plans; and (ii) ensuring that gender-related objectives, activities, targets, and indicators are included in the design and monitoring frameworks for loan projects and programs, and that these provisions are monitored carefully during loan implementation.

VII. FUTURE DIRECTIONS

127. The review finds that the gender mainstreaming approach and priorities identified in the GAD policy continue to be relevant to regional needs and ADB's priorities. Moreover, ADB's new thematic priorities of capacity development and regional cooperation complement and reinforce the importance of gender capacity development and attention to regional gender concerns, such as those related to HIV/AIDS and human trafficking. The review also finds that institutional mechanisms introduced under the GAD policy have contributed substantially to ADB's progress and performance in addressing gender concerns in its operations. However, gaps and weaknesses continue in implementing the policy, both upstream (in integrating country gender diagnostics in CSPs) and downstream (in providing gender support to executing agencies and monitoring the gender-related aspects of loan projects and programs). Going forward, ADB will strengthen its gender mainstreaming approach to better ensure success in reducing poverty, promoting growth with equity, and achieving the MDGs in the region. This will involve consolidating the progress made, and addressing the weaknesses identified in this review. Given ADB's commitment to development effectiveness and managing for development results, future implementation of the policy will focus more strongly on gender-related results.

128. To ensure sustainable progress and results in promoting gender equality and women's empowerment in the region, ADB will take actions in several areas. To ensure institutional commitment and accountability for results under the GAD policy, ADB will

- (i) develop a new 3-year GAD plan of action for ADB operations by April 2007;
- (ii) undertake a review of the institutional arrangements for optimum use of staff resources for GAD policy implementation; and
- (iii) to ensure accountability for results in future implementation of the GAD policy, conduct a progress report and another implementation review of the GAD policy as required. Both the progress report and implementation review will be submitted to the Board of Directors.

VIII. CONCLUSION

129. The GAD policy adopted in 1998 continues to provide a sound and relevant framework for ADB's support to its DMCs in their promotion of gender equality and women's empowerment, poverty reduction, and the MDGs. Since 1998, ADB has made good progress in mainstreaming gender concerns in its operations, but its performance has been inconsistent and the good practices introduced are not yet fully institutionalized. ADB therefore will take a number of concrete actions, to be described in the GAD plan of action, to expand and strengthen its gender-related activities with an emphasis on relevance, effectiveness, sustainability, and results.

DEVELOPING MEMBER COUNTRIES: GENDER EQUALITY AND EMPOWERMENT INDICATORS

Country	Life Expectancy At Birth (years)				Adult Literacy Rate (%)				Combined Primary, Secondary and Tertiary Gross Enrollment Ratio (%)				Contraceptive Prevalence Rate (%)		Births Attended by Trained Health Personnel (%)		Maternal Mortality Rate (per 100,000 live births)		HIV Prevalence Among Women, Ages 15-49 (%)	
	1995		2002		1995		2002		1995		2001/2		1990-1995	1995-2002	1990-1996	1995-2002	1990	2000 (adj.)	2001	2003
	F	M	F	M	F	M	F	M	F	M	F	M								
Afghanistan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Azerbaijan	74.9	67.0	75.4	68.6	96.3	96.3	-	-	71.0	74.0	67.0	70.0	-	55.0	-	84.0	-	94	-	0.1*
Bangladesh	57.0	56.9	61.5	60.7	26.1	49.4	31.4	50.3	30.9	39.6	54.0	53.0	49.0	54.0	14.0	12.0	850	380	-	-
Bhutan	53.7	50.4	64.3	61.8	28.1	56.2	-	-	31.0	31.0	-	-	-	-	15.0	24.0	1,600	420	-	-
Cambodia	54.2	51.4	59.5	55.2	53.0	80.0	59.3	80.8	54.0	69.5	53.0	64.0	-	24.0	47.0	32.0	900	450	2.7	2.6
PRC	71.3	67.3	73.2	68.8	72.7	89.9	86.5	95.1	61.5	64.1	64.0	69.0	83.0	84.0	84.0	76.0	95	56	0.1	0.1
Cook Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fiji Islands	74.3	70.1	71.4	68.0	89.3	93.8	91.4	94.5	77.8	74.9	73.0	73.0	41.0	-	96.0	100.0	-	75	0.1	0.1
India	61.8	61.4	64.4	63.1	37.7	65.5	46.4	69.0	46.5	60.1	48.0	62.0	41.0	48.0	34.0	43.0	570	540	0.8	0.9
Indonesia	65.8	62.2	68.6	64.6	78.0	89.6	83.4	92.5	59.1	61.3	64.0	66.0	55.0	57.0	36.0	64.0	650	230	0.1	0.1
Kazakhstan	72.3	62.6	71.8	60.7	99.0	99.0	99.2	99.7	75.0	71.0	82.0	80.0	-	66.0	-	99.0	-	210	0.1	0.2
Kiribati	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kyrgyz Rep.	72.3	63.6	72.2	64.6	95.0	99.0	-	-	74.0	71.0	81.0	80.0	-	60.0	-	98.0	-	110	0.1*	0.1
Lao PDR	53.8	50.8	55.6	53.1	44.4	69.4	55.5	77.4	41.7	57.5	53.0	65.0	19.0	32.0	-	19.0	650	650	0.1*	0.1
Malaysia	73.7	69.3	75.6	70.7	78.1	89.1	85.4	92.0	62.0	60.0	72.0	69.0	48.0	-	94.0	97.0	80	41	0.4	0.4
Maldives	62.0	64.6	66.8	67.7	93.0	93.3	97.2	97.3	71.0	71.0	78.0	78.0	-	-	90.0	70.0	-	110	-	-
Marshall Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FSM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mongolia	66.2	63.4	65.7	61.7	77.2	88.6	97.5	98.0	59.3	43.8	76.0	64.0	61.0	67.0	99.0	97.0	65	110	0.1*	0.1*
Myanmar	60.6	57.3	60.1	54.5	77.7	88.7	81.4	89.2	47.5	46.4	48.0	47.0	17.0	33.0	57.0	56.0	580	360	1.0	1.2
Nauru	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nepal	55.6	56.3	59.4	59.9	14.0	40.9	26.4	61.6	42.6	66.6	55.0	67.0	29.0	39.0	9.0	11.0	1,500	740	0.4	0.5
Pakistan	63.9	61.8	60.7	61.0	24.4	50.0	28.5	53.4	27.0	53.1	31.0	43.0	18.0	28.0	19.0	20.0	340	500	0.1	0.1
PNG	57.7	56.2	58.5	56.6	62.7	81.0	57.7	71.1	33.9	39.4	40.0	42.0	-	26.0	20.0	53.0	930	300	0.4	0.6
Philippines	69.3	65.6	71.9	67.9	94.3	95.0	92.7	92.5	81.8	70.9	82.0	81.0	40.0	47.0	53.0	58.0	280	200	0.1*	0.1*
Samoa	-	-	73.3	66.8	-	-	98.4	98.9	-	-	71.0	68.0	-	-	95.0	100.0	-	130	-	-
Solomon Islands	73.3	69.1	70.5	67.8	62.0	62.0	-	-	47.0	47.0	-	-	-	-	87.0	85.0	-	130	-	-
Sri Lanka	74.8	70.3	75.8	69.8	87.2	93.4	89.6	94.7	67.9	64.7	66.0	64.0	66.0	-	94.0	97.0	140	92	0.1*	0.1*
Tajikistan	70.1	63.9	71.3	66.0	99.0	99.0	99.3	99.7	67.0	70.0	67.0	80.0	-	34.0	-	71.0	-	100	-	0.1*
Thailand	72.3	66.9	73.4	65.2	91.6	96.0	90.5	94.9	55.5	49.4	72.0	74.0	74.0	72.0	71.0	99.0	200	44	1.7	1.5
Timor-Leste	-	-	50.2	48.5	-	-	-	-	-	-	-	-	-	-	-	24.0	-	660	-	-
Tonga	-	-	69.0	67.9	-	-	98.9	98.8	-	-	83.0	82.0	-	-	-	92.0	-	-	-	-
Turkmenistan	68.3	61.5	70.3	63.7	97.0	99.0	98.3	99.3	90.0	90.0	81.0	81.0	-	62.0	-	97.0	-	31	-	0.1*
Tuvalu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uzbekistan	70.7	64.3	72.4	66.7	99.0	99.0	98.9	99.6	71.0	75.0	75.0	78.0	-	67.0	-	96.0	-	24	0.1*	0.1
Vanuatu	-	-	70.4	67.4	-	-	-	-	-	-	58.0	59.0	-	-	86.0	89.0	-	130	-	-
Viet Nam	68.5	64.0	71.4	66.7	91.2	96.5	86.9	93.9	55.8	57.7	61.0	67.0	65.0	78.0	95.0	70.0	160	130	0.3	0.4

FSM = Federated States of Micronesia; PNG = Papua New Guinea; PRC = People's Republic of China.

* Less than 0.1%.

Sources: UNDP. 1998. *Human Development Report*; UNDP. 2004. *Human Development Report*; and UNAIDS estimates.

DEVELOPING MEMBER COUNTRIES: GENDER EQUALITY AND EMPOWERMENT INDICATORS, continued

Country	Female Economic Activity Rate (% of male rate)		Women's Share of Estimated Earned Income (% of total)		Female Professional and Technical Workers (% of total)		Seats in Parliament Held by Women (% of total)		Women in Government at Ministerial Level (% of total)		Gender-Related Development Index (value)		Gender Empowerment Measure (value)	
	1995	2002	1995	2001 (or latest)	1995	2001 (or latest)	1997	2004	1995	2001	1998	2004	1998	2004
Afghanistan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Azerbaijan	-	76.0	36.8	36.5	-	-	-	10.5	-	2.6	0.617	-	-	-
Bangladesh	73.0	76.0	23.1	36.1	34.7	25.0	9.1	2.0	5.0	9.5	0.342	0.499	0.305	0.218
Bhutan	66.0	65.0	32.3	-	-	-	-	9.3	13.0	-	0.330	-	-	-
Cambodia	109.0	97.0	45.2	43.4	-	33.0	-	10.9	0.0	7.1	0.415	0.557	-	0.364
PRC	82.0	86.0	38.1	39.7	45.1	-	21.0	20.2	6.0	5.1	0.641	0.741	0.483	-
Cook Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fiji Islands	38.0	48.0	22.0	26.5	44.7	9.0	5.8	6.0	9.0	20.7	0.770	0.747	0.332	0.335
India	46.0	50.0	25.4	27.4	20.5	-	7.3	9.3	4.0	10.1	0.424	0.572	0.228	-
Indonesia	66.0	68.0	33.0	33.9	40.8	-	11.4	8.0	4.0	5.9	0.651	0.685	0.365	-
Kazakhstan	-	82.0	39.3	37.2	-	-	-	8.6	-	17.5	0.685	0.761	-	-
Kiribati	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kyrgyz Rep.	-	85.0	39.6	39.5	-	-	-	6.7	-	-	0.627	-	-	-
Lao PDR	89.0	85.0	39.6	39.5	-	-	-	22.9	0.0	10.2	0.451	0.528	-	-
Malaysia	58.0	62.0	30.4	28.4	43.6	45.0	10.3	16.3	8.0	-	0.785	0.786	0.458	0.519
Maldives	73.0	80.0	35.3	-	34.6	40.0	6.3	6.0	5.0	-	0.668	-	0.341	-
Marshall Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FSM	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mongolia	88.0	88.0	39.7	40.2	-	66.0	-	10.5	0.0	10.0	0.658	0.664	-	0.429
Myanmar	77.0	75.0	42.3	-	-	-	-	-	0.0	-	0.478	-	-	-
Nauru	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nepal	68.0	67.0	33.4	33.4	-	-	-	-	0.0	14.8	0.327	0.484	-	-
Pakistan	36.0	44.0	20.6	24.7	19.5	26.0	2.6	20.8	4.0	-	0.399	0.471	0.179	0.416
PNG	72.0	79.0	34.9	36.6	29.5	-	1.8	0.9	0.0	0.0	0.494	0.536	0.254	-
Philippines	59.0	61.0	35.0	37.1	64.1	62.0	11.6	17.2	8.0	-	0.661	0.751	0.458	0.542
Samoa	-	-	-	-	-	-	-	6.1	7.0	7.7	-	-	-	-
Solomon Islands	88.0	92.0	39.4	41.0	-	-	-	0.0	0.0	-	0.557	-	-	-
Sri Lanka	55.0	56.0	35.5	36.2	19.4	49.0	5.3	4.4	13.0	-	0.700	0.738	0.286	0.276
Tajikistan	-	81.0	36.6	38.3	-	-	-	12.4	-	-	0.571	0.668	-	-
Thailand	87.0	85.0	36.7	37.9	52.4	55.0	6.6	9.6	4.0	5.7	0.812	0.766	0.421	0.461
Timor-Leste	-	86.0	-	-	-	-	-	26.1	-	-	-	-	-	-
Tonga	-	-	-	-	-	-	-	0.0	-	-	-	-	-	-
Turkmenistan	-	82.0	38.3	38.6	-	-	-	26.0	-	-	0.652	0.748	-	-
Tuvalu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uzbekistan	-	85.0	39.1	39.7	-	-	-	7.2	-	4.4	0.653	0.705	-	-
Vanuatu	-	-	-	-	-	-	-	1.9	0.0	-	-	-	-	-
Viet Nam	97.0	91.0	42.0	41.0	-	-	-	27.3	7.0	-	0.559	0.689	-	-

FSM = Federated States of Micronesia; PNG = Papua New Guinea; PRC = People's Republic of China.
Sources: UNDP. 1998. *Human Development Report* and UNDP. 2004. *Human Development Report*.

DEVELOPING MEMBER COUNTRIES: IMPLEMENTATION OF INTERNATIONAL COMMITMENTS TO GENDER EQUALITY

Country	Representation at Beijing Conference	National Focal Agency for Gender Equality	National Action Plan for Gender Equality ^a	CEDAW ^b	Optional Protocol to CEDAW ^b
Afghanistan	X	Ministry of Women's Affairs		2003	
Azerbaijan	X	State Committee on Women's Issues		1995	2001
Bangladesh	X	Ministry of Women's and Children's Affairs	X	1984	2000
Bhutan	X	National Women's Association		1981	
Cambodia	X	Ministry of Women's Affairs	X	1992	2001(s)
PRC	X	All China Women's Federation	X	1980	
Cook Islands	X			1985 ^c	2000 ^c
Fiji Islands	X	Ministry of Women and Culture	X	1995	
India	X	Dept. of Women and Child Development	X	1993	
Indonesia	X	Ministry of Women Empowerment	X	1984	2000(s)
Kazakhstan	X	National Commission on Family and Women's Affairs	X	1998	2001
Kiribati	X	Kiribati Women's Federation		2004	
Kyrgyz Republic	X	National Council of Women, Family and Gender Development	X	1997	2002
Lao PDR	X	Nat'l Commission on the Advancement of Women; Lao Women's Union	Under preparation	1981	
Malaysia	X	Ministry of Women and Family Dev't	X	1995	
Maldives	X	Ministry of Gender, Family Development and Social Security	X	1993	
Marshall Is.	X	Ministry of Internal Affairs, WID Division			
FSM	X	Dept. of Health, Education and Soc. Affairs, Women and Development Programme		2004	
Mongolia	X	Ministry of Population Policy and Labour, Dept. of Population and Social Policy, Women's Section	X	1981	2002
Myanmar	X	National Committee for Women's Affairs	X	1997	
Nauru	X	Chief Secretary's Dept., Women's Affairs Section			
Nepal	X	Ministry of Women and Social Welfare		1991	2001(s)
Pakistan	X	National Commission on Status of Women; Ministry of Women Development, Social Welfare and Special Education	X	1996	
PNG	X	Dept. of Home Affairs, Women's Division		1995	
Philippines	X	Office of the Status of Women	X	1981	2003
Samoa	X	Ministry of Women's Affairs, Community and Social Development		1992	
Solomon Islands	X	Dept. of Women, Youth and Sports, WID Division		2002	2002
Sri Lanka	X	Ministry of Women's Affairs		1981	2002
Tajikistan	X	Women in Development Bureau		1993	2000(s)
Thailand	X	National Commission on Women's Affairs	X	1985	2000
Timor-Leste		Office for the Promotion of Equality		2003	2003
Tonga	X	Prime Minister's Office, WID Centre			
Turkmenistan	X	Women's Union of Turkmenistan		1997	
Tuvalu	X	Department of Women Affairs		1999	
Uzbekistan	X	Women's Committee		1995	
Vanuatu	X	Ministry of Women's Affairs	X	1995	
Viet Nam	X	National Commission for the Advancement of Women: Viet Nam Women's Union	X	1982	

CEDAW = Convention on the Elimination of All Forms of Discrimination against Women; PRC = People's Republic of China; FSM = Federated States of Micronesia; PNG = Papua New Guinea; WID = Women in Development.

Note: (s) = signature only.

^a Submitted to United Nations Division for the Advancement of Women as of December 2004.

^b Date of ratification or accession.

^c Through ratification by New Zealand.

Sources:

**GENDER CONSIDERATIONS IN COUNTRY AND
REGIONAL COOPERATION STRATEGIES AND PROGRAMS
(2002–2004)**

Country/Region	Country Briefing Paper on Women/Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main Text of CSP	Loans with GAD Themes or Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
Afghanistan (Initial CSP 2002)	None	None (although gender disparities and women's disadvantaged status are discussed in health and education sections of economic assessment)	Trends/Issues: data/analysis on stark gender disparities and deep patterns of gender discrimination (1 para.) Gov't Strategy: proactive strategies being taken to address gender discrimination; Bonn Conference identified gender development as priority for external assistance ADB Strategy: gender empowerment is thematic focus, to be mainstreamed in all operations; specific interventions will include education, literacy, skills training, health and nutrition, social protection, agriculture, home-based work, women's mobilization, gender-sensitization of gov't staff	No GAD loans. Loans with GAD or GM potential: Education Reconstruction, Youth and Adult Nonformal Education, Social Sector Rehabilitation, Support for Strengthening Rural and Microfinance Systems (based on concept papers) 2002 Cluster TA (Sub-TA 2) supported capacity building of Ministry of Women's Affairs, and education and health ministries 2002 pilot projects include Rural Poverty Initiatives, School-Community Partnerships for New Sustainable Gender-Sensitive Education, and Pilot Primary Health Care Partnership	A full gender assessment was not prepared, but basic data on gender disparities and patterns of gender discrimination are reflected in the ICSP; the ADB strategy includes a detailed and comprehensive program for promoting gender equality and empowering Afghan women, but this is not yet reflected in the loan pipeline, which emphasizes structural reforms and rehabilitation of infrastructure, especially roads
Cambodia (January 2005)	2004 (joint CGA with United Kingdom Department for International Development, United Nations Development Programme, United Nations Development Fund for Women and World Bank, in cooperation with MoWA)	Strategy for GAD: Introduction: Gross domestic income and GEM ranking Economic and Social Status of Women: women's participation and gender gaps in agriculture, finance, trade, industry, education, health, nutrition, and governance/decision-making; Relevant Gender Issues: national Governance Action	Trends/Issues: under poverty, reference to gender gaps in education and health care and vulnerability of households headed by women; under gender, overview of women's participation and gender gaps in agriculture, industry, and public decision-making, and women's access to strategic resources and services, education, health care, and justice (1 page) Gov't Strategy: NPRS goals	GAD Loans: Chong Kneas Environmental Improvement, Education Sector Dev't Program III Other Loans with GAD or GM Potential: Rural Water Supply/ Sanitation, Tonle Sap Sustainable Livelihoods, GMS Communicable Disease Control in Border Areas, Facilities for Commune Councils II, GMS Pro-Poor Tourism Dev't, Irrigation and Water Resource Mgt Sector Dev't, Tonle Sap Lowland Stabilization	The gender appendix provides a concise overview of gender issues and trends based on the joint CGA, as well as a comprehensive and practical gender strategy that builds on ADB's current program. Notably, the gender strategy supports links between MoWA and line ministries, and regional cooperation on gender-related issues. The main aspects of the gender strategy are reflected in the overall ADB strategy.

Country/Region	Country Briefing Paper on Women/Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
Cambodia (continued)		<p>Plan and MoWA's gender-mainstreaming action plan support women in decision-making; other issues relate to women's access to/control over strategic resources and services (e.g., land titles); education and health care; and women's vulnerability to HIV/AIDS, violence, and trafficking</p> <p>ADB Gender Strategy: strengthen operational relationships between line ministries and MoWA; address gender in macro and cross-cutting areas (including gender-responsive costing and budgeting); continue supporting MoWA's capacity development; and promote regional links on trafficking, migration, communicable diseases, and human resource dev't issues. (4½ pages).</p> <p>Sector/Subsector Plans: gender issues are mentioned under poverty, Tonle Sap Basin (strategy), agriculture (road map), education, and transport</p>	<p>include gender equality and focus on population through maternal health, access to education and rural opportunities</p> <p>ADB Strategy: under inclusive social dev't, reference to empowering vulnerable groups including women; under gender, focus on creating economic opportunities for women and enhancing their livelihoods; specific actions include strengthening links between line ministries and</p> <p>MoWA; targeted interventions in education, agriculture, natural resource mg't, rural dev't, and SME dev't; support to MoWA; and promotion of regional links to address women's vulnerability to trafficking, migration, and communicable diseases</p> <p>ADB Program: reference to addressing gender disparities in education</p> <p>Results Framework: gender-related goals and indicators under inclusive social dev't (education)</p>	<p>Grant-based activities with gender dimensions include Dormitories for Secondary School Girls, Women's Integrated Empowerment Centers, Capacity Building for Tonle Sap Poverty Reduction Initiative II, Enhancing Business Dev't Services</p>	<p>However, the ADB program and results framework only mention gender with respect to education (and not in relation to economic sectors or governance). Only two GAD loans are in the pipeline, but several others have GAD or gender mainstreaming potential. Grant-based activities include two with explicit gender goals and others with potential to address gender issues.</p>
People's Republic of China (2003)	1998 CBP	<p>Gender Strategy/Road Map: Overview: gender-related indicators and trends in human dev't, political participation, and economic activity; women's legal status</p> <p>Needs/Challenges: benefits and costs for women and girls of transition to market economy</p> <p>Gov't Policy: Program for the Dev't of Chinese Women 1995–2000 and 2001–2010 with specific targets in several areas</p>	<p>Trends/Issues: under social dimensions of poverty, reference to gender-related indicators and benefits and costs of market reforms (gender appendix and 1998 CBP)</p> <p>Gov't Strategy: references to job creation, developing poor regions, reducing income inequalities, and improving education, but no reference to gender/women</p> <p>ADB Strategy: under social sector development, references to inclusion of gender analysis</p>	<p>No GAD loans. Other Loans with GAD or GM Potential: Dryland Farming in Northern Region, Integrated Ecosystem Management</p> <p>Grant-based activities with gender dimensions include Agriculture/Rural Dev't Strategy Review, Farmer Income and Sustainable Dev't, Rural Dev't in Mountainous Areas of S. Ningxia, SME Dev't and Finance, Urban Poverty Study II, Support for Reforms in Compulsory Education</p>	<p>Gender appendix provides good overview of gender trends and issues, drawing on 1998 CBP and more recent sources, although recommended gender strategy is weak and inconsistent with GAD policy (i.e., gender analysis is required to be included in all social assessments of projects). The main gender-related trends and issues are summarized in the main text of the CSP. However, the ADB strategy itself refers only to gender analysis in social impact assessments of projects, when</p>

Country/Region	Country Briefing Paper on Women/Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
		<p>ADB Experience: 1998 CBP, social impact assessments, 2020 project study (reviewed women's situation in western PRC)</p> <p>Other Dev't Partners;</p> <p>ADB Gender Strategy: gender analysis of projects when appropriate; address gender issues in all poverty reduction loans and TAs; strengthen partnerships with NGOs and ACWF (4½ pages)</p> <p>Sector Strategies/Road Maps: under governance, brief reference to NGOs addressing women's issues</p>	<p>in social impact assessments for ADB projects, when appropriate; box on impacts of infrastructure on poverty reduction mentions women's employment opportunities in agroprocessing, light industry, and services; and benefits of clean drinking water for women and children; under public service delivery, reference to encouraging private sector and civil society to play greater role on women's issues</p>	<p>Financing, NGO Partnerships for Poverty Reduction, Provincial Poverty Reduction and Dev't Strategies, Developing Poverty Impact Indicators and Assessment Methodology, Rural Pension System Reform, Rural Finance Dev't, Distance Education, Urban Sector Reforms, Rural Health Sector, and Social Security Reform (all advisory TAs); also project preparatory TA for Education Dev't (all based on concept papers).</p>	<p>appropriate. Given the CSP's focus on dev't of poor regions, addressing urban inequalities and promoting regional cooperation, much more could have been said about addressing the gender issues in these areas (e.g., using the United Kingdom Department for International Development - funded PRCF and other grant resources).</p>
India (2003)	2002 (unpublished)	<p>Gender Strategy/Road Map: Status/Context;</p> <p>Key Issues/Challenges: growth and employment patterns, role of infrastructure, trafficking of women/children, access to social services, environmental impacts, women's participation in local gov't</p> <p>Gov't Policies/Strategies: including National Policy for Empowerment of Women and gender equality goals in 10th Plan</p> <p>Gender Strategy for CSP: related to roads, railways, inland waterways, agriculture and rural dev't, power, urban dev't, and state interventions (5 pages)</p> <p>Sector Strategies/Road Maps: gender issues are mentioned under poverty, social dev't (incl. education, health, and HIV/AIDS), transport, and gas</p>	<p>Trends/Issues: gender assessment based on CGS appendix (1 para.)</p> <p>Gov't Strategy: national human dev't goals include reducing gender gaps in literacy and wage rates, and reducing maternal mortality; 10th plan programs 80% increase in social sector spending</p> <p>ADB Experience: box on Karnataka Urban Infra. Dev't Project notes successes in establishing women's centers and involving women in savings/credit groups, with numerous benefits to women and their families</p> <p>ADB Strategy: urban infrastructure projects will benefit women's health; transport projects will address HIV/AIDS, trafficking, and transport safety issues; state operations will improve public education and health services</p>	<p>No GAD loans. Loans with GAD or GM potential:</p> <p>Urban Water Supply and Env't Improvement in Madhya Pradesh (and selected cities), Chhattisgarh Irrig. Dev't Sector, Assam Governance and Pub. Res. Mg't, Rural Finance Sector Restructuring and Dev't, Kerala Sustainable Urban Dev't, SME Finance Sector Dev't, Admin. of Justice TA Loan, NE Region Urban Dev't (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Pension Reforms for the Unorganized Sector, Capacity Building for Project Management and Community Mobilization in Madhya Pradesh (also Kerala and NE States), Livelihood Program for Indigenous People in Orissa, and Administration of Justice Cluster TA</p>	<p>The gender appendix to the CSP captures the main messages from the full gender assessment (unpublished), and includes practical suggestions for integrating gender concerns in priority sectors of the CSP (including transport, urban dev't, and state support for improvements in basic services). The ADB strategy in the CSP picks up some but not all of these recommendations (under the heading of social development). Despite the absence of GAD loans in the pipeline, ample opportunities exist to integrate gender analysis and gender-inclusive design in loan projects, especially in urban development and state governance projects/programs.</p>
Indonesia (2002)	Under preparation (joint CGA with United Nations Development Programme and World Bank)	<p>Gender Strategy/Road Map: Overview</p> <p>Needs and Challenges: decentralization provides opportunity for enhancing women's participation in local</p>	<p>Trends/Issues: gender inequalities in higher education, health care, labor market, and political decision-making; systematic gender mainstreaming needed, esp. in</p>	<p>GAD Loans: Poverty Reduction Through Community-Based Land Rehabilitation and Mg't, Rural Area Dev't, Rural Microfinance, Decentralized Health Services II, Shelter Sector, Sustainable</p>	<p>A full gender assessment was not available when the CSP was being prepared. However, the gender and development appendix to the CSP outlines a broad strategy to support the government's own</p>

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
Indonesia (continued)		<p>decision-making) Gov't Policies: 2000 Presidential Instruction 9 on gender mainstreaming; mandates of State Ministry for Women's Empowerment) ADB Experience: three gender TAs GAD Strategy: gender mainstreaming in ADB policies, programs, and projects; capacity building of local gov't institutions; and strengthening CSOs to increase community participation on gender issues Performance Monitoring: medium-term objectives include project data on women's participation and gender impacts, revised laws/regulations, and new policies/projects supporting gender equity, gender-focused NGOs (5 pages including road map)</p> <p>Sector Strategies/Road Maps: gender issues are mentioned under education and health</p>	<p>decentralization (2 paras.) Gov't Strategy: Nat'l Dev't Plan addresses gender as cross-cutting issue ADB Strategy: gender inequality is categorized as human dev't issue (though scope also includes access to justice and participation in public decision-making, including local); gender mainstreaming in ADB loans will include targets for women's participation and access to benefits; comprehensive list of projects with gender mainstreaming potential Dev't Partners: civil society groups can support ADB's work on gender equality</p>	<p>Aquaculture Dev't for Poverty Reduction, Community Water Services and Health, Decentralized Education, Rural Poverty Reduction, Education Development, Urban WSS II, and Integrated Urban Development and Poverty Reduction II Other Loans with GAD or GM Potential: Agriculture and Rural Sector Dev't, Flood Management in Selected River Basins in Java, Social Security Unification and Dev't, Provincial SME Dev't, Sustainable Social Protection and Water Resource Mg't Sector (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Gender Issues in Public Policy and Admin, Policy Issues in Decentralization, Access to Justice for the Poor, Strengthening Women's Involvement in Dev't at Regional Level, and Strengthening Civil Society for Local Governance</p>	<p>gender mainstreaming policy (Pres. Instruction 9), with links to ADB's loan and TA pipeline. However, this approach is not fully supported in the main text of the CSP, which discusses gender issues only under the heading of "human development." Nevertheless, the emphasis on promoting women's participation and gender-sensitive policymaking in the context of decentralization is timely and important. The large number of pipeline loans with GAD themes, including rural and urban development loans, implicitly supports the gender mainstreaming approach and confirms that gender issues cut across virtually all sectors (not only health and education); gender-related TAs also support the integration of gender concerns in the decentralization process.</p>
Kazakhstan (2003)	1997 CBP; CGA under preparation	<p>Gender Road Map: Current Context/Key Issues: negative impacts of transition on women's access to social services, formal sector work, and political decision-making; women's resourcefulness during transition; increased incidence of domestic violence and divorce Government Approaches: National Action Plan on Improving Status of Women, including measures on women's health, economic activity, political participation, and protection against violence ADB Role: all proposed loan</p>	<p>Trends/Issues: under MDGs, near gender parity in primary education (no gender breakdown provided on higher levels); under gender, brief overview of gender impacts of transition, statement that ADB will support gender equity by mainstreaming gender considerations throughout its lending and TA operations, reference to gender appendix, and new gender assessment being prepared (1 para) ADB Strategy: only reference to MDG 3 (promote gender equality and empower women), linked to human development portfolio (including education and rural water supply)</p>	<p>GAD Loan: Second Rural Water Supply and Sanitation Sector Other Loans with GAD or GM Potential: Regional Rural Dev't, Second Water Resources Mg't</p> <p>Grant-based activities with gender dimensions include Support for Increasing Competitiveness of Domestic Enterprises (to the extent it addresses SMEs and informal sector businesses); Capacity Building of National and Local Governments to Implement the Poverty Reduction Strategy, Phase II; Supporting the Shift from Local State Government to Local Self-Government</p>	<p>The gender appendix does not refer to the 1997 CBP, but identifies main gender impacts of transition. It does not provide a strategy to address these impacts within ADB's portfolio; rather, it assumes that women will benefit from several of ADB's proposed loans. Sector road maps for water supply and sanitation, and education do mention gender-related indicators. The main text of the CSP only discusses gender under "Current Dev't Trends and Issues", but not under "ADB's Strategy". The CSP therefore provides no guidance as to how gender concerns will be mainstreamed in the loan portfolio, although one GAD loan is included</p>

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
		<p>projects address GAD concerns (incl. rural WSS, rural area dev't and water resources mg't)</p> <p>Dev't Partners: (3 pages)</p> <p>Sector Road Maps: gender-related indicators are mentioned under water supply/sanitation and education</p>			<p>in the pipeline (rural water supply and sanitation). The recommendations from the new country gender assessment (under preparation) are hoped to have an impact on the CSP through future CSPUs.</p>
Kyrgyz Republic (2003)	1997 CBP; 2000 Update Note on Gender and Poverty; CGA under preparation	<p>Gender Road Map:</p> <p>Overview: negative impacts of transition on women's employment and wages, household work, political representation, and health indicators (incl. tuberculosis and sexually transmitted disease); also gender-based violence and sex trafficking</p> <p>Government Policies: National Action Plan for Achievement of Gender Equity (2002–2006), gender equity goals in NPRS</p> <p>ADB Approach: mainstreaming of gender considerations in future ADB operations, especially in agriculture (e.g., landholding, access to credit, participation in WUAs, and training); footnote mentions new country gender strategy is being prepared and will inform future CSPU (3 pages).</p> <p>Sector Road Maps: gender issues are mentioned under education (but not agriculture)</p>	<p>Trends/Issues: under poverty, reference to women's higher unemployment rates; under gender, brief overview of gender impacts of transition, gender priorities in NPRS, and statement that "[g]ender issues have been taken into consideration in the design of past ADB-supported projects and this will be the case in the new CSP," and reference to gender appendix</p> <p>Gov't Strategy: no gender reference</p> <p>ADB Strategy: no gender reference; only reference to "selective support for human development"</p>	<p>No GAD Loans; Loans with GAD or GM Potential: Third Education; Second Agriculture Area Development; Rural Development (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Strengthening Basic Education in Rural Areas</p>	<p>The gender appendix is based on 2000 Update Note and other sources. It identifies main gender impacts of transition, outlines the government's broad gender equity action plan, and asserts that gender considerations will be mainstreamed in future ADB operations (with specific references to agriculture). Education sector road map also includes gender-related indicators. The main text of the CSP only discusses gender under "Current Dev't Trends and Issues," but not under "ADB's Strategy." In particular, "ADB's Strategy" and "Assistance Program" include no reference to mainstreaming gender issues in agriculture or education.</p> <p>The recommendations from the new country gender assessment (under preparation) are hoped to have an impact on the CSP through future CSPUs.</p>
Lao PDR (2001)	1996 CBP; 2004 Country Gender Strategy	<p>Gender Strategy:</p> <p>Sector Dev't Constraints/Needs: gender disparities in education and health; constraints on women's economic activities; need to ensure equal access to new market institutions and resources</p> <p>Major Dev't Partners;</p>	<p>Dev't Agenda: references to gender disparities in dev't indicators, education, and employment, esp. in rural areas; also women's key roles in subsistence production, small enterprise, education, and health; box on day in the life of a poor woman;</p> <p>ADB's Dev't Experience:</p>	<p>GAD Loan: Rural Finance Dev't, Community Fund for Rural Dev't (Pilot);</p> <p>Other Loans with GAD or GM Potential: Smallholder Dev't, Nam Ngum River Basin Dev't, GMS Mekong River Tourism Infra. Dev't; Small Towns Dev't, Northern Community Managed Irrigation, Northern and Central Water</p>	<p>The gender appendix does not refer to 1996 CBP. It is extremely brief, but highlights main gender issues and includes several important commitments (gender analysis and strategies for ADB projects, particular focus on women/girls in agriculture as well as in health, water supply, and education projects; representation</p>

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
		<p>Future ADB Role: include gender analysis/strategies in all ADB projects (especially agriculture, health, and water supply); also target women and girls directly, as in education; strengthen gov't capacity to mainstream gender concerns in planning and projects; ensure gender equity in consultations and among employees and consultants of ADB-supported institutions; support gender equity in land titling, community forest initiatives, and gov't and financial institutions (2 pages)</p> <p>Sector Strategies: gender issues are mentioned under education and health</p>	<p>despite increased attention to gender equity, especially in basic education, women are still marginalized; ADB should help strengthen institutional capacity in this area (also ethnic equity)</p> <p>ADB Strategy: under inclusive social dev't, gender and dev't should be emphasized as appropriate in all interventions; under thematic priorities, women or gender issues are mentioned mainly under human resource dev't (including health and education, land titling, and community consultations), but also briefly under rural dev't/agriculture and env't mg't (protection of women's traditional land rights); ESW program includes local capacity building for gender mainstreaming</p>	<p>Supply and Sanitation (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Rural Finance Dev't (cluster TA), Strengthening Decentralized Education Management, Northern Regional Development Plan, Institutional Strengthening for Small Towns Dev't, Enhanced Env't for SME Dev't, and Northern Socio-Environmental Assessment</p>	<p>of women in consultations and ADB-supported institutions; and gender equity in land allocation/titling and community forestry). Recognition of gender disparities, especially in rural areas, is reflected in main text of CSP, but references to gender in the ADB strategy itself are fairly general, and are often bundled with other equity concerns (e.g., regional, ethnic, and gender equity). Emphasis on protecting women's traditional land rights and local capacity building for gender mainstreaming are positive elements. Few pipeline loans were originally classified as GAD, but gender strategies were eventually incorporated in several other loans during project preparation (and a GAD classification was added to some of these).</p>
Maldives (2002)	2001 CBP	<p>Gender Strategy: high gender-related development indicators but low representation of women in gov't; gender and poverty concerns related to rapid economic dev't and breakdown of traditional social systems; summary of framework for action proposed in 2001 CBP (including ADB support for MoWASS, women's participation in public decision-making, legal literacy for women, NGO role in promoting women's concerns, reproductive health, and women's access to higher education, vocational training and employment). (1 page)</p> <p>Sector Strategies: no reference to gender</p>	<p>Dev't Agenda: under trends and current dev't, references to gender equity in primary education but low representation of women in senior gov't positions, lack of support for women's empowerment among island chiefs and reduced employment opportunities in modernized fish processing (also role of MoWASS in promoting gender equity); under dev't priorities, gender equality goal in Government's Vision 2020 is mentioned;</p> <p>ADB Strategy: under thematic priorities, gender and development is included; ADB will support gov't commitment to gender equity by actively mainstreaming gender considerations in loans and TAs, particularly in higher education and technical training; improving SMEs' access to finance will also contribute to gender equality (1 para.)</p>	<p>No GAD Loans.</p> <p>Other Loans with GAD or GM Potential: Second Regional Development and Postsecondary Education and Skills Development (also SME Development in the Atolls, in PPTA pipeline).</p>	<p>The gender strategy in the CSP appendix is extremely brief (as are the sector strategies), but it summarizes the main trends and recommendations from the 2001 CBP. The main text of the CSP refers to these gender-related trends, and the ADB strategy itself includes gender and development as a theme. However, it only makes a general commitment to gender mainstreaming, with references to higher education and technical training and SME finance. No GAD loans are in the pipeline (although two have strong GAD/GM potential), and no indication of interest in supporting MoWASS or carrying through any of the other "strategic" recommendations from the 2001 CBP.</p>

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
			Operational Approach: concerted effort will be made to consult with women's organizations		
Nepal (2004)	1999 CBP	<p>Gender Assessment: Background/Key Issues: comprehensive overview, including references to impact on women of ethnic/caste exclusion and ongoing conflict, limited legal rights and gender-based violence</p> <p>Gov't Strategy: Tenth Plan includes specific gender-equality targets; legislation pending on a national women's commission and amendment of discriminatory laws</p> <p>ADB Experience: one targeted project (microcredit) and gender mainstreaming efforts in variety of sectors; lessons learned</p> <p>Other Dev't Partners;</p> <p>ADB Strategy: support gov't goals on gender equality and institutional and legal reforms; continue mainstreaming gender equality in priority sectors (education, VTE, agriculture, rural dev't, WSS, and rural infrastructure); strengthen capacity of Dep't of Women Dev't and local bodies (4+ pages)</p> <p>Sector Plans: gender issues are mentioned under conflict, poverty, governance, agriculture, and education</p>	<p>Trends/Issues: under gender, ethnicity and caste, summary of main gender issues (1 para.)</p> <p>Gov't Strategy: references to provisions in Tenth Plan on gender mainstreaming and women's empowerment</p> <p>ADB Experience: box on rural WSS project including 50% women in water/sanitation committees</p> <p>ADB Strategy: general goal of promoting more inclusive dev't highlights assistance to poor women as well as disadvantaged ethnic/caste groups; under good governance, reference to encouraging women's participation; under gender/excluded groups, support for antidiscrimination measures, targeted interventions to empower poor women, and building better links between MoWCSW and line ministries (1 para.)</p> <p>ADB Program: gender equality and women's empowerment mentioned under agriculture and rural dev't, education and social protection</p> <p>Results Framework: gender goals, outcomes and indicators under inclusive soc. dev't and governance</p>	<p>GAD Loans: Decentralized Rural Infrastructure and Livelihood II, Empowerment of Women and Excluded Groups (also Gender Equality loan in 2004–2005 pipeline)</p> <p>Other Loans with GAD or GM Potential: Commercial Agriculture Dev't, Rural Finance Sector Dev't Cluster Program; Education Sector Dev't Program I, ICT for Public Service Delivery, Governance Reform and Decentralization Cluster Program, Decentralized Community-Based Water Management Support, Community-Based Water Supply and Sanitation Sector II (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Capacity Building in Rural Finance Institutions, Regional Development Strategy, Strengthening Capacity for Managing for Development Results, Strengthening Project Implementation and Quality Assurance II, Capacity Building in Social Protection Institutions, Strengthening Planning Capacity of Local Bodies</p>	The gender assessment in the CSP draws on the 1999 CBP, but also stresses gender implications of the current conflict and the position of women within disadvantaged castes and ethnic groups. These themes are carried through the conflict, poverty, and governance assessments, and trends and issues section of the main text. The appendix on CSP preparation summarizes results from a women-only consultation and the inclusion of women's groups in other regional meetings. The ADB strategy itself highlights gender equality and women's empowerment as central to ADB's inclusive development approach. The gender/excluded groups section of the ADB strategy is consistent with the gender assessment appendix, and balances practical and strategic goals. The results framework includes several gender goals, outcomes, and indicators, although some are quite general. However, the potential for GAD and GM loans is much greater than the classifications in the current pipeline indicate.
Pakistan (2002)	2000 CBP	None (no thematic or sector assessments, strategies or road maps are included in the CSP appendixes)	<p>Trends: gender-related development indicators; references to gender gaps in education and health; under gender, references to GAD/GEM rankings, discriminatory laws, gender-based violence, and vulnerabilities of rural and poor women (1 para.)</p>	<p>GAD Loans: Early Childhood Dev't, Family Protection</p> <p>Other Loans with GAD or GM Potential: FATA Rural Dev't, SME Dev't, Decentralized Social Services, Punjab Public Resource Mg't, Rural Finance Project, Barani Dev't III, Agribusiness Dev't, FATA Governance, Punjab Basic Urban Services, Balochistan Rural Dev't,</p>	The streamlined CSP format (with no thematic or sector assessments included as appendixes) leaves little space for discussion of gender issues or articulation of a gender strategy for ADB's operations. No reference is made to the 2000 CBP. The brief discussion of gender under trends highlights broad gender issues. In

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
Pakistan (continued)			<p>Gov't Priorities: IPRSP and Perspective Plan address persistent social exclusion of women from access to basic services</p> <p>ADB Experience: two women's health projects</p> <p>ADB Strategy: under inclusive social dev't, gender strategy includes targeted projects, mainstreaming gender across all projects (with specific references to women's employment opportunities in SMEs and agribusiness), and promoting policy and institutional reforms to promote women's rights and participation through TA support (1 para.); under good governance, reference to enforcing female and child rights</p> <p>CSP Matrix: some references to gender issues and related indicators, but no mention of gender reform action plans</p>	<p>Microfinance Sector Dev't Program II (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Devolution Support Program, SME Dev't, Rural Finance, FATA Governance and Family Protection advisory TAs; also Access to Justice II project preparatory TA.</p>	<p>the ADB strategy itself, the gender section refers to targeted projects, gender mainstreaming in all projects, and support for policy and institutional reform. With regard to sectors, only SMEs and agribusiness are mentioned, but with no reference to the constraints on women's participation and how these constraints would be overcome. Surprisingly, no reference is made to innovative gender-inclusive approaches being followed in ongoing rural dev't loans, or to the preparatory work being done on national and provincial GRAPs. (These developments are mentioned, however, in the 2004 CSPU.) The potential for GAD and GM loans in the pipeline is much greater than the initial loan classifications suggest.</p>
Sri Lanka (2003)	1999 CBP; 2004 CGA	<p>Gender Strategy/Plan:</p> <p>Overview: favorable social indicators, but pockets of gender disparities and negative impacts of armed conflict</p> <p>Education/Training: weakest area for women is vocational education</p> <p>Health/Nutrition: good health indicators, but poor nutrition; regional variations; women's higher income correlates with higher gross domestic income</p> <p>Gender Issues: secondary and tertiary education and information technology; poverty and maternal health; women's limited employment options; conflict-affected women, heads of poor households and elderly poor</p> <p>ADB Gender Strategy: gender mainstreaming, esp. in education, WSS, rural dev't</p>	<p>Trends/Issues: under gender assessment/social issues, good summary of trends from gender appendix (more than 1 page)</p> <p>Gov't Strategy: gender does not seem to be included explicitly in Regaining Sri Lanka (2003 vision/strategy)</p> <p>ADB Strategy: no reference to gender in strategic framework, but gender is thematic area (reference to gender mainstreaming in all sectors, especially education, WSS, and projects in N/E and poor regions; emphasis on TVE and information technology); also references to gender in energy, education and WSS sections</p>	<p>GAD Loans: Secondary Education Modernization II, N/E Community Restoration and Dev't II, Rural Electrification</p> <p>Other Loans with GAD or GM Potential: Human Resource Investment, Basic Social Infrastructure Dev't, SME Dev't II, Pilot Service Delivery and TA, Distance Education Public-Private Partnership (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Financial Sector Dev't and Product Innovation, Implementing Nat'l Resettlement Policy, Improving Service Delivery, Local Governance in Rural WSS (advisory TAs); also Secondary Towns and Community-Based WSS II and Secondary School Teachers' Training (project preparatory TAs).</p>	<p>The gender appendix draws on both the 1999 CBP and 2004 CGA, and outlines a balanced gender strategy. In the main text of the CSP, gender does not appear in the strategic framework, but is included as a theme (with general references to education, WSS, and energy, and projects in the N/E and poor regions). Because the references to gender in the main text are so brief, specific strategies for mainstreaming gender, especially in projects in the N/E and poor regions are not discussed. None of the governance-related recommendations from the gender appendix are included in the main text. Notably, one of the GAD loans in the pipeline is for rural electrification (not a traditional sector for gender mainstreaming). However, several additional loans are in the pipeline with GAD or GM</p>

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
		and projects in N/E and poor regions; emphasis on TVE and information technology, access to resources, income generation, natural resource mg't; also incorporation of gender concerns in governance (several suggestions) (5 pages) Sector Strategies/Plans: gender issues are mentioned under poverty, education (very brief mention), WSS			potential.
Tajikistan (2003)	2000 CBP; CGA under preparation	Gender Strategy: Background: impact of transition Gender Mainstreaming in CSP: issues and entry points identified in agriculture, education, health, and governance; detailed recommendations included for ensuring women's participation in training, microfinance, WUAs, and small-scale agribusiness; ADB will also monitor gender-related indicators in health and education Gov't Capacity-Building: State Committee on Women and the Family; some strong national NGOs; ADB will seek non-Asian Development Fund sources to support instit. strengthening of SCWF and CSOs (3 pages) Sector Road Maps: gender issues noted briefly under education and health	Trends/Issues: references to war widows heading poor households, girls' lower school attendance; under gender issues, reference to drop-in girls' enrollment, gender-based job segregation, poverty, and related trafficking risks (1 para.) Gov't Strategy: PRSP includes MDG targets ADB Strategy: CSP focuses on economic growth since other developing partners have pledged grants for social sectors; under cross-cutting themes, gender equality will be promoted by creating economic opportunities for women, primarily through two rural dev't loans	No GAD Loans. Other Loans with GAD or GM Potential: Water Resources Dev't and Rehabilitation; Rural Dev't; Rural Enterprise Dev't (based on concept papers) Grant-based activities with gender dimensions include Strengthening Local Gov't Agencies in Rural Dev't; Policy Research on the Role of Remittances in Rural Dev't; Rural Enterprise Dev't (advisory TAs); Regional Tourism Dev't (regional TA); also project preparatory TA for Social Sector Reform	The gender appendix refers to the gender-related impacts of transition discussed in the 2000 CBP (but not the postconflict issues). It also notes risks that local elites may capture community-based targeting programs (identified in the 2000 CBP). Its recommendations for integrating gender concerns in agriculture projects are specific and comprehensive. However, they are not reflected in the main text of the CSP, which only refers to economic opportunities for women under two rural dev't loans (neither of which has a GAD theme). The main text also does not refer to the gender capacity building activities mentioned in the gender appendix. The new CGA (under preparation) is hoped to have an impact on the CSP through future CSPUs.
Viet Nam (2001)	1995 CBP; 2001 Gender Briefing Paper; 2002 CBP	GAD Strategy: Situation Analysis: comprehensive overview of impact of transition on women's economic activities, land rights, access to	Current Dev't: under social development and gender, references to women's activities in agriculture and informal sector; gender disparities in literacy and education; access	GAD Loans: Upper Secondary Education Dev't, Forests for Livelihood Improvement in Central Highlands, Lower Secondary Dev't II, SME Dev't, Health Sector Dev't	The gender appendix presents a succinct, balanced gender situation analysis and recommended gender strategy based on the 2001 gender briefing paper (the basis for the 2002

Country/Region	Country Briefing Paper on Women/ Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
Viet Nam (continued)		<p>education and health services, and political decision-making; also reference to new concerns re HIV/AIDS and domestic violence; National Plan of Action for the Advancement of Women 2001–2005, ministry committees for the advancement of women, and role of Viet Nam Women's Union</p> <p>ADB Strategy: based on situation analysis, entry points identified in agriculture and rural dev't, social sectors, and governance</p> <p>Implementing Strategy through ADB Operations: gender considerations will be mainstreamed—particularly in agriculture/rural dev't, SME promotion, secondary education, health services and financing, and public administration reform—through gender analysis, collection of gender-disaggregated data, special components and dedicated resources; specific examples provided for each sector (4 pages)</p> <p>Other Assessments: gender issues are noted briefly under the central region assessment</p>	<p>to extension, credit, land; working hours and public decision-making (1 para.); under regional cooperation, reference to HIV/AIDS risk among mobile populations</p> <p>Dev't Priorities: table on national dev't targets includes gender equality goals that go well beyond MDG 3 (including 100% joint land titles, measures against gender-based violence, and public investments to reduce women's time burden); gov't has identified reduced gender gaps in education, increased access to assets, and participation in political/business life as priorities</p> <p>ADB Experience: more attention should have been paid to gender impact of projects, particularly in access to land, training, and credit for women in agriculture; will be addressed through use of gender-disaggregated data in project design and BME</p> <p>ADB Strategy: under inclusive social dev't, reference to particular disadvantage of low-income, ethnic minority women; ADB will build gender (as well as poverty and ethnic) dimensions into relevant areas of assistance, will promote access of women to credit, extension, and training, and will support access for women/girls to education and health services; outreach to women in extension and credit activities is mentioned under rural dev't and women's access to natural resources is mentioned under the central region</p> <p>Operational Approach: project preparatory TAs for agriculture, credit, enterprise dev't, and secondary education will pay special attention to reducing</p>	<p>Other Loans with GAD or GM Potential: Phuoc Hoa Multipurpose Water Resources, Agriculture Sector Dev't Program, GMS Mekong River Tourism Infra. Dev't, Housing Finance, Central Provinces Water Resources Mg't, Central Region Urban Dev't, Governance and Public Admin. Reform (based on concept papers)</p> <p>Grant-based activities with gender dimensions include Capacity Building for Forestry for Livelihood Improvement in Central Highlands, Health Financing Study, Capacity Building for Upper Secondary Education, Support to Governance and Public Admin. Reform, Integrated Natural Resources Mg't Strategy, Capacity Building for SME Dev't, Social Safety Nets and Financial Markets Dev't, Capacity Building for Health Sector Dev't, Assessment and Monitoring of Poverty Reduction</p>	<p>CBP). The main text of the CSP draws on this analysis, and also highlights national gender equality goals (which go well beyond MDG 3) and findings of project evaluations on the need to pay greater attention to women's access to land, training, and credit in agriculture projects. In the ADB strategy itself, gender-related goals are included under Inclusive Social Development, and are bundled with goals relating to the poor, ethnic minorities, and remote areas. Nevertheless, the ADB strategy carries through the main recommendations in the gender appendix relating to agriculture, education, and health. Commitments are also made to address gender concerns in the preparation of specific loans in these sectors (five of which are assigned GAD themes in the pipeline), and to address gender concerns in project BME. The CSP matrix also includes gender-related targets and indicators for rural dev't, education, and health. Unfortunately, the recommendations in the gender appendix relating to public administration reform were not carried through in the final text of the CSP (although they had been to some extent in earlier drafts)</p>

Country/Region	Country Briefing Paper on Women/Country Gender Assessment	Country Strategy and Program (CSP)			
		Country/Regional Gender Strategy (Appendix to CSP)	Discussion of Gender Issues in Main text of CSP	Loans with GAD themes of Gender Mainstreaming (GM) Potential in Pipeline	General Consistency between CBP/CGA and CSP
			<p>gender and ethnic disparities</p> <p>Performance Monitoring/Evaluation: enhanced project BME will especially emphasize gender and ethnic minority dimensions</p> <p>CSP Matrix: includes gender-related targets and indicators under rural dev't, education, health, and gender</p>		

Region	Regional Gender Assessment	Regional Cooperation Strategy and Program (RCSP)			
		Regional Gender Strategy (Appendix to RCSP)	Discussion of Gender Issues in Main Text of RCSP	Loans with GAD Themes or Potential for Gender Mainstreaming in Pipeline	General Integration of Gender Concerns in RCSP
Central Asia Regional Economic Cooperation RCSP (2004)	--	No regional gender strategy; some references to gender in strategies on poverty and environment	<p>Current Development Trends and Prospects—MDGs: social indicators in most Central Asian republics have deteriorated since independence (including decline in gender balance in education, life expectancy, and mother and child nutrition; and increase in maternal mortality and HIV infection); some biases against women are emerging</p> <p>ADB Strategy: objectives of regional cooperation will include tackling negative externalities such as human trafficking and the spread of communicable diseases including HIV</p>	<p>No GAD loans. Loans with GAD or GM potential: difficult, since most loans are for large cross-border infrastructure projects</p> <p>Grant-based activities with gender dimensions include Mainstreaming Gender into Poverty Reduction Strategies in the Central Asian Republics and Regional Tourism Development</p>	The strong focus on large infrastructure projects leaves limited space for addressing gender concerns in the RCSP. However, even the limited discussion of social indicators and social risks in the RCSP indicates potential to address these concerns. A regional gender strategy, building on the new country gender strategies could identify common issues and strategies to maximize benefits and minimize risks of increased trade, tourism, and migration.
Greater Mekong Subregion(GMS) RCSP (2004)	--	No regional gender strategy; reference to MDG 3 in appendix on MDGs (including MDG 3 data).	<p>Mekong People—Promoting Gender Equality: ADB encourages greater participation of women in human resources, agriculture, and rural development programs; and supports regional efforts to combat human trafficking and exploitation of migrant workers; earlier background section notes that gender equality and women's empowerment are major agendas in the region</p> <p>GMS Strategy: Protecting and empowering vulnerable groups such as women is essential to achieve equity in the GMS</p> <p>Implementing the GMS Strategy: ADB will provide regional TA to promote safe migration of women and prevent trafficking of women and girls, prevent HIV/AIDS, and enhance education among ethnic minorities; other initiatives may include support for skills certification and training, developing labor standards, and expanding indigenous knowledge and skills</p> <p>Assessing Strategy and Risks: To address risks of exploitation, trafficking, and HIV infection, connectivity, projects will include</p>	<p>No GAD loans. Loans with GAD or GM potential: Communicable Disease Control in Border Areas, Pro-Poor Tourism Development, GMS Flood Management</p> <p>Grant-based activities with gender dimensions include Promoting Safe Migration for Women and Preventing Trafficking of Women and Girls, Unmasking Cross-Border Poverty, Capacity Building for Promoting Sustainable Agricultural Development, Delivering Energy Services to the Poor, ICT and HIV/AIDS Preventive Education, Tourism Sector Strategy Study, Poverty Reduction through Education of Ethnic Minorities on Cross-Cutting Issues, Mekong Basin Natural Resources Initiative, Expansion of Subregional Cooperation in the Agriculture Sector, Sustainable Livelihoods Protection and Natural Resources Management</p>	The GMS program has progressed from its initial focus on large infrastructure projects and trade liberalization to also address human resource issues and the social and environmental risks associated with regional integration. A regional gender strategy building on the latest country gender strategies could strengthen ADB's attention to the social dimensions of regional integration, including the "new poverty paradigm" discussed in the RCSP and challenges to achieving the MDGs in the GMS.

Region	Regional Gender Assessment	Regional Cooperation Strategy and Program (RCSP)			
		Regional Gender Strategy (Appendix to RCSP)	Discussion of Gender Issues in Main Text of RCSP	Loans with GAD Themes or Potential for Gender Mainstreaming in Pipeline	General Integration of Gender Concerns in RCSP
			social action plans and ADB will support regional initiatives		
Pacific RCSP (2004)	1999 GAD Action Plan for Bank Operations in Pacific DMCs; 2004 Regional Gender Strategy	<p>Gender Assessment/Strategy Assessment: survey of regional variations in women's economic participation (including risks associated with land reform and trade liberalization), human development indicators and issues (including spread of HIV/AIDS and high prevalence of gender-based violence), and women's limited participation in community and national decision-making</p> <p>ADB Strategy: identifies specific opportunities for ADB to support gender equality in the Pacific through gender-inclusive approaches to (i) private sector development (including gradual, gender-sensitive land reform); (ii) improving access to and quality of social services (including gender-inclusive water/sanitation systems); and (iii) promoting more effective development processes (including capacity building of women's civil society organizations, disaggregation of data and inclusion of gender-equitable outcomes in results frameworks); also recommends that ADB support Pacific DMC governments to mainstream gender concerns through better</p>	<p>Trends/Issues: gender section notes major areas of gender inequality across the Pacific (unequal property rights, sexual/family violence, and under-representation in public life), correlation between low human development indicators and severe gender inequalities, and constraints on women's development agencies and women's civil society organizations (2 paras.); social development section notes problems of domestic violence, teenage pregnancy, and female youth suicide</p> <p>ADB's Experience: strategic objectives that received relatively little attention under previous Pacific strategy include gender</p> <p>ADB Strategy: only reference to gender is in one paragraph on mainstreaming of gender and environmental considerations in development planning and programs (including importance of building awareness at political levels and in finance and planning ministries, and improving quality and integration of data in government information systems)</p> <p>Draft Results Framework: includes MDG 3 and education and health MDGs as targets for goal on social service outcomes; key result areas include "gender and environmental considerations mainstreamed into development planning and programs" but outcome targets and performance indicators are still to be developed</p>	2004 RCSP does not include a loan/grant pipeline	The gender appendix provides a succinct overview of gender-related trends and variations in the Pacific, and identifies specific opportunities to integrate gender concerns in the three strategic areas of the RCSP (drawing on more detailed analysis in the 2004 regional gender strategy). The gender overview is summarized in the main text of the RCSP. However, the strategy section of the RCSP includes only a general reference to the importance of gender (and environmental) mainstreaming, and the draft results framework includes no related targets or indicators. Notably, the strategy section on private sector development includes no reference to the potential gender impacts of rapid land reform, which are highlighted in the gender appendix.

Region	Regional Gender Assessment	Regional Cooperation Strategy and Program (RCSP)			
		Regional Gender Strategy (Appendix to RCSP)	Discussion of Gender Issues in Main Text of RCSP	Loans with GAD Themes or Potential for Gender Mainstreaming in Pipeline	General Integration of Gender Concerns in RCSP
		resourced women's departments and high-level gender policy and planning units in key ministries such as planning and finance (4 pages) Other Assessments: governance assessment notes that traditional governance systems are hierarchical and male-dominated			

ACWF = All China Women's Federation; CBP = country briefing paper; CGA = country gender assessments; CSP = country strategy and program; CSPU = country strategy and program update; DMC = developing member country; GAD = Gender and Development; GM = Gender Mainstreaming; GMS = Greater Mekong subregion; HIV/AIDS = human immunodeficiency virus/acquired immune deficiency syndrome; MDG = Millennium Development Goal; MoWA = Ministry of Women's Affairs; NGO = nongovernment organization; NPRS = National Poverty Reduction Strategy; PPTA = preparatory technical assistance; PRC: People's Republic of China; PRSP = Poverty Reduction Strategy Papers; RCSP = regional country strategy programme; SME = small and medium enterprise; TA = technical assistance; VTE = vocational technical education.

Sources:

GENDER CONSIDERATIONS IN COUNTRY STRATEGY AND PROGRAM UPDATES (2004 or latest)

Country	CSPU (latest)	Reference to Gender Issues
Afghanistan	2004	Under Poverty Reduction, refers to “gender” and “gender development.” Under Country Performance and Assistance Level, refers to mainstreaming of social and gender concerns in loans and TAs “to the extent practicable to engage community members, local governments, and civil society. . . and promote women’s participation accordingly”
Azerbaijan	2004	Under Thematic Priorities, refers to government’s National Action Plan on Women’s Issues and ADB country gender assessment (under preparation)
Bangladesh	2004	Paragraph on GAD refers to recent country gender assessment and problems with human trafficking, gender-based violence, and displaced garment workers. Discussion of social sectors also mentions human trafficking, child labor, and HIV/AIDS
Bhutan	2004	Refers to bilateral development partner support for gender-related activities
Cambodia	2003	Under Progress in CSP Focus Areas, paragraph on gender refers to gender gaps, gender-specific targets and indicators in action plan for the National Poverty Reduction Strategy, future directions of the Ministry of Women’s and Veterans’ Affairs, and ADB support for the ministry
People’s Republic of China	2004	Under Poverty Reduction, refers to need for additional progress on gender-related MDGs (including male/female secondary enrollment and male/female job opportunities); under Progress in CSP Focus Areas, refers to widening gender disparities
Cook Islands	2003	Under Progress in CSP Focus Areas, short paragraph on gender and human development refers to women’s roles in the economy and government, and NZAID support for gender-related projects and training
Fiji Islands	2004	Under Poverty Reduction, refers to the gender-related development index, elimination of gender disparities in primary and secondary enrollments, women’s representation in the labor force, and upcoming TA supporting the Women’s Action Plan II
India	2004	Under Poverty Reduction, refers to lags in gender-related development indicators (including maternal mortality rate, gender gap in secondary education, and high incidence of HIV infection)
Indonesia	2003	Under General Issues—MDGs, refers to slow progress toward gender equality. Under Developments and Progress in CSP Focus Areas—Human Development, refers to attention to reproductive health services and maternal mortality in ADB-supported health programs, and assistance to government in addressing human trafficking and social protection of women. Under Country Performance and Assistance Levels, refers to ADB support for prevention of trafficking, protection of female migrants, strengthening of gender-responsive policymaking, and women’s regional participation
Kazakhstan	2004	No reference
Kiribati	2004	Under Poverty Reduction, refers to progress in narrowing gender gaps in enrollment and reducing maternal mortality rate; also refers to women’s isolation from maternal health care on outer islands, and sexually transmitted diseases as a risk factor in cervical cancer
Kyrgyz Republic	2004	Under Thematic Priorities, short paragraph on GAD refers to erosion of Soviet-era gender equality, increases in unemployment and the gender wage gap, and new ADB country gender assessment (under preparation)
Lao PDR	2004	Under Progress in CSP Focus Areas—Human Resource Development, refers to gender gaps in education, high fertility rate, establishment of a National Commission on the Advancement of Women, and development of a new reproductive health policy
Maldives	2004	Discussion of education notes that the combined female enrollment rate (including primary, secondary, and tertiary) is higher than the corresponding male rate
FSM	2004	Under MDGs, briefly refers to gender equality in basic literacy
Mongolia	2004	Under Poverty Reduction, refers to the declining maternal mortality rate and higher female enrollment at all educational levels, but also under-representation of women in private sector management and senior government posts
Nepal	2003	Under Progress in CSP Focus Areas, paragraph on gender and inclusive social development refers to concentration of poverty among women and other disadvantaged groups, government progress and challenges in gender mainstreaming, commitment to mainstreaming women and other excluded groups in the development process under the Tenth Plan, and ADB support for targeted assistance and promotion of local involvement; discussion of education mentions need for gender-sensitive education policy; discussion of portfolio management notes that the recent country assistance program evaluation recommended deepening ADB’s relationships with women’s groups and other segments of civil society
Pakistan	2004	Refers to continuing strong focus on gender through implementation of the national and provincial gender reform action plans; Good Governance section includes paragraph on the gender reform action plans; also refers to support for civil society coalitions on gender and other topics
PNG	2004	Notes social indicators are generally poor; ADB focus will be on addressing the HIV/AIDS epidemic and health-related MDGs including reduction of maternal mortality
Philippines	2003	Under Progress under Poverty Reduction Partnership Agreement, refers to new antitrafficking legislation; under Progress in CSP Focus Areas, paragraph on GAD refers to the Gender-Related Development Index, ADB’s gender-related goals, ADB’s new country gender assessment (including targets for women’s participation in project planning and implementation), and ongoing JFPR project to support women vendors in Mindanao

Marshall Islands	2004	Refers to greater focus on community participation in development processes and progress toward MDGs (but no specific reference to women or gender issues)
Samoa	2004	Refers to progress in reducing (and eliminating) gender gaps in education and literacy and reducing child and maternal mortality rates, and emphasis on promoting community participation
Solomon Islands	2004	Notes gender disparities remain high; maternal health indicators have deteriorated; population growth rate is among highest in world; other external agencies are supporting social sectors (therefore not an ADB priority)
Sri Lanka	2004	Refers to high social indicators, including most gender-related indexes; ADB support for gender equity in education and water supply/sanitation
Tajikistan	2004	Refers to women's important role in family survival, despite their vulnerability to redundancy and unemployment; women represent 56.4% of registered unemployed
Thailand	2001	Under Implementation of CSP—Thematic Priorities, paragraph on gender development refers to progress in women's labor force participation, government's gender-inclusive policies, and legal guarantees of gender equality; however, obstacles remain to women's full participation in economic and political affairs; a gender-mainstreaming approach will be followed in education and social sector loans and advisory TAs
Timor-Leste	2004	Under Poverty Reduction, refers to low gender-related development index, substantial number of households headed by women, low female literacy rate, low level of labor force participation, and government target of 30% women in public bodies; under Progress in CSP Focus Areas, paragraph on GAD refers to gender-related activities under the National Development Plan and the joint country gender assessment (under preparation)
Tonga	2004	Under Progress in CSP Focus Areas, paragraphs on GAD refer to the vision of gender equity in the government's social development plan, and the gender-mainstreaming policy and mechanisms; ADB will support gender mainstreaming through the public service reform TA and monitoring the impact of rightsizing
Tuvalu	2002	No reference
Uzbekistan	2004	Refers to new maternal and child health project
Vanuatu	2004	Under Progress in CSP Focus Areas—Social Development and Environment, refers to women's responsibility for harvesting and marketing most crops and managing the household, but also notes that rural women in particular are disadvantaged in social, economic, and political affairs; ADB support includes proposed TAs for rural skills development and technical/vocational education, and a microfinance pilot; gender targeting will also be built into ADB loans
Viet Nam	2004	Refers to TA to support gender mainstreaming in the Ministry of Agriculture and Rural Development and TA to prepare gender equality law

ADB = Asian Development Bank; CSP = country strategy and program; GAD = Gender and Development; HIV/AIDS = human immunodeficiency virus/acquired immune deficiency syndrome; JFPR = Japan Fund for Poverty Reduction; MDG = Millennium Development Goals; TA = technical assistance;

GENDER RATING CATEGORIES OF ASIAN DEVELOPMENT BANK LOANS¹

A. Gender and Development as a Thematic Classification

1. Loans approved beginning in July 2004 can be assigned a gender and development thematic classification if they

- (i) **promote gender equity by narrowing gender disparities** in access to basic services, productive resources, income opportunities, public decision-making, dispute resolution mechanisms or rights, or
- (ii) **integrate a gender perspective in social and economic development processes** to achieve equal benefits, participation, and protection of rights of women and men.²

2. Loans with this theme will include a

- (i) **gender analysis** during project preparation;
- (ii) **gender-related purpose or gender-related activities** identified in the project/program framework;
- (iii) **gender plan** that incorporates gender-inclusive design features, or components to directly benefit women or girls; and
- (iv) **loan covenant** to support the gender plan or gender-inclusive features.

This theme can apply to projects in virtually all sectors.

3. More details on gender and development subthemes are provided in the List and Definition of Sectors and Themes (7 June 2004, *Compendium of Staff Instructions*). Examples of gender-inclusive design features are provided in paras – .

B. Effective Gender Mainstreaming

4. A loan is included in this category if, regardless of its poverty and thematic classifications,

- (i) the social analysis conducted during loan preparation included careful consideration of gender issues;

¹ Category I (gender and development theme) is based on ADB's loan classification system. Categories II and III were developed by Poverty Reduction and Social Development Division to assist project/program teams in mainstreaming gender considerations in loans that do not have a gender and development theme, and to facilitate monitoring of ADB's loan portfolio under the gender and development (GAD) policy. These rating categories were used in the Interim Progress Report on the GAD policy (covering 1998–2001), the ADB-wide Gender Action Plan 2002–2003, and RSPR gender reviews of 2002, 2003, and 2004 loans.

² Loans approved before July 2004 could be assigned a gender and development thematic classification if an objective is to directly benefit women through improved access to income/employment opportunities or human development services; equality of rights to employment, equal wages and property ownership; fair treatment under the law; child support and maternity leave through improved social security, etc., and either (i) at least one third of the beneficiaries specifically targeted by the loan were women; or (ii) one or more components designed specifically to benefit women accounted for at least 20% of the total loan cost.

- (ii) the loan includes several specific design features to facilitate and ensure women's participation in activities supported by the loan and/or women's access to and receipt of project/program benefits, and
- (iii) these gender-specific design features are supported by appropriate loan covenants.

5. These design features could include several of the following:

- (i) targets for women's participation and/or access to project/program benefits (e.g., for education/training; formation of beneficiary groups; receipt of loans, scholarships, or other benefits; for women representatives in project committees or local associations; or for the number or percentage of female staff in an executing agency or project implementation unit, or among extension workers, social mobilizers, nongovernment organization facilitators, etc.);
- (ii) special facilities, training programs, beneficiary groups, etc., for women or girls; or design of gender-sensitive physical infrastructure;
- (iii) provision for joint ownership of land or other assets;
- (iv) one or more project components directly benefiting women or girls (e.g., reproductive health services, support for food production, and subsistence activities);
- (v) reform measures likely to benefit women or girls (e.g., increases in government budget for reproductive health, reform of discriminatory laws on land ownership or land titling, changes in public sector hiring, and employment practices to facilitate women's recruitment and retention), usually in a program or sector development loan;
- (vi) mobilization of women to participate in project activities, provision or preference for hiring women for project-related work (e.g., construction or maintenance of project facilities), requirement of equal or fair pay for male and female workers;
- (vii) collaboration with nongovernment organizations that service or work primarily with women (e.g., that provide microfinance primarily to poor women);
- (viii) for sector projects, requirement that subprojects include gender analysis and/or consultation with women's groups during preparation, and ensure women's participation and/or receipt of benefits (sectoral gender checklists could be used as guidelines);
- (ix) preparation of gender action plans to ensure integration of gender and development issues within the project design;
- (x) hiring of gender specialists to advise an executing agency or project implementation unit, or to work as project implementation staff; gender capacity-building components for executing agencies and project implementation units;
- (xi) use of gender-disaggregated data for project monitoring;
- (xii) use of specific indicators to monitor and assess gender impacts of a project or program;
- (xiii) consideration of gender issues/impacts during midterm review; and
- (xiv) inclusion of the national women's ministry in the project or program steering committee.

C. Some Gender Benefits

6. A loan can be considered to provide some gender benefits if it has either of the following features:

- (i) consideration of gender issues in the social analysis carried out during project preparation, at least to identify concerns of women in project areas and determine likely benefits/impacts of the project for them; or
- (ii) minor design elements or small project components to benefit women (e.g., a small grant fund).

7. This category includes two distinct types of loans:

- (i) loans that by their nature should provide substantial benefits to women (such as education, health, rural development, microfinance, and water supply and sanitation projects), but that include little gender analysis and few or no specific design features to optimize the benefits for women; and
- (ii) loans that are unlikely to provide direct and substantial benefits to women (such as road or railway projects), but in which substantial effort was made during project preparation to identify potential positive and negative impacts on women, and to provide some indirect benefits or include mitigating features in the project design or resettlement plan (such as provision for employment of local women in project construction work, information campaigns on HIV/AIDS risk, or special resettlement assistance to households headed by women).

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, GD	PI	OCR	ADF		
1	1952	BAN	SARD	Transport and Communications	Rural Infrastructure Improvement Project	ECO, GD	PI		60	2 Dec 02	<p>The project addresses gender concerns by increasing the scope of women's participation in municipal management and services as both beneficiaries and agents. A gender action plan (GAP) provides for 30% women's membership in committees involved in participatory planning, implementation, and evaluation; design of public facilities to address women's needs; inclusion of women's areas in growth center markets and other infrastructure; generation of employment opportunities for women in construction, maintenance, and tree planting activities; and facilitation of linkages of rural women beneficiaries with different microfinance programs. Market management regulations will support committee participation by female union council members who will be trained on their role as effective public representatives. The component on capacity building of the Local Government Engineering Department (LGED) will train women in managing rural infrastructure projects. A gender specialist will be hired to support and monitor GAP implementation.</p> <p>The project framework includes several gender-related targets and indicators from the GAP (e.g., women's corners in 60 growth center markets, leasing of shops in women's corners, employment targets for women, LGED gender strategy adopted, project GAP implemented). A summary of the GAP is in appendix of the report and recommendation of the President (RRP) and is an annex to the project loan agreement. Loan covenants support GAP implementation, including preparation of field manuals and training, inclusion of Ministry of Women's and Children's Affairs (MoWCA) on the project steering committee, gender expertise in the project management office, equal pay for women and men in construction and maintenance work, and review of GA implementation during project reviews.</p>
2	1947	BAN	SARD	Multisector (--)	Urban Governance and Infrastructure Improvement (Sector) Project	GD, GG	PI		60	28 Nov 02	<p>In support of the government's sector investment plan for 22 secondary towns, the project will enhance accountability in municipal management and strengthen capabilities in provision of municipal services. It will likewise promote active participation of women in municipal management and services under component 2. Under component 3, capacity building and implementation assistance will involve female ward commissioners in project management, accounting management, community mobilization, and training programs in line with implementation of the urban governance implementation action plan and establishment of urban management support units. Wage gaps between men and women will be reduced. Nongovernment organizations (NGOs) will be involved in the microcredit component to support income-generating activities for women and youth in low-income areas who will also be provided with leadership and skills training. Specific skills training for indigenous groups will be conducted to ensure that they benefit from the project.</p> <p>A GAP supports capacity building of female ward commissioners, gender mainstreaming within the LGED, and recruitment of more female professional and support staff in municipalities. The project framework includes several GAP-related targets (e.g., formation of a gender and environment committee, development of terms of reference and training for female ward commissioners, GAP implementation, and introduction of a GAP monitoring system). Loan covenants support GAP implementation,</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
								OCR	ADF		
											including preparation of field manuals, training and monitoring, inclusion of MoWCA in the project steering committee, social and gender expertise in the project management office, and review of GAP implementation during project reviews.
3	1940	CAM	SARD	Health	Health Sector Support Project	HD, GD	PI		20.0	21 Nov 02	The project will improve access to quality health services for 2.5 million women through strengthened safe motherhood services and improved antenatal care and emergency obstetric facilities. The project's gender strategy (in an RRP appendix) emphasizes significant benefits to women from availability of minimum and complementary packages of health services. The project component to improve delivery of health services will have a major impact on the health status of the poor, women, and ethnic minorities in 21 provinces. New and renovated health facilities will include separate toilets for men and women. Equal training opportunities will be given to women health service providers (at least 5,200 females) in remote areas to directly benefit ethnic minorities specifically on reproductive and child health. Under the component on health service planning and management capacity strengthening, 123 provincial, district, and referral hospital managers in 9 provinces will be trained in health service management, planning, monitoring, and evaluation; and equal opportunities will be given to competent women and ethnic minority managers. Men and women will also be equally represented in community health center committees. All project subcomponents will target women and girls who are expected to comprise more than 50% of project beneficiaries. The project framework includes a gender-related goal, purpose, and outputs (e.g., emergency obstetric equipment), but no gender targets for training. A loan covenant supports implementation of the gender strategy and requires proportionate representation of women in training.
4	1909	INO	SERD	Agriculture and Natural Resources	Poor Farmers' Income Improvement through Innovation Project	GD, GG	CPI		56.0	15 Aug 02	Project beneficiaries are poor farmers with landholdings of less than 0.1 hectare who cultivate staples. The social assessment considered women's and indigenous peoples' needs. Women are expected to benefit through active involvement in the planning of village investments, capacity building, and targeting of village investments especially to women. A gender specialist will be hired as part of the project team to develop a gender action plan, to ensure that gender issues are adequately addressed during implementation, and to support women's activities especially in the production of high-value crops. Specific provisions have been made to ensure adequate participation of women in decision-making, a greater role for women in government administrative structures, and gender-related benefits of project investments. At least one woman facilitator in every project village will be a member of the project intervillage forum and will be a signatory to the account of the village project investment committee. Village investment criteria will give additional weight to investments that improve women's welfare and promote women's involvement. The project framework includes a gender-related goal and target (in very general terms). A loan covenant requires that a GAP be developed and implemented.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	ADF				
5	1917	NEP	SARD	Education	Secondary Education Support Project	HD, GD	PI		30.0	20 Sep 03	The project will provide equitable access to an improved learning environment for educationally disadvantaged groups, girls, and ethnic minorities through improved facilities, curriculum, teacher development and management, and institutional capacity. Residential accommodation will be provided for girls in remote areas and scholarships for girls and other disadvantaged students including those with disabilities. Accommodation will be developed for about 125 female teachers in remote and rural areas. Criteria for selecting schools to receive block grants in 10 pilot districts will include presence of disadvantaged communities and girls' enrollment. The project framework includes several gender-related targets and indicators. Loan covenants support scholarships for female students and those with disabilities, development of a curriculum sensitive to gender and cultural differences, affirmative action in selecting and training female teachers, and equal pay for women and men in construction and maintenance.
6	1916	PAK	SARD	Education	Decentralized Elementary Education Project (Sindh)	HD, GD	PI		75.0	19 Sep 02	By increasing access to improved public elementary schools especially for females and the rural poor, the project will reduce inequities between public and private schools in Sindh. About two thirds of beneficiaries will be female students who will receive stipends, free textbooks, and scholarships. An assessment will be made by school administrators, teachers, and community representatives to improve facilities and access especially for girls in rural areas. The project also supports establishment of model schools (one for boys and one for girls), scholarships for female teachers, a public awareness campaign, and a life skills program. Each of the training programs will contain a gender component. A gender strategy (in an RRP appendix) identifies activities targeting female students. The project framework includes several gender-related targets and indicators. Loan covenants support gender-related incentives and targets and gender-disaggregated data in the project management system.
7	1934	PAK	SARD	Multisector (--)	Sindh Rural Development Project	GG, GD	CPI		50.0	20 Nov 02	The project focuses on women as the most disadvantaged target group. A detailed GAP (an RRP appendix) emphasizes improving women's access to services, and supports introduction of appropriate labor-saving technologies and improvement of women's livestock management skills. Each project component has gender-related targets and approaches. The project also provides for a full-time gender specialist per district. Of training program attendees, 50% will be women and at least 30% of village groups will be women's groups. The component on improved governance and legal support specifies that each lead NGO implementer must have both male and female paralegals on staff. The project framework includes targets for women in livestock training, vegetable demonstrations, and credit access. A loan covenant supports GAP implementation, a gender specialist in the project team, gender criteria for NGO selection, minimum wages and equal pay, midterm review of the GAP, and gender-disaggregated data collection.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	ADF				
8	1938	PAK	SARD	LEMPP	Devolution Support Program-TA Loan on Gender and Governance Mainstreaming	GG, GD	PI		7.0	21 Nov 02	The program will support the government in addressing two key inequities: gender, and local government resource endowments. The program has a two-pronged strategy: (i) support federal and provincial gender reform action plans to strengthen policy and institutional mechanisms for gender mainstreaming, and (ii) mainstream gender concerns in intergovernment systems and procedures including targeted capacity development for women councilors. The gender and governance sector analysis appendix of the RRP discusses issues affecting women in the context of poverty, political processes, civil service, and access to entitlements; and includes recommendations and strategies to increase women's representation and participation. The technical assistance loan supports implementation of the four gender reform action plan themes: (i) improving women's representation and participation in political and administrative structures, (ii) shifting policy from social welfare to social development and from women's development to gender equality, (iii) restructuring national institutions and procedures dealing with gender issues, and (iv) engendering planning and budgetary processes to narrow the gender gap in public expenditure and service provision. The executing agency will be the federal Ministry of Women's Development, Social Welfare, and Special Education and provincial women's development departments. The program framework includes related indicators (e.g., approval of federal and provincial gender reform action plans, performance-based grants for gender, allocation of local government resources based on gender budget analysis, and inclusion of women councilors in local government associations). The loan agreement includes a covenant on following ADB's guidelines on GAD in all project activities.
9	1950	PAK	SARD	Water Supply, Sanitation, and Waste Management	Punjab Community Water Supply and Sanitation Sector Project	HD, GD	CPI		50	28 Nov 02	Social analysis showed that provision of potable drinking water will relieve women and children of the burden of fetching water from distant sources and time may be spent on more productive and income-generating activities, in addition to health-related benefits. The project includes a hygiene education program in which women councilors and lady health workers will play a catalytic role in hygiene education and household latrine promotion. Schools in the project area will also be provided with safe drinking water and latrines. Since women and children are the main beneficiaries of the project, women will be involved in subproject planning, design, and implementation. Female community-based motivators and female union councilors will assist local women in forming female community-based organizations in all subprojects. To facilitate women's effective participation and training opportunities, a female assistant director for the Community Development Unit will be appointed to work with women's community-based organizations and community-based motivators. A microenterprise development specialist will also identify effective schemes and loan products for women. A gender strategy is in an RRP appendix. The project framework includes a general gender-related goal but no specific gender targets. Loan covenants support participation of women councilors and women's community-based organizations in subproject planning, and a 60% target for female microfinance beneficiaries "wherever feasible."

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
					ECO, GD	CPI	OCR	ADF		
10	TAJ	ECRD	Agriculture and Natural Resources	Agriculture Rehabilitation Project	ECO, GD	CPI		35.0	1 Dec 02	Rehabilitation of selected irrigation and drainage facilities will improve living conditions of farming communities. The project will cover 85,000 hectares of land and 471,500 people. About 87,000 people, mainly women and children, will benefit from rehabilitation of potable water systems. Beneficiary organizations will undergo training and organizing for sustainability of the rehabilitated systems. Dialogue with communities on the formation of water user associations will encourage participation of women. A gender strategy (in an RRP appendix) supports activities to improve women's access to income opportunities, reduce their vulnerability to waterborne diseases, and ensure equal opportunities to participate in community activities. However, the project framework does not include any gender references. A loan covenant supports implementation of the gender strategy and tracking of project impacts on social groups including women.
11	UZB	ECRD	Finance	Small and Microfinance Development Project	ECO, GD	PI	20		9 Dec 02	Economic hardship accompanying transition has had a negative impact on women's participation in the formal political structure and traditional gender ideologies have reemerged. Educated and entrepreneurial women have used their experience to lead the women's NGO movement, including the Association of Business Women, which participated in design of the project. The initial survey indicated likely subsector beneficiaries would include smallholder agricultural workers, handicraft makers, micro-agroprocessors, custom tailors, traders, and other service providers. More than one third of beneficiaries would be women and over 20% of the total loan amount would accrue to women. Women are expected to play a disproportionately active role in organizing and managing savings and credit unions under the project. Sensitive design of loan and savings products would enhance women's participation. In at least 5 of 20 savings and credit unions supported by the project, at least 50% of members must be women. The project framework includes the 50% target for women's membership in 5 of 20 savings and credit unions. A loan covenant also supports this target.
12	VIE	MKRD	Education	Upper Secondary Education Development Project	HD/ GD	PI		55	17 Dec 02	Poor, ethnic minority, and female students from 20 disadvantaged provinces will directly benefit from component 2 (improved access, equity, and participation in upper secondary education) of the project. Information, communication, and education programs will encourage ethnic minority girls to attend upper secondary schools. Study support programs including tutorials and vocational orientation will be developed and provided to 5,000 very poor female and ethnic minority students to help them keep up with their studies and be competitive with other students. A gender-inclusive curriculum for upper secondary schools will include modules in career orientation, information technology, health, sex, and HIV/AIDS awareness. Provision of about 1,500 classrooms will benefit 120,000 students including about 22,500 poor ethnic minority students. A gender and ethnic minorities action plan (an RRP appendix) includes provisions for curriculum and teaching methods that will be sensitive to gender and ethnic minority issues and cultural diversity, and equal participation of women in in-service teacher training.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1a: 2002 Loans with Gender and Development as Thematic Classification

Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
							OCR	ADF		
										A gender specialist will be engaged to support implementation of the action plan. The project framework includes targets for increased participation of poor and ethnic minorities, especially ethnic minority females; the target for study support programs does not include a gender breakdown. A loan covenant supports the action plan, as well as proportionate representation of women in training activities.
Total							20.0	498.0		
Total Combined							518.0			

Asian Development Bank Loans Addressing Gender, 2002–2004

Table A6.1b: 2002 Loans with Gender Mainstreaming

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ENV	PI	OCR	ADF		
1	1939	CAM	MKRD	Agriculture and Natural Resources	Tonle Sap Environmental Management Project	ENV	PI		10.9	21 Nov 02	Women constitute 51% of the population in the Tonle Sap region. Poverty and social assessment disclosed that vulnerable groups exist in the five provinces and include widows and female heads of households. The project will specifically target women to provide full opportunities, especially to female heads of households, to be represented in community organizations, training programs, and decision-making activities. Project activities to organize communities for natural resource management will ensure participation of women through gender sensitization, with at least 40% membership at various levels of community organizations, and capacity building of village women's groups. Ethnic minorities will likewise be provided equal opportunities in project activities. A loan covenant supports these strategies. However, the project framework does not include gender references.
2	1962	INO	SERD	Agriculture and Natural Resources	Coral Reef Rehabilitation and Management Project	ENV, HD	CPI		33.0	6 Dec 02	Women in the project area have a limited role in family decision-making and limited access to economic opportunities. A gender action plan (GAP), a supplementary appendix of the report and recommendation of the President (RRP), supports women's small-scale income-generating projects. Project support to community-based organizations will include equal opportunities for women's membership and representation, and women will be encouraged to assume leadership positions in the organizations. Training needs of women and indigenous groups will be considered in the design of training programs. Gender disaggregated data and gender indicators will help in monitoring project activities. A loan covenant supports implementation of the GAD, and specifically requires fielding of women as project managerial staff, facilitators, and community organizers; and preference to women in microenterprise programs. The project framework does not include any gender references.
3	1964	INO	SERD	LEMPP (Sub-national Government Administration)	Sustainable Capacity Building for Decentralization Project	HD, GG, ENV	OTH		42.2	10 Dec 02	The project is expected to contribute significantly to improving women's participation in regional governments. Given the clear correlation between empowerment, poverty, and gender, and the key role that regional governments play in social development, the need for greater participation by women in government is evident. Gender mainstreaming conditions are incorporated in the project to support specific reforms and commitments in regions concerning merit-based appointments, promotions, training, and other opportunities for women's advancement. A GAP will be developed as an integral element of the district capacity-building action plans, and will be a condition for release of action plan funds. The project will ensure that mechanisms are in place to integrate gender concerns throughout project implementation. A loan covenant supports preferences to women in training activities and integration of gender concerns in the district capacity-building action plans. The project framework includes general reference to gender mainstreaming, but no targets.

Asian Development Bank Loans Addressing Gender, 2002–2004

Table A6.1b: 2002 Loans with Gender Mainstreaming

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	PI	OCR	ADF		
4	1933	LAO	MKRD	Agriculture and Natural Resources	Nam Ngum River Basin Development Sector Project	ECO	PI		15.0	11 Nov 02	Over 85% of women in the project area are farmers and also do the bulk of household work. The project provides for recruitment of women to occupy 30% of technical positions in the Water Resources Coordination Committee; gender sensitization of the committee, Hydropower Office, Ministry of Agriculture and Forestry, provincial agriculture and forestry service, and district agriculture and forestry office; 50% of extension and training staff to be from ethnic minorities (including 50% women); gender training of participating government staff; at least 50% of community training programs to be designed for women; 50% of beneficiaries to be women and to receive joint or single titles to land and forest resources; and women's groups to undertake participatory evaluation of training and extension programs of mass organizations, nongovernment organizations (NGOs) and district agriculture and forestry office staff.
											In addition, 25% or more of producer/user groups will include poor farmers, of which 30–50% will be women. A gender-responsive project management system will be in place. An international social development expert will be hired to support ethnic group participation and GAD activities. Loan covenants support these gender-related targets and other measures, as well as participation of Lao Women's Union in the project steering committee. However, the project framework does not include any gender references.
5	1989	LAO	MKRD	Transport and Communications (roads and highways)	Northern Economic Corridor Project	ECO	PI		30.0	28 Nov 02	Poverty and social analysis pointed out that women and girls are the most disadvantaged in Lao society. Female literacy and health awareness remain low. Human trafficking is on the rise, but 80% of women have never heard of HIV/AIDS. To address these constraints and risks within the project, a detailed social action plan will target the needs of ethnic minority women and girls, and ensure 50% women's participation in designing and implementing the action plan activities. A nonformal education program will provide skills and leadership training, and particularly benefit women and girls. Lao Women's Union will promote awareness of HIV/AIDS through training of women leaders and youth groups. Loan covenants address social issues such as child labor, equal wages, prevention of sexually transmitted diseases and human trafficking, and participation of women in decision-making. The project framework refers to the social action plan but does not include any gender references.

Asian Development Bank Loans Addressing Gender, 2002–2004

Table A6.1b: 2002 Loans with Gender Mainstreaming

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, REG	PI	OCR	ADF		
6	1970	LAO	MKRD	Industry and Trade	Greater Mekong Subregion, Mekong Tourism Development Project	ECO, REG	PI		10.9	20 Dec 02	Poverty reduction, economic growth, employment, and conservation of natural and cultural heritage will be addressed by promoting ecotourism and village-based tourism. Women and indigenous communities are expected to benefit. The executing agency will develop and implement a gender development program based on the project's GAP, which specifies 50% participation of women in all training programs, 40% membership of women in ecotourism associations, community training on GAD issues related to tourism, and education and training programs on the health risks of HIV/AIDS and on the risks of trafficking and exploitation. Women will be trained to be guides and managers, provide food and accommodation for tourists, and sell handicrafts. The project framework refers to development of a gender development program and a loan covenant supports its development, 40% female membership in ecotourism associations, equal pay, and safe working conditions.
7	1969	CAM	MKRD	Industry and Trade	Greater Mekong Subregion, Mekong Tourism Development Project	ECO, REG	PI		15.6	20 Dec 02	Same.
8	1971	VIE	MKRD	Industry and Trade	Greater Mekong Subregion, Mekong Tourism Development Project	ECO, REG	PI		8.5	20 Dec 02	Same.
9	1966	NEP	SARD	Multisector (--)	Urban and Environmental Improvement Project	HD, GG, ENV	OTH		30.0	19 Nov 02	In the project, facilities such as bus terminals, markets, and public toilets will be designed to address women's needs. Women ward members will actively participate in planning subprojects, training programs for municipal institutional strengthening, public health awareness campaigns, and education programs. A gender strategy (in an RRP appendix) supports these and other gender-related measures. A loan covenant supports specific provisions of the gender strategy. The project framework refers to participation of women's groups and women leaders in project activities, but includes no gender targets.

Asian Development Bank Loans Addressing Gender, 2002–2004

Table A6.1b: 2002 Loans with Gender Mainstreaming

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	PI	OCR	ADF		
10	1928	PAK	SARD	Transport and Communications (roads and highways)	Punjab Road Development Sector Project	ECO	PI	150.0		31 Oct 02	Gender analysis showed that 40% of informal construction workers are women and their entire families work as units, often without adequate facilities and working conditions. The project requires that civil works contracts include legally mandated provisions for health, sanitation, and appropriate working conditions, including elimination of gender-differentiated wages and child labor. The executing agency will target women as workers in road construction activities, provide gender awareness training to provincial and district staff, and strictly implement labor laws including provision of equal wages. Gender monitoring will be part of the project monitoring mechanism. A loan covenant requires the government to ensure that the executing agency complies with labor laws and regulations, sets employment targets for women, ensures equal pay, requires contractors to conduct HIV awareness program for workers, and increases core staff to deal with gender and labor issues. However, the project framework does not include any specific gender references.
11	1925	PNG	PARD	Agriculture and Natural Resources (fisheries)	Coastal Fisheries Management and Development Project	ECO	PI		5.7	24 Oct 02	Gender analysis during project preparation showed the importance of women's participation in both small- and large-scale fishing. To contribute to poverty reduction in rural areas, women who constitute a majority of fish processors, vendors, and market stallholders will directly benefit from skills training in fish quality, marketing and business management, HIV/AIDS awareness-raising and prevention measures, improved sanitation, and safe jetties and overnight shelters. Women will also be targeted for small business training and other technical assistance, and encouraged to form stakeholder associations and participate in other community activities. The government has committed to provide gender awareness training for government officials, private sector managers, and other participants in the community-based fisheries development and management component. The project framework includes gender-related targets (e.g., increased value of women's fish products, HIV information, and training for 75% of coastal communities, and 50% of women traders using overnight shelters). A loan covenant supports gender-related activities in the project.
12	1910	SRI	MKRD	Agriculture and Natural Resources (fisheries)	Aquatic Resource Development and Quality Improvement Project	PSD, HD	PI	6.2		5 Sep 02	The project's gender strategy (an RRP appendix), supports fishers' associations that ensure equitable opportunities for women's membership and leadership. The project management office will give priority to women in training and microcredit programs. The executing agency will ensure that women living in the project area fully participate in project planning and implementation. Training programs include leadership, entrepreneurial skills development, inland fishery and aquaculture management, bookkeeping, credit, and debt service management. The executing agency will provide gender awareness training for all staff and will give preference to women in hiring. Project management office staff will include a gender focal point to organize and coordinate gender training activities and ensure that gender concerns are incorporated in project activities. At least 30% of trainees will be women. A loan covenant supports a 30% target for women trainees, priority to women in training and microcredit activities, and gender criteria for participating NGOs. However, the project framework does not include any gender references.

Asian Development Bank Loans Addressing Gender, 2002–2004

Table A6.1b: 2002 Loans with Gender Mainstreaming

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
						OCR	ADF					
13	1911	SRI	MKRD	Agriculture and Natural Resources (fisheries)	Aquatic Resource Development and Quality Improvement Project	PSD, HD	PI		13.8	5 Sep 02	Same.	
14	1904	TON	PARD	LEMPP (NGA)	Economic and Public Sector Reform Program	ECO, GG	OTH		10.0	28 May 02	The program promotes public sector reform and private-sector-led growth. Although the status of women is higher in Tonga than elsewhere in the Pacific, women have a smaller share of paid employment and lower educational qualifications. The program includes measures to counteract the negative impact of rightsizing, such as ensuring that women public servants and other vulnerable workers have equal opportunities to participate in training programs and avail of small business opportunities. The program will also ensure adequate representation of women on committees, task forces, and other public bodies involved in implementing the program. A monitoring unit will monitor the program's social and gender impacts. A human resource management information system specialist will ensure that the information system supports gender analysis. A loan covenant supports women's representation on committees, task forces, and other public bodies involved in the program. However, the program framework and policy matrix do not include any gender references.	
15	1990	VIE	MKRD	Finance (housing finance)	Housing Finance Project	HD	PI		30.0	20 Dec 02	Gender analysis during project preparation identified women's limited access to loans and other resources for housing improvements. An outline GAP (an RRP appendix) provides for an information campaign on the lending guidelines of participating financial institutions, hiring of more female credit officers, and gender sensitization of participating financial institution and NGO staff to fully understand the savings and borrowing potential of women in low-income housing areas. A loan covenant supports monitoring of participating financial institutions' links with the Women's Union and socioeconomic impacts of the project on borrowers. However, the project framework does not include any gender references.	
Total								156.2	255.6			
Total Combined								411.8				

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1c: 2002 Loans with Some Gender Benefits

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, ENV	OTH	OCR	ADF		
1	1943	BAN	SARD	Energy	Dhaka Clean Fuel Project	ECO, ENV	OTH	30.2		5 Nov 02	The project design takes into consideration participation, equal wages for men and women, and prevention of child labor. Improved indoor air quality will be beneficial to women and children. A loan covenant requires the government to set employment targets for women, and ensure bidding documents and contracts require contractors to pay equal wages to men and women.
2	1942	BAN	SARD	Energy	Dhaka Clean Fuel Project	ECO, ENV	OTH		42.4	5 Nov 02	Same.
3	1941	BAN	SARD	Agriculture and Natural Resources (water resource management)	Jamuna-Meghna River Erosion Mitigation Project	ECO, ENV	PI		42.2	25 Nov 02	Vulnerable groups will be formed for income-generating activities and water management, with specific targets to include low-income households and those headed by women. Efforts to increase women's participation will be carried out by nongovernment and community-based organizations through a special network for women members of water management associations, and will include targets for enrollment of female association members, and special training for women-only groups. Gender-specific indicators will be included in the project management information system.
4	1920	BAN	SARD	Transport and Communications (roads and highways)	Road Network Improvement and Maintenance Project	ECO	PI		65.0	19 Sep 02	Gender concerns identified in the social assessment will be addressed by setting employment targets for women in construction activities, equal wages, prevention of child labor, and provision of facilities for children in construction campsites. Women's labor contracting societies will be organized to help poor women be more socially and economically productive.
5	1953	CAM	MKRD	LEMPP (SGA)	Commune Council Development Project	GG	PI		10.0	12 Nov 02	To support the effective operation of 1,621 commune and sankkat councils elected in February 2002, the project will provide facilities, capacity development, officer training, mass media awareness, and establishment of a national civil registry system. An efficient civil registry system will provide women with the legal foundation for marriage, divorce, property rights, inheritance, and parentage. A decentralization and training specialist will assess the gender impact of capacity building activities and identify measures to enhance the role and representation of women in a decentralized environment.
6	1945	CAM	MKRD	Transportation and Communication (roads and highways)	Greater Mekong Subregion: Cambodia Road Improvement Project	ECO	PI		50.0	5 Nov 02	Female participation in construction works will be supported by the Social and Environment Division of the Ministry of Public Works and Transport. The project will also support efforts to raise HIV/AIDS awareness and prevent trafficking. A loan covenant requires that civil works contractors follow national labor laws, including those related to equal pay and prohibition of child labor.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1c: 2002 Loans with Some Gender Benefits

Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
					GG, HD	OTH	OCR	ADF			
7	1974	IND	SERD	LEMPP (NGA)	Modernizing Government and Fiscal Reform in Kerala Program	GG, HD	OTH	200.0		27 Nov 02	The program aims to improve the targeting and quality of state poverty reduction programs and social services. In line with reforms to strengthen functions and structures of state and local governments, working groups in local governments are involved in the formulation of antipoverty subplans. Of 600 officials trained under the program, at least 10% must be women. Poverty reduction schemes are expected to benefit poor women. Policy measures for a social safety net and voluntary retirement scheme should also mitigate adverse impacts of state public enterprise reforms on women.
8	1944	IND	SARD	Transport and Communications (roads and highways)	East West Corridor Project	ECO, PSD		320.0		5 Nov 02	Stakeholder consultations during project preparation included women and other vulnerable groups. The resettlement plan includes provisions for resettled households headed by women to receive additional assistance to restore income. Ongoing poverty reduction programs to rehabilitate child workers will target families of child laborers in small business enterprises. An information and education campaign on the risks of HIV/AIDS will be conducted at construction campsites, in communities along the highway, at truck stops, and for rural women. A loan covenant supports these social measures to be undertaken during project implementation.
9	1958	IND	SARD	Transport and Communications (roads and highways)	Madhya Pradesh State Roads Sector Development Program	GG, ECO	PI	30.0		14 Nov 02	Concerns raised by poor people and women during project preparation include road inaccessibility, road safety, lack of bus stops in villages, and substantial wage differentials. Although the program encourages setting employment targets for women and imposition of equal wages, the report and recommendation of the (RRP) states that a gender strategy is not required by the program. But a loan covenant requires the government to ensure that employment targets for women are achieved and that contractors provide equal wages to men and women.
10	1949	LAO	MKRD	Agriculture and Natural Resources	Smallholder Development Project	ECO	OTH		12.0	7 Nov 02	The initial social assessment characterizes poor households as having high levels of dependency and low labor productivity. Households headed by women often fall into this category. Poor smallholders (including women and ethnic minorities) need to be supported through improved technologies, training and extension services, access to financial services, improved access to markets, and linkages with agribusiness operations in order to increase food security, employment, and agricultural incomes. The RRP mentions that a gender strategy was prepared, but none is attached to the RRP.
11	1915	MLD	SARD	LEMPP (PFEM)	Strengthening Public Accounting System II	GG	OTH		5.0	27 Aug 02	Gender issues are discussed in various portions of the RRP. A loan covenant requires that measures be taken to promote women's participation in training activities and project monitoring.
12	1907	MON	ECRD	Water Supply, Sanitation, and Waste Management	Integrated Development of Basic Urban Services in Provincial Towns Project	HD	CPI		20.1	16 Jul 02	The social assessment indicates that women, who are generally poor, will benefit through a community participation program, entrepreneurial opportunities such as provision of bathhouse services in the ger areas, and labor-intensive project activities. The branches of the national Federation of Women's Organizations in each project town will be involved in consultative committees.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1c: 2002 Loans with Some Gender Benefits

Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
					ECO, GG	PI	OCR	ADF		
13	PAK	SARD	Finance (FSD)	Rural Finance Sector Development Program - Project Loan	ECO, GG	PI	25.0		20 Dec 02	The project loan provides institutional strengthening to Zarai Taraqati Bank Limited, State Bank of Pakistan, and the project management unit of the Ministry of Finance. Though Pakistan has no gender-disaggregated poverty data, studies show that women bear the burden of poverty within the family and household. Their access to and control over resources are limited, as is women's mobility because of seclusion. New microfinance institutions will be mandated to allocate 25% of loans to women. Improved access to lending and training together with mobilization will support women entrepreneurs in rural economies. An increase in female borrowers will require additional staff and this will create additional job opportunities for women.
14	PRC	ECRD	Multisector (--)	Efficient Utilization of Agricultural Wastes Project	ENV	PI	33.1		37530	The project aims to improve the welfare and living conditions of rural households by generating cleaner biomass energy and increasing agricultural productivity through efficient utilization of agricultural waste. Gender analysis identified several issues affecting women, including health risks of indoor smoke. The project will benefit women as a result of cleaner cooking conditions and more time available for productive activities. A pilot poverty-focused component on biomass production will target poor and disadvantaged households. Women's associations and local officials will be helped in mobilizing the poor, particularly women, to participate in special training programs on biomass technologies and to train other farmers. A gender specialist will assist the project team and women's groups in organizing training programs for women on biogas digester operations, food processing, clean water and sanitation, and management of income and expenditures. Training programs will take into consideration women's training needs (e.g., shorter hours, proximity to the house, and provision of babysitters during training hours).
15	PRC	ECRD	Transportation and Communications	Hebei Zhanghewan Pumped Storage Project	ECO		144.0		17 Sep 02	Improved efficiency and reliability of the electricity supply in the Hebei South Power Grid will provide safety and support greater productivity particularly for women. Consultations with women will identify appropriate programs to involve them in resettlement activities, including giving priority in employment opportunities, special financial incentives for small businesses and subsidy assistance to households headed by women for housing construction. An advisory board including the Women's Federation and the Minority Affairs Bureau will be involved in this participatory process. Zhanghewan Pumped Storage Company will collaborate with poverty reduction offices in coordinating activities for the poor such as microfinance programs, and training and services to start small and home-based businesses suitable for the poor, particularly women. A loan covenant ensures participation of women in project activities.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1c: 2002 Loans with Some Gender Benefits

Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
					ECO	OTH	OCR	ADF			
16	1918	PRC	ECRD	Transport and Communications	Southern Sichuan Roads Development Project	ECO	OTH	300.0		30 Aug 02	Reduced travel costs, greater availability of transport, and improved road surfaces are expected to increase the mobility of women, including those in minority groups; facilitate marketing of surplus produce; and ease the burden of fetching water and fuelwood. Women will be encouraged to participate in planning and implementing the project. Equal wages for men and women and elimination of child labor in construction work are assured by the government and executing agency.
17	1967	PRC	ECRD	Transport and Communications	Shanxi Road Development II Project	ECO	OTH	124.0		21 Nov 02	The project should benefit women who are usually farmers and enterprise workers by reducing their travel time and increasing productivity. Although women comprise only 15% of laborers in construction, they are assured of equal opportunities and equal pay. The project includes specific health measures for construction camp and itinerant workers, women's representation in public consultations, and use of gender-disaggregated data in the project monitoring system.
18	1948	RMI	PARD	Transport and Communications	Outer Island Transport Infrastructure Project	ECO	PI		7.0	7 Nov 02	The project will reduce poverty by improving access to basic services and increase income of producers from the outer islands, particularly women handicraft makers. The Women and Youth Training Center in Majuro, being built under another Asian Development Bank project, will become more accessible to women and youth trainees from the outer islands. A more efficient transport system will facilitate marketing of handicrafts produced by women working with the Women's Development Office and nongovernment organizations. At the same time, construction workers and transport operators pose a risk of transmitting HIV/AIDS. Contractors are therefore required to provide information and condoms to their workers to avoid spread of the disease.
19	1914	SRI	SARD	Agriculture and Natural Resources	Plantation Development Project	ECO, HD	PI	10.0		23 Aug 03	Strengthening estate workers' housing cooperative societies and other estate-level institutions, and improving working and living conditions, will empower and benefit workers especially women. The social analysis shows that alcoholism on plantations contributes to domestic violence and poor health. Social awareness programs will increase gender awareness and reduce the incidence of alcoholism and work-management conflicts. A loan covenant requires measures to ensure adequate opportunities for women to borrow from participating financial institutions.
20	1913	SRI	SARD	Agriculture and Natural Resources	Plantation Development Project	ECO, HD	PI		20.0	23 Aug 03	Same.
21	1960	UZB	ECRD	Education	Education Sector Development Program	HD	PI	70.0		22 Nov 02	Poverty reduction mechanisms are integrated in the investment project through school-based interventions that include a school rehabilitation program and community initiatives for education. Women comprise 75% of school teachers but remain underrepresented in upper-level staff positions; this is addressed in the policy matrix. The government will encourage the professional development of qualified women and this is expected to increase the proportion of women assuming leadership and management positions in the education sector.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.1c: 2002 Loans with Some Gender Benefits

	Loan No.	DMC	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
						HD	CPI	OCR	ADF			
22	1903	UZB	ECRD	Transport and Communications (ports, waterways, and shipping)	Western Uzbekistan Rural Water Supply Project	HD	CPI	38.0		11 Apr 02	Improved living and health conditions brought about by the provision of potable water, sanitation, and improved personal hygiene will benefit 700,000 of the rural population in Karakalpalstan and Khorezm. Women are target beneficiaries of the project and will be involved in various project activities such as water conservation and public health awareness. A loan covenant requires involvement of community-based and nongovernment organizations to ensure women's participation in various project implementation activities. Improved pit latrines in selected village centers will be constructed in consultation with women's committees. A community development specialist will ensure that women and the poor are fully involved.	
23	1972	VIE	MKRD	Agriculture and Natural Resources	Agriculture Sector Development Program	ECO	OTH		60.0	25 Nov 02	The program aims to promote sustainable growth and rural development through improved research and extension, development of small- and medium-sized agribusinesses, improved crop diversification, integration of postharvest systems and agroprocessing, increased stakeholder participation in extension, and improved technology dissemination. Wider coverage of extension service, hiring of female and ethnic minority extension agents, and the adoption of more participatory methods will enhance benefits to poor farmers and address the needs of female farmers and ethnic minorities. Women will benefit from higher agricultural productivity and modern production techniques and technologies as a result of improved agricultural research and technology transfer.	
Total								1,324.3	333.7			
Total Combined								1658.0				

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GD	PI	OCR	ADF		
1	TAJ	2000	ECRD	Finance	Microfinance Systems Development Program	GD	PI		4.0	26 Jun 03	The program supports policy, legal, and regulatory reforms in microfinance, as well as establishing institutions to oversee development of a strong and commercially viable microfinance sector. The gender analysis and plan, in an appendix of the report and recommendation of the President (RRP) states that the reforms will not impact negatively on women, but no concrete measures are included to ensure this. No gender issues are addressed in the program framework or policy matrix. Loan covenants do not support gender-related provisions.
2	TAJ	2001	ECRD	Finance	Microfinance Systems Development Project	GD	PI	4.0		26 Jun 03	This project, related to the Frontier Highway Authority, aims to expand outreach of microfinance institutions (MFIs) to new borrowers, 75% of whom will be poor and 50% women. The gender analysis and plan (an RRP appendix) aims to ensure broader participation of women in microfinance and lay the foundation for nongovernment organizations (NGOs) that provide microfinance services with a special focus on women borrowers. To ensure women's participation, at least 50% of participants in training and capacity-building activities will be women, and at least 50% of clients of MFIs accessing the project credit line must be women. (However, gender analysis for the project found that 17 MFIs already had a combined total of 60% female clients.) Midterm and post-assessments of gender issues will be undertaken. A loan covenant supports the 50% target for female clients of participating MFIs. However, the project framework does not include any gender-related targets or indicators.
3	MON	1998	ECRD	Health, Nutrition, and Social Protection	Second Health Sector Development Project	HD, GD	CPI		14	5 Jun 03	The project focuses resources on <i>bag</i> and <i>soum</i> primary health care services to respond to the needs of women and children, particularly related to reproductive health. Hospital referral functions will be strengthened to provide better quality services to pregnant women and children. More than 98% of doctors and nurses are women. About 95% of family group practice members are also women. The gender plan (in an RRP appendix) aims to improve access to and quality of reproductive health services for 120,000 women of reproductive age, promote the health of 200,000 women living in rural <i>aimags</i> , and improve working conditions and facilities of mainly rural women health workers. Targets include training of more than 7,000 urban and rural women primary health care workers. The project framework includes targets and indicators for increased contraceptive use (from 40% to 80%); improved family planning services; 100% antenatal care coverage by 2008; reduction of treatment costs; and career development and training for workers in general. Planned health staff reductions of 20% could affect women disproportionately, especially if linked to relocation programs that do not consider women's restricted mobility (but this is not identified as a potential risk). A loan covenant supports guidelines related to women's health, but does not refer to the gender plan.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						HD, GD	PI	OCR	ADF		
4	KAZ	2006	ECRD	Water Supply, Sanitation, and Waste Management	Rural Area Water Supply and Sanitation Sector	HD, GD	PI	34.6		29 Sep 03	<p>The project supports improved water supply and sanitation services, which will provide health benefits and save time, especially for women, enabling them to engage in more productive activities. Sanitation awareness promoted by the project will help women better manage family hygiene and health. Specific steps to enhance women's participation in the project include identifying women's groups in the project area; training these groups to participate in health education and other project-related activities; helping women's organizations, including those representing poorer women, to participate in project decision-making including planning of water supply and sanitation services facilities; and providing employment opportunities for women in local governments and water consumer groups. Women who work in local governments will receive capacity support to equip them with management and technical skills to provide services to poor communities, including households headed by women and disabled people.</p> <p>Half of all training activities will be directed toward women in relevant staff positions. The gender strategy (in a supplementary appendix of the RRP) supports training for 2,000 central and local government staff, including 40% women; 50% women participants and managers in the water consumer groups; at least 1,100 staff trained in the Housing Sanitation and Education Program, including 50% women; gender disaggregated monitoring indicators to be used; and a national gender consultant to assist in project implementation. Loan covenants support participation of women's community groups in project-related activities and at least 50% women in management positions in water consumer groups. The project framework does not include any gender-related targets or indicators.</p>
5	TAJ	2054	ECRD	Health, Nutrition, and Social Protection	Health Sector Reform Project	HD, GD	CPI		7.5	17 Dec 03	<p>Pro-poor health services supported by the project will include family planning, antenatal care, and safe motherhood services. The capitalization payment rate will be set higher for women of reproductive age and contracts will specify provision of facilities and outreach services for women of reproductive age. Sex-disaggregated data will be collected for project performance monitoring and evaluation systems. Special effort will be made to ensure gender equity in health staff training and use of the local women's network in the community awareness campaign on health services. The project framework includes targets for reduction of maternal mortality rates, increased access to reproductive health services, 100% antenatal coverage, skilled attendance at 75% of deliveries, and a family group practice health package that reduces informal payments.</p> <p>Loan covenants support piloting of a family group practice system with special attention to women of reproductive age, and contribution of the project to achievement of the Millennium Development Goals. No gender strategy or action plan was prepared.</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	ADF				
6	TAJ	2053	ECRD	Education	Education Sector Reform Project	HD, GD	CPI		7.5	17 Dec 03	<p>The project will benefit more than 37,000 girls enrolled in grades 1–11 in project schools. More than 14,000 girls estimated to be out-of-school in project districts are expected to benefit from improved access to schools. The project will target girls to increase their enrollment and attendance in primary and secondary schools by 10–20% in pilot districts, with particular emphasis on grades 10–11. A national education management information system will assist the Ministry of Education in annual planning and budgeting to increase girls' attendance. In the districts, a combination of school mapping and school improvement funds will allow district education departments and schools to target funds to increase girls' attendance. School mapping will identify the number of out-of-school girls, as well as factors inhibiting girls' attendance.</p> <p>Government policies and strategies to increase girls' enrollment and the proportion of female teachers and employees in the education system will be studied. The project framework includes targets and indicators for girls' primary and secondary school enrollment, and collection of baseline sex-disaggregated data for monitoring purposes, but no targets for increasing women's employment in the education system. A loan covenant requires the preparation of an action plan to increase girls' enrollment.</p>
7	KGZ	2007	ECRD	Education	Community-Based Early Childhood Development Project	HD, GD	CPI		10.5	29 Sep 03	<p>The project pays special attention to improved diagnosis and treatment of iodine and iron deficiencies in pregnant women and early childhood development. Reduction of iron deficiency anemia will improve women's productivity, and reduce pregnancy-related risks including maternal mortality. Project interventions will reduce women's time spent caring for sick children. Increased access to affordable preschool programs could enable women to pursue economic opportunities. A potential risk not identified is that the proposed shift toward home-based preschool activities could actually prevent women from pursuing economic opportunities outside the home. No gender strategy or action plan was prepared.</p>
8	CAM	2022	MKRD	Agriculture and Natural Resources	Agriculture Sector Development Program	ECO, GD	PI		25	26 Nov 03	<p>The program will provide better access to land, water, and agricultural inputs; improve efficiency of rubber production; and facilitate agricultural commercialization through policy and institutional reform. The program framework includes development of a gender mainstreaming policy and strategy for agriculture to be developed by the Ministry of Agriculture, Forestry, and Fisheries (MAFF), in coordination with the Ministry of Women's Affairs (MoWA). The MAFF has established a gender working group, but no provision is made for a gender specialist to assist in developing the gender mainstreaming policy and strategy. A loan covenant supports development of the gender mainstreaming policy and strategy.</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, GD	PI	OCR	ADF		
9	CAM	2023	MKRD	Agriculture and Natural Resources	Agriculture Sector Development Project	ECO, GD	PI		4.7	26 Nov 03	The project, related to the Agriculture Sector Development Program, will help mainstream gender concerns in agricultural production by ensuring that at least 50% of participating farmers are women. The particular needs of women farmers will be integrated in functional literacy programs and in scheduling, materials, and accommodation arrangements for training programs. The MoWA is included in the project secretariat, and the ministry's provincial departments will be involved in the extension support component. Field activities will be regularly monitored to ensure that gender issues are fully integrated. A draft gender mainstreaming action plan (in a supplementary appendix of the RRP) provides for capacity building in gender-based planning, extension support to farmer groups with 50% women participants, an information campaign on equal opportunity for women, and sex-disaggregated statistics for monitoring and evaluation purposes. Loan covenants support at least 50% women's membership in farmer groups, at least 10% women in training of district staff, inclusion of households headed by women in project activities, and compliance of civil works contractors with labor laws on equal pay and prohibition of child labor. However, the program-project framework does not include gender-related targets or indicators.
10	BAN	2070	SARD	Agriculture and Natural Resources	Second Participatory Livestock Development Project	GD	CPI		20	19 Dec 03	Women constitute 49.4% of the population in the project area, and 17.8% of the 2.9 million households are headed by women. More than 70% of the female population is engaged in livestock rearing. The project is expected to enable participation of women, including households headed by women; generate employment opportunities for women; and support formation of women farmer groups to improve access to resources and participation in project activities. Women will be supported to develop entrepreneurship skills and establish links with microfinance institutions, government agencies, and NGOs. Gender specialists in participating NGOs will formulate specific strategies to address gender issues in the project, including formation of small-scale joint ventures and mechanisms to generate home-based income activities for older women in project households. The gender action plan (GAP) (an RRP appendix) provides that 70% of farmer groups created will be women-only groups and will receive special capacity building and training; 70% of extension workers trained will be women; women-friendly extension methodologies will be developed; women will receive at least 50% of microfinance funds; capacity building will be provided to female staff in the executing agency; participating NGOs will have experience in addressing gender issues; and sex-disaggregated data will be collected for monitoring purposes. The project framework includes several GAP targets. Implementation of the GAP is included in the terms of reference of the project consultants, but gender expertise is not a required competency of the consultant team. A loan covenant supports implementation of the GAP.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GD, ENV	CPI	OCR	ADF		
11	SRI	2027	SARD	Agriculture and Natural Resources	Northeast Province Coastal Community Development Project	GD, ENV	CPI		20	28 Nov 03	Livelihood improvements supported by the project, especially those related to microenterprise development, will be geared toward women. Gender analysis found a large number of women heading households in the project area, who especially expected to benefit. The gender strategy and action plan (in an RRP appendix) provides that households headed by women will be specifically identified for project support; district project committees will include at least 30% women; at least one partner NGO in each project district will be a women's NGO; female business advisers will be assigned to each district; at least 50% of subprojects will be designed to address women's needs; gender awareness training modules and quotas for women participants will be included in training programs; project support staff, participating NGOs, and other service providers must demonstrate gender awareness and competency; and project monitoring systems will include gender-specific indicators as well as sex-disaggregated data. Loan covenants support the gender strategy as well as a reservation of 50% of the project credit line for women entrepreneurs. However, the project framework does not include any gender-related targets or indicators.
12	NEP	2071	SARD	Agriculture and Natural Resources	Community Livestock Development Project	GD, ECO	CPI		20	19 Dec 03	The project focuses on the development of profitable and sustainable livestock enterprises through intensive production, as well as processing, marketing, and commercializing livestock subsector services. The GAP (in an RRP appendix) provides for 35% women's participation in mixed farmer groups and training activities, gender-awareness training and capacity building, recruitment of at least 35% female community livestock assistants, at least 35% women's representation in ward-level farmer coordination committees, establishment of gender focal points in the field, sex-disaggregated data collection, a budget for gender mainstreaming activities, gender criteria for participating NGOs, and recruitment of a gender specialist to support these activities.
											The project framework includes several targets and indicators from the GAP. Loan covenants support the GAP, as well as a gender-sensitive project management system and recruitment of a gender specialist to support GAP implementation.
13	SRI	2040	SARD	Finance	Rural Finance Sector Development Program	GG, GD	PI	50.0		11 Dec 03	The program supports strengthening the rural finance sector through policy, legal, and regulatory changes; reforming key rural finance institutions; strengthening demand for rural finance; and expanding rural finance in conflict-affected areas. Reforms include redefining and financing the Rural Economy Resuscitation Fund to support community-based investments with links to rural finance services and benefits for poor women. The program's gender strategy (in an RRP appendix) provides that community plans for funding the Rural Economy Resuscitation Fund will include gender needs assessments and women's participation in design and construction of community-based infrastructure. However, these elements of the gender strategy are not included in the policy matrix or program framework.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
								OCR	ADF		
14	SRI	2041	SARD	Finance	Rural Finance Sector Development Program	GG, GD	PI	10.0		11 Dec 03	This project, related to the Rural Finance Sector Development Program, supports rural enterprise development through a credit line for rural finance institutions; 75% of the credit amount must be lent to women entrepreneurs, and 10% must be lent in conflict-affected areas. The program's gender strategy and a loan covenant support the 75% quota.
15	SRI	2042	SARD	Finance	Rural Finance Sector Development Project	GG, GD	PI		10	11-Dec-03	This project, also related to the Rural Finance Sector Development Program, supports capacity-building of RFIs, including capacity to carry out gender-responsive demand assessments of new products and services. The program's gender strategy also supports gender awareness training for RFIs, formulation of RFI business plans with quantifiable gender equity targets, encouraging microfinance NGOs to hire female staff, and gender awareness training for project staff. However, these elements of the strategy are not reflected in the program framework or supported by loan covenants.
16	SRI	1993	SARD	Water Supply and Sanitation	Secondary Towns and Rural Community-Based Water Supply and Sanitation Project	HD, GD	CPI		60.3	16 Jan 03	The project will benefit women by providing safe drinking water, thereby reducing women's workload and waterborne diseases. At least 50% of members in community-based organizations will be women, and women staff will be given preference for training. The GAP (an RRP appendix) provides for women's participation in identifying suitable technology and service levels, and 25% of technical project staff to be women. The project framework includes goals such as reduction of waterborne diseases, but no specific targets or indicators from the GAP. Loan covenants support the GAP and related targets.
17	BAN	2015	SARD	Education	Second Primary Education Development Program	HD, GD	PI		100	3 Nov 03	The program supports improved completion rates in primary education, which are low for both boys and girls, and increased number of female primary school teachers—to 60% target. The gender strategy (a supplementary appendix in the RRP) includes targets for female teachers, gender awareness modules in teacher training and school curricula, toilet facilities for girls, gender sensitive monitoring, and hiring of a gender specialist to develop a GAP for the program. While referring generally to gender equity in improved quality of schooling, the program framework does not include specific targets or indicators from the gender strategy. Loan covenants support key targets and activities from the gender strategy, participation of the Ministry of Women's and Children's Affairs in the project steering committee, and a GAP for special needs children in primary schools.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2a: 2003 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Name	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
								OCR	ADF			
18	NEP	2008	SARD	Water Supply, Sanitation, and Waste Management	Community-Based Water Supply and Sanitation Sector Project	HD, GD	CPI		24	30 Sep 03	The main project beneficiaries will be women and girls who now spend 4–5 hours per day fetching water. Women will be relieved from the burden of hauling water, especially during illness and extreme weather conditions. Women will be able to spend the time saved on more productive social and economic activities. The gender, caste, and ethnicity awareness and empowerment strategy provides targets for women's participation in water user and sanitation committees and other project activities, sex-disaggregated data collection for project monitoring, and a gender specialist in the project implementation unit to support gender capacity building and promote women's involvement in decision-making. The project framework includes the target for women's participation in water user and sanitation committees, but not other aspects of the strategy. Loan covenants support several provisions of the strategy.	
19	INO	2074	SERD	Health	Second Decentralized Health Services Project	HD, GD	PI	64.8		19 Dec 03	Women in rural areas will benefit from several project activities, in particular the upgrading of primary health care and family planning services, strengthening of safe motherhood activities, improvement of training institutions for nurses and midwives, and development of disease prevention programs. Women's groups will help raise awareness about health issues. Gender-sensitive planning and budgeting will be promoted in districts, and sex-disaggregated data on the health status of the population will be collected. The project will encourage enrollment of female health staff in staff development and training activities, with a minimum target of 50% participation. A GAP (in a supplementary appendix of the RRP) supports these activities and provides for a gender specialist to ensure their implementation. The project framework includes targets on maternal and child mortality rates, contraceptive usage, skilled birth attendance, as well as sex-disaggregated data gathering and development of a gender-sensitive project management system. Loan covenants support the 50% target for women's participation in training programs and engagement of a gender specialist.	
20	INO	2075	SERD	Health	Second Decentralized Health Services Project	HD, GD	PI		35.2	19 Dec 03	Same.	
Total								163.4	362.7			
Total Combined								526.1				

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	PI	OCR	ADF		
1	UZB	2069	ECRD	Agriculture and Natural Resources (irrigation and drainage)	Amu Zang Water Resources Management Project	ECO	PI	73.2		19 Dec 03	Gender analysis identified potential project benefits for women, including more regular water supply for irrigation and special measures to increase women's capacity and participation, especially in water user associations. A gender specialist accompanied the fact-finding mission to identify gender issues in the agriculture sector and developed the project's gender strategy. The strategy, a supplementary appendix of the report and recommendation of the President (RRP), includes targets and indicators for women's participation in water user associations and agricultural service centers, provision of gender and development (GAD) training for senior project staff, women's participation in training, gender-balanced project monitoring and evaluation teams, gender-sensitive monitoring and evaluation systems, and identification of a GAD focal point. The project framework does not include gender-related targets or indicators. Loan covenants support participation of women in project activities and equal access to services, GAD training for water user association staff, and identification of a gender focal point.
2	VIE	2025	MKRD	Agriculture and Natural Resources (water resource management)	Phuoc Hoa Water Resources Project	ECO	PI		90.0	27 Nov 03	Social analysis confirmed that the burden of poverty in the project area is disproportionately borne by women; about 25% of the households are headed by women. The gender action plan (GAP) (a supplementary appendix of the RRP) includes gender awareness training, a minimum of 40% representation of women in water user groups, gender criteria for participating nongovernment organizations, baseline surveys to assess women's issues, preferential employment of poor women, sex-disaggregated data collection for monitoring, participation of the Women's Union in project activities, and hiring of international and domestic social development specialists. A loan covenant supports implementation of the Social Support Program, including the GAP. However, the project framework does not include any gender-related targets or indicators.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	PI	OCR	ADF		
3	CAM	2035	MKRD	Agriculture and Natural Resources (irrigation and drainage)	Northwest Irrigation Sector Project	HD	PI		18.0	9 Dec 03	Some gender analysis is included, but gender issues are not addressed in the project objectives, outputs, or impacts and benefits. However, the GAP (a supplementary appendix of the RRP) provides for gender awareness training for staff and special training in varietal development and testing for female staff; farms headed by women to have priority in project activities; women to form at least 30% of farmer water user committees; participating communities to receive gender training; formation of women's subgroups in communities to facilitate capacity building and participation; irrigation extension worker teams to include at least one woman member and to undergo gender awareness training; gender-sensitive monitoring and evaluation systems; and a gender/community development specialist to be responsible for gender mainstreaming in the project. A loan covenant supports the GAP, but the project framework does not include gender-related targets or indicators.
4	LAO	1994	MKRD	Multisector	Small Towns Development Sector Project	HD, GG	PI		16.0	28 Jan 03	Given the dominant role of women in household management, sanitation, and health, women are expected to be the primary recipients of project benefits from improved urban infrastructure and services in towns and villages. They will be a major target group in the village upgrading program, as well as civic awareness and community dialogue activities. Women in small towns and from adjacent rural areas are expected to benefit from livelihood promotion activities and improved market facilities, since 90% of the market vendors and most microentrepreneurs in small towns are women. A potential risk is that women may be left out of the project decision-making process. The gender strategy (an RRP appendix) addresses this risk by providing for at least 40% representation of women in village committees, and assistance of the Women's Union to conduct gender training and promote women's participation. The project framework includes targets for women's proportional representation in village committees, but not for other project activities. Loan covenants support "adequate representation" of women in village committees, targeting of women in community dialogue activities, and preference to women as construction laborers.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	ADF				
5	VIE	2034	MKRD	Water Supply, Sanitation, and Waste Management	Central Region Urban Environmental Improvement	HD	PI		44	37963	Enhancing the role of women in urban management and institutions is a project objective. Expected benefits include increased participation of women in urban environmental management by increasing women's roles in urban institutions. The Women's Union will be the implementing agency for the household sanitation component. Possible risks include insufficient capacity of the Women's Union to implement this component and insufficient women's participation in project activities. The project incorporates measures to mitigate risks, including institutional strengthening of the Women's Union, public awareness campaigns, and a participation plan for women. The GAP (an RRP appendix) provides for at least 30% women's participation in community groups; more than 75% of beneficiaries of household sanitation program to be women, with special attention given to households headed by women; women to participate in the design of project facilities; construction of appropriate toilets, changing rooms, and other workplace facilities for women; incorporation of gender issues in training programs; and gender consultants to work with the project management unit and Women's Union to refine the GAP and develop a gender-sensitive monitoring and evaluation system, and to work with resettlement consultants and URENCO (the urban environment company); and capacity building of Women's Union members in project implementation. Town branches of the Women's Union, together with URENCO trade union women's unit, will monitor GAP implementation. Costs of GAP implementation are included in project budget. The project framework includes gender-related outcomes and performance indicators. The policy and institutional reform agenda includes increased women's participation at all levels of the project as an objective, supported by targets. Terms of reference for project consultants include gender specialist services. A loan covenant supports GAP implementation.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GG, PSD	PI	OCR	ADF		
6	PAK	2030	SARD	LEMPP (economic management)	Punjab Resource Management Program	GG, PSD	PI	200.0		4 Dec 03	Preliminary gender analysis of public sector expenditures and their federal, provincial, and district management suggests a critical need for integrating cross-sectoral gender analysis and gender-responsive approaches in planning, budgeting, auditing, and monitoring systems to ensure more gender-balanced resource distribution. The program will support implementation of the Punjab Gender Reform Action Plan (GRAP), which is a condition for tranche release in the policy matrix. The program framework includes implementation of the GRAP as a performance indicator. A loan covenant also supports implementation of the GRAP. No reference is made to the role of national and provincial focal agencies for women's affairs or gender specialists in implementation of this program (but GRAP implementation issues are covered under the Devolution Support Program approved in 2002). The Integration of Gender Reforms in Punjab Resource Management Program is described in an RRP appendix.
7	MLD	2028	SARD	Education	Employment Skills Training	HD	PI		6.0	12 Dec 03	The project supports equal access to training for men and women and addresses gender disparities in the labor market through career guidance and employment services training program. The gender strategy (an RRP appendix) provides that women will comprise at least 40% of the training program; social marketing programs will encourage women's employment; gender-based monitoring indicators and sex-disaggregated data collection will be incorporated in the project management system; and a gender specialist will be engaged to develop a more detailed GAP. The project framework includes 40% target for women trainees. Loan covenants support the gender strategy, 40% target, and engagement of a gender specialist.
8	PAK	2047	SARD	Multisector (education, HNRP, WSS)	Sindh Devolved Social Services Program	HD, GG	PI	110.0		12 Dec 03	The program will focus on improved governance and financing of social services, in order to increase access to social services, particularly for women. The policy matrix for the program includes approval of the Sindh Gender Reform Action Plan (GRAP) and 20% representation of women in budget and social sector committees as conditions for tranche release. The program's gender strategy (in an RRP appendix) provides for mobilizing provincial and local government support for the GRAP; capacity building and other support for women councilors; preference for women community-based organizations in building institutional capacity; affordability of social services for women; and engagement of a poverty and gender specialist to support program implementation. The program framework includes performance indicators for increased contraceptive use, reduced maternal mortality, increased girls' enrollment in primary schools, and implementation of the GRAP.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
								OCR	ADF		
											Loan covenants support GRAP implementation, incentives to promote girls' education, inclusion of at least two women in the program steering committee, and general compliance with the Asian Development Bank's GAD policy.
9	PAK	2048	SARD	Multisector (education, HNRP, WSS)	Sindh Devolved Social Services Program	HD/G G	PI		100.0	12 Dec 03	Same.
10	PAK	2049	SARD	Multisector (education, HNRP, WSS)	Sindh Devolved Social Services, Technical Assistance (TA) Loan	HD/G G	PI		10.0	12 Dec 03	This TA loan, related to the Sindh Devolved Social Services Program, includes gender capacity building of district governments and municipal administrations.
11	PAK	2061	SARD	Multisector	Southern Punjab Basic Urban Services Project	HD, GG, ENV	PI	45.0		18 Dec 03	The project aims to strengthen the role of women councilors in municipal governance; involve women's groups in community project activities; include women from local government institutions in training activities; and conduct training and mobilization campaigns for project beneficiaries in the union councils to encourage the participation of women. The gender strategy (a supplementary appendix in the RRP) provides for capacity building and training of women councilors; gender-awareness training for male councilors; recruitment of female staff and employment of women in project activities; allocation of land for low-cost housing to widowed, deserted, and divorced women; and engagement of a gender consultant to develop a more detailed GAP and integrate sex-disaggregated data in project monitoring. However, these activities are not mentioned in the project framework. Loan covenants support training of women councilors and recruitment of a female community development and social mobilization staff member.
12	PAK	2060	SARD	Multisector	Southern Punjab Basic Urban Services Project	HD/G G/ ENV	PI		45.0	18 Dec 03	Same.
13	INO	2065	SERD	Agriculture and Natural Resources (irrigation and drainage)	Participatory Irrigation Sector Project	ECO, GG	PI	54.0		19 Dec 03	The project will promote greater roles for women in decision-making related to irrigation management. The gender plan (an RRP appendix) provides for media campaigns to promote women's participation; gender awareness training for government staff; 33% of all trainees in irrigation management to be women; 15% of elected water user association officials to be women; employment of female staff; sex-disaggregated data collection and gender-sensitive monitoring systems; and engagement of a gender specialist to refine the gender plan. Terms of reference for project consultants include gender expertise. The project framework includes targets for women trainees and officials in the water user associations, which are also supported by a loan covenant.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, GG	PI	OCR	ADF		
14	INO	2064	SERD	Agriculture and Natural Resources (irrigation and drainage)	Participatory Irrigation Sector Project	ECO, GG	PI		19.0	19 Dec 03	Same.
15	PHI	2063	SERD	Multisector	Development of Poor Urban Communities Sector Project	HD	PI	30.5		19 Dec 03	The project is expected to benefit women by improving access to basic infrastructure and services and addressing security-of-tenure issues. Women will be represented in participatory design of upgraded housing, and particular attention will be given to women in allocation of land-tenure rights. Microfinance services will largely benefit women, increasing their income-earning ability and contributing to their economic independence. Women will benefit indirectly from gender awareness training for policymakers, housing professionals, national and local housing officials, and nongovernment organizations; and the project will ensure gender balance in the membership and elected officers of community organizations. The gender strategy (in a supplementary appendix of the RRP) provides for gender-sensitive socioeconomic surveys and consultations with women; targeting of women to receive housing finance and microfinance; training and capacity building programs for women; and a gender-sensitive monitoring and evaluation system. However, the project framework does not include gender-related targets or indicators. Loan covenants also do not support the gender strategy or gender-related activities.
16	INO	2072	SERD	Multisector	Neighborhood Upgrading and Shelter Sector Project	HD, GG	CPI	68.6		19 Dec 03	Women are expected to benefit from project activities that support home-based enterprises and other income-generating activities. Women will be involved in community decision-making related to upgraded housing. A gender strategy (in a supplementary appendix of the RRP) recommends targets for women's participation in community project committees, capacity-building of women in community organizations, women's access to housing finance, recruitment of a gender specialist to assist with project implementation, training of local women in gender-sensitive monitoring, and use of the Asian Development Bank's gender checklist for housing and urban development. However, the project framework does not include any gender-related targets or indicators, and loan covenants do not support gender-related targets or activities.
17	INO	2073	SERD	Multisector	Neighborhood Upgrading and Shelter Sector Project	HD, GG	CPI		20.0	19 Dec 03	Same.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2b: 2003 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
						PSD	OTH	OCR	ADF			
18	UZ	2017	ECRD	Agriculture and Natural Resources (AgP, AgB)	Grain Productivity Improvement Project	PSD	OTH	26.0		14 Nov 03	Project poverty analysis includes gender considerations. A GAP supports gender awareness training for staff and special technical training for female staff; farms headed by women to have priority in technical training in new farming practices; targets for households headed by women to be represented in farmer associations and water user associations; targets for female staff training in farm management; sex-disaggregated data gathering and gender-based indicators to enable gender-based monitoring; and appointment of a gender focal point in the project management office. The project framework includes targets from the GAP. A loan covenant supports GAP implementation.	
19	IND	2048	SARD	Water Supply, Sanitation, and Waste Management	Urban Water Supply and Environmental Improvement in Madhya Pradesh Project	ECO, HD	PI	200.0		12 Dec 03	During project preparation, poor women identified the fetching and storing of water for domestic use and access to toilet facilities as key priorities. A direct benefit of the project's water supply component will be a reduction of women's work in fetching and storing water. A GAP (a supplementary appendix of the RRP) provides for gender awareness-raising campaigns, gender awareness training for government officials, participation of women in project activities, and a target for women's employment. Gender concerns are included in the responsibilities of project consultants and the project director. A loan covenant supports GAP implementation.	
Total								807.3	368.0			
Total Combined								1,175.3				

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	OTH	OCR	ADF		
1	PRC	2014	ECRD	Transport and Communications	Western Yunnan Roads Development Project	ECO	OTH	250		28 Oct 03	Women perform farming activities, market surplus produce, and are responsible for fetching water and fuelwood, all of which require much walking with heavy loads, often accompanied by young children. Project analysis points out that reduced travel costs and greater availability of transport will decrease the burden of these daily activities on women's workloads. Improved transport will also result in better access to health clinics. Death rates for pregnant women, children, and infants are expected to decrease in remote areas, partly due to improved access to health services. These factors were mentioned in interviews with members of the local All-China Women's Federation during project preparation. The spread of HIV/AIDS was identified as a significant project risk. A related technical assistance project, described in a supplementary appendix of the report and recommendation of the President (RRP), will attempt to mitigate these risks through an information and education campaign for workers and affected communities; voluntary testing and counseling; training of health workers; provision of medical aid kits; and monitoring of relevant risk indicators. Loan covenants support maximizing opportunities for women's employment; monitoring project impacts on women; responsibility of provincial health authorities (as well as civil works contractors) to disseminate information on HIV/AIDS and sexually transmitted diseases (STDs); equal pay for equal work; and prohibition of child labor in project construction work.
2	CAM	2052	MKRD	Energy	Greater Mekong Subregion Transmission Project	ECO/ PSD	OTH		44.3	15 Dec 03	Vulnerable women heads of households will be provided with special assistance under the project resettlement plan. Increased reliability of street lighting in Phnom Penh, and introduction of street lighting in villages along the transmission route, will increase the sense of security, particularly of women, and reduce constraints on their social and livelihood activities. Loan covenants support the resettlement plan, requirement that civil contractors conduct information campaigns on STDs and HIV/AIDS, and enforcement of labor laws on equal pay and prohibition of child labor.
3	SAM	2026	PARD	Multisector (ANR, WSS)	Sanitation and Drainage Management	ENV	OTH		8.0	27 Nov 03	Women are intended to be represented in project activities to ensure that improvements in sewerage services and sanitary conditions respond to their needs and household responsibilities, and that related health and economic benefits are maximized. However, the project framework does not include any gender-related targets of indicators. Loan covenants support inclusion of the Ministry of Women's Affairs in the project steering committee, as well as a community awareness consultant in the project team.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						HD/E NV	PI	OCR	ADF		
4	FIJ	2055	PARD	Water Supply, Sanitation, and Waste Management	Suva Nausori Water Supply and Sewerage Project	HD/E NV	PI	47.0		18 Dec 03	Lack of access to potable water increases the workload of women and children who are mainly responsible for water collection and storage. Women are also inconvenienced by intermittent cuts in water supply. The project is intended to improve the water supply and thereby enhance women's and children's health. The community education and awareness program will also target women. The project framework includes general performance indicators related to reliable water supply, and reduced illness and death due to waterborne diseases. A loan covenant supports community consultation processes. However, the project framework and loan covenants do not refer to gender-specific activities, targets, or indicators.
5	IND	2018	SARD	Transport and Communications	Rural Roads Sector I	ECO	PI	400.0		20 Nov 03	The project gender assessment found that better transport services could contribute to improvements in the social, educational, and health status of women. Better transport services can encourage girls' attendance at school and improve access to health services. Women interviewed also referred to the psychological benefit of being able to maintain more frequent contact with their families in distant locations. But social and cultural factors can still restrict women's mobility and related benefits. The project framework includes indicators of improved access to health services, such as skilled birth attendance and reduced maternal and child mortality. The policy matrix provides for monitoring of civil works contracts to track gender inequalities. Loan covenants support dissemination of information on STDs and HIV/AIDS to construction workers; equal employment opportunities and equal pay for women; and community participation in subproject selection.
6	IND	2050	SARD	Transport and Communication	Chhattisgarh State Road Development Project	ECO/ GG	PI	180.0		15 Dec 03	The project design includes employment targets for women in road rehabilitation and construction work, and requires civil works contractors to (i) provide appropriate facilities for women construction workers, and (ii) carry out health programs for workers to reduce risk of HIV/AIDS transmission. The project framework includes general indicators of community benefits from improved roads, such as increased access to health, education, and other services. Loan covenants support employment targets for women, equal pay, appropriate childcare facilities around construction sites, and HIV/AIDS prevention programs.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	PI	OCR	ADF		
7	PAK	2019	SARD	Transport and Communications	Balochistan Road Development Sector Project	ECO	PI	185.7		20 Nov 03	Women are expected to benefit from the project through improved access to basic services such as health and education. Improved roads will provide income-earning opportunities. The resettlement plan includes additional assistance to households headed by women. While the benefits include employment opportunities for women with equal pay, and assurances include HIV/AIDS prevention and some measures against trafficking, this is not reflected in the project framework design and indicators, which does not address any gender equity issues. However, the covenants support measures to prevent trafficking of women and children, cross-border health information services on HIV/AIDS and STDs, employment targets for hiring women workers, and equal pay.
8	PAK	2020	SARD	Transport and Communications	Balochistan Road Development Sector Project—Technical Assistance Loan	ECO	PI		1.0	20 Nov 03	This technical assistance loan establishes a social protection and education fund to support programs for raising community awareness on social, health, education, and safety issues related to road subsector development, including prevention of HIV/AIDS and trafficking of women and children. Loan covenants support community awareness activities to prevent HIV/AIDS and trafficking of women and children; and selection criteria for grant awards to include improvement of women's livelihoods.
9	BHU	2009	SARD	Energy	Rural Electrification Network Expansion	ECO	PI		9.4	30 Sep 03	Project benefits for women are expected to include reduced time spent on collecting fuelwood, use of rice cookers that reduce indoor smoke pollution, and increased light and/or power for home-based income-generating activities such as weaving. Electrification can also improve quality of services in health facilities. Project analysis identifies potential opportunities for women to be trained as electricians. The project framework refers to free electricity kits for the poorest households and recommendation that households headed by women be given special consideration. Loan covenants support provision of free electricity kits to vulnerable households (although do not include any specific mention of households headed by women), as well as equal pay and prohibition of child labor.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						HD/E CO	OTH	OCR	ADF		
10	SRI	1999	SARD	Education	Distance Education Modernization	HD/E CO	OTH		45.0	11 Jun 03	Females represent over 50% of enrollees at all levels of education, but are not well-represented in certain academic programs, especially in the sciences and professions. After graduation, women also have difficulty finding jobs in the areas for which they were trained. The project will provide student career guidance and job search support. However, the project framework and policy matrix do not include any gender-related strategies, targets, or indicators, and the project steering committee does not include the women's ministry or women's organizations. Loan covenants support, in general terms, a special focus on women to raise awareness of postsecondary education opportunities and career guidance.
11	IND	2037	SARD	Energy	Assam Power Sector Development Project	ECO/ GG	OTH	100.0		10 Dec 03	Women are expected to benefit from better light and indoor air quality, as electricity replaces kerosene and fuelwood. Time-use surveys indicate that women work an average 8.25 hours a day on domestic chores alone, and if all these tasks must be accomplished during daylight hours, little time is left for recreation or personal development. However, the project framework does not include any gender-related targets or indicators. Loan covenants support information campaigns on STDs and HIV/AIDS risks, as well as enforcement of provisions on equal pay and prohibition of child labor.
12	AZE	2068	ECRD	Agriculture and Natural Resources (Water Resource Management)	Flood Mitigation	ECO/ ENV	OTH		22.0	19 Dec 03	Women are expected to benefit from reduced risk of flooding, as well as improved living standards. Of the 22,000 person-days of afforestation work to be supported by the project; women are expected to perform half the work. Contractors will also employ women for other work related to building flood protection structures. The project framework refers to equal employment opportunities for women, but no target is included. Loan covenants support equal opportunity in employment, but no employment targets, equal pay, or women's involvement in community-based groups is linked to project activities.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	OTH	OCR	ADF		
13	PRC	2051	ECRD	Transport and Communications	Yichang-Wanzhou Railway Project	ECO	OTH	500.0		15 Dec 03	Poor families are expected to benefit from improved access to public services such as health and education. Most women surveyed viewed the project favorably in terms of opportunities to increase household incomes. The project design specifies that women will be employed in about 30% of unskilled labor positions and more than 70% of service jobs. These targets are not included in the project framework, but the project management system includes indicators of improvements in health and education (e.g., maternal mortality, infant mortality, and literacy rates). The resettlement plan targets women as beneficiaries for housing, employment, and other livelihood activities; and the Women's Union will be engaged to ensure that women's issues, including those of households headed by women, are addressed. Loan covenants support information campaigns on HIV/AIDS issues to be conducted by local government as well as civil works contractors.
14	LAO	2005	MKRD	Energy	Northern Area Rural Power Distribution	ECO	PI		30.0	18 Sep 03	Energy-related expenses, such as diesel costs, are expected to decrease with the availability of electricity. Benefits to women are expected to include reduced workload as a result of reduced reliance on manual energy for food production, improved access to health and social services, and increased safety from street lighting. Project risks include spread of STDs. Risk reduction activities include a health and safety plan for workers, training, and community education. Loan covenants support these activities, as well as equal pay and prohibition of child labor. Gender concerns are also included in the terms of reference of the social and environmental management consultants for the project.
15	PRC	1995	ECRD	Water Supply, Sanitation, and Waste Management	Harbin Water Supply	HD	PI	100		11 Mar 03	The project will result in improved water supply, which should benefit women as homemakers by reducing the incidence of waterborne illnesses among family members. Under the resettlement action plan, the Harbin Municipal Government will establish a social development fund for vulnerable households and those headed by women; implement a community awareness and participation program that prioritizes women; and give special preference to women in project-related employment and training activities. The resettlement action plan will provide special financial incentives for new small business development, and assistance to households headed by women for housing construction and housing subsidies. The project framework includes health indicators (e.g., reduced morbidity and mortality rates for women due to waterborne diseases), but does not include indicators of women's participation, employment, or other activities. Loan covenants do not support any gender-specific activities or targets.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.2c: 2003 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
						ECO	PI	OCR	ADF			
16	BAN	2021	SARD	Transportation and Communication	Road Network Improvement and Maintenance II Project	ECO	PI		126.0	20 Nov 03	The project includes a component to improve public awareness of the risk of HIV/AIDS and trafficking in women (with \$200,000 budget). Component objectives include strengthening capacity of government, NGOs, and media to create awareness of the risks of HIV/AIDS and trafficking of women in cross-border areas of Bangladesh and India, and supporting investments in innovative schemes such as centers for legal literacy and awareness of HIV/AIDS and trafficking risks. The implementing agency for this component will be the Ministry of Women's and Children's Affairs, and its steering committee will consist of NGOs working on trafficking and HIV/AIDS issues. The component is described in a supplementary appendix of the RRP. However, the project framework does not include targets or indicators for this component. Loan covenants do support the component, as well as the Ministry of Women's and Children's Affairs as implementing agency and consultants to address gender issues.	
17	IND	2029	SARD	Transport and Communications	National Highways Sector I Project	ECO/ PSD	OTH	400		37959	More girls are likely to be sent to high school outside their villages when transport services are improved, and women are likely to benefit from easier access to health services and more frequent contact with families in distant locations. The project includes components, with a budget of \$400,000, to address the risks of HIV/AIDS transmission and trafficking in women and children related to the project. Activities under these components include awareness-raising among construction workers; public awareness and behavior change campaigns among high-risk groups; strengthening of referral systems for early diagnosis of STDs and HIV along highway corridors; condom promotion and distribution; capacity building of health service workers, police, community leaders, and other decision-makers; a safe migration campaign; and channeling of resources from women and children empowerment programs to vulnerable tribal women and children. The project framework includes mitigation of HIV and trafficking risks as project outputs, but includes only one related performance indicator (awareness-raising workshops). Loan covenants require the implementing agency to set up of a group focused on HIV/AIDS and trafficking; to collaborate with the women's ministry and NGOs, and to support awareness-raising on HIV/AIDS among construction workers.	
Total								2,162.7	285.7			
Total Combined								2,448.4				

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ISD, GD	PI	OCR	ADF		
1	UZB	2090	ECRD	Health	Woman and Child Health Development Project	ISD, GD	PI	40.0		23 Sep 04	Project objectives include improving women's health and building a blood safety program for screening of blood against HIV/AIDS and other diseases. Special project features include improving the status of midwives and nurses, who are predominantly women. Expected project benefits include reduced maternal and infant mortality rates. The project framework includes the Millennium Development Goals and project targets for maternal, infant, and under-5 mortality rates, HIV/AIDS, and tuberculosis; reduction of iron deficiency anemia among pregnant women; increased contraceptive usage; improved antenatal care; increased attendance of health professionals at birth; training of nurses and midwives; and blood screening for infectious diseases prior to transfusions. Loan covenants support an education and training plan for nurses and midwives, implementation of international standards in antenatal care, standards for maternal and child health regulations, and gender and poverty-focused project monitoring and evaluation. No gender action plan was prepared.
2	VIE	2076	MKRD	Health	Health Care in the Central Highlands Project	HD, GD	CPI		20.0	9 Jan 04	The project aims to improve the health status of about 2.2 million women (including 800,000 ethnic minority women) by increasing their access to reproductive health services, reducing maternal deaths, and improving pre- and postnatal care. HIV/AIDS prevention is integrated in health promotion programs. Women's participation in maternal and child health programs is emphasized. Project monitoring and evaluation systems include gender-sensitive indicators. The project framework reflects these objectives and activities. The gender strategy provides for developing the leadership and management capacity of women, including ethnic minority women; increases in female medical staff; and a 33% quota for women's participation in primary health care committees, including greater participation by the Women's Union.
3	VIE	2115	MKRD	Education	Second Lower Secondary Education Project	HD, GD	PI		55.0	26 Nov 04	The project promotes equitable access of poor and ethnic minority students to lower secondary schooling, and includes a subcomponent specifically focused on attracting and retaining students from ethnic minority communities, especially ethnic minority girls. Expected project benefits include improvements in reproductive health and economic opportunities of ethnic minority girls. The ethnic minorities and gender action plan, an appendix in the report and recommendation of the President (RRP), provides for teaching materials suitable for ethnic minority and female students; quotas for female students in training programs; appropriate school facilities for ethnic minority and female students; vocational training in traditional handicrafts for ethnic minority and female students; more female and ethnic minority administrators; gender-sensitive monitoring indicators; and close coordination with the focal point for gender and ethnic minorities in the Ministry of Education and Training and the Women's Union. The project framework incorporates key action plan provisions, including targets for increased participation of ethnic minority female students, gender-sensitive teacher training, and direct support for ethnic minority female students. Loan covenants support implementation of the action plan.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
								OCR	ADF		
4	BAN	2101	SARD	Education	Teaching Quality Improvement in Secondary Education Project	ISD, GD	PI		68.9	9 Nov 04	Project objectives include increasing female participation in teacher training, increasing employment of female teachers (to government target of 30%), and improving women's participation in school management committees. To mitigate the risk that women may not be able to afford teacher training costs, the project provides special training grants for female teachers. The gender strategy (an RRP appendix) provides for gender-sensitive curriculum development, at least 40% of school management committee members are women, targets for female participation in teacher training programs and recruitment of female teachers, gender-awareness training for head-teachers, engagement of a social development and gender consultant to develop a more detailed gender action plan, and sex-disaggregated data gathering for project monitoring systems. The project framework includes targets related to development of gender-sensitive training materials and increased recruitment of female teachers. A loan covenant supports targets for recruitment of female teachers and women's participation in school management committees.
5	NEP	2111	SARD	Education	Skills for Employment Project	ISD, GD	TI		20.0	25 Nov 04	The project design includes attention to gender issues in sector analysis; targets for participation of women (50%) and Dalits (25%) in skills training; inclusion of a gender, caste, and ethnicity (GCE) specialist in the project team; attention to GCE issues in training modules for government staff; GCE modules for training of trainers; and GCE-based data collection. The GCE-focused training and capacity building are expected to contribute to women's economic opportunities and conflict resolution efforts. The GCE strategy (an RRP appendix) supports the GCE targets and other GCE-related measures, and also provides for women's representatives on the policy coordination committee for the project. The project framework includes GCE-related targets and indicators. A loan covenant supports the GCE strategy.
6	BAN	2117	SARD	Multisector	Secondary Towns Integrated Flood Protection Project, Phase 2	ECO, GD	GI		80.0	2-Dec-04	Gender analysis identified several gender issues to be addressed, including women's vulnerability to waterborne diseases, lack of toilets and sewerage facilities, restricted mobility, lack of flood-proof housing, and loss of income due to flooding. A comprehensive gender action plan (GAP) (a supplementary appendix of the RRP) was prepared through a participatory process, including a gender workshop of men and women, town consultations, and integration of good practices from other projects. The GAP integrates gender-related activities, targets, and indicators in all project components; and provides for establishing women's labor contracting societies; targets for women's employment in flood protection, tree planting, and maintenance; location of public toilets to meet women's needs; women motivators in sanitation programs; GAD training of executing agency staff and female ward commissioners; participatory development of town GAPs; and engagement of gender specialists to help implement the GAPs at project management and in towns.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
								OCR	ADF		
											The project framework includes targets for reduced incidence of waterborne diseases, GAD training of female ward commissioners, formation of town gender and environment committees, implementation of GAP activities, and introduction of a GAP monitoring system. Loan covenants support implementation of the GAP (including preparation of field manuals and training), employment targets for women, and equal pay for work of equal value.
7	PAK	2133	SARD	Education	Restructuring of the Technical Education and Vocational Training System (Balochistan) Project	GD, ISD	TI		16.0	14 Dec 04	The project objective is to enhance access to and quality of technical education and vocational training for women. Related project activities include nonformal training programs for around 20,000 youth and adults, including at least 50% women; a polytechnic institute for women; and three training centers for women. The gender strategy (a supplementary appendix of the RRP) supports these activities and provides for a career guidance and job placement center for girls; microcredit to start up small businesses; women managers and union representatives in the project management unit; a gender specialist to help implement the gender strategy; and a gender-sensitive project performance monitoring and evaluation system. The project framework includes general gender equity goals, but does not include specific gender-related activities, targets, or indicators. The project consultants' terms of reference require gender expertise. Loan covenants support implementation of the gender strategy, as well as targets for women's participation in nonformal training.
8	PAK	2135	SARD	Education	Restructuring of the Technical Education and Vocational Training System (NWFP) Project	GD, ISD	TI		11.0	14 Dec 04	Project objectives include enhancing women's access to the technical and vocational training system. Project activities include establishment of two vocational training centers for girls and implementation of nonformal skills and livelihood training programs targeted at rural poor and women. The project design specifies that at least 50% of participants in the skills improvement program will be women. Course fees will be minimal and training programs will be extended to remote communities. The project will support hostel facilities for rural women to facilitate their access to the programs. The two vocational training schools for girls will be established in areas that do not have training facilities. The project will upgrade facilities in five existing girls' training centers. The gender strategy (a supplementary appendix of the RRP) provides for information technology and biotechnology courses in the new training centers, and career guidance and job placement center for girls; microcredit access to start up small businesses; a 50% minimum target for women in rural skills training programs; location of training in rural communities or where hostels or other accommodation is available to enable women's participation; involvement of women representatives from union and district councils; a gender specialist to help with gender strategy implementation; and a gender-sensitive project monitoring and evaluation system. The project framework, however, does not contain specific gender-related activities, targets, or indicators. A loan covenant supports implementation of the gender strategy.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, HD, GD	TI	OCR	ADF		
9	PAK	2153	SARD	Multisector	Multisector Rehabilitation Project for Azad Jammu and Kashmir	ECO, HD, GD	TI		57.0	21 Dec 04	<p>The project supports reconstruction of essential physical and social infrastructure. Gender-related project activities include provision of medical equipment to improve maternal health services; mobilization of school management committees to increase girls' enrollment in schools, and separate toilet facilities to be built for girl students and female teachers and staff; women's organizations to be involved in raising community awareness on water-use issues; and separate waiting spaces and toilet facilities for women in roadside waiting areas. The gender strategy (an RRP appendix) supports these design elements and provides for the project implementation unit to include an official from the women's cell of the Planning and Development Department; a gender specialist to develop a more detailed gender action plan; and a gender-sensitive monitoring and evaluation system.</p> <p>The project framework includes the main project activities and targets for reduction of maternal and infant mortality rates, employment of women gynecologists in local hospitals, and sex-disaggregated data gathering. A loan covenant supports implementation of the gender strategy and its main provisions.</p>
10	NEP	2102	SARD	Agriculture and Natural Resources	Community-Managed Irrigated Agriculture Sector Project	ECO, GG, GD	TI		20.0	17 Nov 04	<p>The project design includes a 33% target for women in planning and mobilization activities; targeting of women in water user associations for livelihood enhancement projects; a gender-sensitive strategy for institutional strengthening of the Department of Irrigation; gender mainstreaming through gender focal points; strengthening links with the Department of Women for training purposes; nongovernment organizations involved in project implementation to have women make up 50% of field staff; and a gender-sensitive monitoring and evaluation system. The GAP (an RRP appendix) supports these design elements and provides for a local gender specialist to help develop a gender strategy for irrigation through a participatory workshop process; representation of women in water user associations not only as members (33% being the legal requirement) but also in leadership positions; gender training for project staff; at least 50% of community organizers to be women; and a 35% target for households headed by women participating in water harvesting and nonconventional irrigation activities.</p> <p>The project framework supports the main gender-related activities and targets in the project design and GAP. Loan covenants support implementation of the GAP, 33% minimum target for women's membership in water user associations, and a gender-sensitive monitoring and evaluation system.</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GD, ISD	TI	OCR	ADF		
11	NEP	2143	SARD	Agriculture and Natural Resources	Gender Equality and Empowerment of Women	GD, ISD	TI		10.0	16 Dec 04	<p>Gender analysis during project preparation considered the economic, social, and legal factors contributing to women's low status and limited opportunities; the multiple forms of discrimination against poor, low-caste, and ethnic minority women; and women's potential roles as change agents for poverty reduction. The project design includes interlinked components to promote the economic, social, and legal empowerment of women and institutional strengthening. The economic empowerment component includes activities to increase women's income through microenterprise schemes and to enhance employment opportunities for women laborers through skills training. The social empowerment component includes a household technology fund and community infrastructure fund to provide women with time-saving technologies such as improved cooking stoves and essential infrastructure such as household latrines and improved footpaths; this component also supports community-based literacy courses and group-based activities. The legal empowerment component supports creating a law course on women's rights, providing gender awareness training of the judiciary and law enforcement personnel, increasing community awareness of legal issues, and improving alternative dispute resolution mechanisms in communities. The institutional strengthening component includes activities to strengthen the capacity of the executing agency, Department of Women's Development, and local women development officers in all areas of project management; this component also includes an organizational audit of the Department of Women's Development to develop a targeted capacity-building program. The project design also takes account of risks such as the Maoist insurgency in project areas and sustainability of project interventions. The project framework includes targets, indicators, and assumptions for each component. Conditions for loan effectiveness include passage of legislation to eliminate discriminatory provisions in existing laws.</p> <p>Loan covenants support targets for women staff in the project management team and participation of Dalit and ethnic minority women in project activities; establishment of a gender stakeholders group and district gender subcommittees; staffing of women development offices in each project district (including a female lawyer); and passage of the draft bill on domestic violence (which women's groups have been advocating for some time).</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3a: 2004 Loans with Gender and Development as Thematic Classification

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GG, ISD, GD	TI	OCR	ADF		
12	PHI	2136	SERD	Health	Health Sector Development Program	GG, ISD, GD	TI	200.0		15 Dec 04	The program objective is to improve primary health care of the poor, especially women, through measures such as increased financial resources for reproductive health and family planning programs, and low health insurance premiums. A gender analysis was conducted during program preparation, resulting in a gender strategy (a supplementary appendix of the RRP). The strategy provides for strengthening and implementing the Department of Health's gender policy; collection of sex-disaggregated information; increasing gender awareness of community and health staff; and increased health care financing to include family planning, and prenatal and postnatal care. The program framework includes reduction of maternal mortality rates and infant mortality rates as program goals, and specific targets for increased contraceptive prevalence (to 60%), increased use of health facilities for high-risk deliveries (to at least 80%), and lower drug prices. Conditions for tranche release in the policy matrix include the Department of Health's policy statement on contraceptive strategy targeting poor women; Philippines National Drug Formulary to include contraceptive pills and intrauterine devices; and Department of Health and private organizations to sign a memorandum of agreement on women's health and safe motherhood programs. The consultants' terms of reference call for gender expertise. A loan covenant supports inclusion of contraceptives, such as pills and intrauterine devices, in the Philippines National Drug Formulary.
13	PHI	2137	SERD	Health	Health Sector Development Project	GG, ISD, GD	TI	13.0		15 Dec 04	The project, related to the Health Sector Development Program, supports implementation of a women's health package including family planning and reproductive health. The gender strategy (a supplementary appendix of the RRP) provides for conversion of selected health facilities into women's health centers including assistance to victims of violence; provision of 24-hour essential services for women; capacity building of community health workers and women leaders; technical assistance and seed funds to women's organizations for community health projects; and services of a gender specialist to develop a more detailed gender action plan and gender-sensitive monitoring system. The program framework includes reduction of maternal and infant mortality rates as program goals, and specific targets for increased contraceptive use (to 60%), use of health facilities for high-risk deliveries (to at least 80%), reduced drug prices, and including female recipients for seed funds (50%). Consultants' terms of reference call for gender expertise. A loan covenant supports qualified women to undertake project implementation activities; sex-disaggregated data collection, and gender-sensitive monitoring by the Department of Health; and project implementation in keeping with the gender and development policy of the Asian Development Bank.
Total								253.0	357.9		
Total Combined								610.9			

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	ADF	OCR	ADF		
1	TAJ	2124	ECRD	Agriculture and Natural Resources	Irrigation Rehabilitation Project	ECO	TI		22.7	10 Dec 04	The project design provides for female heads of farms to be members of water user associations; a 30% target for women in water supply committees, training for women in new agricultural practices, and establishment of a project monitoring unit that will assess gender impacts. The gender action plan (GAP), an appendix in the report and recommendation of the President (RRP), includes targets for women's participation in water user associations, local decision-making bodies, project management and implementation units, skills training, and project monitoring and evaluation; recruitment of a gender specialist; gender-sensitive monitoring and evaluation; and advocacy among policymakers on gender issues. The project framework includes some GAP provisions, such as targets for women's participation in water supply committees and training targets for women farmers. Loan covenants support GAP implementation and gender-sensitive monitoring and evaluation.
2	LAO	2086	MKRD	Agriculture and Natural Resources	Northern Community Managed Irrigation Project	ECO	CPI		10.0	5 Jul 04	Gender analysis identified women's lack of participation in water user association meetings, training activities, and decision making. The project design includes a 50% target for women's participation in project activities, a greater role for women in decision-making bodies, collection of sex-disaggregated data, and monitoring of gender-sensitive indicators. At least one woman appointed from each village as a community-level organizer will also be the gender focal point for project implementation. The gender plan (a supplementary appendix of the RRP) provides for 50% of water user association committee members and participants in agricultural extension activities to be women; GAD training for men and women farmers; gender awareness training for implementing agency staff; additional female staff to be employed to support activities; and gender-sensitive monitoring and evaluation systems. The project framework includes gender-related targets and indicators. The consultants' terms of reference include services of international and national community development specialists, whose responsibilities include training members of the Women's Union. Loan covenants support implementation of the gender plan; targeted recruitment of ethnic minority women as extension and training staff; 50% of all trainees to be women; women to constitute 30% to 50% of members of producer and user groups; and gender-sensitive project performance management systems.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	TI	OCR	ADF		
3	CAM	2122	MKRD	Education	Second Education Sector Development Project	ISD	TI		25.0	9 Dec 04	The project aims to expand school facilities to poor and underserved communities, including those in ethnic minority provinces, and thereby increase girls' access to education. A skills-based training component includes HIV/AIDS awareness training. The project steering committee includes the Ministry of Women. The gender and ethnic minorities strategy (a supplementary appendix of the RRP) provides for gender training of curriculum specialists and teachers; curriculum development to include awareness raising on HIV/AIDS and trafficking issues; targets for female trainers; toilets for girls; expansion of girls' scholarship programs; and pilot strategies to encourage female teachers to work in remote areas and to improve gender balance in middle and senior management positions. The program framework includes targets for girls' enrollment in secondary schools and women's participation in training courses. Loan covenants support implementation of the gender and ethnic minority strategy, and increasing girls' enrollment in secondary school and women's participation in training activities. A Japan Fund for Poverty Reduction girls' scholarship program is linked to the project.
4	CAM	2121	MKRD	Education	Second Education Sector Development Program	ISD	TI		20.0	9 Dec 04	Program objectives include reducing cost barriers to school attendance, expanding secondary schools in poor and underserved communities, and strengthening governance in the education sector. The policy matrix supports preparation of an action plan by the Ministry of Education to ensure equitable access of trainee teachers and their deployment in secondary schools in unserved areas (but does not specifically mention gender issues), and abolition of informal payments at primary and lower secondary schools, which are a major barrier to girls' enrollment. The program framework includes targets for increased female enrollment in lower secondary schools and women's participation in training activities. The program steering committee includes the Ministry of Women's Affairs. The impact assessment of the reform program will consider impact on girls and ethnic minorities, as well as impact of a related Japan Fund for Poverty Reduction project supporting girls' scholarships. A loan covenant supports equitable intake of trainee teachers.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						OCR	PI	OCR	ADF		
5	SRI	2096	SARD	Education	Secondary Education Modernization	ISD	PI		35.0	25 Oct 04	The project design includes a subcomponent providing gender-awareness training to principals and teachers in 500 schools; project benefits are expected to include increased gender awareness at all levels. The gender development plan (in an RRP appendix) provides for 50% female teachers in training programs; school facilities appropriate for girl students and female teachers; management training programs to include 50% female principals including those from conflict-affected areas; 40% female staff in the project management unit; 40% female managers and experts in provincial management units; sex-disaggregated database for monitoring; and a gender specialist to help develop a more detailed GAP. However, the project framework does not include any gender-related targets or indicators. The terms of reference for consultants provides for a national gender specialist. A loan covenant supports the gender development plan.
6	PAK	2144	SARD	Multisector (education, HNRP, WSS)	Punjab Devolved Social Services Program	ISD, GG	TI	75.0		20 Dec 04	<p>The program contains detailed gender analysis of the social sectors and local context. The program design includes conditional grants to local governments based on requirements to improve gender representation, gender mainstreaming, and girls' school enrollments; gender-sensitive standards for social services delivery; increased representation of women (up to 25%) in department selection committees; increased targets for women's recruitment into health and education sectors; gender-sensitive planning, budgeting methods, and investments in sector plans; and implementation of the approved Punjab Gender Reform Action Plan (GRAP). The provincial steering committee that monitors program implementation will include the Department of Women's Development. The program is expected to increase girls' enrollment in schools, decrease maternal mortality rates, and improve women's access to services through implementation of the GRAP.</p> <p>The gender strategy (in an RRP appendix) provides for increasing gender awareness of service providers; recruitment of additional midwives and female health workers; extension of women's health services; measures to encourage girl's enrollment in schools, including toilets for girls and election of mothers and female teachers to school councils; representation of women in the program steering committee and support unit; and a gender specialist to help implement the gender strategy. The program framework includes targets for improving women's access to basic health services and increasing girls' enrollment in schools; as well as indicators for women's involvement in planning, budgeting, and monitoring. The policy matrix provides for the setting of gender-sensitive minimum service standards, preference for qualified women to fill essential vacant positions, gender-sensitive monitoring frameworks, and a behavior change campaign with reference to the Millennium Development Goals. Loan covenants support GRAP implementation and development of a detailed GAP in line with the program's gender strategy.</p>

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ISD, GG	TI	OCR	ADF		
7	PAK	2145	SARD	Multisector (education, HNRP, WSS)	Punjab Devolved Social Services Program	ISD, GG	TI		75.0	20 Dec 04	Same.
8	NEP	2092	SARD	Agriculture and Natural Resources	Decentralized Rural Infrastructure and Livelihoods Project	ECO, ISD	CPI		40.0	24 Sep 04	Project benefits for women are expected to include improved access to basic services, product marketing opportunities, employment, clean water, increased women's participation in project activities, and improved gender awareness of policymakers and managers. The GAP, which is an annex to the project loan agreement, supports a 50% target for women's participation in the overall project; 50% target for women's employment as unskilled laborers; 40% target for women's participation in local building groups; at least one woman in a leadership position in building groups; capacity development for women in leadership skills; capacity development for project staff on gender issues, including risks of girl trafficking; equal pay for work of equal value; separate toilet and other facilities for women workers; gender policy development and dialogue workshops with the Department of Local Infrastructure Development and Agricultural Roads; gender-sensitive monitoring and evaluation systems; gender specialists to support GAP implementation; and collaboration with the Ministry of Women, Children, and Social Welfare. The project framework includes gender-related activities, targets, and indicators. The terms of reference for consultants provides for national gender specialists. A loan covenant supports implementation of the GAP.
9	PAK	2134	SARD	Agriculture and Natural Resources	Sustainable Livelihood in Barani Areas Project	ECO, GG	CPI		41.0	14 Dec 04	Project objectives include increasing poor women's and girls' literacy levels through skills training. Activities will be aimed at small groups of 10–15 women, and over 12,000 women are expected to benefit. Skills training will focus on small-scale domestic livelihood enterprises such as livestock production, handicrafts, market gardening, food preparation, and tailoring. Local nongovernment organizations will be recruited to provide the training, with links to the Department of Non-Formal Education and Literacy. Project activities are expected to improve women's food security, nutrition, access to resources and services, skills and knowledge, and awareness of women's rights. The GAP (in an RRP appendix) provides for formation of women's groups (at least 40–50% of all groups formed) to participate in extension and natural resource management training and to be consulted on planning of rural access roads; gender awareness training of government and district staff; sex-disaggregated data in the project monitoring systems; and a gender specialist to help implement the GAP. The project framework refers to the skills training program and to some GAP activities, but does not include targets for women's participation. A loan covenant supports implementation of the GAP.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						GG	GI	OCR	ADF		
10	PAK	2107	SARD	Law, Economic Management, and Public Policy	Balochistan Resource Management Program	GG	GI	110.0		25 Nov 04	Gender issues are identified and addressed in the program design, which includes implementation of the Balochistan Gender Reform Action Plan (GRAP) as a program outcome. Possible gender impacts of other aspects of the program are not addressed. The gender strategy (an RRP appendix) supports reforms to improve women's employment in the public sector, and provides for strengthening the Women's Development Department, allocating adequate budget for GRAP implementation, and financing the capacity building component of the GRAP under the related technical assistance loan. (No provision is made here for a gender specialist to assist with GRAP implementation, but technical gender support is provided under the Devolution Support Program.) Demonstrated progress in implementing the GRAP is a condition for tranche release in the policy matrix. The program framework provides for gender analysis of use of basic services and setting of performance targets to reduce gender inequity in service delivery. A loan covenant supports implementation of the GRAP and gender strategy.
11	PAK	2108	SARD	Law, Economic Management, and Public Policy	Balochistan Resource Management Program	GG	GI		20.0	25 Nov 04	Same.
12	PAK	2109	SARD	Law, Economic Management, and Public Policy	Balochistan Resource Management (technical assistance loan)	GG	GI		3.0	25 Nov 04	This technical assistance loan, related to the Balochistan Resource Management Program, supports capacity building of government institutions to implement the reform program. However, it does not include a firm commitment to support implementation of the Balochistan GRAP ("assistance may be provided to strengthen GRAP"). A loan covenant supports implementation of the Balochistan GRAP and the program's gender strategy.
13	BAN	2148	SARD	Industry and Trade	Small and Medium Enterprise Sector Development Program	ECO, PSD	GI		15.0	20 Dec 04	The program supports preparation and implementation of a national policy for small- and medium-sized enterprises (SMEs) with input from women entrepreneurs; inclusion of the National Women Entrepreneurs Association on the SME Task Force; targeted training programs for women entrepreneurs (based on existing government commitments); improved access to market information for rural SMEs; and inclusion of sex-disaggregated data in the SME database. A related technical assistance loan supports workshops for women to identify their training and capacity building needs, as well as training programs for women entrepreneurs and others. The GAP (a supplementary appendix of the RRP) supports these program activities and provides for a gender specialist to assist with GAP implementation and development of a gender-sensitive monitoring system.

Asian Development Bank Loans Addressing Gender, 2002–2004
Table A6.3b: 2004 Loans with Gender Mainstreaming

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
								OCR	ADF			
											The policy matrix includes development and implementation of suitable training programs for women, in conjunction with women entrepreneur associations, as a condition for tranche release. The program framework also identifies training programs for women entrepreneurs. A loan covenant supports the main provisions of the GAP.	
14	BAN	2149	SARD	Industry and Trade	Small and Medium Enterprise Sector Development Project	ECO, PSD	GI		30.0	20 Dec 04	This project, related to the SME Sector Development Program, provides for a small enterprise fund, in which a minimum of 10% of funds are earmarked for lending to women entrepreneurs. The program's GAP supports this provision, as well as a campaign to attract women borrowers and provide them with business advisory services. The program framework includes a 10% target for female borrowers from the small enterprise fund. Loan covenants support the 10% target, provision of business advisory services to women, and sex-disaggregated data gathering.	
15	BAN	2150	SARD	Industry and Trade	Small and Medium Enterprise Sector Development Program Technical Assistance	ECO/ PSD	GI		5.0	20 Dec 04	This technical assistance loan, related to the SME Sector Development Program, supports provision of technical advice and capacity building to program stakeholders, including workshops to identify women's training and capacity-building needs; followed by training programs for women entrepreneurs, displaced garment workers, and others. The program's GAP supports these activities. A loan covenant also supports these activities.	
Total								185.0	341.7			
Total Combined								526.7				

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ENV	PI	OCR	ADF		
1	PRC	2082	ECRD	Multisector (--)	Fujian Soil Conservation and Rural Development Project II	ENV	PI	80.0		28 Apr 04	The project is expected to benefit some 1.5 million women through employment creation, reducing women's burden of fetching water and using fuelwood for cooking, as well as improving women's access to services. The project monitoring and evaluation system provides for collecting sex-disaggregated data. Gender-related activities include building the capacity of the Women's Federation to involve women in the project, technical training for women to reduce their farm work, greater access to water and safe drinking water, gas facilities to help reduce the burden of gathering fuelwood, and development of a gender plan as a project output. However, the project does not provide for a gender specialist to assist in developing a gender plan. The project framework does not include any gender-related activities, targets, or indicators. Loan covenants support preference to women in employment; special attention to women's participation in technical training courses; and preference to women's organizations in leasing space in agricultural markets.
2	MON	2087	ECRD	Transport and Communications	Regional Road Development Project	ECO, REG	OTH		37.1	22 Jul 04	The project includes a component, supported by a technical assistance (TA) grant, to support awareness raising and prevention of HIV/AIDS and trafficking. The project design includes some analysis of women's particular vulnerabilities to HIV/AIDS and trafficking issues. Collection of sex-disaggregated data is included in the monitoring and evaluation system. Project benefits are expected to include job opportunities for women. HIV/AIDS and trafficking prevention activities include advocacy workshops; health education campaigns and peer education to promote behavior change among construction workers, sex workers, and local communities; a medical package that includes training for health workers and HIV testing kits; and border control and training of border control officers. The project framework includes targets and indicators on HIV/AIDS and trafficking prevention. However, terms of reference (TOR) for the TA team (including health and trafficking prevention specialists) do not require gender expertise. Loan covenants support raising awareness of HIV/AIDS and trafficking issues, equal pay for work of equal value, women's participation in project implementation, and monitoring of the project's impact on women.

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	OTH	OCR	ADF		
3	PRC	2089	ECRD	Transport and Communications	Hunan Roads Development Project II	ECO	OTH	312.5		9 Sep 04	<p>The project is expected to benefit women through improved market access, easier travel for women migrant workers, and better access to education and health facilities. HIV infection was identified as a project risk, especially among the poor and ethnic minorities in the project area. HIV/AIDS prevention strategies therefore are included in the social action plan (SAP) and the ethnic minorities development plan, which identifies ethnic women as being especially vulnerable to HIV infection and targets them for HIV/AIDS awareness-raising activities. The ethnic minorities development plan includes sex-disaggregated monitoring indicators for patients, a 33% target for ethnic minority women in afforestation work, and a 20% target for female microfinance clients. The SAP also identifies women as a special target group for HIV/AIDS awareness-raising activities, and includes a 50% target for women in afforestation work, a 15% target for unskilled women laborers, prioritization of women for microcredit, and gender-sensitive monitoring.</p> <p>However, the project framework does not include any gender-related targets or indicators, any reference to HIV/AIDS as a project risk, or provision for gender-sensitive monitoring and evaluation. Loan covenants support maximizing women's employment, monitoring project impacts on women, contractors' dissemination of information on HIV/AIDS risks, equal wages for equivalent work, prohibition of child labor, and support for the ethnic minorities development plan.</p>
4	KGZ	2106	ECRD	Transport and Communications	Southern Transport Corridor Road Rehabilitation Project	ECO	OTH		32.8	23 Nov 04	<p>Project benefits are expected to include employment opportunities for women, especially women who are the household heads. Project analysis identified HIV transmission and human trafficking as possible project risks, although women's special vulnerabilities were not specifically mentioned. A TA grant linked to the project supports prevention of HIV/AIDS and trafficking through increasing public awareness and risk mitigation activities among construction workers, sex workers, local communities, truck drivers, border officers, and other road users. TA activities include promotion of behavior change; clinical support through training of health workers, provision of HIV/AIDS testing kits, and voluntary counseling and testing; and trafficking prevention through training, advocacy, and policy development. However, the TOR for the TA consultants do not require gender expertise. The project framework includes targets and indicators for TA activities.</p> <p>Loan covenants support monitoring of project impacts on women, consultation with local women's nongovernment organizations, preference for hiring disadvantaged women in project works, and general compliance with the Asian Development Bank's gender and development policy.</p>

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO	GI	OCR	ADF		
5	PRC	2125	ECRD	Transport and Communications	Gansu Roads Development Project	ECO	GI	300.0		13 Dec 04	As the risk of HIV infection could increase due to greater population mobility related to the project, the project design includes construction of roadside information centers on HIV/AIDS and other issues. The social development action plan, a supplementary appendix to the report and recommendation of the President (RRP), provides for dissemination of information on HIV/AIDS and trafficking, and includes a 70% target for women's employment at service stations in the project area. However, the project framework does not refer to HIV/AIDS and trafficking activities, and does not include gender-related targets or indicators. Loan covenants support HIV/AIDS information dissemination by contractors; roadside information centers on HIV/AIDS; equal pay for work of equal value; sex-disaggregated data gathering for monitoring and evaluation purposes; and implementation of the social development action plan.
6	PRC	2112	ECRD	Energy	Liaoning Environment Improvement Project	ENV	GI	70.0		25 Nov 04	Increased use of gas, more efficient central heating, and reduced use of coal and wood are expected to benefit women by reducing morbidity and mortality rates associated with smoke pollution. Of the 1,940 full-time jobs created under the project, 780 are expected to go to the poor, women, and ethnic minorities (the 1,874 workers who will lose jobs through closures associated with the project will be reemployed in project-related work). A heating assistance fund for the poor will reduce energy costs from 21–27% of monthly expenditure to 5% of monthly expenditure. The summary poverty reduction and social strategy includes a 40% employment target for women. The project framework includes targets and indicators for reduced energy costs, but no targets or indicators for women's employment. Loan covenants support monitoring of project impact on women with assistance from the Women's Federation; equal pay for work of equal value; prohibition of child labor; and contractors' dissemination of HIV/AIDS information dissemination to workers (but no employment target for women).
7	PRC	2146	ECRD	Energy	Coalmine Methane Development Project	ENV	GI	120.0		20 Dec 04	Project benefits such as reduction of pollution and pollution-related health problems, reduction of fuelwood and coal consumption for household use, free grid connections and 50% reduced user charges for poor households, job creation, and expansion of local hospitals are expected to benefit women and the poor. Some 40% of jobs created under the project are expected to be filled by women and the poor, with households headed by women being given special attention during resettlement under a special social development fund for livelihood projects. However, the project framework does not include gender-related targets or indicators. Loan covenants support employment targets for women and the poor, as well as gender-sensitive project monitoring and evaluation.

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ISD	PI	OCR	ADF		
8	UZB	2093	ECRD	Education	Second Textbook Development Project	ISD	PI	25.0		29 Sep 04	The project design refers to continuing to correct gender bias in textbook development initiated under a previous project. However, no indication is given of how this will be achieved, apart from equal representation of women and men in curriculum working groups and among language-of-instruction specialists. A loan covenant supports sex-disaggregated data gathering.
9	AZE	2120	ECRD	Water Supply and Sanitation	Urban Water Supply and Sanitation Project	HD	PI	10.0		7 Dec 04	In focus group discussions during project preparation, women's groups exhibited greater awareness of water problems than men's groups. The project component on institutional reform and capacity building therefore includes a target of 30% women's participation in town water user associations. Widows will be given special consideration to ensure their access to affordable water. However, these provisions are not supported by loan covenants.
10	AZE	2119	ECRD	Water Supply and Sanitation	Urban Water Supply and Sanitation Project	HD	PI		20.0	7 Dec 04	Same.
11	LAO	2085	MKRD	Transport and Communications	Roads for Rural Development Project	ECO	CPI		17.7	28 Jun 04	Project benefits are expected to include reduced vulnerability to food shortages, reduced transportation costs, access to education and health facilities, and increased market and employment opportunities. The project design contains a SAP including gender strategies and activities to address HIV and trafficking risks. Specifically, the SAP includes a nonformal education component for ethnic minorities, with a special emphasis on girls education; it also provides for women to be consulted jointly and separately in resettlement activities, land use-rights certificates to be issued in the name of women and men, equal participation of women in a joint conservation and management program, gender awareness training for law enforcement officials involved in trafficking prevention, and sex-workers to be identified as a vulnerable group in HIV/AIDS prevention activities. The project framework includes indicators for HIV/AIDS and trafficking prevention activities. Loan covenants support the SAP, equal pay for work of equal value, and prohibition of child labor.

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts
						ECO, REG	OTH	OCR	ADF		
12	NEP	2097	SARD	Transport and Communications	Subregional Transport Facilitation Project Nepal)	ECO, REG	OTH		20.0	4 Nov 04	The project includes a program on prevention of trafficking and HIV/AIDS (described in a supplementary appendix of the RRP). Related activities include a public awareness information campaign; training and raising awareness of truck drivers and sex workers; orientation for project staff, border police, and custom officers; access to counseling and HIV/AIDS testing services; strengthening of the NGO database on trafficking activities; and engagement of NGO counselors and community development specialists to implement the activities. The TOR for project consultants require specialists in gender, as well as HIV/AIDS and trafficking programs. However, the project framework does not refer to HIV or trafficking prevention activities. Loan covenants support engagement of qualified NGOs to carry out HIV/AIDS and trafficking prevention activities, employment targets for women, equal pay for work of equal value, and prohibition of child labor.
13	PAK	2103	SARD	Transport and Communications	North-West Frontier Province Road Development Sector and Subregional Connectivity Project	ECO	GI	296.2		18 Nov 04	The project design includes a candid gender analysis of constraints facing women in the area and likely limitations of the project's impacts on women. To mitigate some of these inequalities, a complementary Japan Fund for Poverty Reduction project will emphasize women's participation, especially in activities related to education and health. The loan project includes a component to raise HIV/AIDS awareness among truck drivers in collaboration with the National AIDS Control Program. Loan covenants support the requirement that contractors conduct an information and education campaign on prevention of HIV/AIDS and sexually transmitted infections for construction workers; government measures to prevent trafficking in women and children; equal pay for work of equal value; and prohibition of child labor.
14	PAK	2104	SARD	Transport and Communications	North-West Frontier Province Road Development Sector and Subregional Connectivity Project	ECO	GI		5.0	18 Nov 04	This loan, related to the above investment project, supports provincial policy reform and institutional strengthening. Related activities include capacity building of the Frontier Highway Authority to conduct social assessments and monitor construction contracts for compliance with labor laws related to gender equity and child labor; and community participation in road maintenance. Loan covenants support establishment of a road safety, environment, and social assessment cell within the Frontier Highway Authority, including staff with gender expertise, as well as trafficking prevention activities to be conducted by the Works and Services Department.

Asian Development Bank Loans Addressing Gender 2002–2004
Table A6.3c: 2004 Loans with Some Gender Benefits

	DMC	Loan No.	Dept.	Sector	Project Title	Thematic/ Poverty Classification		Amount (\$ million)		Date of Approval	Gender-Related Activities, Benefits, and Impacts	
						ECO	OTH	OCR	ADF			
15	IND	2154	SARD	Transport and Communications	National Highway Sector Project	ECO, PSD	OTH	400.0		21 Dec 04	The project is expected to provide indirect benefits to women through reduced transport costs and improved access to social services. The project design also identifies HIV/AIDS and trafficking risks and includes components to mitigate these risks. The HIV/AIDS prevention component supports awareness raising and behavioral change campaigns targeting high risk groups such as construction workers; strengthening of referral systems; condom promotion and distribution; and capacity building of service providers. The component on trafficking supports awareness raising and safe migration campaigns targeting truck drivers, sex workers, tribal women and children, and women migrants; and capacity building of service providers, decision-makers, and communities. An HIV/AIDS and trafficking cell will be set up to implement these activities. The project framework includes outputs related to HIV/AIDS and trafficking prevention. Loan covenants support implementation of the HIV/AIDS and trafficking prevention programs; dissemination of HIV/AIDS information to construction workers; and equal pay for work of equal value.	
16	SRI	2084	SARD	Multisector	North East Community Restoration and Development— Extension Project	HD	PI		10.0	15 Jun 04	The project supports capacity-building activities to enhance income generation, with emphasis on assisting households headed by women, war widows, and women's groups in the project area. In particular, the Women's Enterprise Initiative (described in an RRP appendix) aims to establish women's business centers in areas with a high number of households headed by women. The project framework reflects the focus on households headed by women and includes indicators of increases in women's income and participation. The TOR for project consultants includes services to support the Women's Enterprise Initiative. A loan covenant supports, in general terms, interventions to improve the status and participation of women.	
Total								1,613.7	142.6			
Total Combined								1,756.3				

ADF = Asian Development Fund; BAN = Bangladesh; CPI = Core Poverty Intervention; DMC = developing member countries; ECO = Economic; ECRD = East and Central Asia Regional Department; ENV = Environment; GD/GAD = Gender and Development; GAP = Gender Action Plan; GG = Governance; HD = Human Development; HIV/AIDS = Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome; INO = Indonesia; IND = India; KGZ = Kyrgyz Republic; LAO = Lao, Peoples Democratic Republic of (PDR); LEMPP = Law, Economic Management and Public Policy; MKRD = Mekong Regional Department; MON = Mongolia; NEP = Nepal; NGOs = nongovernment organizations; OCR = ordinary capital resources; OTH = Others; PAK = Pakistan; PFI = participating financial institutions; PARD = Pacific Regional Department; PI = Poverty Intervention; PNG = Papua New Guinea; PRC = People's Republic of China; PSD = Private Sector Development; RRP = Report and Recommendation of the President; SARD = South Asia Regional Department; SERD = Southeast Asia Regional Department; SME = small and medium enterprise; SRI = Sri Lanka; STD = sexually transmitted disease; TAJ = Tajikistan; TON = Tonga; TOR = terms of reference; UZB = Uzbekistan; VIE = Viet Nam; WSS = Water Supply and Sanitation.

Source: Asian Development Bank estimates.

RAPID GENDER ASSESSMENTS OF SELECTED LOANS IN IMPLEMENTATION

A. Background

1. During the review period, an increasing number of Asian Development Bank (ADB) loans have included gender action plans (GAPs)¹ to ensure that gender considerations and gender-inclusive approaches are integrated in the related projects and programs. These project GAPs were first introduced by gender specialists in ADB's resident missions to improve implementation of gender-related provisions in ongoing loan projects. More recently, GAPs are being included in the design of new loan projects and programs. They may include a range of design features intended to increase women's participation in and access to benefits of the projects and programs, including targets, specific activities, time-bound actions, monitoring indicators, use of project gender specialists, and budget allocations.

B. Objectives and Scope

2. To study the impact and potential of these project GAPs, rapid assessments of 12 ADB loan project and programs were undertaken in 2004.² The loans were being implemented in Bangladesh, Cambodia, Nepal, and Pakistan.³ To facilitate comparison and synthesis of findings, the loans were selected according to the following criteria: (i) loans in three sectors (rural development and infrastructure, social sectors, and governance); (ii) loans in implementation for 2 years or more to ensure that some results could be demonstrated; and (iii) loans reflecting a variety of approaches to addressing gender issues in design and implementation, including (a) GAPs included in the design, (b) GAPs developed during implementation, and (c) loans including gender-related provisions but no GAPs.

C. Methodology

3. The rapid assessments included desk reviews of project documents, meetings with staff in ADB's resident mission and the project office, and field visits (including site visits and interviews with male and female project beneficiaries, project staff, and local stakeholders). The rapid assessments used a common methodological framework focusing on gender-related results in these areas: (i) participation in major project activities, including access to project resources; (ii) practical benefits for females and males, including differences in results between females and males; (iii) strategic changes in gender relations, focusing on changes in decision-making by women (including by the individual, and in the household and community), control over resources related to the project or changes in livelihood due to the project; and (iv) any unplanned changes for women and men. Where positive results for women were identified, the

¹ These project GAPs vary widely in their level of detail, from general gender strategies intended to be supplemented by more detailed action plans developed during project implementation, to comprehensive GAPs that include targets for women's participation, descriptions of gender-specific activities, etc.

² The study team included two international gender specialists, Juliet Hunt and Helen Thomas, working closely with the gender specialists in ADB's resident missions in Bangladesh (Ferdousi Sultana), Cambodia (Kheng Samvada), Nepal (Ava Shrestha), and Pakistan (Ismat Shahjahan). The study produced four country reports and a synthesis report.

³ The projects include Bangladesh: Third Rural Infrastructure Project (1997), Bangladesh: Northwest Crop Diversification Project (2000), Bangladesh: Secondary Education Sector Improvement Project (1999), Cambodia: Northwestern Rural Development Project (2001), Cambodia: Health Sector Support Project (2002), Cambodia: Commune Council Development Project (2002), Nepal: Third Livestock Project (1996), Nepal: Teacher Education Project (2001), Nepal: Governance Reform Program (2001), Pakistan: Malakand Rural Development Project (1999), Pakistan: Women's Health Project (1999), and Pakistan: Decentralization Support Program (2002).

rapid assessments investigated the extent to which these were due to elements of the GAP included in the project or other factors (such as the contribution of the gender specialist in the resident mission or external factors in the social, institutional, or political context). The assessments also considered the extent to which gender equality results contributed to the achievement of the overall project objectives.

D. Findings on Gender Action Plans

4. The rapid assessments found strong evidence that comprehensive project GAPs have a significant impact on improving results for women, and on making progress toward gender equality.

5. **Rural Development.** Three rural development projects in Bangladesh, Nepal and Pakistan—all of which have comprehensive GAPs—were found to have achieved the most outstanding results: (i) women have participated in project activities and accessed project resources; (ii) this resulted in practical benefits to women and their families, and strategic changes in gender relations accepted and supported by men; and (iii) by ensuring that women participate and benefit, all three projects have effectively targeted the poor, and enhanced the achievement of poverty reduction objectives.

6. **Governance.** The assessments of governance loans found evidence that gender equality loan conditions contribute to better results for women. Two governance sector loans in Nepal and Pakistan included tranche release conditions that resulted in important strategic gains in national policy, as a result of ongoing dialogue and negotiations with high-level government decision makers. However, the assessment also found that systematic follow-up would be needed to ensure that the policy changes are implemented effectively.

7. **Health and Education.** Projects in the health and education sectors presented something of a paradox to the assessment team. Both health projects assessed aim to improve the health status of women and children, and both education projects dedicate a special component for promoting girls' education through the provision of scholarships or stipends. Nevertheless, the assessments found that none of these projects was achieving its full potential to benefit women or men. Some of the weaknesses that the assessments identified include (i) lack of systematic social and gender analysis across all project components, which weakens the achievement of project objectives; (ii) missed opportunities to promote strategic changes in gender relations, which are needed to achieve project targets and objectives (e.g., failure to address the need for female health and education staff in rural areas impacts on women's health status and their educational outcomes); and (iii) project designs that focus primarily on hardware such as infrastructure construction, and do not address the social and institutional constraints to improving women's health and education status.

E. Links between Interventions and Practical and Strategic Benefits for Women

8. The rapid assessments drew several conclusions about the interplay between project interventions and benefits (both practical and strategic) for women. All projects included in the assessments had some gender provisions, which were aimed at ensuring that both women and men participate and benefit. In the rural development/infrastructure sector, for example, these strategies have included the formation of women's groups, and mechanisms for ensuring that women access resources such as training, technical services, livelihood options, and financial support. Where quality GAPs are implemented in rural development projects, and executing agencies have gone through a process of gaining approval for these activities from community

leaders (usually men), the assessments found that these types of strategies have produced both practical benefits and strategic gains that enhanced the sustainability of results. Furthermore, the inputs required to produce practical benefits may be empowering in themselves, leading directly or indirectly to strategic changes in gender relations (e.g., enlisting the support of local leaders and male family members to encourage women to form work or savings groups, which in turn can help women expand their social and economic networks and increase their self-esteem and self-confidence).

9. The assessments found that education loans contributed to changing attitudes about girls' education, and health loans benefited communities by improving access to health services. However, some opportunities to advance strategic changes in gender relations were missed. More strategic approaches are needed to increase female recruitment, to promote community participation in local school and health center committees, and to change attitudes within families on the value of investing in girls' education and women's health.

10. In governance loans, the assessments found that tranche release conditions have delivered strategic policy changes designed to increase women's participation in local political and administrative processes. If policy reforms are implemented, they will help to create an enabling environment for future practical benefits for women, through improved local delivery of services. Strategies are still needed to ensure that women have equal access to training and capacity building opportunities and to improved local services.

F. Elements of Successful Gender Action Plans

11. The rapid assessments found that project GAPs are most effective at delivering results when they incorporate a number of good practice elements or principles. No one factor by itself is a guarantee of success, but a combination of these elements is recommended:

- (i) Undertake systematic social and gender analysis.
- (ii) Revisit gender design strategies early in project implementation to develop a detailed GAP that is closely correlated with project components and activities.
- (iii) Use a participatory GAP design process that is fully owned and understood by the executing agency.
- (iv) Set realistic targets that are linked to overall project objectives.
- (v) Incorporate gender capacity building for the executing agency and other project stakeholders into the GAP, and ensure that the activities are well resourced.
- (vi) Ensure that skills and resources are adequate to implement the GAP, including a local gender specialist in the executing agency and/or project team.
- (vii) Undertake systematic follow-up and monitoring to ensure that all GAP elements are implemented.
- (viii) Use loan covenants to monitor GAP implementation.
- (ix) Use tranche release conditions to support gender equality policy reforms.

12. The assessments found that the involvement of the gender specialists in ADB's resident missions was a key factor in improving the quality of loan implementation and outreach to women. Projects and programs that achieved the most comprehensive results for women had benefited from significant inputs from these gender specialists, who provided technical advice for the development of GAPs, capacity building, ongoing support, and dialogue with executing agency staff on the integration of gender concerns in the projects. Strong leadership, gender capacity, commitment, and good management by executing agencies were also found to be important factors in achieving gender equality results, because they ensured that GAPs would

be implemented, monitored, and reviewed. The projects with the most comprehensive results included ongoing gender capacity building using both formal and informal approaches.

G. Other Recommendations

13. The rapid assessments produced several other recommendations to ensure gender equality results in ADB operations. At the policy level, the assessments recommended that ADB undertake dialogue with developing member countries in the following areas:

- (i) gender equality policy reforms for governance policy loans;
- (ii) gender capacity building; and
- (iii) public sector reforms to enable the recruitment of more female project staff, and more female civil servants, particularly in the health and education sectors and in rural areas.

14. In loan operations, the assessments recommended the following actions to incorporate GAPs more effectively in the ADB loan cycle:

- (i) Develop a project GAP with quantifiable targets and monitoring indicators during loan preparation and processing for incorporation into the report and recommendation of the President.
- (ii) Include gender specialists in loan preparation teams.
- (iii) Include major elements of the GAP in the project design and monitoring framework, including strategies, targets, and gender sensitive indicators.
- (iv) Support implementation of the GAP and major elements of the plan with loan covenants.
- (v) Develop and refine the GAP during loan inception, using a participatory approach that results in ownership by the executing agency.
- (vi) Systematically develop strategies with achievable targets and gender sensitive indicators for each project component; clearly link targets to overall loan objectives.
- (vii) Ensure adequate resources are available for the GAPs, by including gender capacity building initiatives involving the project team, executing agency, and other stakeholders.
- (viii) Include gender specialists in project implementation teams.
- (ix) Provide technical advice and support by the gender specialists in ADB's resident mission.
- (x) Systematically follow-up implementation of the GAP and compliance with related loan covenants during loan inception, review, and midterm review missions.

**TECHNICAL ASSISTANCE FOR GENDER CAPACITY BUILDING
1998–2004**

A. Advisory Technical Assistance

Bangladesh: Social Protection of Poor Female Workers in the Garment Sector in the Context of Changing Trade Environments (2004)

Cambodia:

- (i) Capacity Building for the Ministry of Women's and Veterans' Affairs (1999);
- (ii) Implementation of the Action Plan for Gender Mainstreaming in the Agriculture Sector(2004)
- (iii) Participatory Poverty Assessment of the Tonle Sap (2003)
- (iv) Preventing Poverty and Empowering Female Garment Workers Affected by the International Trade Environment (2003)
- (v) Sustainable Employment Promotion for Poor Women (2002)

People's Republic of China:

- (i) Poverty Reduction in Key Forestry Conservation Programs (2003)
- (ii) Poverty Reduction in Grassland Improvement Program (2003)
- (iii) Safe Drinking Water and Sanitation for the Rural Poor (2003)

Fiji Islands: Women's Plan of Action (1999)

Indonesia:

- (i) Gender Equity in Policy and Program Planning (2002)
- (ii) Gender Responsive Public Policy and Administration (2004)

Lao People's Democratic Republic:

- (i) Capacity Building of the Lao Women's Union (2001)
- (ii) Capacity Building for Smallholder Livestock Systems in Lao PDR (2004)
- (iii) Extent and Impacts of Gender Inequality in Women's Access to Land, Forests and Water Resources for Poverty Reduction (2004)

Nepal:

- (i) Group Formation and Training of Women Beneficiaries (2000)
- (ii) Promoting Pro-Poor and Gender Responsive Service Delivery (2004)

Pakistan:

- (i) Determinants and Drivers of Poverty Reduction and ADB's Contribution in Rural Pakistan (2004)
- (ii) Mobilization of Grassroots Stakeholders for Pro-Poor Social Service Delivery in Sindh (2004)
- (iii) Nonformal Primary Education and Functional Literacy for Rural Women in Selected Barani Areas of Punjab (2004)
- (iv) Gender Reform Program (2002)

Viet Nam:

- (i) Gender Mainstreaming Action Plan for Agriculture and Rural Development (2004)
- (ii) Gender Strategy and Implementation Plan for Agriculture and Rural Development (2002)
- (iii) Supporting the Preparation of the Law on Gender Equality (2004)

B. Regional Technical Assistance

Assessing Community Perspectives on Governance in the Pacific (2002)
Beijing Regional Review of the Advancement of Women (1999)
Civil Society Participation in Budget Formulation in the Pacific (2003)
Combating Trafficking of Women and Children in South Asia (2000)
Enhancing Gender and Development Capacity in Developing Member Countries (1999)
Enhancing Social and Gender Statistics in Selected Developing Member Countries (2001)
Enhancing Institutional Capacity in Gender and Development in the Bank's DMCs, Phase 2 (2002)
Establishing Legal Identity for Social Inclusion (2004)
External Forum on Gender and Development (1999)
External Forum on Gender and Development, Phase 2 (2003)
Financial Services for Poor Women (2000)
Gender and Development Initiatives (1999)
Gender and Governance Issues in Local Government (2001)
Mainstreaming Gender into Poverty Reduction Strategies in Four Central Asian Republics (2004)
Nongovernment Organizations Partnership for Poverty Reduction (2004)
Poverty Reduction in Upland Communities in the Mekong Region through Improved Community and Industrial Forestry (2003)
Preventing the Trafficking of Women and Children and Promoting Safe Migration in the Greater Mekong Subregion (2004)
Promoting Gender Equality and Women's Empowerment in Asian Development Bank's Operations (2003)
Strengthening the Role of Labor Standards in Selected Developing Member Countries (1999)
Strengthening Safe Motherhood Programs (1998)
Youth and Gender Sensitive Public Sector Management for the Pacific (2001; Supplementary Financing 2002)

THE EXTERNAL FORUM ON GENDER AND DEVELOPMENT: SELF-ASSESSMENT

1. Established in 2001 under the Gender and Development (GAD) policy, the External Forum on Gender and Development (EFG) of the Asian Development Bank (ADB) facilitates dialogue with gender experts from government, academia, and civil society; and keeps ADB informed of current issues and approaches relating to gender equality and women's empowerment in Asia and the Pacific. The EFG currently consists of 10 gender experts from ADB member countries, and has met six times at ADB headquarters.

2. The main functions of the EFG are to

- (i) advise ADB on critical gender issues in Asia and the Pacific, and related research, policy developments, and advocacy that may be relevant to ADB;
- (ii) provide a forum for dialogue between ADB and different sectors of civil society on ADB's approach and program of activities to address gender equity;
- (iii) share information about ADB's policy on GAD and progress on its implementation with key stakeholders in member countries;
- (iv) facilitate discussion with senior ADB officials and offer suggestions for more effective implementation of ADB's GAD policy;
- (v) advise ADB on innovative and comparative approaches, good practices, and lessons related to gender mainstreaming that could be incorporated in ADB financing, strategies, programs, and projects; and
- (vi) provide general guidance to ADB on improving the status of women in Asia and the Pacific in conformity with international human rights norms that member countries have accepted.

3. During its sessions, the EFG met with Management, some Board members, and senior staff; received briefings on ADB strategies, policies, and gender-related activities; and discussed with Management and staff how ADB could strengthen its attention to gender concerns. In conjunction with these sessions, EFG members have organized seminars for ADB staff on gender issues relevant to ADB and the region, including (i) gender, macroeconomics, and international economics; (ii) gender and postconflict reconstruction; (iii) gender and the Millennium Development Goals; and (iv) gender and urban development. The EFG contributed to the Asian Development Fund VIII progress report and commented on several policy initiatives. Outcome documents from EFG sessions, including recommendations for action, have been sent to the President and shared with the vice-presidents, senior staff, and Board members. The outcome documents are also available on ADB's website. Individual EFG members have participated in ADB workshops and gender training activities.

4. In its meetings with Management and senior staff, and in its outcome documents, the EFG has made a number of recommendations to more effectively mainstream gender concerns in ADB's operations. The recommendations include the following:

- (i) Establish a highly visible and strategically located gender unit at ADB headquarters.
- (ii) Reaffirm gender as a cross-cutting theme in ADB's next medium-term strategy.
- (iii) Add gender as an explicit criterion in ADB's performance-based allocation system for Asian Development Fund resources.
- (iv) Increase the staffing of gender specialists so that each regional department has at least one gender specialist, and assign local gender specialists to more resident missions.
- (v) Conduct more sector-specific training for ADB project staff and executing agency officials, linked to their actual work programs and involving lateral learning.
- (vi) Involve focal agencies for gender equality in developing member countries more systematically in consultations on country strategies and programs, fact-finding and appraisal missions for projects, and project steering committees.
- (vii) Continue gender capacity building of sector ministries and explore opportunities to provide gender training to finance and planning ministries.
- (viii) Engage more effectively with women's nongovernment organizations and women's groups in project-affected areas under ADB's new public communications policy.
- (ix) Establish links with United Nations treaty bodies such as the Committee on the Elimination of All Forms of Discrimination against Women, and make greater use of the country reports submitted to these bodies and the treaty bodies' concluding comments and recommendations on these reports.
- (x) Continue to improve the gender balance among all levels of professional staff, and to improve the work environment for women at ADB.
- (xi) Improve performance incentives for operations staff (including evaluation and promotion criteria) to address gender concerns in their work.

5. The EFG recently completed a self-assessment based on the terms of reference. EFG members believe they have provided constructive suggestions to ADB officials on more effective implementation of the GAD policy and improvements in women's status and rights in the region, but that they could do more to share good practices in gender mainstreaming with ADB staff, to share information about ADB's gender-related work with key stakeholders in member countries, and to facilitate dialogue between ADB and members of civil society on gender concerns. They believe that EFG meetings have created a space for dialogue within ADB on gender issues, and provided support for the work of ADB's gender specialists and other gender-aware staff. However, they recognize that such a forum of outside experts, meeting only once or twice a year, cannot be expected to have an immediate and dramatic impact on a large organization such as ADB. The process of dialogue and exchange of experience in effective gender mainstreaming requires both time and commitment.

COORDINATION AND PARTNERSHIP ACTIVITIES FOR GENDER EQUALITY

1. At the institutional level, the Asian Development Bank (ADB) has participated actively in the Multilateral Development Bank Working Group on Gender, including its recent workshops on gender and the Millennium Development Goals, and gender and national poverty reduction strategies, as well as the Gendernet of the Development Assistance Committee of the Organisation for Economic Co-operation and Development and other interagency networks on gender issues. ADB's new Gender and Development (GAD) Cooperation Fund, funded by the governments of Canada, Denmark, and Norway, has taken ADB's partnership with bilateral development partners in support of gender equality and women's empowerment to a much higher level. (The GAD Cooperation Fund is discussed in paras. 75, 101, and 107 of the review paper.) ADB's recent cooperation agreement with the Gender and Water Alliance has also strengthened its ties with this important network of nongovernment organizations (NGOs) and reinforced efforts to mainstream gender in ADB's water policy and related activities.

2. At the country level, ADB has begun to collaborate with the World Bank, United Nations agencies, and other partners in preparing joint country gender assessments (CGAs) in coordination with the national focal agencies for gender equality in several developing member countries. Based on the positive experience of developing joint CGAs for Cambodia and Mongolia, ADB and other agencies are now preparing joint CGAs for People's Republic of China, Indonesia, Timor-Leste, and Viet Nam. These joint CGAs provide a common reference for development partners and government agencies on national gender issues. They should encourage greater consistency and coordination among development partners in their gender-related work, and thereby lower the transaction costs for developing member countries of partnering with development partners to pursue national gender goals. ADB also participated in the drafting of harmonized GAD guidelines for development activities in the Philippines.

3. Recent exchanges of good practice with other development banks include a joint workshop with the World Bank on gender and national poverty reduction strategies, and the presentation of ADB's regional work on human trafficking at a conference organized by the Inter-American Development Bank. United Nations and bilateral agencies have also partnered with ADB to support several gender-related technical assistance (TA) projects. For example, Canada and the United Kingdom have cofinanced TAs to promote gender-responsive policymaking in Indonesia, and Canada and the Netherlands are supporting the implementation of gender reform action plans in Pakistan. ADB partnered with the International Organization for Migration and the United Nations Development Fund for Women in its regional TA on trafficking in women and children in South Asia, and ADB is now working closely with the United Nations Interagency Group on Human Trafficking to address the trafficking problem in the Greater Mekong subregion. ADB has also supported a number of national and regional NGO initiatives focusing on gender issues, most recently the Asia-Pacific NGO meeting to prepare for the 10-year review of implementation of the Beijing Platform for Action.

4. The gender specialists in ADB's resident missions have significantly expanded and strengthened ADB's partnerships with the focal agencies for gender, and with development partners and NGOs working on gender issues in the countries. They have provided comments on draft laws, policies, and action plans; proposed projects for other development partners; and participated actively in development partner working groups and United Nations theme groups. Through a regional umbrella TA for GAD initiatives, they also supported innovative projects of local NGOs, particularly in addressing violence against women and promoting women's legal empowerment and entrepreneurial activities.

GENDER-RELATED ASIAN DEVELOPMENT BANK PUBLICATIONS AND OTHER KNOWLEDGE PRODUCTS

Publications

ADB Review: Special Issue on Gender and Development (January/February 2004)

Country Briefing Papers on Women: Bangladesh (2001), People's Republic of China (1998), Malaysia (1998), Maldives (2001), Nepal (1999), Pakistan (2000), Sri Lanka (1999), Tajikistan (2000), Thailand (1998), Tonga (1998), Uzbekistan (2000), and Viet Nam (2002)

Country Gender Assessments: Bangladesh (2004), Lao People's Democratic Republic (2004), Mongolia (2005), Philippines (2004), and Sri Lanka (2004)

Gender and Development: Weaving a Balanced Tapestry (1999)

Gender Equality Results in ADB Projects: Synthesis Report and Country Reports for Bangladesh, Cambodia, Nepal, and Pakistan (2005)

Gender Network News (quarterly newsletter)

Gender/Sector Checklists: Agriculture, education, health, resettlement, urban development and housing, transport, and water supply and sanitation

Guide for Integrating Trafficking Concerns in ADB Operations (2003)

Regional Studies

Combating Trafficking of Women and Children in South Asia: Regional Synthesis Report for Bangladesh, India, and Nepal (2003)

Gender and Governance Issues in Local Government (2004)

Sociolegal Status of Women in Indonesia, Malaysia, Philippines, and Thailand (2002)

Videos

A Voice of Her Own

Credit Where Credit Is Due: Empowering Women in Nepal

Daughters of the Veil: Impact of Education on Women in Pakistan