
GENDER ISSUES RELEVANT TO ADB'S OPERATIONS

Key Concerns

Conceptual Issues

This section highlights some of the points that are critical for the conceptual understanding of gender issues in any social context and should inform all gender frameworks. The gender strategy of the Asian Development Bank (ADB) should also take the following points into account and reflect them in its operations.

Gender disparities are not determined by economic forces alone but these are also ideological and culture-specific. That is why the countries that rank low in the Gender Development Index are not necessarily resource-poor. Development with the overriding objective of economic growth does not necessarily ensure the equal distribution of benefits as the production processes thrive on profit created by gender relations. Thus it continues to create disparities along the lines of class, gender, and ethnicity (Pakistan is a case in point). The development paradigm that considers people as productive capital assets for economic efficiency may bring the desired results in economic terms but is inept to meet the social goal of gender equity and social justice. Economic growth is a necessary condition for gender equality but not sufficient in itself. Therefore, a shift from a production-oriented view of development towards a rights-based approach is imperative from the equity point of view. High investment in human capital within the framework of a rights-based approach will ensure sustainable high economic returns, as well as greater gender equality and social progress.

Women are active agents in the productive and reproductive spheres; however, the interconnection of production and reproduction in their lives is largely ignored by various development paradigms. The focus is either on their reproductive roles by sex-role stereotypes or an overemphasis on their productive roles at the expense of complete omission of their greater grounding in familial roles. The overemphasis on one aspect of women's lives needs to be avoided to give them support in both roles and to integrate them fully in the production and accumulation processes.

Gender is a determining factor in placing women in a subordinate position vis-à-vis men; however, women's access to resources, power, and authority is determined by the interconnection of their gender with other social relationships. Not all women are poor or lack access to social services or resources. Women's access to resources is dependent on their positions in other social relationships such as class, race, ethnicity, etc. A holistic understanding of women's lives and their connection with other forms of inequalities is imperative for the success of any development initiative aimed at bringing social change in women's lives. The framework of social relationships in analyzing gender could be a useful tool in this regard.

Creating equal opportunities for men and women will not automatically result in gender equity. Men and women have different degrees of embodiment due to gender role ideology. Women's subordinate position in social relationships with the exclusive responsibility for reproductive roles has implications for their ability to exploit choices and make use of the opportunities created for them. In order to ensure the equality of results, it is important to address the systemic nature of gender inequalities and engendering of the social, economic, and political institutions/structures that continue to create and recreate gender inequalities in spite of affirmative actions. The transformation of public institutions for substantive equality will demand political rather than technical solutions.

Gender is one of ADB's five stated strategic development objectives (SDOs) along with economic development, poverty reduction, human development including population planning, and sound management of natural resources and the environment. With ADB's adoption of the gender and development policy in 1998, gender is now a crosscutting theme in all projects and programs of ADB. Gender inequalities and women's subordination will have implications for the success of all the efforts that will be made in each strategic area to achieve the desired results. Without investing in women to make them as equally productive as men, economic efficiency/development cannot be achieved. Similarly, poverty is a cause and effect of gender inequality. Poverty reduction efforts need to focus on women as they are the poorest of the poor. Women are less endowed with productive assets than men. Therefore, women should be given priority in human development investment. Women manage natural resources. They are thus the natural partners in the management of natural resources and environment. Successful achievement of the five SDOs will depend on the adequacy of gender focus by the ADB.

Pakistan's Development Experience and Gender Issues

Pakistan's economic history is full of economic experimentation. Pakistan inherited an agricultural economy with an extremely narrow industrial base at the time of independence. During the early period of 1947–1958, Pakistan was busy settling the influx of refugees into the country. During this period, the economy had an average annual gross national product (GNP) growth rate of 3.2 percent. The period of 1958–1968 was dominated by the military regime of Ayub Khan who was inclined towards a private sector and market-based economy. Rapid industrialization based on import-substitution of consumer goods was central to the development strategy. The tariff structure and the patronage provided to the private sector led to the concentration of wealth in the hands of a few. The Ayub Khan era was marked with high economic growth rates. It was also associated with increasing income disparities. The social sector was largely neglected and dependence on foreign capital inflow was great. The democratic regime of Zulfikar Ali Bhutto (1970–1977) shifted the focus from privatization to nationalization of basic public institutions and industries. The rate of growth of agriculture and industry was adversely affected during this period due to inconsistent domestic policies of nationalization. A civil war led to the division of the country and the loss of half of the export market and one fifth of import source, followed by price hikes. The difference between import-export growth also led to the country's dependence on foreign loans. The military regime of Zia-ul-Haq (1977–1988) had to face a growth crisis as well as a fiscal and payments crisis. He reversed Bhutto's nationalization policy and the successive regimes are also committed to market approaches and policies of liberalization and deregulation.

With these shifting perspectives, approaches, and strategies to development in the past 50 years, economic growth remained fundamental to development efforts in Pakistan. Despite the consistent growth of the economy at an average rate of 6 percent per annum since 1960, the social sector indicators lag far behind other Asian developing countries due to the missing link between human development and economic growth in the conceptual understanding of development policymakers and planners in Pakistan. In recent years women have suffered more as the relationship between human capital and sustainable economic growth became part of development thinking.

Pakistan's development experience has led to inequalities along the lines of class and gender. Development policies and programs have different impacts on men and women. There are glaring gender disparities in women's access to education, health, economic resources, and political participation in decision-making bodies at the family, community, and national levels. The current economic crisis and adjustment program has given rise to incidences of poverty. Women constitute 60 percent of the poor.

Development planning moved from a welfare to an efficiency approach from 1950 to 1970 towards women's development. The former sees women essentially as beneficiaries of development and the latter as producers and active agents in development. Nevertheless, both approaches fail to understand the complexity and interconnectedness of women's multiple roles in the productive and reproductive spheres and in the social and cultural context, which shape the realities of their lives.

Country Strategy and Gender Issues

Summary of ADB's Operational Strategy in Pakistan

The main thrust of ADB's Country Operational Strategy (COS) for Pakistan approved in 1995 was human resource development (HRD) and economic growth with the main focus on generating employment for the rapidly growing labor force, and reducing gender inequalities, poverty, and environmental degradation.

Pakistan's decision to go nuclear, followed by the imposition of economic sanctions by the G-7 countries in early June 1998, and the freezing of foreign currency accounts to conserve foreign exchange, created severe economic hardships for the country. The difficulties the Government faced in servicing foreign debts led ADB to review, reassess, and readjust its operational framework to respond to the new economic environment.

The Country Operational Framework (COF), 1999–2000, proposes that ADB's assistance in Pakistan should focus on the following.

- (i) **Improved economic efficiency and export growth:** The framework prioritizes finance, trade and industry, energy, agriculture and natural resources, and transport for ADB assistance to achieve the above-mentioned SDOs. It suggests the restructuring of these sectors by removing existing policy distortions and introducing the necessary policy reforms to enhance economic efficiency and export potentials of these sectors, and to respond to the country's economic needs.
- (ii) **Human and social development:** This will be primarily through the continuous support of ADB for improved quality, efficiency, and access in the SAP sectors. ADB will continue to be committed to SAP II. Additionally, its projects in agriculture and natural resources, social infrastructure, finance, and industry will positively impact on poverty reduction in Pakistan.
- (iii) **Governance and institutional strengthening:** Poor governance has emerged as a critical crosscutting issue in Pakistan. Improvement in governance will be achieved through ADB's assistance in institutional reforms and capacity building of NGOs.

The COF also proposed to undertake studies and activities for the new COS for the period commencing 2001 during the framework period 1999–2000.

The objectives of the COF are consistent with the Agenda 2010 that includes export, governance, and social services as some of the key areas of state intervention and also with the Government's approach to the Ninth Plan (1998–2003). The overall policy shift in the Ninth Plan is from import-substitution industrialization to export-led industrialization. The key elements of the approach include (i) maintenance of fiscal deficit at a sustainable level; (ii) achievement of potential growth and enhancement of the potential itself; (iii) investment in physical infrastructure especially ports, railways, pipelines, roads, and telecommunications; (iv) export-led industrialization and

growth; (v) efficient water market; (vi) continued investment in people, especially women and children; (vii) respect for environmental concerns; (viii) discovery of regional comparative advantages and encouragement of the private sector; (ix) the buildup of an integrated social security system; and (x) presentation of an unambiguous perspective on state, civil society, and economy.¹

Gender Issues and the Country Operational Framework

Before addressing gender issues in the COF, one general point needs to be made that is relevant to the overall conceptual framework of the COF.

The primary focus of the COF 1999–2000, is improved economic efficiency, while human development issues and governance are the two other major areas of ADB’s strategy in Pakistan. The fragmentation of development into economic growth/efficiency and human resource development is conceptually in conflict with the view that economic growth without equity cannot qualify as development. The interconnection of growth and human development is so central to sustainable economic growth that they can no longer be stated in terms of hierarchy. These two objectives need to be stated in parallel rather than in hierarchical fashion. Deepening the understanding of the interrelationship between economic efficiency and human development would lead to the integration of the social development perspective in programs and projects aimed at economic growth and efficiency.

Improved Economic Efficiency and Export Performance

The conceptual issues outlined for ADB in the chapter on Gender Issues need to be fully integrated in its operations in Pakistan. For this purpose the proposed project proposals must be scrutinized for gender impact assessment and gender performance indicators prior to a loan being approved by ADB.

Since the COF proposes improved economic efficiency and export performance through appropriate structural changes in finance, trade and industry, energy, agriculture and natural resources, and transport, these issues merit serious consideration in planning interventions.

The export promotion policy should be developed cautiously with greater sensitivity and awareness to the issue of food security. Export-driven policies especially in the agriculture sector may lead to reduction in land use for food grain production in favor of commercial crops that will erode food security and accentuate poverty in the country and negatively impact on the poor in general and women in particular. It is also important to identify export industries where women have been traditionally working. The export potential of these industries should be promoted through upgrading of women’s training skills so that they could also be direct beneficiaries of the planning directions of ADB to promote exports for economic efficiency.

Since the majority of women in Pakistan are working in agriculture and in the informal sector of the economy, they are neither covered nor protected by labor laws. Therefore, there is a strong possibility that women will be further exploited by the private sector, which is usually concerned with a high rate of profit at the expense of labor’s well-being. Similarly, the policies of liberalization of trade and economy have a different impact on men and women. Again, gender impact assessment will protect the poor and women from the negative impact of such policies.

¹ Planning Commission (1996), “Approach to the Ninth Plan 1998–2003,” Islamabad, pp.1–4.

An impact assessment of the proposed privatization and commercialization of the Karachi Electric Supply Corporation and the Water and Power Development Authority should be undertaken from an equity point of view to mitigate any adverse effects on consumers, especially the poor and women.

In the agriculture and natural resource sector, the focus on the rural poor and women will yield long-term benefits in terms of growth and efficiency. The majority of people in rural areas lack access to productive resources such as land, water, agricultural technologies, credit, etc. Big landholdings and repressive tenancy laws continue to dominate the agriculture sector in Pakistan. Inefficient utilization of land and water resources is a major problem in agriculture. ADB initiatives towards removal of policy distortion should also address the issue of effective implementation of land reforms and changes in tenancy arrangement. The ownership and control of women and the rural poor of productive assets warrant efficiency in the agriculture sector.

Women are the key players in the agriculture sector. Almost 12 million women are economically active in this sector. They are actively engaged in the production of crops, vegetables, and livestock. The cotton crop, which accounts for half of the export earnings of the country, is heavily dependent on female labor. Women exclusively do the cotton picking. The quality of cotton is largely dependent on cotton picking. Cotton is also highly prone to pest and diseases; therefore, it is frequently sprayed with pesticides. Women are usually not aware of the health hazards related to the use of pesticides. They need to be involved as planners and beneficiaries in all projects related to credit and pest management.

Gender issues in credit programs need to be analyzed and stated clearly. Women in Pakistan have extremely limited access to formal and informal sources due to the underlying assumption that their primary roles are in the reproductive sphere. Credit offered within the broader objectives of poverty reduction does not address the issues of women's access, participation, and control over resources. Credit provision without supportive services in new marketable skills, advisory and consultative services, and assistance in designing and marketing, will push women to generate income through their traditional skills. It may help to reduce poverty at the household level, but this will not contribute towards women's economic and overall empowerment.

Human and Social Development

In the given situation of economic crisis and the cut in the public sector development program (PSDP) from Rs110 billion to Rs98 billion, which is one of the conditions in the Enhanced Structural Adjustment Facility of the International Monetary Fund program, the continuous support of ADB to SAP II is highly appropriate. In view of the low impact of SAP I on the basic social indicators, SAP II will focus more on quality.²

Along with quality issues in SAP II, it is important to understand the issue of women's access to social services, which is not entirely dependent on the supply side factor. Rather, it is determined by a complex interplay of cultural, social, and economic forces. Gender disparities in the social sector are not the result of lack or absence of service provisions alone but are also due to sociocultural determinants of women's access to them. Therefore, gender issues in the social sector cannot be addressed at the practical level alone. Gender awareness at the project level needs to be translated into gender planning of policies and programs so it could address structural issues that constrain women's access to social services.

² See Table 4.

Without an integrated gender framework that recognizes the interplay of cultural, social, and economic forces in women's access to social services, SAP II will not be able to achieve the maximum utilization of social services. Thus the opportunity cost to provide basic social services to women will remain high. Therefore, SAP II needs to go beyond dealing with gender issues at the project level and must embark on strategic gender planning at the macrolevel to bridge the gender gap in access to basic social services.

Lack of access to social services is an important dimension of poverty. However, women's development should not be confined to the social sector alone. ADB should supplement its support to SAP II with additional initiatives to address women's strategic interests in the social sector and beyond.

Governance and Institutional Strengthening

Poor governance has been rightly recognized as a critical crosscutting issue in the COF. ADB's governance-related assistance is mainly for institutional reform and capacity building of NGOs.

Good governance does not necessarily mean the removal of disparities along the lines of gender, class, race, and ethnicity. Since women are virtually invisible in governance structures, it is important that ADB's assistance create space for their voices to be heard and their perspective to be integrated in proposed institutional reforms for various sectors.

It is suggested that ADB include MWD in its priority areas for institutional reform and capacity building.

Accountability is an essential component of good governance, which is largely dependent on a stronger civil society. Capacity building of NGOs will contribute to strengthening civil society and consequent improvement in governance. However, the civil society or NGO sector must not be seen as homogeneous. The relationship between the women's movement and civil society in Pakistan is quite problematic because the concept of civil society, within which the women's movement is embedded, is itself a construct emanating from patriarchal arrangements.³ Therefore, NGOs where women are leaders must be included in the capacity-building projects of ADB.

ADB's Gender Strategy for Pakistan

This section will propose a gender strategy for ADB in Pakistan. It is based on four pillars, i.e., gender integration, gender mainstreaming, building a database on women, and strengthening civil society. Within each of these pillars, issues are further identified and actions for ADB are proposed. Table 8 summarizes the priority areas for ADB on gender and development in Pakistan.

Gender Integration

The main thrust of ADB's gender strategy for Pakistan should be to engender the preparation of the country operational strategy. Instead of supporting gender programs in entirely different sectors, it is proposed that all the programs and projects within the guiding principal areas identified in the 1999–2000 COF—improving economic efficiency and export performance, human and social development, governance and institutional strengthening—should integrate gender concerns into the

³ Farzana Bari and Saba Gul Khatak (1999), "Women's Movement Response to Power Configuration in the State and the Society" (unpublished paper).

design and implementation of reform measures and monitoring programs. To operationalize gender integration, each loan proposal of ADB for Pakistan should undergo the following stages: (i) gender impact assessment of the project proposal, (ii) development of project-specific gender strategy, and (iii) development of gender performance indicators.

Table 8: Priority Areas for ADB's Promotion of Gender and Development in Pakistan

Priority Area	Loan	Technical Assistance/ Economic Sector Work
Gender Integration		
Feminization of poverty	Credit for women Vocational skills training Financial support to SAP II	Gender impact assessment of SAP I Developing gender performance indicators for SAP II
Increasing political participation of women	Electoral reforms Training and political education programs for political activists	International research study on comparative analysis of electoral systems and women's political participation
Protecting women from violence	Establishing shelters for women Gender training of judiciary and police Judicial and police reforms	Shelter reform in the public and private sectors
Gender Mainstreaming Engendering ADB's operations in Pakistan		Developing a system of gender rating to select the project for funding Gender impact assessment of ADB's country operational framework before its adoption Gender impact assessment of structural adjustment programs Gender impact assessment of trade liberalization policies Gender impact assessment of privatization of institutions that provide basic utilities
Building a Database on Women	Gender auditing of the budget Annual gender audit to map out the position of Pakistani women in all areas of life	
Strengthening Civil Society	Developing women's cooperatives	Developing generic accounting and information management systems for NGOs
Capacity Building of Women's Development Machinery in Pakistan	Training staff in the Ministry of Women's Development, provincial departments of women's development, and focal points in ministries in gender management skills Developing/promoting and capacity building of women's study centers in the public and private sectors	Developing national policy on women Capacity building of women's study resource persons

In view of the lack of political commitment to gender issues in Pakistan, it would be useful if the release of loan installments were linked to the periodic monitoring reports and progress made against performance indicators, especially along the lines of gender. This will ensure that women equally benefit from ADB's operations in Pakistan even when there are no gender-specific projects. It will also avoid the marginalizing gender programs and push gender concerns from the margin of the social sector to the center of aid assistance in all sectors, including economic and political sectors.

To address critical issues faced by women in Pakistan mentioned under the chapter on Critical Issues for Women in Pakistan, some of the following gender-specific projects, technical assistance, and economic and sector work should also be funded within three broad areas of ADB's operations, i.e., the feminization of poverty, governance, and violence against women. These are described below.

1. Critical Issue: Feminization of Poverty

ADB's Priority Area: Improving Economic Efficiency and Export Performance

Possible Projects/Technical Assistance/Economic and Sector Work

- Training and skill development programs for women
- Extension services for women in agriculture
- Establishment of women's cooperatives
- Microcredit for women
- Advisory and counseling services for women
- Hostels for working women
- Affordable child care centers
- Employment opportunities for women to avoid increase in the incidence of poverty
- Employment opportunities for women in nontraditional areas
- Assessing impact of adjustment programs on women
- Gender impact assessment of policies for export promotion and privatization
- Provision of social safety nets for women

2. Critical Issue: Political Participation

ADB's Priority Area: Governance and Institutional Strengthening

Possible Projects/Technical Assistance/Economic and Sector Work

- Political education and training programs for women
- Electoral reforms
- Voters' education
- Gender sensitization programs for politicians
- Support to affirmative actions for women's political participation and representation
- Strengthening local government and women's role in it
- Research studies on women and politics

3. Critical Issue: Violence Against Women

ADB's Priority Area: Human and Social Development

Possible Projects/Technical Assistance/Economic and Sector Work

- Data collection and research studies on violence against women
- Support initiatives to introduce and enforce legislation on violence against women
- Support services to survivors of violence
- Gender training programs for police, judiciary, and media

Mainstreaming Gender

Mainstreaming gender issues into policies and development programs should be the key planning strategy in ADB's efforts to promote gender equity in Pakistan. This will not only improve women's status but will also contribute to the national, social, and economic development of the country. ADB can make it operational at two levels: (i) by ensuring that gender considerations are fully taken into account in each of its own loans; and (ii) by supporting and strengthening the institutional capacity of the Government for gender mainstreaming. Concrete suggestions for gender mainstreaming are outlined for five sectors legal reform, microfinance, integrated rural development, urban development, and education.

There are three essential components of gender mainstreaming:

- (i) positive policy environment,
- (ii) political commitment, and
- (iii) technical knowledge to integrate and mainstream gender in projects and programs.

Gender is one of ADB's five SDOs. Its gender and development policy paper clearly provides guidance and direction to integrate and mainstream gender considerations into its activities, including macroeconomic and sector work, and lending and technical assistance operations. However, the vision in this policy paper has not been converted into reality. Gender analysis of sector loans is hardly undertaken in either the pre-implementation or post-implementation phase. Contrary to ADB's goal of a 50:50 mix between traditional growth projects and those addressing social and environmental concerns, only one program on women's health was included in lending operations in Pakistan for 1999. As far as other programs for 1999 are concerned, no efforts were made to assess how these are going to benefit women and how women's participation can be ensured in planning and implementing these programs. The project documents lacked project-related gender strategy.

Removal of Policy Distortions

Weak governance has been recognized as a key structural cause for the failure of development policies and programs by both government and funding agencies in Pakistan. The Government commits itself to addressing the crisis of governance through institutional reforms, clearly stated in the Pakistan 2010 program. Therefore, there is common ground between the objective of the ADB's COF and the Government's development plan of 2010 on improving governance. ADB is well placed to include and promote gender in the general policy dialogue for sector reforms.

The COF 1999–2000 particularly focuses on policy reform and capacity building. Strengthening institutional capacity to mainstream gender issues into all sectors of society should be another important element in the gender strategy for Pakistan.

ADB is paying considerable attention to the policy environment in which projects are formulated as it strongly impacts on the success of its projects. Thus it should also enter into a policy dialogue with the Government on gender issues. Presently, the policy context for women in Pakistan is fairly conflicting and contradictory. On the one hand there are positive policy measures/commitment in the shape of the ratified CEDAW and official launching of the NPA by the Prime Minister on 14 August 1998; on the other hand, certain Islamic legislation clearly discriminates against women. Thus the policy context for women in Pakistan is riddled with conflict. The presence of oppressive laws invalidates any progressive social policy on women. ADB can play an important role in supporting efforts of other funding agencies and civil society that are trying to bring consistency in the policy context for women in Pakistan.

Capacity Building of Ministry of Women's Development

MWD is the key institution for the advancement of women in Pakistan. However, it has failed to perform its function effectively. This is because of several factors, which include the lack of political clout, weak coordination with other line ministries, and lack of institutional capacity.

One of the determining factors in the poor performance of MWD is its lack of technical know-how to integrate gender issues into national policies, plans, and programs. There is a critical need to develop the capacity of in-house professional staff of MWD in gender analysis, gender planning, policy appraisal, gender impact assessment, gender budgeting and accounting, etc. This would ensure that they plan and monitor development initiatives in the country and that decisions are made with a gender perspective.

Strengthening Provincial Women's Development Departments

At the provincial level there are women's development departments. These departments also implement and monitor some of the Federal Government's national level projects in the provinces. The performance of these departments is no different than a ministry at the federal level because of lack of institutional capacity to promote and implement gender-related programs and projects at the national and provincial levels. Capacity building of women's development departments at the provincial level in gender management skills will help mainstream gender in Pakistan.

There is a lack of coordination between the federal MWD and provincial women's development departments. It has been observed that the federal MWD starts development schemes in the provinces without consulting provincial governments. After the completion of development schemes, provincial governments do not take any responsibility for the recurring costs. As a result, federal schemes suffer from lack of financial resources at the provincial level. It is imperative for the effective use of financial resources that women's development programs are well coordinated between federal and provincial governments.

Focal Points in Line Ministries

Gender integration and mainstreaming at the national level is heavily dependent on strong coordination between line ministries and provincial departments. MWD needs to build its capacity to establish horizontal and vertical linkages and provide technical support to the gender focal points in other ministries. Line ministries and provincial departments must recognize that women's concerns are not the responsibility of MWD alone.

Out of 26 focal points established in line ministries, none had a background in women's development. On the request of MWD, each ministry has made one person as a focal point. However,

no efforts are being made to develop the capacity of these focal points to enable them to perform their job well. Therefore, it is highly recommended that the capacity building of focal points for gender in various ministries be given priority in ADB's agenda for institution building in Pakistan.

Development of a National Policy on Women

Presently, there is no national policy on women, although there are statements on women's development in the NPA and in the Ninth Plan. ADB should offer support through its technical assistance program to help MWD formulate a national policy on women. It is important to have a clearly defined policy on women that recognizes the multiplicity of women's roles in the productive and reproductive spheres. The framework of social relations should be used in the national policy document to guide the Government's development policies and programs to rectify the gender imbalance in all sectors of the society.

Building a Database on Women

The third element of the strategy should be to build a database on women that will not only establish the evidence of gender discrimination and disparities, but also help to prioritize areas of policy interventions. ADB is already working to strengthen the capacity of the government statistics office to do household surveys and to collect gender-disaggregated socio-economic development data. ADB's support towards filling information gaps and establishing mechanisms for collecting and collating information on women will play a strategic role in establishing facts about women and provide the legitimacy needed to redirect resources towards women's development.

Supporting initiatives such as gender auditing of the budget and annual gender audit to map women's position in all areas of life could help to increase and redirect financial resources to those areas where women are lagging behind.

Strengthening Civil Society

ADB should recognize the interconnection of poor governance and a weak civil society, which reinforce each other. A weak civil society is unable to generate public pressure on the Government to increase its commitment in the social development sector.

NGOs working as catalysts in community development are growing in number. It is difficult to assess the exact number of NGOs working in Pakistan as they are registered under five different laws. The number quoted in different studies varies from 8,000 to 35,000.⁴ A study undertaken by UNDP in 1991 covered 4,833 registered NGOs. Women were identified as the target population by 50.9 percent of the NGOs.

Capacity building of NGOs that are working towards gender equity—especially those led by women with grassroots orientation—should be the key approach in strengthening civil society. ADB should also support development projects that encourage women to form groups, organizations, and cooperatives.

Women's study centers could play an important role in generating knowledge that is essential for the promotion of gender equity. Centers for women's studies would provide a space to reflect on local experiences in the field of development and would help to develop indigenous theoretical models based on the local socioeconomic context. The growth of civil society is hampered by the lack

⁴ Simi Kamal (1997), "Country Report: Pakistan," *Study of NGOs in Nine Asian Countries*, p. 4.

of understanding on gender issues among activists in social movements. Institutions of women's studies can play a strategic role in producing knowledge and understanding on gender issues that can be used by civil society in their struggle for social change. The support to develop the institutional capacity of women's study centers will go a long way toward legitimizing gender discourse and creating a knowledge base for gender equity.

Gender Concerns in ADB's Project Pipeline for Pakistan

This section undertakes an indicative gender analysis of selected projects in the pipeline for 2000–2002 only. ADB's program evolves on a yearly basis to best address the needs of the Government. The list of gender issues and proposed interventions for integration of women's concerns is by no means exhaustive. It is indicative and emphasizes that there is always scope for gender integration in all projects, even in those that appear to traditionally belong to men. The analysis below, by sector and by proposed project (where relevant), indicates gender issues that need to be taken into account for the sector.

Sector: Legal Reform

Proposed Project: *Legal and Judicial Reform Sector Development Program Loan (2001)*

Scope: The loan will focus on the problems of inefficiencies in the legal and judicial system, including court congestion and the inefficient delivery of legal services. This will entail addressing key policy and structural issues that perpetuate the current inefficiencies in the system. The project will, among other things, cover court administration and case management including introduction of an efficient management information system in the courts, accountability of the judiciary, legal education and training, strengthening of ministries in the federation and provinces, improving access to justice including induction of more women judges particularly in the family courts, and an improved legal information system to enhance transparency and create efficiency.

Gender Issues

- Gender imbalance in the judiciary
- Gender biases of the judiciary
- Women's lack of knowledge about their rights
- Women's lack of knowledge about legal procedures
- Limited number of family courts
- Delay in matrimonial cases
- Women's inability to pay court and lawyer's fees
- Lack of seating area for women clients in courtrooms
- Lack of toilets for women

Areas of Intervention for Gender Integration

- Judicial reform review should include women and gender perspective
- Redressing gender imbalance in the judiciary by hiring more female judges
- Gender training for the judiciary
- Gender disaggregated information on court cases/information
- Free legal aid
- More family courts
- Speedy justice by disposing cases of matrimonial disputes within six months

- Creating women-friendly space by building separate waiting rooms and toilets for ladies

Sector: Microfinance

Proposed Project: *Rural Microfinance (2001)*

Scope: Likely project components include a credit line to NGOs and small financial institutions (SFIs) for onlending to the poor and near-poor people for development of microenterprises; strengthening NGOs and SFIs to provide viable, small-scale financial services to individuals and groups of the poor; and strengthening the capability of provincial development/cooperative banks in monitoring and supervising NGOs and SFIs.

Gender Issues

- Male bias among NGOs in favor of male borrowers
- Lack of marketable skills among rural women
- Lack of entrepreneurial experience among rural women
- Women's restricted mobility and lack of access to market
- Lack of confidence and willingness to apply for credit for microenterprise
- Male biases among the staff of provincial development/cooperative banks

Areas of Intervention for Gender Integration

- Ensuring the gender balance among borrowers
- Availability of credit for income-generating activities as well
- Counseling the clients and helping them undertake feasibility study for the proposed microenterprise
- Provision of support services such as skills development, training, enterprise management, marketing, costing, accounting, quality control, and provision of infrastructure and favorable local, national, and international policy environment
- Undertaking market studies to identify viable microenterprises and skills needed by women
- Conducting research in efficiency and problems of small-scale enterprises for women and areas that need institutional support
- Advocacy for policy support from the Government for small-scale enterprises
- Gender training of NGOs and bank staff
- Encouraging women's cooperatives

Sector: Integrated Rural Development

Proposed Project: *NWFP Barani Area Development (Phase II) (2000)*

Scope: Patterned after the successful first phase project, and subject to the findings of the technical assistance, the components include rural roads, rehabilitation of irrigation systems, rural credit, market and village level development, and community organizations.

Gender Issues:

- Women's exclusion from infrastructure development projects due to gender stereotypes of women's concern with the home
- Male-dominated community organizations
- Women's lack of access to rural credit

Areas of Intervention for Gender Integration

- Gender impact assessment of phase 1 of the project
- Ensuring women's involvement in community organizations
- Involving women in the decision-making processes of projects related to roads and rehabilitation of irrigation systems
- Ensuring women's access to rural credit
- Including women in needs assessment and development priorities of their village

Sector: Water Supply

Proposed Projects: *Punjab Water Resources Sector (2000) and Quetta Water Supply and Sanitation (2001)*

Scope: The Punjab project will comprise a policy component to strengthen implementation of the reforms aimed at developing more autonomous and accountable management institutions and an infrastructure component comprising upgrading of the Marala Ravi Link Canal and other canal infrastructure. The Quetta project will focus on the better management of water resources by conservation and development in the Quetta Basin.

Gender Issues

- Women's work and need for water
- Women's lack of access and control over productive resources such as water
- Rural women not being seen as stakeholders due to gender role ideology
- Role of women in family decision-making on water utilization
- Increased productivity and rural income impacting positively on rural poverty
- Women being left out to make use of opportunities created by the project due to their social position
- Improperly placed water having an adverse impact on women

Areas of Intervention for Gender Integration

- Gender and poverty impact assessment of the project, e.g., location, access, and willingness to pay
- Assessing women's needs/interest in the project and encouraging them to get involved in determining location, access, prices, etc.
- Creating employment opportunities for women in water facilities, maintenance, and management
- Ensuring sustainability of enhancing female farmers' access to water for irrigation and for household purposes

Sector: Urban Development**Proposed Projects: *NWFP Urban Development Sector (2000) and Punjab Urban Development (2002)***

Scope: The NWFP project will cover upgrading of water and sanitation facilities, roads, drainage, solid waste management, slums, promoting guided land development and housing schemes, and strengthening the provincial and local government institutions. In the Punjab, the Project will address deficiencies in urban infrastructure and improve the capacity of local urban councils in recovering costs and undertaking proper operation and maintenance.

Gender Issues

- Women's invisibility in local government
- Lack of women's voices in urban planning
- Deteriorating urban environment leading to ill health and poverty affecting women more than men due their role as service providers at home

Areas of Intervention for Gender Integration

- Supporting democratic processes/efforts to enhance women's representation at the local government level
- Increased women's awareness about the power and function of local governments
- Political education programs for women
- Encouraging women to organize themselves to voice their concerns in urban planning
- Including women in planning and managing the project

Sector: Education**Proposed Project: *Nonformal Education for Rural Women (2002)***

Scope: The project will include (i) investment components to design and improve the delivery of nonformal education program; (ii) microfinance component; and (iii) social development components, including institutional capacity building and community participation.

Gender Issues

- Social attitudes towards female education
- Time constraint due to burden of triple roles on women
- Availability of support services to enable women to make good use of microfinance
- Sex-segregation and women's exclusion in community decision-making structures

Areas of Intervention for Gender Integration

- Providing support services, including training in marketable skill development for women
- Developing culturally appropriate curriculum for nonformal education

