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**FINANCING GENDER EQUALITY AND THE EMPOWERMENT OF WOMEN:
ASIAN DEVELOPMENT BANK**

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Introduction

It is now more than 10 years since the 1995 Beijing World Conference on Women where governments committed to financing gender equality and women's empowerment. At the same Conference, 'gender mainstreaming' was endorsed as the preferred strategy over separate women's projects to avoid marginalization and ensure gender issues influenced all programs and projects. At the country level policies and actions plans were formulated and adopted to support these commitments. These have remained largely on paper, unfunded and unimplemented in a systematic and coherent manner. Programs to support gender equality are still fragmented, ad hoc and unrelated to each other. No large scale interventions, coordinated programs or significant resource mobilization has taken place to seriously tackle gender inequality and women's empowerment goals.

During the same period much has happened in the development arena. Numerous compelling and competing agendas emerged that drew attention and resources away from previous global commitments. Gender equality was lost in the 'jungle of development agendas' receiving less and less attention. Development agencies grappled with 'goal congestion' as frequently changing priorities and new global commitments had to be accommodated. The displacement of gender issues from centre stage to the sidelines was further compounded by the gender mainstreaming *mantra* which discouraged separate projects and allocation for women's empowerment making gender 'everyone's business and no one's responsibility'.

Added to the plethora of agendas and the pitfalls of mainstreaming has been the more recent development discourse on harmonization, results and country alignment with emphasis on development effectiveness and efficiency of aid delivery.¹ The changing aid modalities and shift towards sector-wide approaches, large policy-based loans and budget support has further nudged gender concerns to the margins. As a multi-sectoral and cross-cutting issue, gender along with environment, governance and human rights are struggling for space in the new aid architecture.

This paper reflects on Asian Development Bank's (ADB) efforts at financing gender equality and women's empowerment through its technical assistance and lending operations in the context of constantly shifting and competing priorities, new global agendas, 'gender mainstreaming' and the shift towards more program and sector based approaches.

Asian Development Bank

The Asian Development Bank (ADB) is a multilateral regional development bank with 67 member countries, mostly from Asia and the Pacific. It was established in 1966 with a broad mandate of promoting economic and social development in the Asia and Pacific region. ADB's core business is the provision of loan financing to developing member countries (DMCs) to support development activities across a variety range of sectors. The

¹ Gaynor, C., 2006, 'The Paris Declaration Partnership Commitment and Implications for Gender equality – Think Piece paper', Nairobi, Kenya.

different loan modalities for public sector lending include investment projects, sector development programs, policy reform based programs, or a combination of these. ADB also makes private sector loans and investments.

Combined with loan financing, ADB also provides grants for some DMCs (mainly weakly performing and fragile states) and technical assistance and capacity building projects. The grant based activities are provided to individual countries; groups of countries as in regional technical assistance projects; special studies and assessments; and sometimes also for promoting partnerships with non-government organizations.

ADB Policy on Gender and Development — *WID to GAD*

The ADB adopted its policy on gender and development (GAD) in 1998.² It replaced a previous policy on the role of women in development (WID) approved in 1986.³ The GAD policy built on ADB's earlier efforts to improve the status of women in the region, and to take account of the gender priorities identified by governments at the 1995 Beijing Fourth World Conference on Women. The policy marked a shift in ADB's approach, from targeted interventions mainly in the social sectors, to addressing gender as a cross-cutting concern in all areas of ADB operations.

Like other bilateral and multilateral development agencies, ADB identified "gender mainstreaming" as a key strategy for addressing gender concerns. Despite the overall policy shift and transition to mainstreaming, targeted interventions to reduce gender disparities and promote women's empowerment were not entirely discarded. The policy adopted a dual approach of "gender mainstreaming" and selective targeted initiatives directed at tackling glaring gender disparities, or in certain social and cultural circumstances that required separate stand-alone interventions.

ADB's gender mainstreaming approach specifies and emphasises several areas for support to gender equality and women's empowerment: (i) conducting upstream work, including economic and sector studies, country strategies and programs; (ii) conducting policy dialogue on gender issues; (iii) increasing the number of loans directly addressing gender disparities; (iv) mainstreaming gender concerns in the overall loan portfolio; (v) assisting DMCs in building capacity for more gender-responsive policymaking; (vi) supporting DMCs to implement commitments under the Beijing Platform For Action; and (vii) addressing emerging issues for women in the region. These areas are related and mutually reinforcing.

Gender Mainstreaming – Opportunities and Challenges

The adoption of gender mainstreaming offered opportunities and presented challenges. Gender mainstreaming offered the chance to "engender" all ADB-financed activities from economic and sector studies to loan projects in the "hard" and "soft" sectors. It enabled the shift from a focus on "WID friendly" sectors such as education, health, agriculture and

² ADB. 1998. *Gender and Development*. Manila.

³ ADB. 1986. *Role of Women in Development*. Manila.

rural development to opening the space for gender as a cross-cutting concern in all sectors and areas of ADB operations. Gender mainstreaming also provided the opportunity to elevate the gender agenda from a narrow focus on projects to broader strategic, policy and sector level discourses. It provided an enabling environment for developing gender inclusive country strategies and programs, engaging in policy dialogue, developing gender inclusive policy reform, program, sector development and project loans in sectors beyond health and education.

At the same time, adoption of gender mainstreaming presented risks. The risk of “policy evaporation” loomed large since gender mainstreaming can be “everywhere and nowhere”. As we are all aware gender mainstreaming is clouded in conceptual confusion and confused expectations. What does gender mainstreaming mean? Is it an approach, a tool or a process, an end by itself or, a means to achieve an end? Is it a shift from “add women and stir” to adding “and men”? Does it mean no special attention to women and girls? Does it mean specific programs, projects and strategies to correct gender disparities and discrimination are no longer required? A decade later these questions continue to haunt gender advocates in development institutions as we are repeatedly required to explain and answer these questions.

Most multilateral and bilateral agencies have found gender mainstreaming to be elusive. Reviews and evaluations of gender mainstreaming policies and approaches have consistently highlighted ‘policy evaporation’, conceptual confusion, the failure to translate gender mainstreaming “rhetoric into reality” and limited accountability for achieving gender equality results. In short, experiences indicate gender mainstreaming has delivered disappointing results. The ambitious gender mainstreaming agenda embraced enthusiastically more than a decade ago has given way to disillusion. Declining resource allocations for promoting women’s empowerment, the dismantling of gender units, discarding of gender specialists, since they were no longer required in the new world of gender mainstreaming, all contributed to relegating gender to the “sidelines.” Mainstreaming led to “side streaming”.

In spite of the pitfalls, recent assessments and experiences of development organizations confirm that gender mainstreaming is and remains a valid strategy for promoting gender equality and women’s empowerment. However, gender mainstreaming must be seen as a means to an end with the ultimate goal being gender equality and women’s empowerment. What is required beyond the policy prescriptions is a concrete program of activities with resource allocations, technical expertise, clear performance and monitoring indicators and accountability mechanisms. Without these elements gender mainstreaming will remain elusive and unattainable and financing for gender equality and women’s empowerment will continue to be insufficient.

ADB Strategies for Financing Gender Equality and Women’s Empowerment

Conscious of the opportunities and risks associated with gender mainstreaming, ADB codified a number of operational requirements and introduced several institutional mechanisms to support policy implementation including (i) preparation of country gender

assessments and country-specific gender strategies as inputs to ADB's country strategies and programs; (ii) an ADB-wide GAD action plan with departmental commitments and targets, especially in relation to loan projects; (iii) recruitment of local gender specialists to work in several of ADB's resident missions; (iv) establishment of a small-grant facility to support GAD initiatives of governments and women's ngos; (v) appointment of an external forum of gender experts to provide guidance and oversight of policy implementation; and (vi) development of guidelines, checklists, and good practice cases.

While operational requirements and institutional mechanisms were important, the necessary first step was to ensure gender equality objectives were included in ADB's institutional goals. Soon after approval of the GAD policy, ADB in 1999 adopted poverty reduction as its overarching goal. Gender equality and women's empowerment was recognized as critical to achieving poverty reduction in the region. This gave the gender policy added legitimacy and momentum. The GAD Policy was further reinforced in 2002 with ADB's endorsement of the millennium development goals (MDGs). A review of the poverty reduction strategy in 2004 renewed the commitment to gender equality when it was included as one of ADB's thematic priorities along with governance, environment, capacity development and private sector development. Securing gender equality in ADB's strategic framework and thematic priorities was an essential first step. It provided the institutional policy and strategic framework for enabling resource allocation for gender equality and women's empowerment in ADB's core business of loan operations and consequently, for measuring institutional performance and accountability.

Recognizing that ADB is primarily a lending institution, the challenge was how to channel loan resources towards gender equality and women's empowerment. The pipeline of projects for loan financing are mutually agreed to between Governments and ADB. Countries generally seek loan financing for revenue generating projects although some also borrow for health and education. In most instances, governments are reluctant to borrow for gender equality and women's empowerment projects although ADB has provided some loans for targeted women's health, education and microfinance projects.⁴ Loan projects tend to be sector specific whereas gender is multi-sectoral. In 2004 for the first time ADB financed a multi-sector loan project to Nepal specifically for gender equality and women's empowerment. But this was an exception. Loan projects of this nature are rare.

So, in an environment of lending operations, what were the strategies for channelling loan resources for financing gender equality and women's empowerment? The unlikelihood of countries borrowing for targeted gender equality and women's empowerment projects, meant **gender mainstreaming** was the only avenue for channelling resources to these goals. Loan projects in sectors with greatest potential for delivering direct benefits to women had to be identified and targeted. These included the obvious health and education sectors but also agriculture, rural development, water supply and sanitation, water resources, law and governance, finance and to a lesser extent transport and energy. While the transport and energy sectors have enormous potential for reducing women's time

⁴ Examples include: Philippines: ADB. 1994. *Women's Health and Safe Motherhood Project*. Manila; Lao PDR: ADB. 1998. *Basic Education (Girls) Project*. Manila; Pakistan: ADB. 1999. *Women's Health Project*. Manila; and Nepal: ADB. 1993. *Microcredit for Women*. Manila.

burdens, the reality is that the nature of investments in these sectors does not always lend themselves to allocating and earmarking specific resources for gender equality and women's empowerment objectives. The benefits to be derived are largely indirect.

ADB's Lending Portfolio – Financing Gender Equality and Women's Empowerment

Following policy approval, ADB has steadily increased the number of loans that directly address gender disparities, and integrated gender considerations more widely in its lending operations⁵. The number of loans classified with a GAD theme (see Appendix 1) at loan approval increased from 5 (8%) in 1998 to 13 (18%) in 2004. The number of additional loans that effectively mainstreamed 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 in ADB's overall lending portfolio from 15% in 1998 to 40% in 2005.⁶ Loans approved with GAD theme or gender mainstreaming were primarily in agriculture and natural resources; followed by multi-sector; education; health; water supply and sanitation; law, economic management, and public policy; finance; industry and trade; and transport and communications (see Appendix 2 for detailed loan table).

Several factors contributed to ADB's improved gender performance in its 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. Second, ADB's poverty reduction strategy encouraged the design of more loans with potential for addressing gender as well as poverty concerns. Third, the number of gender specialists increased and national gender specialists were assigned to several of ADB's resident missions. While the staffing increase was modest, it enabled ADB to develop more loan projects and programs with GAD themes and gender mainstreaming features. Fourth, gender specialists—or social development specialists with gender-specific terms of reference—were increasingly included in the consultant teams preparing loan projects.⁷

Innovative Approaches to Financing Gender Equality and Women's Empowerment

Three areas of innovation contributed to the improved gender performance of ADB's loan portfolio: (i) development of a gender action plan (GAP) as part of project design; (ii) inclusion of gender-related policy changes and legal reforms in program, sector development and project loans; and (iii) various techniques to incorporate a gender perspective in infrastructure projects.

Project Gender Action Plans

⁵ For more detailed analysis: see ADB. 2006. *Implementation Review of Policy on Gender and Development*. Manila.

⁶ For purposes of monitoring the gender content of loans, ADB developed a gender rating system in 2001. ADB's overall project classification system includes classification by thematic priorities, including GAD. While this allows the measuring of loans with GAD theme, it does not accurately capture the full extent of loans that effectively mainstream gender. Hence, a more refined rating system was developed.

⁷ The percentage of project preparation 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.

The inclusion of gender action plans in ADB loan projects is an important innovation. Project specific GAPs were introduced to enable the channelling of resources from loan projects in a variety of sectors towards gender equality and women's empowerment objectives. GAPs made gender mainstreaming in projects visible and tangible. Further, it was a mechanism that facilitated involvement of women in project activities and ensured resources were allocated and earmarked in loan projects to provide direct and concrete benefits to women.

What is a project gender action plan? A gender action plan is a systematic framework and roadmap to translate gender mainstreaming into concrete activities; guide implementation of the gender design features of projects; and ensure that women participate in and benefit from development programs and projects. A gender action plan includes specific strategies, activities and targets to facilitate women's participation and benefits, time-bound actions, monitoring indicators, and a budget allocation. Gender action plans sometimes also include strategies for gender capacity building of implementing agencies, contractors, NGOs and communities, and the provision of gender specialist expertise to assist with the development, implementation and review of project/program-specific GAP elements.

Gender action plans are not stand-alone or separate components for women. GAPs are embedded and fully integrated in project design, implementation arrangements and monitoring mechanisms. An essential requirement is that GAPs are closely aligned with project components, and strategies, design features and targets for women's participation and benefits are identified for activities in each program/project component (see sample GAP below). GAP elements need to be included in project design and monitoring and evaluation frameworks. The implementation of gender action plans have also been covenanted in loan agreements.

Project GAPs are now routinely developed and included in loan projects across a variety of sectors not confined to just the social sectors. GAPs are evolving and improving over time, becoming more detailed and more closely aligned with the main components of the loan project. With greater experience and further refinement, more recently project GAPs have also been included in sector development and program loans, as well as in sectors that do not easily lend themselves to gender mainstreaming such as transport and energy. Some examples of these are provided in the later sections.

**Example of a Gender Action Plan:
Bangladesh Third Rural Infrastructure Development Project**

| Project Components | Gender Action Plan Elements |
|---------------------------------|--|
| Project goal: poverty reduction | <ul style="list-style-type: none"> ▪ Poor women identified as a sub-group of the rural poor ▪ Gender-related indicators included in benefit monitoring and evaluation framework |
| Feeder roads | <ul style="list-style-type: none"> ▪ Women labourers to be recruited (target 3000) ▪ Pay equity for female and male labourers ▪ Separate facilities for women and men labourers |

| | |
|---|--|
| 200 Women Market Sections | <ul style="list-style-type: none"> ▪ Shops to be allotted to women ▪ Separate toilet and well facilities for women ▪ Training in shop management and trade skills for women shop owners ▪ Women to participate in market management committees |
| Growth Centre Markets with areas allocated to women (279) | <ul style="list-style-type: none"> ▪ Space to be allocated to women, including separate toilet and well facilities for women in 200 markets ▪ Women to participate in market management committees |
| Tree plantation and routine road maintenance | <ul style="list-style-type: none"> ▪ Labour Contracting Societies (LCS) to be formed with destitute women with savings and skill development activities ▪ Train members of 250 LCS in income generating activities ▪ Each woman responsible for 0.5 km of road for 2 years |
| Bridges, culverts, ghats (wharves), flood refuge centres | <ul style="list-style-type: none"> ▪ Women Union Parishad members to be consulted in design ▪ Specific physical design features to meet women's privacy needs (for example, separate waiting areas, women's corners and toilet facilities) ▪ Women labourers to be recruited alongside men |
| Construction of Union Parishad buildings | <ul style="list-style-type: none"> ▪ Separate room and toilet facilities for women ▪ Women labourers to be recruited (target of 34%) |
| Training – 400 Union Parishads, 50 local contractors | <ul style="list-style-type: none"> ▪ Gender and development training for all stakeholders ▪ Gender and development training integrated into Union Parishad training ▪ Women Union Parishad members and traders included in all financial management training ▪ Training for contractors on employment equity and wage parity for women |

(Thomas, Lateef and Sultana 2005)

The adoption of GAPs as a strategy for securing and earmarking resources for gender equality and women's empowerment objectives resulted in several benefits. It provided a template that is adaptable and easily replicable across sectors; enabled easier monitoring of institutional performance on gender; and provided a road map for translating gender mainstreaming into the reality of a specific project or program. Project GAPs are user-friendly tools supporting a more consistent gender mainstreaming approach by the same government agency and within the same sector.

Perhaps even more importantly, recent implementation reviews are demonstrating that inclusion of project GAPs in loan design are not only delivering concrete benefits to women but also contributing to meeting overall project objectives. A rapid gender assessment of 12 loans in 4 countries (Bangladesh, Cambodia, Nepal and Pakistan) and across 4 sectors concluded that project GAPs are delivering both practical and strategic benefits to women.⁸ Loan projects which implemented gender action plans resulted in:

⁸ Hunt, Juliet and Samvada Kheng. 2006, Gender Equality Results in ADB Projects: *Cambodia Country Report, Asian Development Bank*. Manila; Hunt, Juliet, Shireen Lateef and Ava Shrestha. 2005. Gender Equality Results in ADB Projects: *Nepal Country Report, Asian Development Bank*. Manila; Helen Thomas. 2005. Gender Equality Results in

- **Increased participation** by women in project activities, particularly through community based organisations.
- More equitable **access to project and program resources**, including employment opportunities, skills training, technology and government services.
- Improved **practical benefits for women** such as increased income, greater financial security and increased livelihood options.
- **Progress towards gender equality**, including changing decision making patterns in the household, female membership and leadership of community based organisations, and increased physical mobility for women, especially in sex-segregated communities.⁹

Gender in Program and Sector Loans

With development assistance increasingly moving toward more program and sector based approaches, it is critical that gender equality and women's empowerment concerns are integrated into these modalities. Besides conventional project loans, ADB has included GAPS in some program or policy based and sector development loans. Support for gender-inclusive reform measures including policy changes and law reforms have also been included in program loans. For example, the Nepal Governance Reform Program included amendments to Nepal's Civil Service Act to increase the proportion of women in the civil service, an affirmative action program to address the socio-cultural impediments to women's career advancement and capacity development of gender focal points in sector ministries. Other program loans have included increasing women's representation in supervisory bodies; analysing the gender impact of public sector reforms; and integrating gender concerns in planning, budgeting, and monitoring frameworks.¹⁰

The Pakistan Decentralization Support Program includes a TA loan for a *Gender Reform Action Program* to support the implementation of national and provincial level gender reform action plans. The Gender Reform Program is a unique example of a policy level intervention, which aims to introduce systemic and institutional reforms to promote gender equality, reorient development assistance to empower women through access to education and training, health services, employment opportunities, and to support their participation in decision-making and the political process. 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

ADB Projects: *Pakistan Country Report, Asian Development Bank*. Manila; Thomas, Helen, Shireen Lateef and Ferdousi Sultana. 2005. Gender Equality Results in ADB Projects: *Bangladesh Country Report, Asian Development Bank*. Manila.

⁹ Hunt, Juliet and Shireen Lateef. 2006. *Making Gender Mainstreaming a Reality: Using Gender Action Plans*, Development Bulletin.

¹⁰ 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).

an ADB technical assistance project, and included 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 issues; and (iv) changes in planning and budgetary processes to narrow the gender gap in public expenditure and service delivery.

Currently ADB is preparing a program loan for Indonesia in support of the MDGs for approval in 2007. The Poverty Reduction and MDG Acceleration Program (PRMAP) is supporting government's reorientation of public expenditures toward the social sectors especially education and health. The program is geared towards improving outcomes for improved access, equity and quality of service delivery in the education and health sectors to accelerate progress towards the MDGs (Goals 2-6). The PRMAP loan of \$400 million will contribute to financing the government's reform efforts and programs aimed at accelerating achievement of MDG targets. While the PRMAP is not targeted to gender equality and women's empowerment (Goal 3), resources from PRMAP will be crucial for achieving improvements in girls' enrolment and retention, especially at junior secondary level (Goals 2 and 3), reduced maternal (Goal 5) and infant mortality (Goal 4) through improved access to affordable maternal and reproductive health services, and improvements in quality of service delivery.

ADB's first loan directly supporting gender equality and women's empowerment to Nepal, although a project loan, also 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. 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. 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.

Some sector development programs have also included GAPs and incorporated support for the development of sector gender policies and strategies such as in the Cambodia and Vietnam agriculture sectors, representation of women stakeholders in the development of a new small and medium enterprise sector policy in Bangladesh, and establishment of new sector institutions with gender-responsive mandates in Pakistan.¹¹ GAPs have been

¹¹ 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 last program supported the establishment of a new microfinance bank with

developed for sector development programs to ensure resource allocation and flow of benefits to women from broader sector wide investments such as the Cambodia Health Sector Development Program co-financed with other development partners. Similarly, the Vietnam Red River Basin Project GAP includes gender-specific measures such as: incorporating gender issues in action plans and implementing guidelines; requiring female representation in the Red River Basin Organization (RRBO); engaging a gender specialist; requiring all new water user groups and forest user groups to include at least 40% women in their management committees, and management committees for participatory irrigation management and rural development support to include at least 40% women; and recruitment of domestic specialists to provide gender training to all other consultants and executing agency staff involved in project implementation.

These examples indicate that program and policy based support and sector wide approaches can be designed to finance gender equality and women's empowerment objectives. Programs of this nature are critical for introducing the necessary policy reforms required to support an enabling environment for promoting gender equality. Program-based and sector-wide approaches can also include specific targets and activities for delivery on gender equality and women empowerment. Inclusion of concrete gender outcome indicators in program-based and sector-wide approaches will push the boundaries of mutual accountability for gender equality results.

Gender in Infrastructure projects

Several infrastructure loans, particularly in urban development, rural development, and transport have been designed with a gender theme, or gender mainstreaming features. This promising development reflects ADB's growing recognition of gender impacts in infrastructure and 'hard' sectors such as energy and transport. For example, in 2002 for the first time there were two infrastructure projects with gender themes—Bangladesh: *Rural Infrastructure Improvement Project* and the Bangladesh: *Urban Governance and Infrastructure Project*. Both these loan projects include gender-sensitive design of project facilities such as separate toilets; separate market and meeting spaces; and separate waiting areas for women and girls in schools, flood shelters, markets, and local government buildings, which are especially important in countries such as Bangladesh where social norms restrict women's mobility and interaction with men in public areas. These loans also 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.

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

gender balance at the management, staff and client levels, as well as a social development fund and community investment fund with gender-related goals.

of women's interest in doing this work; equal pay for equal work; prohibiting use of child labor; and provision of 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 AIDS to be carried out in construction camps and the surrounding communities. These components are supported either by loan funds or technical assistance grants.

Grant Based Assistance

ADB has provided grant resources for promoting gender equality issues although grant resources constitute a much smaller proportion of ADB's overall resources. Grant projects mainly take the form of advisory technical assistance (TA) projects provided either to individual countries (ADTAs) or regional TA (RETA) projects supporting special studies, assessments and partnerships with other development partners.¹² Since approval of ADB's GAD Policy, more than \$30 million¹³ of technical assistance grants have been provided that directly support gender equality and women's empowerment projects.¹⁴

ADB's TA resources have been directed to support capacity development of some gender focal agencies (in Cambodia, Fiji Islands, Indonesia, Lao PDR, Nepal, Pakistan, Philippines, Vietnam and Vanuatu) and for other gender-related areas, including (i) gender audits in key sector ministries, (ii) development of sector specific 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 ADTA to individual counties. RETA projects were provided to support improvements in gender-related statistics and budgeting, building and strengthening the capacity of locally elected women officials, legal empowerment of women, strengthening the role of labour standards with a focus on child labour, women's employment, and occupational safety and health standards, and national and regional initiatives to combat trafficking in women and girls (see Appendix 3 for list of TA projects).

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. The audit recommended ADB

¹² Since 2005, ADB has also provided grants to selective developing member countries under the grant component of the Asian Development Fund IX. These projects are not included in this section.

¹³ This figure underestimates all grants directed to gender issues as it does not include grant projects under the Japan Fund for Poverty Reduction (JFPR). Approximately 30% of all JFPR projects directly address women's empowerment objectives.

¹⁴ 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 not included in the list. The review included advisory TAs and RETAs, but excluded project preparatory TAs.

and other development partners adopt a multi-pronged approach that also includes support for building gender capacity of sector agencies.¹⁵

Although selective and limited grant support has been provided in the past to gender focal agencies, ADB's niche and comparative advantage lies elsewhere. There is no doubt that capacity development support for national women's machineries is critical. The reality, however, is that institutions such as ADB may not be the most appropriate agency for providing this support. Agencies such as UNIFEM, UNDP and bilateral agencies have a greater comparative advantage in supporting national focal agencies. As a regional development bank with core business of loan financing, direct support for gender focal agencies sits uncomfortably with ADB's core activities. This is not to imply that multilateral lending institutions should not finance gender equality and women's empowerment. Rather, that ADB's comparative advantage lies with sector agencies given its role as a significant financier of programs and projects in a variety of sectors.

Recognizing its comparative advantage, more recently, ADB has shifted its gender-related technical assistance towards sector agencies. Support has been provided to selective sector agencies, with developing gender-responsive sector policies and action plans; building gender capacity of sector staff; and implementing project gender action plans that can be expanded and replicated across the entire sector. In contrast to earlier gender-related TAs for gender focal agencies, these TA projects are closely linked to ADB financed loan projects. As such, they are more closely aligned with ADB's core lending activities, considered to have more potential for directing significant resources to gender equality and women's empowerment; and greater sustainability given ADB's continuing long-term engagement in the sector and close relationship with the respective sector ministries. This shift has also enabled ADB to leverage and facilitate partnerships between national women's machineries and sector agencies in the development and implementation of more gender-responsive sector programs. In some instances, this has resulted in joint implementation of gender-related activities while in others, inclusion of gender focal agencies in project steering committees for example in the Cambodia Agriculture Development Program.

Financing and Supporting Women's NGOs

ADB does not have a 'special window' for direct financing of NGOs. However, this does not mean that ADB has not provided grant financing to women's NGOs. Under a regional small grant facility, ADB funded pilot initiatives of women's NGOs with potential for scaling up and replication under larger loan projects. The RETA provided support to more than 65 initiatives of women's NGOs. For example, the RETA supported the Business Women's Association in Uzbekistan to provide entrepreneurship and business training to women. In the area of legal literacy and empowerment, the RETA supported NGO programs on gender justice in traditional dispute resolution mechanisms in Bangladesh and provided legal assistance and paralegal training to women in Indonesia. In Pakistan, support was provided to a burn care center established to treat victims of kitchen fires and other burns, who are mainly women and children. Support for innovative media strategies

¹⁵ ADB. 2003. *Technical Assistance Performance Audit Report on Gender and Development in Cambodia*. Manila.

resulted in the production of a telefilm on arsenic poisoning and its impact on women in Bangladesh and the publication of a collection of case studies on successful women in Vanuatu.¹⁶

Financing for women's NGOs has also been provided through engaging them as implementing partners in country specific TAs. Some examples include, the Fiji Women's Rights Movement as an implementing partner in the Fiji Women's Plan of Action TA; Sristi in Nepal for training to locally elected women representatives; and Women for Prosperity in Cambodia for capacity development training to women commune councillors. NGOs can also be contracted as implementing groups for various components (especially community-based) under loan projects. ADB also provides financing to NGOs through mechanisms such as promoting partnerships between ADB and NGOs and sometimes in the context of specific issues such as HIV/AIDS prevention programs.

Conclusion

Securing and strengthening financing for gender equality and women's empowerment in ADB required strong policy commitments, institutional mechanisms combined with corresponding investments and performance monitoring for accountability. Gender mainstreaming was the primary strategy utilized for ensuring resources were allocated and flowed to gender equality initiatives and activities. But gender mainstreaming had to be decoded, templated and made tangible and visible. The introduction and development of project GAPS as an instrument and roadmap for gender mainstreaming facilitated and ensured allocation of loan resources for gender equality and women's empowerment.

Focusing gender mainstreaming mainly on loan projects and programs was a pragmatic approach. For some, project GAPS may be seen as technocratic and limited in terms of their "transformative" potential. ADB's approach certainly does not match the initial radical ambitions of gender mainstreaming. But results emerging from several project GAPS confirm some shifting in the balance of power, albeit in small steps, between men and women – even in conservative communities. For ADB, and perhaps other similar institutions, the question remains: Is it more effective to develop easy-to-follow tools and templates which may simplify gender mainstreaming but which still have the potential to deliver positive outcomes for women's empowerment? Or, is it better to implement a "fuller package" of sophisticated gender mainstreaming tools that require high levels of organizational understanding of gender and run the risk of being ignored or sidelined because they are viewed as too technical, and require high levels of specialist skills and commitment to gender equality?¹⁷

Perhaps the evolution of gender mainstreaming in some organizations requires a progression of more "simplified" intermediate steps. Possibly different organizations could adopt more "simplified" or "sophisticated" approaches depending on their institutional culture, level of gender skills within the institution, level of commitment to gender equality

¹⁶ NGO projects supported under the RETA are listed and described at <http://www.adb.org/gender/working/default.asp>

¹⁷ Woodward, A. 2003. 'European Gender Mainstreaming: Promises and pitfalls of transformative policy', *The Review of Policy Research*, Spring, 2003, v.201:65-89.

and the nature of their business. UNIFEM would be the obvious example of an organization that has the mandate, high-level commitment and skills base to pursue a genuinely transformative mainstreaming agenda. For some development organizations such as ADB, a more modest gender mainstreaming approach may be more realistic in the short term. Over time, the positive results from these more modest efforts can be used to make the case for pursuing more transformative gender goals. Thus far, ADB's "simpler" approach to gender mainstreaming approach has served it well. More importantly, it has enabled a significant allocation of resources to improve the lives of women in Asia and the Pacific, albeit in small steps, and to empower them to take even bigger steps towards gender equality.

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GENDER RATING CATEGORIES OF ASIAN DEVELOPMENT BANK LOANS

A. Gender and Development Theme

1. Loans 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.¹
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.

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;
 - (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

¹ 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.

- 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).

Summary of ADB Loans Addressing Gender, 1998-2005

Table 1: Summary of Loans and Grants Addressing Gender Concerns, 1998–2005

| Year | WID or GAD Thematic Classification | Effective Gender Mainstreaming | | Total Loan/Grants Mainstreaming Gender | | Some Gender Benefits | | Total Loan/Grants Addressing Gender Concerns | | Total Approvals (ADB) | | |
|----------------|------------------------------------|--------------------------------|----------------------|--|----------------------|----------------------|----------------------|--|----------------------|-----------------------|-------------|----------------------|
| | | (a) | % of Total Approvals | (b) | % of Total Approvals | (a)+(b) | % of Total Approvals | (c) | % of Total Approvals | | (a)+(b)+(c) | % of Total 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 | 5,846 |
| 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 | 4,832 |
| 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 | 5,694 |
| 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 | 5,302 |
| 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 | 5,548 |
| 2003 | Number | 20 | 25 | 19 | 24 | 39 | 49 | 17 | 21 | 56 | 70 | 80 |
| | Amount (\$m) | 526 | 9 | 1,175 | 20 | 1,701 | 29 | 2,448 | 41 | 4,150 | 70 | 5,918 |
| 2004 | Number | 13 | 18 | 15 | 20 | 28 | 38 | 16 | 22 | 44 | 60 | 74 |
| | Amount (\$m) | 611 | 12 | 527 | 11 | 1,138 | 23 | 1,756 | 36 | 2,894 | 59 | 4,947 |
| 2005* | Number | 21 | 23 | 15 | 17 | 36 | 40 | 24 | 27 | 60 | 67 | 90 |
| | Amount (\$m) | 661 | 11 | 1,007 | 16 | 1,668 | 27 | 1,930 | 31 | 3,598 | 58 | 6,157 |
| 8 Years | Number | 84 | 14 | 105 | 17 | 189 | 31 | 148 | 24 | 337 | 55 | 608 |
| Total | Amount (\$m) | 3,321 | 8 | 5,094 | 12 | 8,414 | 19 | 13,639 | 31 | 22,053 | 50 | 44,244 |

ADB = Asian Development Bank, GAD = gender and development, m = million, WID = women in development.

* Includes grants funded by the Asian Development Fund IX, Asian Tsunami Fund, and Pakistan Earthquake Fund.

TECHNICAL ASSISTANCE FOR GENDER CAPACITY BUILDING 1998–2005

A. Advisory Technical Assistance

Bangladesh:

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

Cambodia:

- Capacity Building for the Ministry of Women's and Veterans' Affairs (1999);
- Implementation of the Action Plan for Gender Mainstreaming in the Agriculture Sector(2004)
- Participatory Poverty Assessment of the Tonle Sap (2003)
- Preventing Poverty and Empowering Female Garment Workers Affected by the International Trade Environment (2003)
- Sustainable Employment Promotion for Poor Women (2002)
- Cambodia Business Initiative in Rural Development (2005)
- Study of the Influence of Built Structures on the Fisheries of the Tonle Sap (2005)

People's Republic of China:

- Poverty Reduction in Key Forestry Conservation Programs (2003)
- Poverty Reduction in Grassland Improvement Program (2003)
- Safe Drinking Water and Sanitation for the Rural Poor (2003)
- NGO-Government Partnerships in Village-Level Poverty Alleviation

Fiji Islands:

- Women's Plan of Action (1999)

Indonesia:

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

Lao People's Democratic Republic:

- Capacity Building of the Lao Women's Union (2001)
- Capacity Building for Smallholder Livestock Systems in Lao PDR (2004)
- Extent and Impacts of Gender Inequality in Women's Access to Land, Forests and Water Resources for Poverty Reduction (2004)
- Capacity Building for Gender Mainstreaming in Agriculture (2005)

Nepal:

- Group Formation and Training of Women Beneficiaries (2000)
- Promoting Pro-Poor and Gender Responsive Service Delivery (2004)
- Reaching the Most Disadvantaged Groups in Mainstream Rural Development (2005)

Pakistan:

- Determinants and Drivers of Poverty Reduction and ADB's Contribution in Rural Pakistan (2004)
- Mobilization of Grassroots Stakeholders for Pro-Poor Social Service Delivery in Sindh (2004)
- Nonformal Primary Education and Functional Literacy for Rural Women in Selected Barani Areas of Punjab (2004)
- Gender Reform Program (2002)
- Support to Implementation of Gender Reforms Action Plan (2005)
- Balochistan Capacity Building for Devolved Social Services (2005)

Philippines:

- Support for Health Sector Reform (2005)

Viet Nam:

- Gender Mainstreaming Action Plan for Agriculture and Rural Development (2004)
- Gender Strategy and Implementation Plan for Agriculture and Rural Development (2002)
- Supporting the Preparation of the Law on Gender Equality (2004)
- Strategic Secondary Education Planning and Cooperation (2005)
- Strengthening Institutional Capacity of Local Stakeholders for Implementation of Son La Livelihood and Resettlement Plan (2005)

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)
- Strengthening Malaria Control for Ethnic Minorities (2005)
- Legal Empowerment for Women and Disadvantaged Groups (2005)
- Facilitating Knowledge Management for Pro-poor Policies and Projects (2005)