KEY GENDER ISSUES

In recent years, the South Asia region has made some progress towards gender equality. The ratio of female-to-male life expectancy in South Asia, while behind East Asia, is now ahead of sub-Saharan Africa. South Asia has also seen women’s increased political involvement, with their parliamentary participation rates higher than those in East Asia. The 2012 Social Institutions and Gender Index (SIGI) shows that South Asia raised its position from the lowest ranked region in 2009 to the fourth ranked region in 2012 in overall discrimination against women. However, the report also notes that the changes in ranking between 2009 and 2012 should be interpreted with caution and that better quality data – rather than an improvement in discriminatory social institutions – could also contribute to an improved score.

This culturally diverse region has typically lagged behind on gender equality issues. Boys still outnumber girls in primary school enrolment in Afghanistan, India, Nepal and Pakistan. Furthermore, across the region, girls are more likely than boys to drop out of school and almost half of all adult women are illiterate. In 2005, 48 per cent of young women were married before the age of 18. Out of the nine countries in South Asia, only Bangladesh, India, Nepal and Sri Lanka have laws that prohibit domestic violence. The region is confronted by skewed gender ratios owing to the continued preference for boys in society, at least in part because of the dowry system. In Afghanistan and Pakistan, patriarchal norms isolate women in their homes by placing restrictions on their mobility and prohibiting contact with the opposite sex, especially in rural areas. This has significant implications for their employment, voice and representation in public life.

Despite challenging circumstances, IFAD and its many partners working in South Asia have made significant strides in improving the lives of women and girls in the region, as evidenced in the stories that follow.
Economic empowerment
South Asia has one of the lowest rates in the world of women’s participation in the labour force. Women earn less than men and have limited economic opportunities, often toiling as self-employed labourers across all sectors, or as unpaid family workers on farms. In the region, less than 35 per cent of women are engaged in paid work. In Bangladesh, women earn about half of what men do. The agricultural sector employs over 60 per cent of all economically active women across the region and they comprise 35 per cent of the total agricultural labour force. While agriculture is the main economic activity for women, only 7 per cent of farm holders – those people who exercise management control over an agricultural holding through ownership, rent or sharecropping – are women. Women are also generally far less able to access extension services, credit and production assets. Although there are no legal restrictions on women owning land in any of the countries, in practice this is rare. An exception is Bhutan, where women own 60 per cent of the land as a result of the country’s traditional matrilineal inheritance practices.

Voice and participation
Inequities cannot be addressed until there are more women in decision-making roles in the public and private domains. It is true that some countries such as Bangladesh, India, Pakistan and Sri Lanka have had women heads of government. Others have used affirmative action, such as quotas, to boost women’s participation in decision-making bodies and change the focus of development agendas. However, there is often a large gap between representation and voice. In Pakistan, for example, women are virtually absent from water user associations even though they own some agricultural land. And if they do attend meetings, they have little influence over decisions.

Women’s decision-making power in the household is also low compared with other Asian regions, but it does increase with wealth. For example, the percentage of women in South Asia who have some say in deciding on visits to relatives increases from 57 per cent for the poorest quintile to 71 per cent for the richest quintile.

Workloads and benefits
In South Asia, women work significantly longer total hours and spend more time on domestic activities and family care than men do. Women are more vulnerable to poverty than men because they earn less or are engaged in unpaid work in the agricultural sector, and have few decision-making powers over the family’s income.
IFAD STORIES FROM THE FIELD
Creating women-friendly value chains in Bangladesh

The IFAD-supported Microfinance and Technical Support Project (2003-2012) in Bangladesh provided technical and financial services to help poor households develop poultry value chains. Women made up more than 95 per cent of the participants. The project created a community-based, geographically limited value chain, which was central to helping overcome the constraint of women’s limited mobility. Women were trained in specific, specialized areas, becoming poultry breeders, mini-hatchery owners, chick rearers or poultry keepers. Improved poultry breeds were introduced to add value to the chain. Along with microcredit and technical training, the project provided women and men with social training (for example, hygiene, health, legal rights), which had an important impact on gender relations within the home and helped expand the role of women in the community. As a result of the project, women’s mobility increased, they participated more fully in family decision-making, and some began to engage in public affairs. Many also reported they had more control over the income they earned from their project-supported activities. Men’s and women’s awareness of social issues, such as child marriage, dowry, polygamy and the rights of women and children, improved considerably.14

Labour-saving equipment increases profits in Bhutan

The Business Opportunity Facility of the IFAD-funded Agriculture, Marketing and Enterprise Promotion Programme (2005-2012) in Bhutan provided support for poor women and men who wanted to set up or expand a small business. One example is the Bon Appetit food-processing business, located in the south-eastern town of Samdrup Jongkhar. It is owned by a couple and managed by the wife. The women employees used to do all the work manually and only small quantities of products were sold. After hearing about the programme, the owner sought IFAD’s support to upgrade her processing unit with labour-saving equipment, including a potato slicer, dehydrator, frying oven and packaging machine. This has drastically reduced labour time and costs, and increased production. With additional training and support from the commercial bank, the owner now has a profitable small business that sells chips, doughnuts, chilli powder, pickles and other local products to nearby towns and the country’s capital, Thimphu.

Self-help groups boost women’s power across South Asia

IFAD supports women’s empowerment through many self-help groups in South Asia. These groups are usually made up of about 10 to 20 mostly poor rural women from the same village who join together to save money and provide group loans to their members. The informal, homogeneous groups are a good way to reach and empower women and offer them the opportunity to have their voices heard. In much of South Asia, women are more comfortable meeting on their own, believing that men will impose their opinions and priorities if they are present. Empowerment results not only from the financial opportunities provided by self-help groups, but also from the collective power of the group, which gives greater social status to members and supports joint action. The groups encourage members to assume a decision-making role in financial matters, which is new to most women. For example, the Production Credit for Rural Women Project in Nepal helped women learn to deal directly with banks and bank staff, which increased their self-reliance and confidence.

Self-help groups often undertake joint planning and action, and assume leadership roles in community issues. Under the Maharashtra Rural Credit Project in western India, women’s groups in the village of Garade played an important role in banning the local sale and consumption of costly alcohol and chewing tobacco among village men and young people. The Tejaswini Rural Women’s Empowerment Programme – covering six rural districts of Madhya Pradesh – conducted gender sensitization for the husbands of members of self-help groups, discussing topics such as violence against women and the sharing of household responsibilities. In places where self-help groups have federated into apex organizations, they are able to develop their own products and services. These federations are often a training ground for women who aspire to become local leaders and politicians.15

IFAD GENDER POLICY

Strategic objective 1: Promote economic empowerment to enable rural women and men to have equal opportunity to participate in, and benefit from, profitable economic activities.

Strategic objective 2: Enable women and men to have equal voice and influence in rural institutions and organizations.
**Women challenge alcohol abuse and middlemen in India**

Under the IFAD-funded Odisha Tribal Empowerment and Livelihoods Programme in Odisha State (2003-2014), self-help groups were launched to improve the livelihoods and food security of poor tribal women. One such group is the Sukalyani Shakti Dala in Tumulo village in Gajapati District. Widespread alcohol abuse was the main cause of domestic violence in the village, so the first thing the group did was to encourage men to reduce their liquor consumption. The women marched together through the village, knocking on every door to speak with residents about the problems caused by excessive use of alcohol.

When the women began processing tamarind, the group also addressed the problem of middlemen. They bypassed the traders and sold the tamarind pulp collectively at the main market, sharing their earnings equally. With their profits, the group purchased a tamarind press machine through the programme’s Development Initiative Fund. The press reduced processing time by about two hours every day and prevented the strain women had endured from processing the pulp into small bricks manually.

**Better rural roads save travel time in Bhutan**

Bhutan’s mountainous terrain and lack of good roads keep many rural communities isolated and pose challenges to poverty reduction. To increase the income opportunities of poor rural people in the eastern region, the Agriculture, Marketing and Enterprise Promotion Programme (2005-2012) constructed and repaired nearly 460 kilometres of farm roads connecting rural communities to main roads. This gave people access to markets and made it significantly faster, easier and less expensive to transport goods. Before the roads were built, men rode horses or walked a full day or more, often with heavy loads, to reach the nearest market. With better roads, the same journey can now be made by car or truck in just a few hours. Women also benefit. For example, in the village of Thangrong geog, women used to travel a full day to and from the main market to buy household items. Today, this takes just minutes, as several shops have opened in the vicinity of the village. This gives the women more time for vegetable production, an important source of income and nutritious food.

**Water investments reduce women’s work in Nepal**

The Western Uplands Poverty Alleviation Project in Nepal (2003-2016) – funded by IFAD and the World Food Programme (WFP) – has invested in water systems to improve and strengthen the livelihoods of vulnerable households. The project has brought clean drinking water to Gurase village, Dailekh District, in the western part of the country. Before the project, drinking water was not available in the village and women and girls walked two to three hours to collect it from the river. Now, a pump sends water from the river to a tank. The water is then screened and filtered before use.
LESSONS LEARNED AND GOOD PRACTICES

IFAD’s Asia and Pacific Division has implemented projects that address gender equality and women’s empowerment in different ways. Some of the lessons learned and good practices implemented in South Asia include:

- **Self-help groups.** Self-help groups are an effective way to strengthen the decision-making and economic power of women in South Asia’s patriarchal societies. The groups serve as a forum for women to learn new skills and gain confidence. They enhance members’ social status, support joint action, and are a safe place to discuss and solve problems. Women hold and control the group’s working capital and profits, and are able to keep them safe from appropriation by husbands or male relatives. In some cases, women are able to negotiate for their wider interests, such as having a greater say in family decisions, banning alcohol consumption in their village and developing insurance products that meet their needs.

- **Women-specific value chains.** Supporting women-specific value chains by providing microcredit coupled with technical and social training has improved household-level gender relations. It has helped increase women’s mobility and their participation in family decision-making, and brought them greater control over their profits.

- **National gender coordinators.** Country-level gender coordinators, such as in India, have improved gender outcomes by providing direct support to project design and supervision. Gender coordinators also play an essential role in convening annual national gender network meetings of IFAD-funded project staff and in producing advocacy and information materials.

OUTSTANDING ISSUES AND ONGOING CHALLENGES

There are a number of outstanding issues and ongoing challenges facing IFAD-supported projects in the South Asia region, including:

- **Women’s leadership.** Most projects in the region target women and improve the gender focus by increasing economic empowerment, which is the first objective of IFAD’s gender policy. The most common types of investment are microfinance services and technical training for women. More efforts are needed to enhance women’s leadership roles in community and local decision-making bodies, the policy’s second strategic objective.

- **Reducing women’s workload.** Efforts to reduce drudgery, the policy’s third strategic objective, have been limited mainly to providing water systems and labour-saving technologies. More focus is needed on household-based approaches that will result in a fairer distribution of household tasks, including the sharing of economic and social benefits.

- **Preventing men from taking over.** Women in South Asia are key actors in agricultural production and processing. However, value chain development activities can result in men taking over profitable activities traditionally performed by women, or confiscating the income these activities generate. Many IFAD-supported projects need to find sustainable and effective ways to help women secure new roles in value addition and take control of the economic benefits from upgrading value chains.
THE STATISTICS AND WHAT THEY SHOW

Most of the countries in the South Asia region are below average in terms of human development and gender equality. Countries also experience great diversity in terms of their economies: the GDP per capita ranges from about US$500 to over US$6,000. In line with other regions, women typically have a longer life expectancy at birth than men, except for in Afghanistan, where both women and men currently face extraordinary challenges that limit the life expectancy of both sexes to just 49 years (Table 1).

Apart from Nepal, all countries for which there are data fall below average on the SIGI, which looks at a number of drivers underlying gender inequality. Only the Maldives ranks above average on the Gender Inequality Index (GII), which is a composite measurement reflecting inequality in progress in reproductive health, empowerment and the labour market. Afghanistan is ranked second to last on the GII, and Afghan women fare poorly across all dimensions considered (Table 2).

There is great variability in the maternal mortality rates across the region: Sri Lanka fares the best, while Afghanistan again fares the worst. In a number of South Asian countries, there are great discrepancies between women and men in labour participation – most likely a reflection of limited economic opportunities and discriminatory practices that restrict their involvement. While there is legal protection for women in areas such as access to land and credit in many countries, women continue to face discriminatory practices that curtail their full ability to exercise their rights in these and other areas (Table 3).

### Table 1: Key development indicators across the region, 2011

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP per capita (current US$)</th>
<th>Life expectancy at birth (years)</th>
<th>Literacy rate, ages 15+ (% of females)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female  Male</td>
<td>Male</td>
<td>Female Male</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>543 49 49</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>743 70 68</td>
<td>52* 61*</td>
<td>-</td>
</tr>
<tr>
<td>Bhutan</td>
<td>2,346 69 65</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>India</td>
<td>1,509 67 64</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Maldives</td>
<td>6,405 78 76</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Nepal</td>
<td>619 70 68</td>
<td>48* 73*</td>
<td>-</td>
</tr>
<tr>
<td>Pakistan</td>
<td>1,189 66 65</td>
<td>40** 69**</td>
<td>-</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>2,805 78 72</td>
<td>90* 93*</td>
<td>-</td>
</tr>
</tbody>
</table>


Notes: *2010 data; **2009 data.
### Table 2: Human development and gender inequality across the region, 2012

<table>
<thead>
<tr>
<th>Country</th>
<th>Human Development Index (HDI)* (186 countries) Source: UNDP</th>
<th>Gender Inequality Index (GII)** (148 countries) Source: UNDP</th>
<th>Social Institutions and Gender Index (SIGI)*** (86 non-OECD countries) Source: OECD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Value</td>
<td>Rank</td>
<td></td>
</tr>
<tr>
<td>Afghanistan</td>
<td>175</td>
<td>0.712</td>
<td>147</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>146</td>
<td>0.518</td>
<td>111</td>
</tr>
<tr>
<td>Bhutan</td>
<td>140</td>
<td>0.464</td>
<td>92</td>
</tr>
<tr>
<td>India</td>
<td>136</td>
<td>0.610</td>
<td>132</td>
</tr>
<tr>
<td>Maldives</td>
<td>104</td>
<td>0.357</td>
<td>64</td>
</tr>
<tr>
<td>Nepal</td>
<td>157</td>
<td>0.485</td>
<td>102</td>
</tr>
<tr>
<td>Pakistan</td>
<td>146</td>
<td>0.567</td>
<td>123</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>92</td>
<td>0.402</td>
<td>75</td>
</tr>
</tbody>
</table>


Notes: *The HDI is a composite measure of health, education and income, and an alternative to purely economic assessments of national progress (e.g. GDP growth). Source: [http://hdr.undp.org/en/countries/](http://hdr.undp.org/en/countries/).

**The GII is a composite measure that reflects inequality in achievements between women and men in reproductive health, empowerment and the labour market. The index ranges between “0”, which means women fare equally well, to “1.0”, which indicates that women fare as poorly as possible in all dimensions measured. Source: [http://hdrstats.undp.org/en/indicators/68606.html](http://hdrstats.undp.org/en/indicators/68606.html).

***The SIGI was launched by the OECD Development Centre as an innovative measure of the underlying drivers of gender inequality. It captures discriminatory social institutions such as early marriage, discriminatory inheritance practices, violence against women, son preference, restricted access to public space and restricted access to land and credit. Source: [http://genderindex.org/ranking](http://genderindex.org/ranking). 

• 2009 data available only. The methodological and conceptual frameworks have been revised since 2009 and this figure cannot be compared to 2012 data.

### Table 3: Key gender indicators across the region

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>460</td>
<td>0.5</td>
<td>0.5</td>
<td>Female (% of females) 16</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>240</td>
<td>0.5</td>
<td>0.5</td>
<td>57</td>
</tr>
<tr>
<td>Bhutan</td>
<td>180</td>
<td>0.0</td>
<td>0.0</td>
<td>66</td>
</tr>
<tr>
<td>India</td>
<td>200</td>
<td>0.5</td>
<td>0.5</td>
<td>29</td>
</tr>
<tr>
<td>Maldives</td>
<td>60</td>
<td>-</td>
<td>-</td>
<td>56</td>
</tr>
<tr>
<td>Nepal</td>
<td>170</td>
<td>0.5</td>
<td>0.5</td>
<td>80</td>
</tr>
<tr>
<td>Pakistan</td>
<td>260</td>
<td>0.5</td>
<td>0.5</td>
<td>23</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>35</td>
<td>1.0</td>
<td>0.0</td>
<td>35</td>
</tr>
</tbody>
</table>


Notes: *Women’s legal and de facto rights to own and access agricultural land: 0: Women have equal legal rights with men to own and access land; 0.5: Women have the same legal rights to own and access land, but are restricted due to discriminatory practices; 1.0: Women have few or no legal rights to access or own land, or access is severely restricted by discriminatory practices.

**Women’s legal and de facto access to loans and credit: 0: Women have equal rights to access credit and bank loans with men; 0.5: Women have rights to access some kinds of credit (e.g. microcredit), or have equal rights but face discrimination in accessing bank loans and credit; 1.0: Women have few or no rights to access bank loans or credit, or access is severely restricted by discriminatory practices.
KEY RESOURCES


