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# Gender in South Asia: Gaining Ground



WDR 2012 Companion – South Asia

South Asia Social Development Unit (SASDS)

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## Executive Summary

Gender equality is increasingly recognized to be a critical dimension of development. In South Asia, as in other regions, it has been promoted as a development objective in its own right. Beyond the smart economics argument – that is, that gender equality enhances economic efficiency and development outcomes – gender-responsive development also reflects a key balance of rights in any society, as it is inclusive of both women (who have been disadvantaged historically) and men.<sup>1</sup> This South Asia regional companion to the *World Development Report 2012: Gender Equality and Development*, entitled *Gender in South Asia: Gaining Ground* presents an overview of gender issues in the region. Based on secondary sources and available statistics, it applies the framework of the World Development Report (WDR) 2012 to review the current state of human development (endowments), economic opportunities, and agency outcomes in South Asia from a gender perspective, summarizes ongoing operational and analytical work, and proposes future priorities for action in the region.

The social makeup and economic geographies of South Asia are diverse. Efforts to achieve key gender goals at the country level have proven challenging. Social norms interlock with religion, ethnicity, caste, language, and geography to promote some groups and exclude others. Yet, countries in South Asia continue to seek improved performance in the area of gender equality. The region has achieved substantial gains in closing certain gender gaps, notably in education, but still lags overall in terms of achieving the Millennium Development Goals (MDGs) in areas such as maternal health, malnutrition, gender parity in secondary education, and female labor force outcomes. As in other regions, economic growth on its own has been shown to be insufficient in reducing pernicious practices such as gender-based violence and the problem of “missing women.”<sup>2</sup>

WDR 2012 examines gender outcomes through a framework that identifies the responses of individuals within households to the functioning of markets and institutions (both formal and informal). The report focuses on three pillars: (a) accumulation of *endowments*; (b) use of those endowments to take up *economic opportunities* and generate income; and (c) application of endowments and economic opportunities to take actions (that is, demonstrate *agency*) for individual and household well-being. This South Asia regional companion to WDR 2012 employs the same theoretical lens for assessment of development outcomes.

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<sup>1</sup> Gender is the set of social, behavioral, and cultural attributes, expectations, and norms that denote what it is to be a woman or a man in a particular society (World Bank 2011e). Gender (in)equality refers to how these attributes affect how men and women relate to each other and the resulting differences in power between them, whether economic, social, or political (World Bank 2011e). Gender as a social attribute frequently interacts with other individual characteristics such as age, ethnicity, marital status, class, or sexual orientation, to further advantage or disadvantage particular men and women in their interactions with other individuals, society, and the State.

<sup>2</sup> The World Bank FY09–12 Country Assistance Strategy for India for example states the “the worst outcomes for women are in states with the highest per capita incomes.”

In the area of **endowments**, South Asia has made substantial gains, particularly in primary education. Progress has been uneven across the region, however, with outcomes driven by factors such as demographics. Persistent challenges remain in health, especially maternal mortality and malnutrition, and in education, including gender gaps in vocational and professional training, and at the secondary and tertiary levels.

Improving **economic opportunities** in South Asia requires sustained attention to improving low rates of female labor force participation and developing a more nuanced understanding of social norms and other constraints to female employment. The employment challenge in South Asia is one of improving job quality rather than generating quantity of jobs per se (as job growth trajectories in the region over long periods follow growth trends in the working age population). Also, for women, employment is still predominantly agricultural and often unpaid. The challenge will be to find better jobs for a workforce whose size will increase 25–50 percent in the coming decades, and to secure remunerative and quality positions for women in the labor market. Again, South Asia’s demographic dynamism represents both an opportunity and a challenge, requiring upgrading of worker skills and expansion of women’s labor force participation.<sup>3</sup>

Multiple constraints to women’s **agency** exist in South Asia, shaped by social norms and legal constraints. These interlock with other cultural and religious aspects, and are made concrete in women’s restricted socioeconomic participation, low social inclusion, limited mobility, and restricted rights, notably in inheritance, as well as the prevalence of gender-based violence (both domestic violence and so-called honor killings, as well as sexual violence on the basis of caste or class “privilege”). Gender-based violence affects women’s ability to freely choose and take advantage of endowments and opportunities. It has been associated with long-term negative health outcomes among abused women and their children, and with the intergenerational reproduction of violence. Improving women’s mobility can contribute to reducing women’s isolation, enhancing their social capital and inclusion in socioeconomic processes, and thus reducing their exposure to domestic violence.

**Masculinity** and gender considerations for men have received less attention from both development theory and practice to date, than have gender issues for women. However, gender is relational, and gender equality requires attention to both sides of the equation. The dynamic and contested nature of gender roles becomes most visible in situations of rapid social change, such as extensive out-migration by men or women; during forced displacement from natural hazards or conflict; or where there is a rapid influx of new resources to one gender or the other, as in the expansion of microfinance to women in Bangladesh starting in the late 1980s. There are a

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<sup>3</sup> In middle-income countries such as Sri Lanka, the ageing population is beginning to place new constraints on women, such as parental care burden. Because work on gender has focused on women (as in other regions), the gender-related burdens on men in the economic sphere are less well known in South Asia (for example the impact of unemployment and job loss on men’s identity and position in the household).

number of intervention areas, such as HIV/AIDS, where a fuller understanding of the range of gender identities and gender practices in South Asia is required. For example, the HIV/AIDS risk group of “men who have sex with men” is an important one to identify for health programming to reduce risky behaviors. Broadly speaking, male gender issues arise most urgently in such intervention areas as family formation and roles within the household; family planning; nutrition; HIV/AIDS; domestic violence; employment; illicit and criminal activity; and terrorism, conflict, and war.

WDR 2012 identified four policy priorities for action going forward, which are also salient in South Asia:

- Reduce excess female mortality and close remaining education gaps;
- Improve access to economic opportunities for women;
- Increase women’s voice and agency in the household and society;
- Limit the reproduction of gender inequality across generations.

For the South Asia Region, two further priorities will be added:

- Apply a true gender perspective to development work in South Asia that (a) considers male gender issues and acknowledges that narrowly defined versions of masculinity have negative consequences for boys and men, and (b) acknowledges that gender equality is only sustainable when men are included as partners in gender programs;
- Include a strong gender perspective in nutrition programs in South Asia, given the intractable issue of malnutrition in the region, and take care to include both mothers, who are the primary caregivers of children, and fathers, who influence decisions on nutrition in the household.

Achieving results on gender in South Asia Region will require four complementary strategies. First, renewed attention will be given to *gender-responsive operations*, using a cross-sectoral approach, particularly to tackle the problem of malnutrition, and to strengthen the relevance and quality of education and vocational training tied to labor market demand. Gender cross-support to targeted sectoral investments will be required, especially in transportation, water, and electricity, in order to improve women’s access to and use of existing and new services. Second, there will be an emphasis on *stand-alone gender projects*, building on past successes, to highlight the benefits for both genders of improving young women and men’s socioeconomic inclusion, especially in the outcome areas of employment and governance. A good example is the Northern Areas Reduction of Poverty Initiative in Bangladesh, which facilitates access to garment sector employment for poor and vulnerable women from lagging areas of Bangladesh.

Third, *economic and sector work* that strengthens the analytical underpinnings on gender for strategic and operational planning will be undertaken. Recent work from fiscal 2012 has included preparation of a gender policy note for the most recent Country Partnership Strategy in Sri Lanka, as well as an extensive study on women’s labor force participation in the country, with a

focus on emerging sectors. Upcoming work in the region includes a gender flagship report for India in fiscal year 2013/14, and sectoral policy notes in Pakistan in fiscal 2013. Economic and sector work will also aim to support rigorous impact evaluation of projects, programs, tools, and policy mechanisms for gender equality in South Asia, as well as capacity-building efforts. Fourth, to better understand *masculinities* in South Asia region, particular emphasis will be placed on integrating male gender issues in the program for more sustainable outcomes. Analytical work has been undertaken in the Maldives, Nepal, and Sri Lanka on male and female gender identity formation, transition into adulthood, and school-to-work transition, with a focus on how these have changed over time for different age cohorts.

Finally, *organizational infrastructure* has been strengthened to support the gender program of South Asia Region, including hiring of a dedicated gender specialist in Pakistan in response to demand from country management. Formation of a gender advisory group for the Pakistan program is also being planned with representatives from academia, civil society, and other development partners. At the regional level, the gender program in South Asia Region is managed by a senior gender and social development specialist. Donor funds from AusAid and other trust fund sources have been secured to provide medium-term support to the regional gender program, known as the South Asia Gender (SAGE) Initiative. Finally, a cross-sectoral advisory group for SAGE has been formed, comprising representatives from diverse country and sector teams.

# 1. Introduction

1. South Asia's robust economic growth has been paired with high rates of poverty and inequality in the region. South Asia has had a long period of sustained growth, averaging 6 percent per year over the past 20 years. In fiscal year 2010/11, growth in gross domestic product (GDP) accelerated to an estimated 8.7 percent. This strong growth has translated into declining poverty and impressive improvements in human development indicators. Bangladesh, for example, reduced poverty from 40 percent to 31.5 percent between 2005 and 2010 (Bangladesh Bureau of Statistics 2010). Yet poverty remains widespread. South Asia has the world's largest concentration of poor people: more than 500 million people live on less than \$1.25 a day. And poverty in South Asia is increasingly concentrated in particular lagging regions within countries. Not only are these regions poorer, but their growth rates substantially lag behind those of better-off regions (Devarajan and Nabi 2006).

2. Alongside economic growth, dramatic gender inequalities persist, particularly in maternal mortality and female labor force participation. Gender equality is increasingly recognized to be a critical dimension of development (World Bank 2011e). In South Asia, as in other regions, it has been promoted as a development objective in its own right. The region has made substantial gains toward closing some gender gaps, notably in education, but still lags in overall progress to achieve the full range of Millennium Development Goals (MDGs) (figure 1). For these persistent issues, such as malnutrition and maternal mortality, South Asia's gender indicators have remained among the worst in the world (World Bank 2010b) (see Appendix A).<sup>4</sup>

3. Gender equality is smart economics: it enhances economic efficiency and improves development outcomes by improving women's access to education, economic opportunity and productive inputs – thus leading to productivity gains in a country (World Bank 2011e). However, gender-responsive development also reflects a key balance of rights in any society, as it is inclusive of both women (who have been disadvantaged historically) and men.<sup>5</sup> Improving

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<sup>4</sup> For example, in Bangladesh, which has strong government ownership on gender issues, major strides have occurred in education, while progress in reducing maternal mortality remains slow (World Bank 2008d; UNICEF 2009). Antenatal care coverage in South Asia is the lowest in the world, but improvements are proceeding more rapidly than in any other region. While 46 percent of women benefited from one antenatal visit during the mid-1990s, this figure rose to 65 percent by around 2005. Bangladesh, India, and Nepal have all made progress of 20 or more percentage points, with rural improvements surpassing urban rates. Nonetheless, there are obstacles to continued progress. The latest India National Family Health Survey suggests that women are not often empowered to seek antenatal care: 40 percent of husbands whose wives did not receive antenatal care reported that they did not think it was necessary, or they refused to allow a visit; an additional 15 percent of husbands said someone else in the family did not think it was necessary or refused to allow a visit (IIPS and Macro International 2007; UNICEF 2009).

<sup>5</sup> Gender is the set of social, behavioral, and cultural attributes, expectations, and norms that denote what it is to be a woman or a man in a particular society (World Bank 2011e). Gender (in)equality refers to how these attributes affect how men and women relate to each other and the resulting differences in power between them, whether economic, social, or political (World Bank 2011e). Gender as a social attribute frequently interacts with other individual

women's status has been shown to lead to other development outcomes, such as improved education and nutrition of their children (World Bank 2011e; Smith et al 2003).

4. The social makeup and economic geographies of South Asia are diverse. Efforts to achieve key gender goals at the country level have proven challenging. Social norms interlock with religion, ethnicity, caste, language, and geography to promote some groups and exclude others. And as in other regions, economic growth on its own has been shown to be insufficient in reducing pernicious practices such as gender-based violence and the problem of “missing women.”<sup>6</sup> Leveling the playing field by improving opportunities for both women and men to have equal opportunity to participate in political processes and take decisions at household, community, and national levels leads to more open and inclusive institutions that will likely select policy paths that reflect the needs of all citizens (Smith et al. 2003).

5. A persistent gap in gender policy and programming is that of attention to male gender issues. As Correia and Bannon (2006b) note, the topic of masculinities has been under-researched in relation to development, and there is a need to strengthen the analytical underpinnings of these issues. Gender is relational, and gender equality cannot be arrived at without attention to both sides of the equation (Correia and Bannon 2006b). Broadly speaking, male gender issues arise most urgently in such intervention areas as family formation and roles within the household; family planning; nutrition; human immunodeficiency virus and acquired immune deficiency syndrome (HIV/AIDS); domestic violence; employment; illicit and criminal activity; and terrorism, conflict, and war. In sum, male gender issues should be considered across the spectrum of what are commonly considered “women's issues” (and in a few areas that are not), not least because women's room for maneuver in accessing and utilizing services, and taking decisions for their lives and livelihoods, do not exist within a vacuum, but rather within the context of male–female relations within the household. This reason notwithstanding, men also should be supported in developing the full range of their capabilities and freedoms, without the burden of gender stereotypes – not only in the public sphere, but in the private sphere as fathers, husbands, brothers, and friends.

6. Gender is an important cross-sectoral concern for South Asia Region, with strong management support. Over the past five years, corporate attention to gender issues at the World Bank has been strengthened through the 2007 Gender Action Plan and its associated Transition Plan (2011–2013). Implementation of follow-on activity from WDR 2012 on gender equality and development, as well as the inclusion of gender indicators and gender-responsive processes as core results for the sixteenth replenishment of the International Development Association (IDA 16), will help further ensure that gender remains high on the corporate agenda. It is

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characteristics such as age, ethnicity, marital status, class, or sexual orientation, to further advantage or disadvantage particular men and women in their interactions with other individuals, society, and the State.

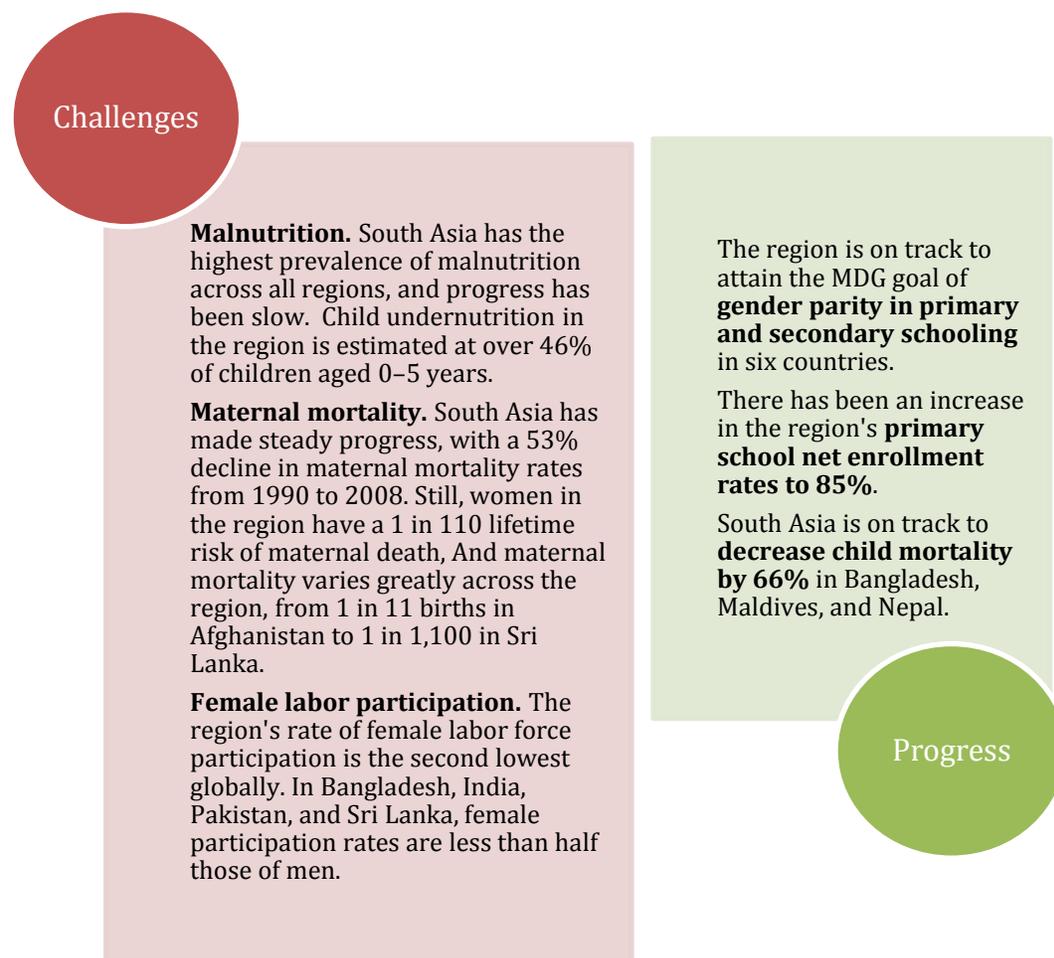
<sup>6</sup> The World Bank FY09–12 Country Strategy for India for example states the “the worst outcomes for women are in states with the highest per capita incomes” (World Bank 2008a).

increasingly recognized within the World Bank that gender is not a stand-alone topic, but should be integrated into operations and analytics across all sectors. In addition to improving attention to gender across the region, South Asia Region has also developed self-standing projects that have a primary focus on women's economic opportunities, for example in Bangladesh under the Northern Areas Reduction of Poverty Initiative; in Nepal under the Adolescent Girls Employment Initiative; and in Afghanistan under the Female Youth Employment Initiative.<sup>7</sup> In Pakistan, the Social Accountability and Youth (SAYouth!) Initiative, under preparation, aims to build the capacity of young women and men to serve as social accountability monitors to improve governance of local services and programs by holding officials accountable for delivery.

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<sup>7</sup> The Nepal Adolescent Girls Employment Initiative provides job skills training to 4,375 poor women aged 16–24 who have low educational attainment, while the Afghanistan Female Youth Employment Initiative similarly provides training to women aged 18–30 in Balkh province to improve access to wage employment, or jobs as midwives (SAGE Newsletter, January 2012).

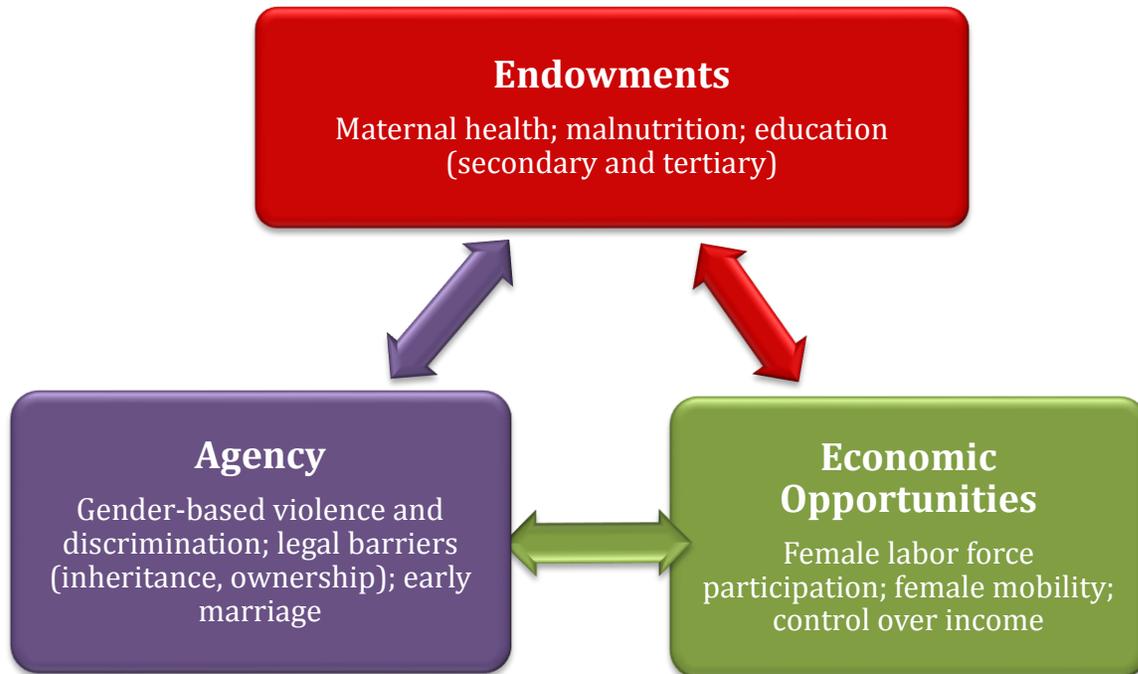
**Figure 1. Snapshot of Progress and Persistent Challenges in Attaining Gender MDGs in South Asia**





8. From a policy perspective, the WDR framework suggests that policies aimed at reducing specific gender gaps need to take into account the *determinants* of those gaps. The WDR focuses on three pillars of gender equality: (a) endowments (such as health and education); (b) economic opportunities; and (c) agency (including voice and freedom from violence) (figure 3).

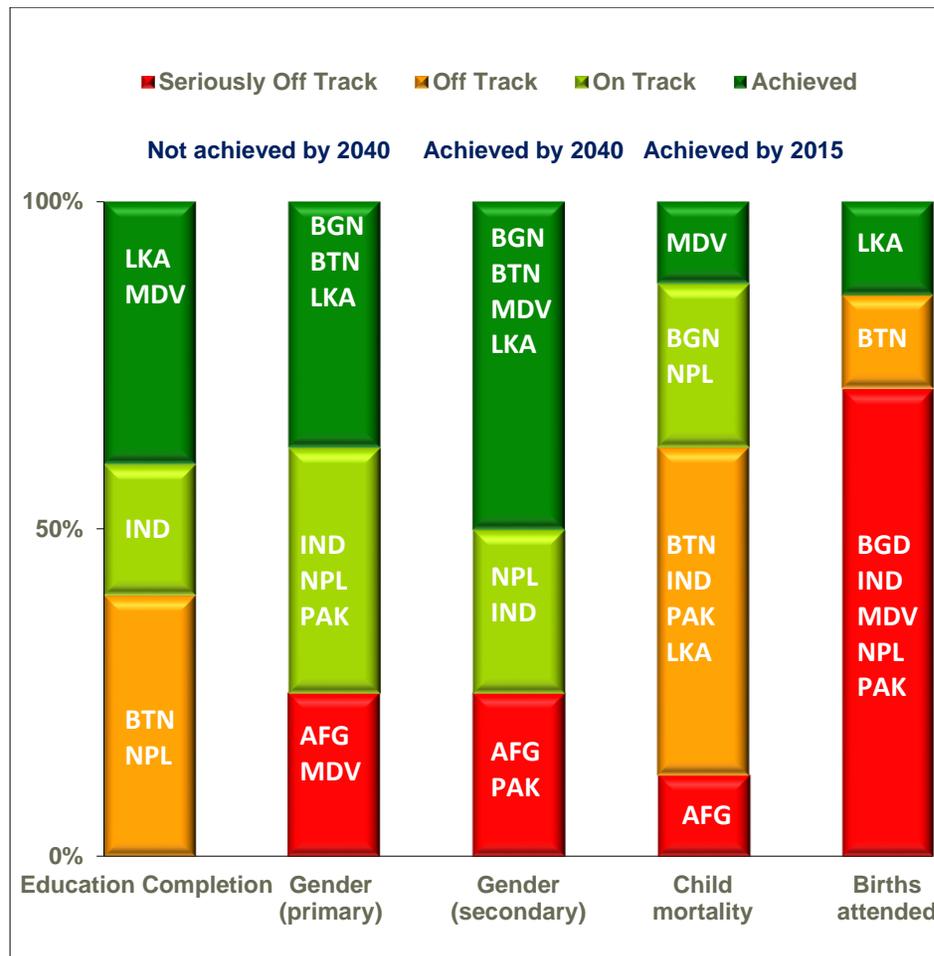
**Figure 3. South Asia Region Gender Challenges as Viewed through WDR Framework**



### 3. Endowments

9. In the area of endowments, South Asia has achieved substantial gains, particularly in primary education. Progress has been uneven across the region, however, due to variations in demographics and persistent challenges in maternal and child health, malnutrition, and secondary and tertiary education. Countries such as Bhutan and Sri Lanka are close to achieving most MDGs, while other countries such as India or Pakistan are lagging in such key areas as maternal and child mortality (figure 4). Nearly all countries face a malnutrition problem, which can impede long-term performance across all endowment areas. This section will focus on three key issues in endowments for South Asia: demographics; maternal health and nutrition; and education.

**Figure 4. Progress on MDGs in Human Development: Proportion of Countries by Progress Assessment**



*Note:* Figure produced by South Asia Human Development Sector (SASHD), based on United Nations MDG data, and delivered in “Gender in South Asia Region” presentation on April 21, 2011, as part of the regional strategy update of South Asia Region.

*Key:* AFG = Afghanistan; BGD = Bangladesh; BTN = Bhutan; IND = India; LKA = Sri Lanka; MDV = Maldives; NPL = Nepal; PAK = Pakistan.

### **3.1 Demographics: From Transition to Dividends?**

10. South Asia’s demographic transition has important gender characteristics, including the imbalanced sex ratio, the “youth bulge,” and ageing of the population – all of which have implications for growth and development.

11. Over the past six decades, South Asia has achieved major improvements in population health. The infant mortality rate<sup>8</sup> has declined by over two thirds. Additionally, since the early 1980s, the under-5 mortality rate in South Asia has nearly halved.<sup>9</sup> Bangladesh and Nepal are among the 10 countries worldwide that have reduced their high initial rates of under-5 mortality (that is, above 40 deaths per 1,000 live births) by at least 60 percent (United Nations 2011). These improvements in child survival led to significant growth in the under-5 population, which is now reflected in the current youth bulge, and is coupled with a nascent fertility transition in South Asia. Fertility in the region has fallen by more than half since 1950.<sup>10</sup> The fertility transition has been aided by a number of developments, including the expansion of girls’ education; urbanization and expansion of financial markets; the advent of family planning programs; and technological advances facilitating sex selection. Studies have shown that reducing fertility facilitates economic growth in low-income countries (Brander and Dowrick 1994). Thus, the demographic transition should reap major growth and development dividends for the region. The low dependency ratios that result from fertility decline create an opportunity for savings, increased productivity, and investment, which can transform living standards in radical ways, if managed well (Das Gupta, Bongaarts, and Cleland 2011).

12. South Asia’s demographic transition has also had the feature of unbalanced sex ratios, especially sex ratios at birth. Gender discrimination at the household level is now more visible as the phenomenon of “missing girls” at birth becomes more widespread. Discrimination against unborn girls is found across much of South Asia, where the intersection of son preference, declining fertility, and new technology increases the number of missing girls at birth. In India,

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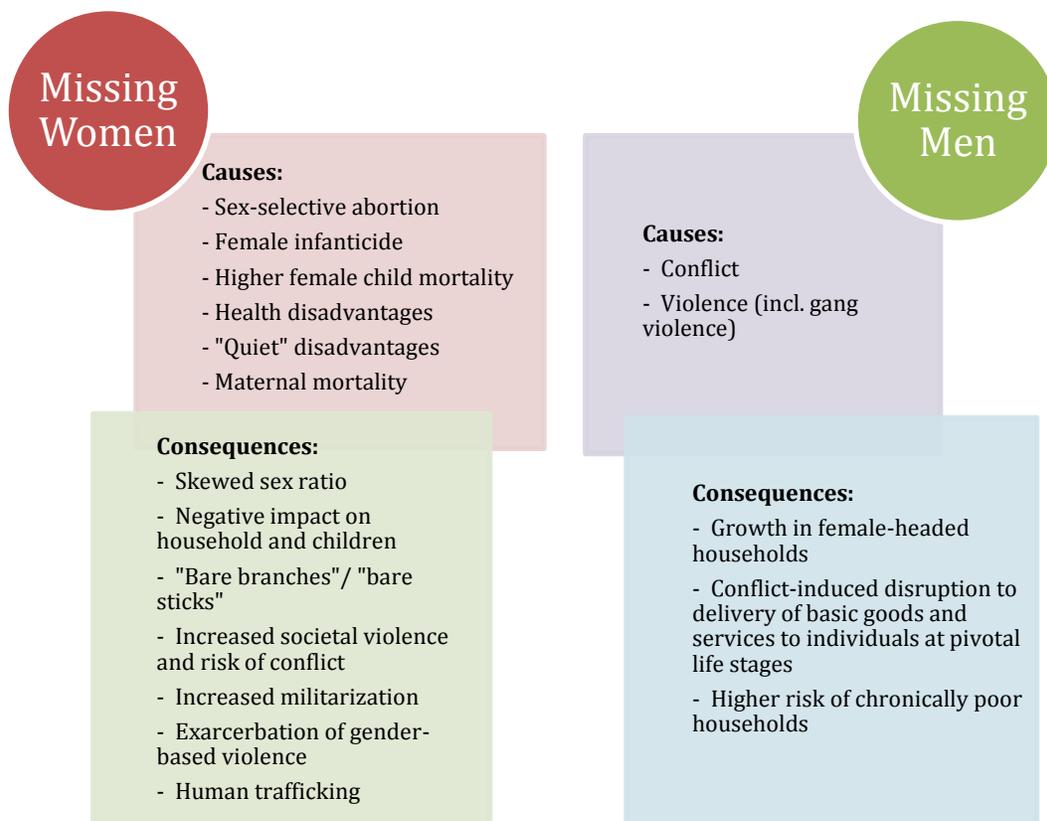
<sup>8</sup> Number of infants who do not survive to their first birthday per 1,000 live births per year.

<sup>9</sup> The region’s infant mortality rate declined from 168 per 1,000 live births in the early 1950s to 53 in 2010. The child (under-5) mortality rate fell from 145 per 1,000 live births in the early 1980s (the first period for which the United Nations has data) to 77 in 2010.

<sup>10</sup> The total fertility rate (the number of children the average woman would bear during her reproductive years assuming she conforms to the age-specific fertility rates prevalent in a particular year) fell from 6.1 children per woman in the early 1950s to 2.8 in 2010.

sex ratios at birth point to a heavily skewed pattern in favor of boys. A growth in the application of new technology services, such as cheap mobile ultrasound clinics, has made easier the practice of sex-selective abortion. In response, legislative measures have been undertaken in India to make abortion on the basis of sex of the fetus illegal. In India, child sex ratios appear to be peaking, trending lower in some areas (Das Gupta, Woojin, and Shuzhuo 2009). From 1990 to 2008, the number of missing infant girls declined from 132,000 to 92,000 in South Asia as a whole (excluding India), and declined from 522,000 to 296,000 in India. Still, growing economic prosperity contributes to more widespread availability of amniocentesis and ultrasound services, enabling the practice of sex-selective abortion in those countries where son preference exists (Guilmoto 2009). A consistent pattern is the marked trend related to birth order and the sex of the preceding child. If the first- or second- born children are girls, couples will often sex-select to ensure that the second or third child is a boy (Hesketh, Lu, and Wei-Xing 2011).

**Figure 5. Causes and Consequences of Missing Women and Men**



13. The socioeconomic consequences of skewed sex ratios across much of South Asia<sup>11</sup> – whether due to sex selection (before birth) or to “quiet disadvantage” (lack of care during infancy) – are starting to materialize, particularly in marriage markets. The first generation shaped by active sex selection has now matured, and young men are facing challenges in finding brides. By some estimates, India will have 20 percent more men than women by 2030; the ratio is even higher in northern India, especially in Punjab and Haryana but also in Gujarat, New Delhi, and Uttar Pradesh. By 2020, there could be more than 28 million more Indian men than women.<sup>12</sup> This artificial deficit of females in South Asia represents a huge loss of human capital, which will be felt all the more as the region’s population ages. In the meantime, the social implications of the region’s “missing women” include the fact that a significant percentage of the male population will not be able to marry or have children due to the scarcity of women of marriageable age. The phenomenon is comparable to the “bare branches” situation in China.<sup>13</sup> Further, young men unable to find marriage partners, and without the stake in the social order that comes from starting a family, may constitute a risk to national stability and even international security (Hudson and Den Boer 2004, 2005). The increased competition for brides caused by skewed sex ratios favors young men with better economic prospects, giving poorer men even more reason for socially disruptive behavior, including participation in criminal gangs and extremist groups.

14. The sex ratio imbalance can also be set against the larger demographic trend of the youth bulge in South Asia. The region’s “demographic dividend” is both a risk and an opportunity, with gender challenges for both male and female young people<sup>14</sup> (UNICEF 2011) (figures 6 and 7). South Asia is home to 27 percent of the world’s adolescents. Youth represent a full 20 percent of the region’s 1.6 billion population<sup>15</sup>; in South Asia, South Asia is the most youthful

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<sup>11</sup> Sri Lanka is a particular exception here.

<sup>12</sup> The sex ratio at birth – the number of boys born to every 100 girls – is consistent in human populations. About 105 males are normally born to every 100 females. In India, it is now reported that the sex ratio at birth is around 113, down from a peak of around 116 (Hesketh, Lu, and Wei-Xing 2011).

<sup>13</sup> In China, the term “bare branches,” or *guang guner*, refers to the voids in family trees caused by male offspring unable to carry on the family line because they cannot find wives; the bare branches of the family tree will never bear fruit and may be used as “bare sticks,” or clubs.

<sup>14</sup> The WHO and UNICEF use the terms “adolescents” for individuals aged 10-19 years, “youth” for those aged 15-24 years; and “young people” as a term that combines both adolescents and youth and includes the 10-24 years age group (Schuhmacher 2012). This report uses the term “youth” more generically for example in phrases such as the “youth bulge”, recognizing that different countries within the South Asia region have more elastic definitions of youth for their policies, programming and outreach, which may include youth even up to age 40, as in Pakistan and Nepal (World Bank 2007b cited in Schuhmacher 2012).

<sup>15</sup> 2009 UN Population Division data cited in Schuhmacher 2012

region in the world<sup>16</sup> (Schuhmacher 2012). India has the largest national population of adolescents in the world at 243 million. Young people represent over half of Afghanistan's population. The dynamics of masculinities in South Asia are particularly important to understand and account for in policies concerning youths, especially in the area of labor market policy. The absence of economic opportunities for young men, specifically employment and livelihood opportunities, coupled with lack of voice, poor education and skills, and resulting idleness, can lead to frustration, social unrest, crime, violence, political radicalization, and conflict (Correia and Bannon 2006b). All countries in the region have been grappling with questions of youth and violence directly in recent years, whether due to insurgency, ethnic conflict, or other political violence, and policy makers from Nepal to Sri Lanka, to India and Pakistan, link these questions explicitly to needed gains on the employment front. Skills development and social protection support, and direct demobilization and reintegration of ex-combatants and war widows, are explicit parts of reintegration agendas in post-conflict Nepal and Sri Lanka (for example). With an additional 1 million youths aged 15-24 expected to enter the labor market each year from 2010 to 2015<sup>17</sup> in South Asia, job creation represents a major regional challenge. Harnessing the economic and social power of youths by productively engaging them in the economy, politics, and society of countries could boost growth and development in the region significantly. This window of opportunity is finite, however, as the population in the region will start to age. In Sri Lanka, dependency ratios<sup>18</sup> have already started to increase since 2005.<sup>19</sup>

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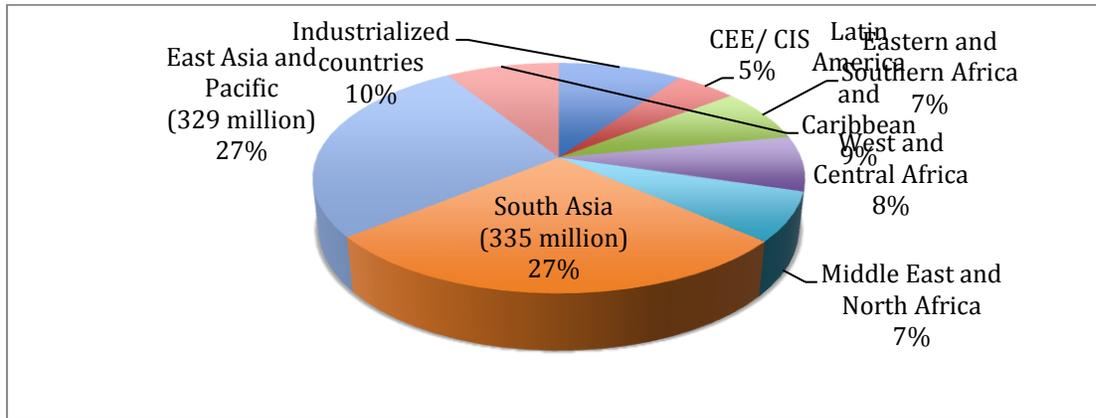
<sup>16</sup> UN data from “Regional Overview: The State of Youth in Asia and the Pacific”, available at <http://www.social.un.org/youth> year

<sup>17</sup> Ibid

<sup>18</sup> The dependency ratio is the ratio of children (0–14 years old) and older persons (aged 65 years and older) to the working age population (aged 15–64) (United Nations Department of Economic and Social Affairs, Population Division, <http://www.un.org/esa/population/unpop.htm>). This ratio relates the population group most likely to be economically dependent (net consumers) to those most likely to be economically active (net producers), thus indicating the levels of potential social support required within a country as a result of changes in population age structures.

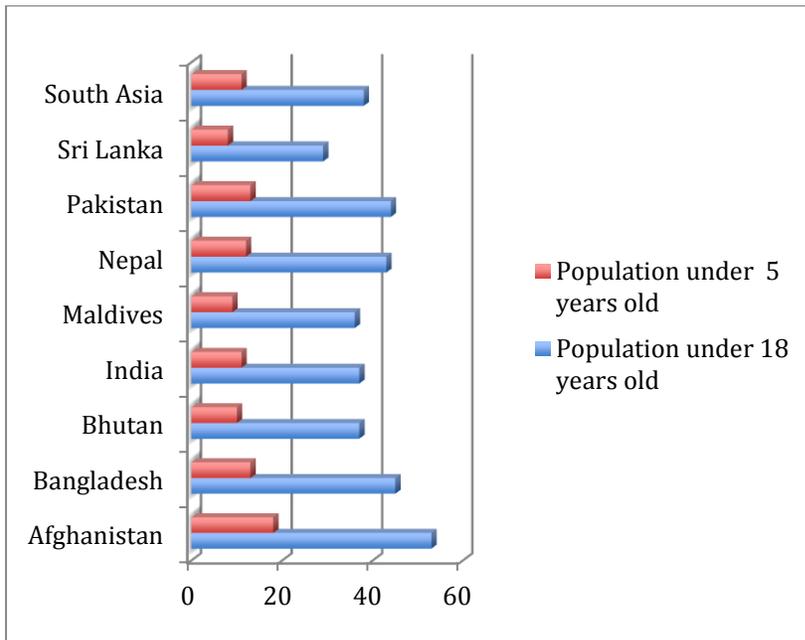
<sup>19</sup> For example, the “window of opportunity” for Pakistan will close around 2045. Therefore, during this period, protection and promotion of the next generation will have a huge impact on Pakistan's long-term prospects (British Council 2009).

**Figure 6. Adolescent Population (10–19 years) by Region, 2009<sup>20</sup>**



Source: UN DESA 2009.

**Figure 7. Population under 5 and under 18, as % of Total Population**



Source: UNICEF (latest year available, i.e. 2008 or 2009).

15. While the demographic focus in South Asia to date has been on the youth bulge, a parallel transition at the other end of the age spectrum is that the share of the region's elderly

<sup>20</sup> CEE/CIS refers to Central and Eastern Europe and the Commonwealth of Independent States

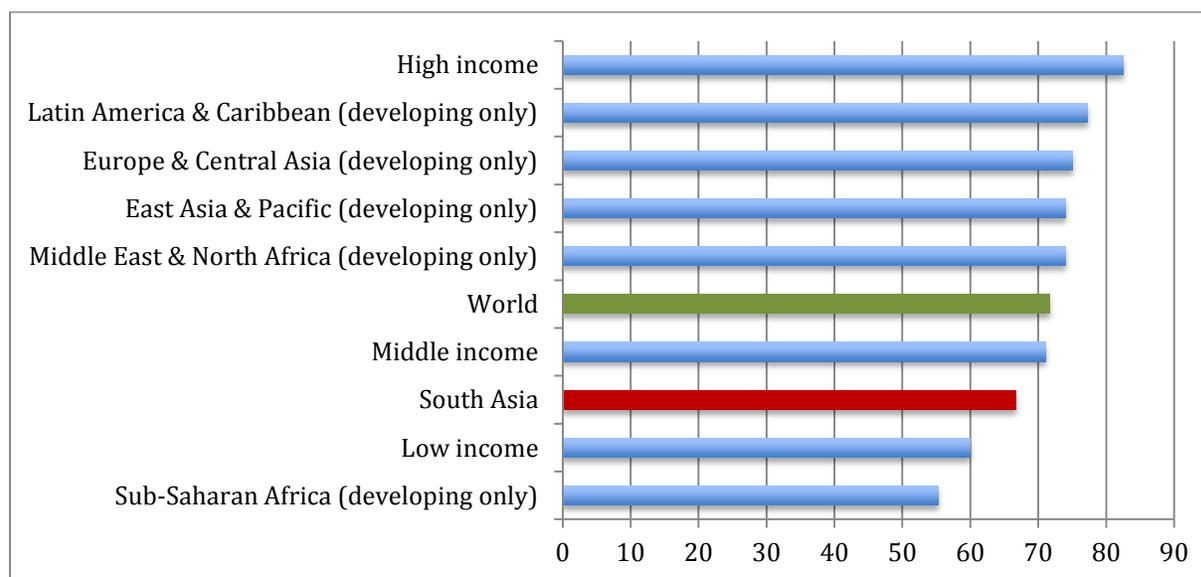
population is rising steadily. As fertility rates have fallen and life expectancy has increased due to improved health services, the share and number of the region's elderly have risen. The share of the South Asia region population aged 60 and above rose from 5.5 percent in the 1960s to 7.2 percent in 2010. And United Nations projections show this figure rising to nearly 19 percent (that is, 431 million people) by 2050. Further, the share of those aged 80 and above will quadruple from 0.6 percent in 2010 to 2.4 percent (56 million people) by 2050. The socioeconomic consequences of an ageing population are numerous, particularly in the areas of labor markets and social protection. This aspect of the demographic transition also has a gender dimension in that more women are likely to live to an old age, especially as widows. This highlights the need to improve women's legal empowerment in the region, including in inheritance rights and land ownership, in order to secure women's asset base and improve their agency.

### **3.2 Health: Focus on Maternal Health and Nutrition**

16. While progress has been achieved in some key health areas, gaps still remain at three critical periods in a woman's life: during infancy, during the reproductive years, and in old age. Gender disadvantage during these periods has cumulative consequences that interact with reproductive health, early marriage and pregnancy, and malnutrition. These challenges are especially acute in the case of poor women. There are wide disparities between rich and poor in access to health services in each country in the South Asia region. For example, in India the number of poor women with access to antenatal care is half that of rich women, while for Bangladesh, Nepal, and Pakistan, it is just one third. Similarly, half as many poor women in Nepal use contraceptives as do better-off women (World Bank 2008c). Poor reproductive health undermines the survival of individuals and the well-being of families and communities, resulting in intergenerational transmission of poverty and deprivation. Maternal and child nutrition is important for health, education, and employment outcomes both vertically across generations and horizontally within the lifespan of an individual growing to adulthood and entering the labor market (Agenor, Canuto, and da Silva 2010).

17. The global increase in female life expectancy has been driven in part by a significant decline in mortality risk during the early reproductive years (especially related to childbirth), and also by the decrease in the average number of children per couple (figure 10). First, the risk of death per birth has declined. From 1990 to 2008, 147 countries experienced declines in the maternal mortality ratio, with 90 countries hosting a decline of 40 percent or more (WHO et al. 2010). Despite these improvements, progress in maternal mortality could still be improved, particularly in South Asia. Second, women's aggregate risk of death in the region has been decreasing due to dramatic declines in fertility rates. With couples choosing to have fewer children, the lifetime risk of death from maternal causes has declined, even in countries where the specific risk of death during each birth has not changed significantly, such as Afghanistan, where maternal mortality ratios are many times those of other countries in the region.

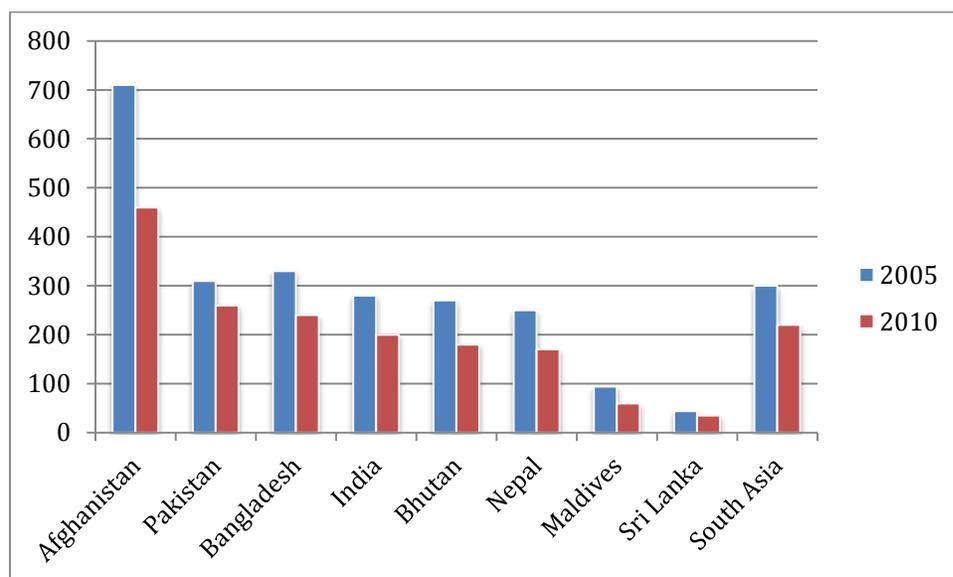
**Figure 8. Women's Life Expectancy at Birth, 2009**



Source: World Bank Databank.

18. In South Asia, progress in reducing maternal mortality has not matched that of countries at similar GDP levels. Missing women in the reproductive age cohort in South Asia region still reflect persistently high rates of maternal mortality in the region. In India, despite strong economic growth in recent years, maternal mortality is almost six times that in Sri Lanka. In Afghanistan, one of every 25 women dies from childbirth- or pregnancy-related complications, and a much larger fraction suffers long-term health consequences from childbirth. It is also an outlier in the region with regard to total number of children per woman (total fertility rate) (figure 10). A high proportion of such deaths are preventable and caused by obstetrical hemorrhage, mostly during or just after delivery, followed by eclampsia, sepsis, complications of unsafe abortion, and indirect causes such as malaria and HIV.

**Figure 9. Maternal Mortality Ratio (Modeled Estimate, per 100,000 Live Births)**



Source: World Bank Databank.

19. Maternal death increases among women who have many children, are poorly educated, or are either particularly young or of advanced maternal age. Addressing this multiplicity of risk factors for maternal mortality in South Asia requires a multifaceted approach. In a high-fertility setting, a woman faces the risk of maternal death over and over again, making her lifetime risk of death higher than in a low-fertility setting.<sup>21</sup> Maternal death puts an even higher burden on poor households and children from such households. Evidence shows that infants whose mothers die within the first six weeks of their lives are more likely to die before age 2 than infants whose mothers survive.<sup>22</sup> A recent study on child survival in rural Bangladesh lends further evidence, demonstrating that the death of a child's mother greatly reduces the child's chances of survival to age 10, in contrast to paternal death, which has a negligible effect (Ronsmans et al. 2010).<sup>23</sup>

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<sup>21</sup> Lifetime risk is the probability that a woman will die from complications of pregnancy and childbirth over her lifetime; it takes into account both the maternal mortality ratio (probability of maternal death per childbirth) and the total fertility rate (probable number of births per woman during her reproductive years).

<sup>22</sup> World Health Organization Regional Office for Africa, 2006.

<sup>23</sup> The study finds the increased risk of death in neonates and infants after the death of the mothers is largely attributable to the interruption of breastfeeding, which is a major determinant of infant survival. In rural Bangladesh, breastfeeding is generally prolonged, and 92 percent of infants in Matlab were still breastfed at 12 months of age. The authors report that: "The inadequacy of alternative feeding options when breastfeeding is stopped also accounts for the short time between the death of a mother and her infant." Many Bangladeshi men remarry soon after the loss of their wives, and the authors highlight a Bengali saying that says that when the mother dies the father behaves like someone else's father and becomes a distant relative. The authors state that the proverb "aptly sums up the neglect of a motherless child" (Ronsmans et al. 2010).

Children who have lost their mothers are also at risk of receiving less care in situations where their father remarries. Reducing the maternal mortality rate is critical for reducing the number of missing women in the reproductive age cohort. This can be done either by reducing fertility so that women are less exposed to the risk of childbirth-related death, or by reducing the mortality rate per childbirth through improved medical care. Reducing the prevalence of early marriage (and thus the age of first pregnancy) is also a route to improving maternal mortality ratios in South Asia (table 1; figure 9).

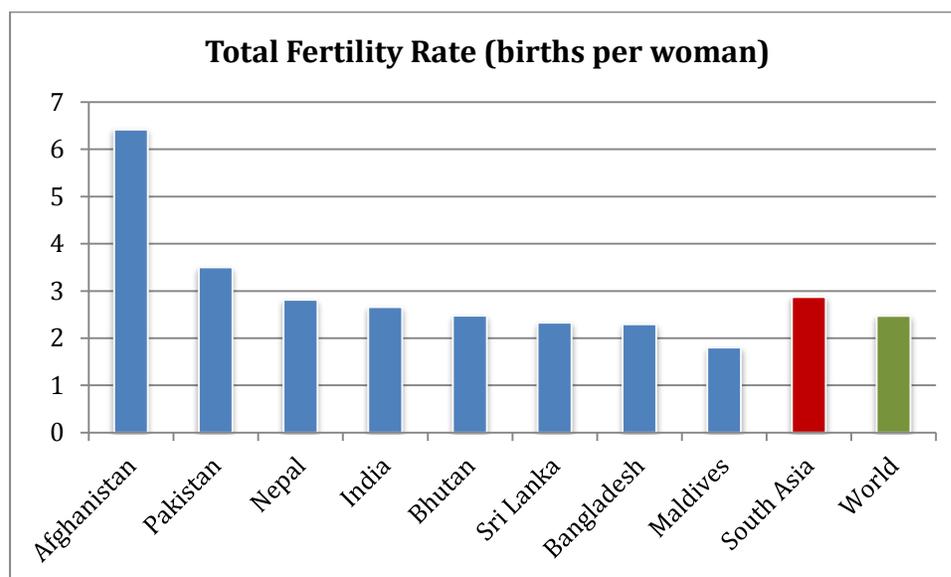
**Table 1. Early Marriage, Legal Age of Marriage, and Age at First Birth**

	<b>% of women aged 20–24 married or in union before age 18 (2000–2009)</b>	<b>Legal age of marriage for men (years)</b>	<b>Legal age of marriage for women (years)</b>	<b>% of women aged 20–24 giving birth before age 18 (2000–2009)</b>
Afghanistan	39	18	16	n.a. <sup>24</sup>
Bangladesh	66	21	18	40
Bhutan	n.a.	18	18	n.a.
India	47	21	19	22
Maldives	n.a.	18	18	n.a.
Nepal	51	20	18	23
Pakistan	24	18	16	10
Sri Lanka	12	18	18	4
South Asia	46	n.a.	n.a.	22

*Source:* UNICEF 2011.

<sup>24</sup> N.a. = not available

**Figure 10. Total Fertility Rate for South Asia Region Countries**



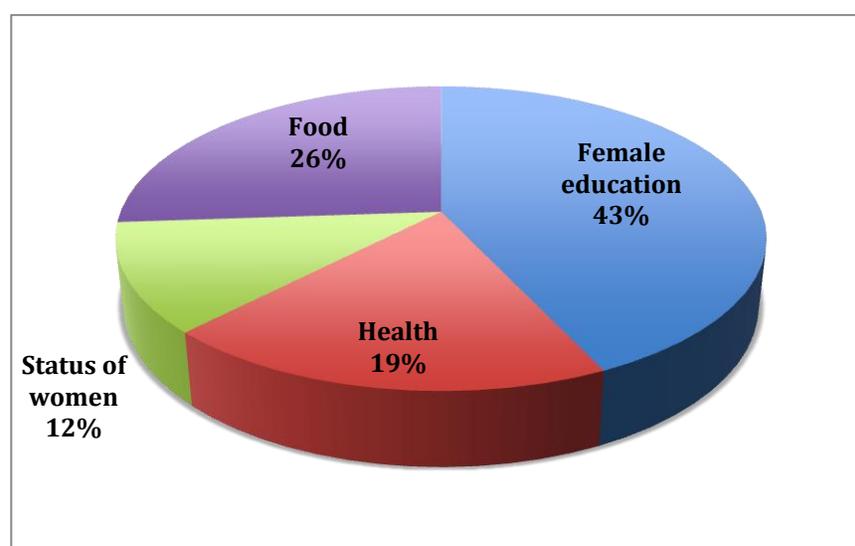
Source: World Bank, World Development Indicators <http://data.worldbank.org/data-catalog/world-development-indicators>.

20. As mentioned above, early marriage constitutes a key socioeconomic constraint to improving maternal health in the region. Early marriage harms gender equality outcomes in South Asia: 46 percent of women are married before age 18 in the region (see table 1), with severe consequences for health, education, intra-household dynamics, and gender-based violence. Early marriages are particularly common in Bangladesh (66 percent of all marriages), Nepal (51 percent), and India (47 percent). In these countries, young girls are considered an economic burden to poor families, and marriage is used as a survival strategy by those families (particularly in patrilocal settings where married women’s relations with their natal families are very limited). The beliefs surrounding early marriage include the idea that it can serve as protection against sexual violence, and circumscribe sexual activity of teenagers. Household composition and sibling pressure also affect marriage market dynamics. The presence of younger sisters in a household has been shown to lead to earlier school leaving, lower literacy, lower spousal education, and marginally lower household economic status for older daughters. This is because parents rush to marry off such a daughter to any groom (that is, reduce the “reservation quality” of the groom) in order to mitigate the risk to the household of having so many daughters in one household (Vogl 2011). Gender discriminatory norms can foster early marriage, as younger brides are considered more likely to be obedient and subservient within their husband’s household, and more likely to bear a larger number of children. Early marriage impedes educational outcomes for married girls (as they are usually withdrawn from school), and can have negative health consequences arising from early pregnancy, and consequent higher rates of

maternal and infant mortality. The age discrepancy between husbands and wives can also translate into imbalanced power dynamics conducive to abuse and domestic violence.

21. Malnutrition is another key challenge in improving gender inequalities in health, and reducing child and maternal mortality. Despite the region's robust growth, Afghanistan, Bangladesh, India, Nepal, and Pakistan are among the 36 countries in the world that account for 90 percent of the global child malnutrition burden (World Bank 2006). South Asia has the world's highest regional Global Hunger Index score at 22.9 (compared to Sub-Saharan Africa at 21.7), with the prevalence of child under-nutrition in the region estimated at over 46 percent of children in the age group 0–5 years (IFPRI 2010). It is anticipated that given the current levels and slow progress in reduction of malnutrition over the past decade, no South Asian country will achieve the MDG for nutrition.<sup>25</sup> Malnutrition is a close correlate of poverty, serving both as a cause and effect of poverty. Malnutrition is estimated to decrease lifetime earnings of individuals by 10 percent. Potential GDP loss estimates stemming from such direct effects of malnutrition range as high as 3 percent for the South Asia region. Improved nutritional status of the population is therefore a key input to the larger goal of sustained decline in poverty (figure 12).

**Figure 11. Determinants of Child Malnutrition**



*Source:* Smith and Haddad 2000.

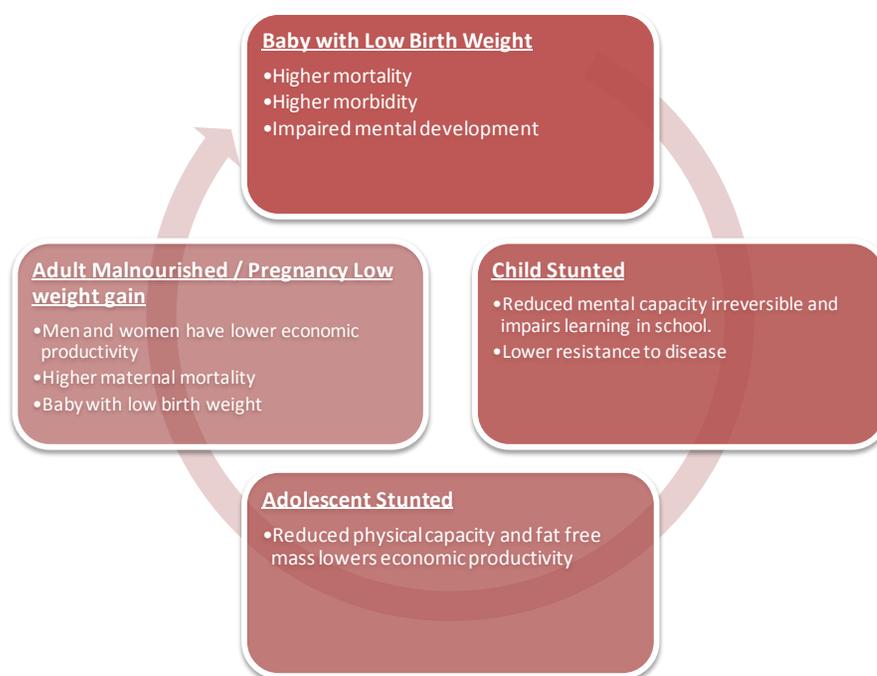
22. The gender dimension of malnutrition is highly relevant in South Asia, as the low nutritional, educational, and social status of women in the region is considered a major causal factor for the high prevalence of underweight children under 5 and for poor nutrition indicators in the region overall, despite high economic growth. The concurrence of high malnutrition

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<sup>25</sup> Target 2 of MDG 1: halving, between 1990 and 2015, the proportion of people who suffer from hunger as measured by the percentage of underweight children under 5 years of age.

despite high growth is referred to as the “South Asian enigma” (Ramalingaswami, Jonsson, and Rohde 1996; Smith et al. 2003). Cultural norms in the region place women, particularly in joint families and in rural areas, at the lowest level of the household power hierarchy (De Silva 2009; Seckel 2011). Limited control over economic resources in turn impacts nutritional status, and is transmitted by these women to the next generation through outcomes of low birthweight for their children. Low birthweight has direct implications for child survival and longer-term implications in terms of vulnerability to infection, overall health status, cognitive development and schooling,<sup>26</sup> and future earnings (figure 12) (Solomons 2007; Alderman, Hoddinott, and Kinsey 2006; Martorell et al. 2009; Ransom and Elder 2003).

**Figure 12. Nutrition across the Life Cycle**



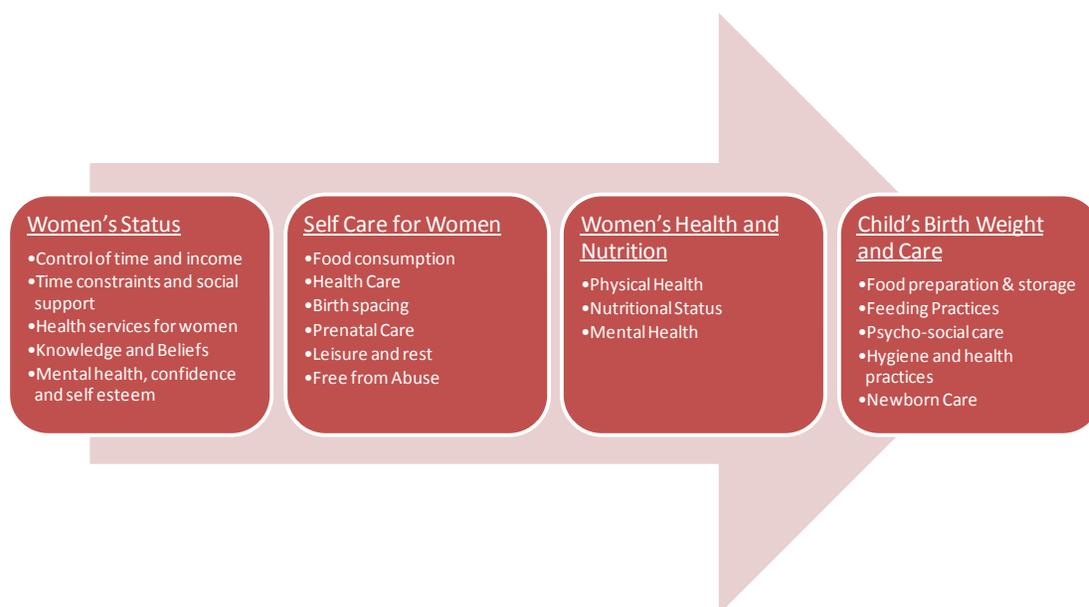
*Source:* Ransom and Elder 2003.

23. Gender is linked to malnutrition through a number of pathways, as gender roles and expectations have implications for what resources are available and how they are allocated both inside and outside the household (figure 13) (Smith et al. 2003). Even children born to healthy

<sup>26</sup> Many of the observable factors that affect nutrition, such as family assets and parental education, are also ones that affect education. Similarly, unobservable attitudes about investment in children and intrafamily equity influence health provision and schooling decisions in a complex manner. Using longitudinal data from rural Pakistan, where school initiation is much lower, Alderman (2001) finds that malnutrition decreases the probability of ever attending school, particularly for girls. An improvement of 0.5 standard deviations in nutrition would increase school initiation by 4 percent for boys but 19 percent for girls. As the average girl (boy) in the villages studied who begins school completes 6.3 (7.6) years of schooling, improvements in nutrition would have a significant effect on schooling attainment.

mothers face a higher risk of malnutrition in households where mothers lack control over resources or the agency to use them (Save the Children 2006). For instance, mothers overburdened with household chores may not have sufficient control over their time to provide appropriate care to their children. Rising household incomes therefore do not guarantee adequate nutrition in the region. For example, among the richest quintile in India, 64 percent of preschool children are iron deficient and 26 percent are underweight. Women, and particularly adolescent girls, are key to addressing the complex malnutrition challenge in South Asia. Given the low ages of marriage and first pregnancy in the region, interventions aimed at improving adolescent girls' social status are crucial to breaking intergenerational transmission of malnutrition.

**Figure 13. Implications of Women's Status for Care of Children**



Source: Smith et al. 2003.

24. Interventions in nutrition should focus on improving the status of mothers and adolescent girls; surprisingly, this may be done most effectively by including men, mothers-in-law, or other influential members of the household in nutrition interventions. Effective interventions should also focus on the first 1,000 days (that is, from conception until age 2), as the effects of undernutrition are largely irreversible after age 2. This approach places mothers and future mothers at the center of the equation (World Bank 2010d), but also notes the importance of including other influential family members in nutrition and hygiene outreach, including husbands and mother-in-laws, given their role in household decision making, and in providing support and care to mother and baby (Aubel 2012; Abdulraheem and Binns 2007; Seckel 2011; Iqbal 1995; Senanayake et al. 1999). Nutrition strategies should also be incorporated in the larger frameworks of food and nutrition security; water and sanitation; and education sector interventions (Darnton-Hill et al. 2005; Stein and Qaim 2007).

25. All South Asian countries have national nutrition policies or action plans in place, but existing policies are not gender inclusive, nor do many take a multi-sectoral approach to the challenge of malnutrition. The nutrition policies of Bangladesh and India were developed in the mid-1990s and require updating, whereas Afghanistan, Bhutan, and Sri Lanka have recently updated their policies. Pakistan devolved its Ministry of Health in 2011; provincial governments are now developing their own nutrition policies and action plans to secure funding directly from development partners. These nutrition policies and plans typically include strategies to reach pregnant and lactating women, young children, and in some cases adolescent girls. Few include specific strategies to address underlying gender bases of malnutrition, however. The exception is Nepal, which is currently developing an ambitious multi-sectoral nutrition plan to coordinate nutrition activities across five ministries. This new plan calls for gender equity, and includes strategies to (a) empower women and improve leadership skills; (b) address the gender division of labor to reduce women’s workload; and (c) improve adolescent girls’ education, life skills, and nutrition. Such a cross-sectoral approach is required to tackle malnutrition with a gender lens, as in the approach fostered by the World Bank in South Asia through the South Asia Food and Nutrition Security Initiative and the Scaling Up Nutrition Framework. The current food and price crises<sup>27</sup> bring a special urgency to the nutrition question, as women and children are particularly at risk of suffering the malnutrition consequences of soaring food prices.<sup>28</sup>

26. Improving access to health and nutrition services, and removing barriers to their utilization, are key areas where gender gains could be achieved in South Asia. While service provision has received the bulk of attention in strategies dedicated to achieving the MDGs, less attention has been paid to improving access and removing barriers to service utilization. Such barriers include socio-cultural norms that limit women’s mobility; physical distance, transport service, and opportunity costs of the time needed to reach essential services; and the uneven quality and low awareness of the benefits of health and nutrition services among poor communities. Such barriers play a major role in exacerbating the “quiet disadvantages” of girls.

27. Adding to this complex equation, aggregate shocks, whether economic or from natural disasters, have strong gender-differentiated impacts in South Asia. Such shocks widen the care

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<sup>27</sup> During crises, women are known to act as shock absorbers of household food security by reducing their own consumption to leave more food for other household members, notably their children (Quisumbing, Meinzen-Dick, and Basset 2008). In many parts of the world, women and young girls also bear the brunt of the “time costs” of poverty. They have less (or not enough) time for rest and leisure – hence higher “time poverty” – and this can only be expected to increase under crisis situations when the household faces even lower income and other types of distress (for example, possibly lower public services if these are cut as a result of the crisis).

<sup>28</sup> The impact of soaring food prices in any country depends on various factors, including (a) the extent to which world market prices are passed on to domestic prices; (b) the initial poverty line and the number of people clustered around the poverty line; (c) the number of net buyers or net sellers of the commodities; (d) the share of poor people’s budgets devoted to food overall and staples in particular; (e) the extent of own consumption relative to market purchases; and (f) the effect of food price increases on real wages of poor people (World Bank).

differential that advantages male children, particularly in health-seeking behavior. Aggregate economic shocks have much larger impacts on infant girls' mortality in South Asia, suggesting that families in low-income countries make greater efforts to protect boys than girls during periods of economic stress (Mendoza 2009; Baird, Friedman, and Schady 2007; Sabarwal, Sinha, and Buvinic 2011).<sup>29</sup> While such shocks also impact education, the gendered dimension there is less pronounced, particularly for early childhood development, where both boys and girls tend to be enrolled (World Bank 2011b).

28. Gender inequality is a root cause of women's disaster and climate change vulnerability. Vulnerable women have specific needs and interests before, during, and after disasters, making the inclusion of a gender perspective in disaster prevention and management critical (World Bank 2010a). The region is highly vulnerable to extreme weather events, as demonstrated by the 2010 and 2011 floods in Pakistan. Very little is known about the mechanisms by which disasters affect gender dynamics within households, however. Prior studies have shown a higher female mortality (World Bank 2009; Neumayer and Plumper 2007).<sup>30</sup> Climate variability and climate change will also increase the need for social protection against weather shocks, and building resilience at household and area levels (Kuriakose et al. 2012).

### **3.3 Education: Investing in South Asia's Human Capital**

29. While substantial gains in primary and secondary education have already been achieved in South Asia, gender gaps remain in all countries, and vary across sub-national regions within countries. In Bangladesh, however, a reverse gender gap in education is starting to emerge (Asadullah and Chaudhury 2009). To date, the largest gains in South Asia have been in primary education, with steady and sustained improvement toward reduced gender gaps at this level. In the last decade, female enrollment has grown faster than that of males, with about 95 girls for

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<sup>29</sup> Baird, Friedman, and Schady (2007) use Demographic and Health Survey data from 1986–2006 regarding mothers' reports of births and deaths from 59 low-income countries in Sub-Saharan Africa, Latin America, and South and East Asia. They combine these data with data on per capita GDP, and find that while boys and girls benefit similarly from positive shocks to per capita GDP, negative shocks are much more harmful to girls than to boys. On average, a 1 percent fall in per capita GDP increased boys' infant mortality by 0.27 deaths per 1,000 births, while girls' infant mortality increased by 0.53 deaths per 1,000 births. They show that the association between negative GDP shocks and higher mortality for infant girls exists not just in South Asia, but also in other regions not usually associated with a preference for sons.

<sup>30</sup> Several cities in the region are especially known to be highly vulnerable to a series of natural hazards. For instance, in Dhaka (Bangladesh), 30 percent of the city's 14 million people live in slums along the water's edge, exposing them to flooding. They are also vulnerable to earthquakes. Mumbai (India), the fourth largest city in the world with 20 million people and 6.7 million slum dwellers (World Health Organization estimate), is also one of the top 10 most vulnerable cities in terms of floods, storms, and earthquakes. Like many of Asia's coastal megacities, most of the city sits less than a meter above sea level. As Mumbai accounts for almost 40 percent of India's tax revenue, any extreme weather event here could have drastic economic and social consequences for the entire country.

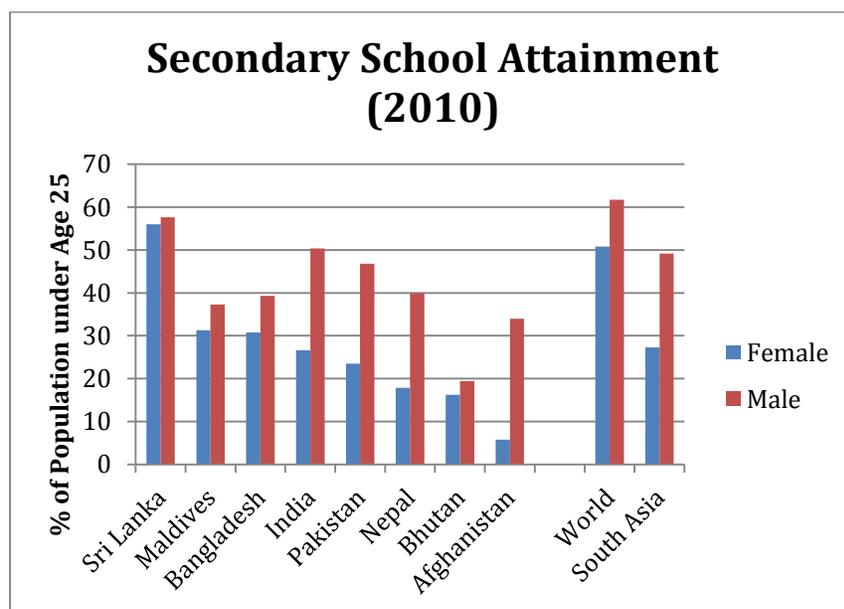
every 100 boys enrolled in primary school in South Asia in 2008. However, progress has been uneven across countries. Aside from Sri Lanka (an outlier in the region given its early achievement of universal primary education), most South Asian countries will not meet MDG goals for education. Girls' disadvantage in education tends on average to be more pronounced and to emerge earlier than for boys, particularly for girls from low-income households, with a cumulative effect of gender bias against girls that builds over the educational life cycle (see figure 14 for secondary school attainment rates). Interventions such as conditional cash transfer programs have been shown to reverse bias against girls in school enrollment in countries such as Bangladesh (Asadullah and Chaudhury 2009). Generally, however, social norms still impede gender gains in education in the region overall, raising concern that closing the remaining persistent gap will be harder than what was needed to cement the gains to date, especially in primary education. In particular, elements of social exclusion such as caste, ethnicity, religion, age, and language interact with economic status and geographic location to greatly restrict certain groups' access to education (for example, in Nepal and India) (DFID, World Bank, and ADB 2010).<sup>31</sup> Accounting for those social norms is critical to overcoming entrenched barriers. Using well-targeted policies coupled with innovative financial mechanisms (such as conditional cash transfers) will be critical in securing future gains (Jacoby and Mansuri 2011; Hasan 2010).<sup>32</sup>

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<sup>31</sup> Though there have been increases in girls' enrollment (including from Dalit and other excluded caste and ethnic groups) at all education levels in India, literacy rates for males still remain significantly higher in all age groups. While high primary school enrollment of girls has been influenced by government incentive schemes, the lack of such incentives at higher levels of schooling means that education attendance by girls drops off quickly at secondary school level in India. Overall, girls' access to education is restricted, particularly by gender norms such as acceptance of sons as primary breadwinners. There are cultural beliefs that girls should be married early and that, once married, they should not contribute to their parents' care, leading to a preference for sons. The presumed sexual vulnerability of girls living away from home before marriage (for example to pursue education) is another constraint to female educational attainment. Social barriers are thus multilayered, and intertwined with caste, religious, and language issues. Educational access varies across ethnic, caste, and religious groups. The education and literacy level of Adivasi Janajati groups (that is, indigenous peoples, or "tribals" as they are known in India) has increased considerably, but remains low in some areas, including some where no children are enrolled in school. There has been a considerable increase in primary level enrollment of Dalits, but their promotion to secondary-level classes is low due to household economic pressures, caste-based discrimination, and distance of schools and colleges (DFID, World Bank, and ADB 2010).

<sup>32</sup> Jacoby and Mansuri (2011) use a novel dataset from rural Pakistan that explicitly recognizes the geographic structure of villages and the social makeup of constituent hamlets in order to show that demand for schooling is sensitive to the allocation of schools across ethnically fragmented communities. The analysis focuses on two types of social barriers: stigma based on caste affiliation, and female seclusion that is more rigidly enforced outside a girl's own hamlet. Results indicate a substantial decrease in primary school enrollment rates for girls who have to cross hamlet boundaries to attend, irrespective of school distance, an effect not present for boys, who do have to maintain such norms of seclusion. However, low-caste children, both boys and girls, are deterred from enrolling in those places where the nearest school is in a hamlet dominated by high-caste households. In particular, low-caste girls – who are the most educationally disadvantaged group – benefit from improved school access only when the school is also caste concordant. A policy experiment indicates that providing schools in low-caste dominant hamlets

**Figure 14. Secondary School Attainment by Sex, Percentage of Population under Age 25**



Source: World Bank, World Development Indicators <http://data.worldbank.org/data-catalog/world-development-indicators>.

30. Challenges remain, particularly in reaching the poorest with quality education, and in reducing gender gaps in secondary and tertiary education.<sup>33</sup> Compared to two decades ago, an increased number of young people in South Asia are entering and completing primary school, and pursuing secondary education. Thanks to effective policies and sustained national investments in education, fewer children are out of school. Governments, civil society organizations, communities, and private enterprises have built new schools and classrooms and recruited teachers at unprecedented levels (World Bank 2011d). However, the quality of education provided has not followed pace with these numbers. Several studies illustrate the severity of the learning challenge. In India, 47 percent of children in grade 5 cannot read a second-grade text, suggesting that nearly half of schoolchildren have not attained even a basic level of literacy after five years of schooling. Math results are no better, with only 37 percent of

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would increase overall enrollment by almost twice as much as a policy of placing a school in every unserved hamlet, and would do so at one sixth of the cost.

<sup>33</sup> According to UNICEF (2000), quality education includes (a) learners who are healthy, well nourished, and ready to participate and learn, and supported in learning by their families and communities; (b) environments that are healthy, safe, protective, and gender sensitive, and provide adequate resources and facilities; (c) content that is reflected in relevant curricula and materials for the acquisition of basic skills, especially in the areas of literacy, numeracy, and skills for life, and knowledge in such areas as gender, health, nutrition, HIV/AIDS prevention, and peace; (d) processes through which trained teachers use child-centered teaching approaches in well-managed classrooms and schools and skillful assessment to facilitate learning and reduce disparities; and (e) outcomes that encompass knowledge, skills, and attitudes, and are linked to national goals for education and positive participation in society.

fifth-grade students tested able to do simple division (ASER 2010). In Pakistan, only half of third-grade students tested could answer very basic multiplication questions (Dan, Pandey, and Zajonc 2006). Poor-quality education particularly harms girls' likelihood of attending and completing school by making schooling appear to households as a less-than-worthwhile investment. In addition to other social and economic barriers to girls' education, perceived limited employment prospects discourage parents from enrolling or keeping their daughters in schools, particularly for the lowest quintiles (World Bank 2008b).<sup>34</sup>

31. South Asia's stock of human capital is low compared to other regions. The demand for educated and skilled workers in South Asia is increasing rapidly, yet is still met with large skills shortages in the region (World Bank 2007a, 2011d). Demand for and supply of education in the region is also shaped by the demographic context. Policy makers face political constraints of unemployment among the more educated – essentially during the temporary school-to-work transition phenomenon faced by individual graduates – which can sometimes distract policy makers from investing in education of their populations (World Bank 2007a). Returns to higher secondary and tertiary education have remained high, and even increased, relative to returns to lower education levels, particularly in India.

32. In recent decades, South Asian countries have focused their efforts on promoting primary education. Secondary and tertiary education, vocational education and training, and in-service training have not yet received the same attention from the public sector, however. Most of the expansion that has taken place in these areas is due to the private sector. The relatively low levels of educational attainment and post-school training put South Asian countries at a distinct competitive disadvantage relative to other countries, including their East Asian neighbors. The challenge for South Asia is to shift emphasis to higher levels of education (without neglecting the primary level) and reduce gender gaps at all levels in order to fully utilize its large human capital base (World Bank 2007a). Post-school training (for example in manufacturing)<sup>35</sup> is a particularly neglected area, despite evidence of large positive impacts of such training on wages.

33. Sri Lanka has undertaken some innovation in the field of vocational training by instituting in 2005 a national system of competency-based standards in vocational training (the National Vocational Qualifications framework),<sup>36</sup> which ensures quality in curriculum content, gives credit to students for past work experience, and offers a bridge to the formal education system if desired. Demand among employers for workers with this qualification is observable. Awareness among students and parents of this alternative educational route is also growing. A

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<sup>34</sup> Madrassas (Islamic faith schools) are the fastest-growing education sector in Bangladesh, which hosts more religious seminaries than any other country in South Asia. The quality of the schools has been questioned: it is alleged that they are churning out thousands of students not worthy of employment outside the religious sector and hard-pressed to function in a market economy (World Bank 2008d).

<sup>35</sup> The incidence of post-education training in manufacturing in South Asia is among the lowest in the world.

<sup>36</sup> See <http://www.tvec.gov.lk/nvq/index.htm>.

World Bank-supported project in Afghanistan, the Afghanistan Skills Development Project, is similarly working on the technical and vocational education and training sector to support a new Afghanistan National Qualification Authority.

34. The South Asia education system spans a large number of structures and participants, at all levels of education, linked together by contractual and non-contractual relationships for the delivery of educational services. This makes improvements in education all the more challenging to implement.<sup>37</sup> Across the globe, the share of private providers in a national education system is highest in the South Asia region. In some cases, education costs fall on families, who account for about one quarter of all education spending in developing countries (Patrinós, Barrera-Osorio, and Guaqueta 2009). In other cases, governments subsidize or contract the non-State sector to provide education. Although it is often assumed that the non-State sector serves mainly better-off students, in practice this industry segment is an important provider of education services to even the poorest communities, especially in areas that the government does not reach. The education system includes also its beneficiaries and stakeholders (students and trainees, their families and communities, as well as employers) – all of whose taxes, purchase of services, and voice and participation can be marshaled as potent forces for system improvement. For example, in India and Pakistan, village education committees monitor school performance via participatory monitoring and use of scorecards. And in many countries, employers finance their employees' participation in training programs. When students or trainees have reliable information about the quality of services, they are better able to choose among providers for improved services.

35. Improving the quality of learning in primary and secondary schools first requires strengthening incentives and capacity in the school system, and improving linkages with the labor market. This will require addressing information gaps by developing national assessment systems that provide reliable feedback on learning. Second, to improve capacity and accountability at the school level, greater responsibility must be devolved to schools while increasing their accountability to local stakeholders. Third, it is necessary to improve the quality and performance of teachers by engaging in transparent recruitment and development of career and pay systems that build capacity and provide incentives for good performance.

36. As more students enter higher levels of education, pressure to expand tertiary education will intensify. This presents an opportunity to reduce gender gaps in education at the tertiary level through use of targeted policies and incentives. Such policies will first require a focus on

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<sup>37</sup> Conditional cash transfers are one of the tools that can be used to remedy gender inequities and other forms of exclusion or discrimination. Even before the Program-for-Results financing instrument was launched, Bank staff and governments had forged ahead with creative uses of current instruments that link financing to results. In the Bangladesh Secondary Education and Access Project launched in 2008, monetary incentives are given to students, teachers, and schools if more rural students are enrolled, and if these students have better attendance rates and reach higher achievement levels. In this program, the government makes transfers to targeted households in order to influence their choices, for example by inducing them to keep children in school longer than they would otherwise (World Bank 2011d).

the quality and relevance of skills of graduates of both tertiary institutions and pre-employment training systems through the provision of information on the quality of graduates and their employability, and strengthening quality assurance and accreditation. An upstream focus on secondary school students, particularly female students, can also help to reduce the academic and occupational streaming that segments women into less-remunerative courses of study (such as arts over sciences). Second, the role of the private sector in provision, and that of employers in the policy and curriculum direction public institutions, will need to be improved. Third, the autonomy of public higher education institutions from national and sub-national government will need to be increased and incentives for improved performance strengthened, such as those provided by moving from historically negotiated budgets to performance-based approaches. Fourth, contributions from students should be encouraged while protecting students less able to pay, including poor girls (World Bank 2011a). Finally, technical and vocational education and training offers an alternative to formal education as the route to employment.<sup>38</sup>

## **4. Economic Opportunities**

37. Improving economic opportunities for both men and women in South Asia requires tackling the issue of low female labor force participation through more nuanced understanding and accounting for social and economic constraints to women's paid work. This requires attention to such gender constraints as "time poverty" at the household level, social norms and aspirations around family formation and raising children, and women's access to such resources as land and credit. These social norms interact with the lack of a formal market for child care and domestic work, causing many women – especially those with young children and high domestic responsibilities – to select out of the labor market, in particular the formal labor market. The employment challenge in South Asia is one of improving job quality rather than quantity. Job growth over long periods tracks the growth of the working age population. The challenge will be to find better jobs for a workforce whose size will increase 25–50 percent in the coming decades (World Bank 2011a). Again, South Asia's demographic dynamism is both its great potential and its large challenge.

### **4.1 Employment**

38. South Asia's female labor force participation rate is the lowest for any world region, excepting the Middle East and North Africa (figure 15). Female participation rates are less than half that of males in the countries of Bangladesh, India, Pakistan, and Sri Lanka.<sup>39</sup> While

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<sup>38</sup> Some countries have also developed systems, such as the National Vocational Qualifications framework in Sri Lanka, that, at the highest qualification level, can act as a bridge between vocational and academic courses.

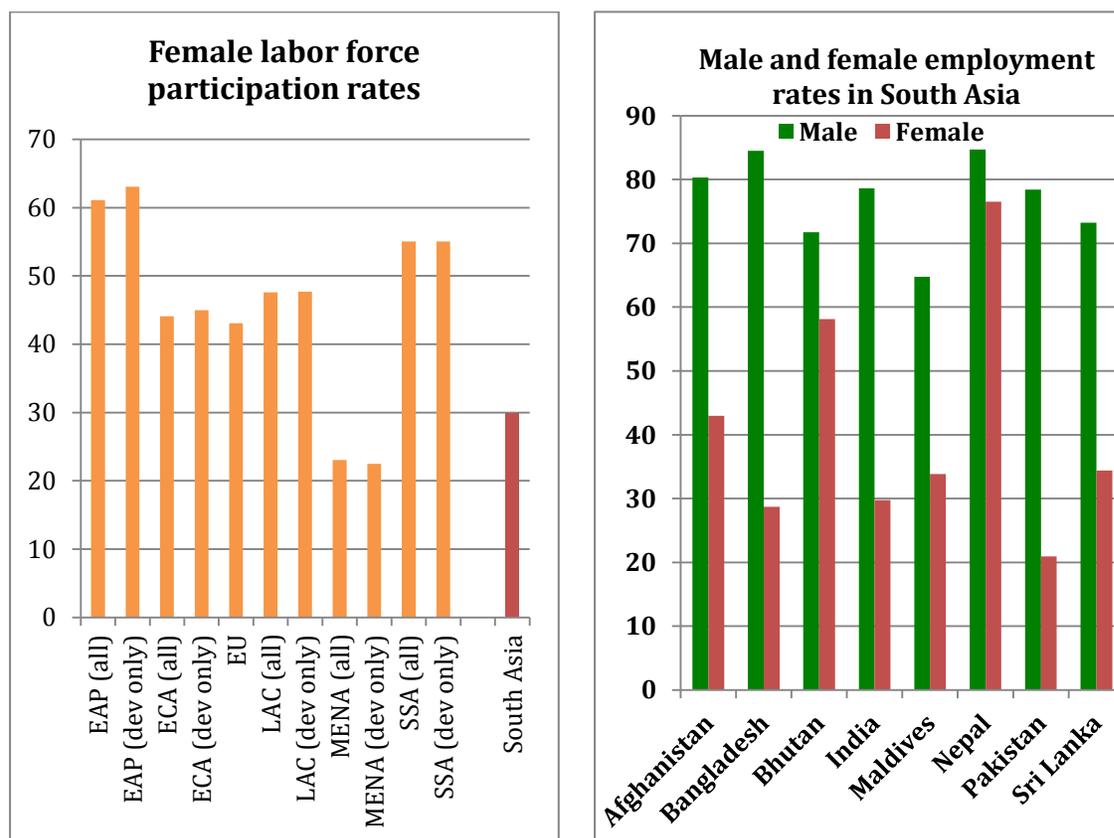
<sup>39</sup> Except in Nepal, and to some extent Bhutan, South Asia's female employment rate (that is, the ratio of female employment to the female working age population) is among the lowest in the developing world.

participation rates now exceed 50 percent in Sub-Saharan Africa, East Asia and Pacific, Europe and Central Asia, and Latin America and the Caribbean, more than 60 percent of women in South Asia remain economically inactive. Such low female labor force participation rates deprive South Asia of a major asset and potential for growth. In Pakistan, nearly four out of five women do not participate in the labor force; in Bangladesh and India, slightly more than two out of three do not do so. Note here that nonparticipation does not imply inactivity. For one, household reproductive and care duties constitute a significant barrier to female labor force participation, with social norms also playing a strong role. Second, a large number of women work in the informal sector, where they are less likely to be accounted for and are less likely to be paid for their work than their male counterparts.<sup>40</sup> An increased proportion of working age women in employment in the near future would reduce the dependency ratio, and boost the demographic dividend in countries such as Bangladesh and India, which are experiencing demographic transition. While the demographic transition is less advanced in Pakistan, the situation is no less urgent there, as its female labor force participation rate is the lowest in the region (World Bank 2011a).

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<sup>40</sup> Informal workers include family enterprise workers, all workers in agriculture, casual workers, and self-employed with less than higher secondary education. All public employees are formal. Wage workers in the private sector are considered informal if they lack social security, a pension, or a health plan, or work for a firm that does not keep accounts, or is not registered, or has less than 10 employees.

**Figure 15. Female Labor Force Participation and Employment Rates in South Asia, 2010**



*Key:* EAP = East Asia and the Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; SSA = Sub-Saharan Africa.

39. Increasing female labor participation would also help contribute to the agenda for “more and better jobs” in South Asia. For MDG 1 – eradicate extreme poverty and hunger – the employment-related target is “full and productive employment and decent work for all, including women and young people.” The employment challenge in South Asia is one of improving job quality rather than quantity, as job growth over long periods tracks the growth of the working age population (World Bank 2011a). The pressure to create better jobs will intensify substantially over the next few decades. In its medium-fertility scenario, the United Nations projects that the region’s current population of 1.65 billion will increase 25 percent by 2030, and 40 percent by 2050. Given the region’s youthful population generally, the working age population is projected to increase significantly (35 percent by 2030 and 50 percent by 2050).

40. Two scenarios reveal the job creation implications of these demographic changes. In the first scenario, there is no increase in the rate of female labor force participation from current levels. In this scenario, South Asia adds 1 million entrants to the labor force per month between 2010 and 2030 simply from demographic changes. The proportionate increases are largest in those countries with the youngest populations (Afghanistan, Nepal, and Pakistan), and smallest

in the one South Asian country where the population is already aging (Sri Lanka). Under the second scenario, female labor force participation rates increase 10 percentage points by 2030 in Bangladesh, India, and Pakistan, which together account for 95 percent of the region's working age population and have the lowest rates of female participation (at 31 percent in Bangladesh, 30 percent in India, and 22 percent in Pakistan). Participation rates remain unchanged in the other countries. Nearly 1.2 million entrants a month are added to the labor force between 2010 and 2030 under the second scenario, thus intensifying labor market pressure in Bangladesh, India, and Pakistan. From 1990 to 2010, South Asia saw an average of just under 800,000 entrants a month to the labor force. Hence these projections imply a huge increase over historical levels.

## **4.2 Farm and Nonfarm Opportunities**

41. Improving women's access to economic opportunities needs to overcome context-specific constraints in both urban and rural settings. In rural areas, agriculture is of central importance in improving women's economic opportunities, though nonfarm opportunities are growing. While the region has experienced an unprecedented spatial transformation characterized by high rates of urbanization, including through the expansion of slums and urban sprawl, the rural livelihood economy, estimated to be worth \$150 billion in South Asia, continues to offer opportunities. In this context, a focus on institutional and governance arrangements for economic empowerment is particularly important, as is the connection to a larger framework of food security (IFPRI 2010). In 2010, all of the countries in South Asia were on the list of low-income food-deficit countries of the Food and Agriculture Organization of the United Nations (FAO).<sup>41</sup>

42. Support to expanding women's access to and control over needed inputs for rural production, including capital, land, agricultural extension, and irrigation access, remains a challenge. This is in part because "farmers" are still to this day often assumed by national planners to be male smallholders, and not women (or poor male tenants). Labor force statistics show however that a greater proportion of female workers than male workers are employed in agriculture compared to other sectors (figure 16).

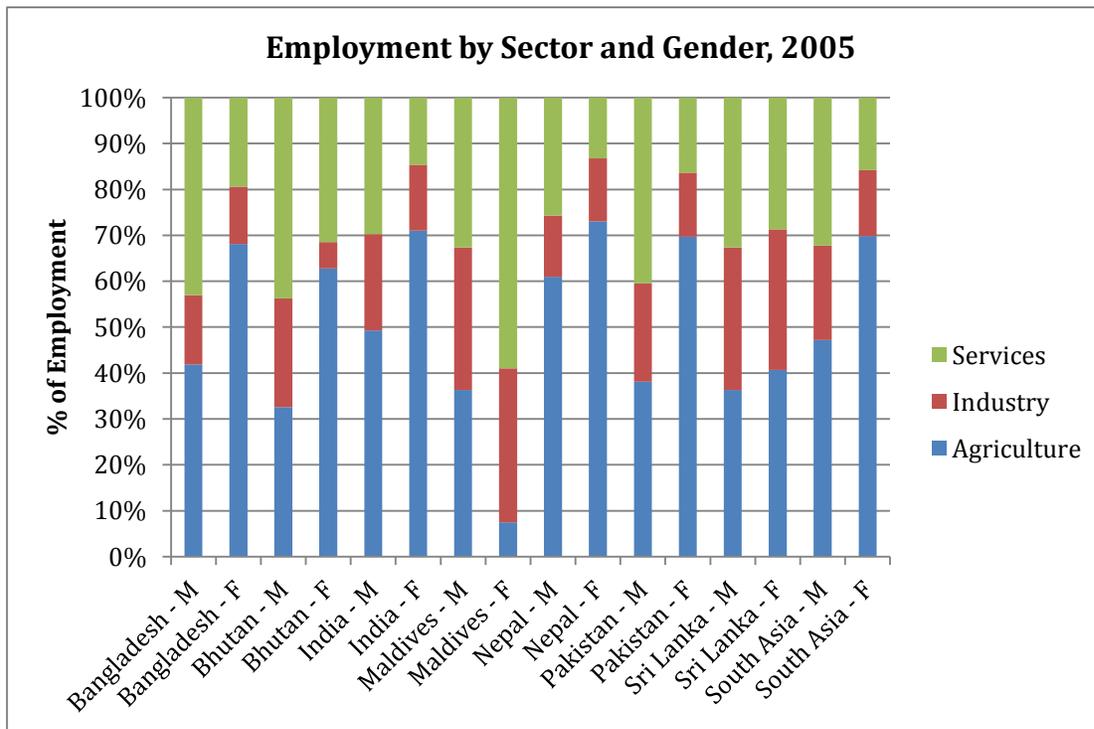
43. South Asia Region has been a leader globally in developing models of financial service delivery to female clients, most notably through self-help groups that provide mutual guarantee for poor borrowers. Figure 17 shows that women dominate in most countries in the region as borrowers from microfinance institutions, with the exception of Sri Lanka and Pakistan. A number of Bank projects are working in this intervention area, including in the livelihoods portfolio across the region, as well as such targeted operations as the Expanding Microfinance Outreach and Improving Sustainability Project in Afghanistan, which seeks to support

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<sup>41</sup> See <http://www.fao.org/countryprofiles/lifdc.asp>.

institutional viability of microfinance service providers, and target young women through service outreach. In the past, rural finance projects were not always linked to complementary support in business development services, marketing, and the like. To combat this, a World Bank project in India entitled Economic Empowerment Project for Women is working with the Self-Employed Women's Association (SEWA) to support development of women's enterprises in information and communications technology (ICT), agricultural value chains (including tea), and cultural heritage across a number of states, with a focus on support to business planning and reducing bottlenecks, such as poor supply chain management or problems in land acquisition.

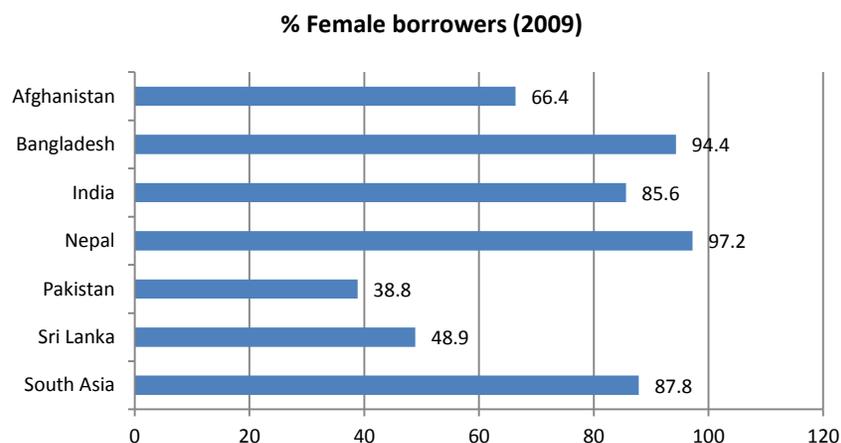
**Figure 16. Distribution of Male and Female Employment, by Sector, 2005**



Source: World Bank 2011e.

Note: Data for Maldives are 2006, for Nepal 2001.

**Figure 17. Percentage of Female Borrowers in South Asian Microfinance Institutions**



*Source:* Based on 2010 data from MixMarket<sup>42</sup>

44. In urban contexts, high-growth sectors such as garments, ICT, banking, and public sector employment have represented areas of employment opportunity for women. Some of these are formal sector jobs, with labor benefits. Urban areas still employ large numbers of women in the informal sector. Labor organizations such as SEWA in India have worked to protect informal workers, improve local government accountability to worker interests, and strengthen enumeration of informal sector workers in national statistical systems such as the census and labor force surveys. Rural–urban migration of young women for employment has also proven to be a potent vector for social change around gender norms, as in Bangladesh, where women’s mobility, marriage choices, and reproductive health knowledge has improved (among women themselves as well as in their native villages through networked information flows), mirroring experience with female rural–urban migration in other countries such as China (Chen et al. 2010).

45. Tourism is a sector that continues to receive growing policy attention, both for its ability to generate export earnings for countries, and as an employer with the potential to employ women and to spread economic gains across spatially diverse regions (such as areas of outstanding natural beauty, beaches, or amenities), often in regions that were formerly lagging, as in Eastern Province, Sri Lanka, and in some cases as a way to promote cultural heritage, as in the Buddhist tourist trail around Bodhgaya in Bihar, India. Support to upgrading of cultural products, often manufactured by women, such as handicrafts and textiles, is commonly included in such projects. In Sri Lanka, the Sustainable Tourism Development Project of the International Finance Corporation (IFC) will train 1,000 unemployed youths of both sexes in the travel,

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<sup>42</sup> Available at <http://www.mixmarket.org>

tourism, and hospitality industry in the east and the north of the country.<sup>43</sup> Tourism represents an opportunity for women's employment, although some analyses have shown that community-based or ecotourism can increase women's unpaid labor within the household. Even in the formal sector, there are often misgivings on the part of young women and their parents on joining a sector that requires significant interaction with "outsiders" unregulated by local social norms, and that may also require work at night or overnight. Public-private partnerships, such as that of SPG Hotels and several national ministries of education in Africa, offer examples of curriculum and field trip exposure packages for secondary school students to increase familiarity and ease with tourism as a future employer, particularly for students from rural or less privileged backgrounds.<sup>44</sup>

46. Overall, the informal sector constitutes the primary source of employment for women in South Asia in both rural and urban contexts (figure 18). This informal status, which increases their vulnerability, reflects the poor quality of jobs available to most women in the region.<sup>45</sup> Informal activity is also difficult to measure and account for within surveys, blurring the picture of women's economic contribution, particularly at the household level. The labor categories of "contributing family workers" and "own-account workers" are thus classified as "vulnerable employment." Vulnerable employment accounts for more than half of total employment, though the vulnerable employment share is higher for women than men in the region (figure 19). South Asia has the highest rate of vulnerable employment in the world (at 84.5 percent for women and 74.8 percent for men), strongly suggesting that the region's high rates of employment growth do not automatically lead to "full and decent employment for all." To achieve MDG 3 and MDG Target 1.B, urgent priority needs to be given to where and how women work (ADB and ILO 2011). A number of South Asia Region projects are tackling the question of female employment directly, including in challenging contexts such as Afghanistan and Nepal, where the Adolescent Girls Employment Initiative is working to improve job prospects.

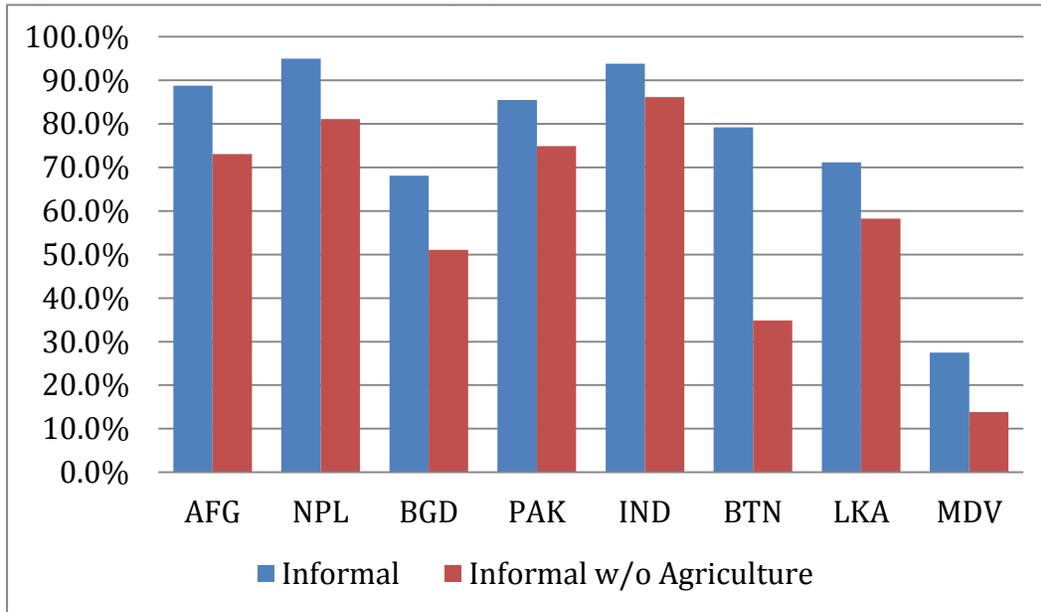
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<sup>43</sup> Project sites in Sri Lanka are Batticaloa, Jaffna, Ratnapura, Digamadulla, Matale, Trincomalee, Hanbantota, Hikkaduwa, and Unawatuna.

<sup>44</sup> Presentation to Tourism Thematic Group, World Bank, July 2011, by Omar Carrera, SPG Hotels.

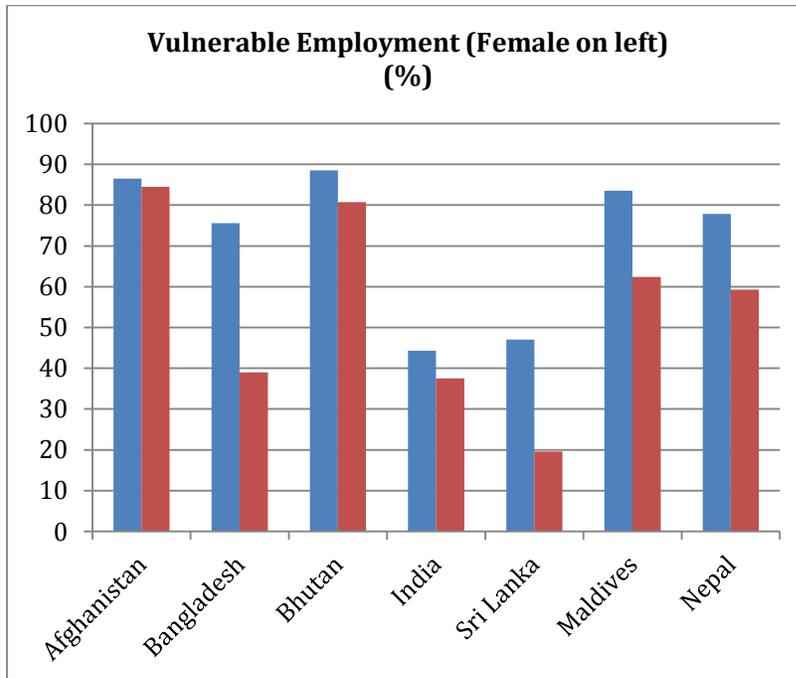
<sup>45</sup> Employment status in the labor market reflects working conditions and the arrangements for work, notably the explicit or implicit contract of employment, the degree of control over work and its output, the exposure to and responsibility for economic risks involved, and the relative share of capital and labor invested in work (ADB and ILO 2011).

**Figure 18. Share of Informal Employment in South Asia (Most Recent Year Available)**



Source: World Bank 2011a.

**Figure 19. Vulnerable Employment, by Sex**



Source: World Bank, World Development Indicators <http://data.worldbank.org/data-catalog/world-development-indicators>.

47. Improving women’s physical mobility is especially important to improving their participation and inclusion in socioeconomic processes. This requires targeted investments, notably in transportation, combined with nuanced interventions designed to overcome the social

norms and bottlenecks preventing women from accessing and using existing services. Trade openness and the spread of information and communication technologies have increased access to economic opportunities (World Bank 2011e). Investments in transportation can increase women's access to economic opportunities by reducing travel time and increasing mobility. In Bangladesh, better rural roads led to a 49 percent increase in male labor supply and a 51 percent increase in female labor supply (Khandker, Bakht, and Koolwal 2006). Given their multiple responsibilities, women often choose jobs on the basis of distance, ease of travel, and safety concerns – choices that tie them to local work options. These limitations are particularly severe for poor women, who often reside in more marginal neighborhoods where most available jobs are informal and low in productivity. Electrification has multiple effects on women's employment, by freeing women's time from domestic chores (reducing their time poverty), as well as indirectly by contributing to safe environments (for example through streetlighting for safer travel at night). Information and communication technologies can help reduce both the time and mobility constraints that women face in accessing markets and participating in market work, even when illiterate. Still, gender differences remain large in South Asia, where a woman is 37 percent less likely than a man to own a mobile phone (GSMA 2010).

48. Low female labor force participation and employment, and informal sector vulnerable employment corollaries, have major socioeconomic implications that are often overlooked. A key implication is for female agency, particularly in poor households (Anderson and Eswaran 2009). Women in wealthier households report having greater control over decision making, as these households have greater levels of discretionary income. The percentage of women with a role in deciding visits to relatives increases from 57 percent for women from the poorest households in South Asia to 71 percent for the richest, with the share increasing from 80 percent to 92 percent for decisions over their own earnings (World Bank 2011e). While female agency is shaped in part by social norms, education and income independence gained from paid employment can help improve it. Income independence is an important indicator of women's "voice" and "exit" options. A potent example comes from the ready-made garment industry in Bangladesh, which primarily employs young female workers and has proven to be a strong vector of change, contributing to the improved role and status of women, including those in migrant-sending villages (Koshla 2009; Hossain 2011).

### **4.3 Gender Norms and Women's Labor Force Participation**

49. Social institutions also determine whether women's increased independent incomes translate into greater bargaining power within households. In India, the ability of women to use their earnings to influence household decisions depends on their social background; those with weaker links to their natal communities were more able to reap the benefits of their own earned income than those still enmeshed in local societal constraints (Luke and Munshi 2011; World Bank 2011e). Still, it remains important to recognize that women's economic participation is not a silver bullet in achieving gender equality. Recent household surveys in Afghanistan and

Pakistan suggest that in households with rising household incomes (that is, rising above the lowest income levels), women's participation in income-earning activities actually decreases.<sup>46</sup> This is due to social norms around *purdah* and female seclusion, where the honor of the family resides in women being withdrawn from the labor market and the public sphere. Similar trends were observed earlier in Punjab in India in the 1960s among successful agricultural households during the Green Revolution. Having said this, social norms are not static, and have been observed also to change in response to economic incentives, as in Bangladesh, where female migration to cities for garment work is increasingly accepted socially, and in northern Pakistan, where the potential for female employment in the growing nongovernmental organization (NGO) sector induced increased education participation among girls.

50. Another important factor in changing gender dynamics within labor markets in South Asia has been migration (though its impacts on gender dynamics remain under-researched). Gender norms permeate migration decisions and impacts, as well as the networks and support systems that play a key role at all stages of migration (United Nations General Assembly 2004). Migration can help reset gender relations within households and countries by offering women the opportunity to enter the global labor market. Female overseas migrants are especially vulnerable and can be exposed to economic, psychological, physical, and sexual abuse, as in the case of female domestic workers migrating to the Middle East (Siddiqui 2008). Migration, whether within a country (rural–urban) or within or outside the region, by both men and women, has gendered impacts, and policy and socioeconomic implications. Women represent a substantial part of the migrant population within countries, primarily employed in domestic work, manufacturing, and construction. Even among women migrants, major differences exist. For instance, female overseas migrants from Sri Lanka are mostly literate, as are skilled nurses from India, while the bulk of the women migrants from the rest of the region are mostly unskilled and illiterate, and thus at higher risk of being exploited.<sup>47</sup> Migration movements also have implications for the well-being of these women's children.

51. Returning female migrants can also have difficulty being reabsorbed into society and the economy, as in Sri Lanka, where returnees from the Gulf find themselves suspect as “lone women” in conservative Muslim communities. Aside from voluntary migration, conflict- and natural hazard-induced migration have gender impacts and affect gender relations but remain poorly understood and under-researched. Some reports suggest women in new environments can access new opportunities for asset development, given that social rules are less fixed in unfamiliar settings (particularly for *de jure* or *de facto* female-headed households), while others

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<sup>46</sup> Greater household wealth allows the social expectation that men are to solely provide for their families (and that only in less honorable households do women have to work) to continue to prevail.

<sup>47</sup> For instance in Nepal, it is estimated that 40 percent of migrant workers going to third countries employ informal channels. Women use a larger number of informal channels to avoid government restrictions on women migrant workers. This environment can lead to an increased potential for exploitation and abuse (Manandhar and Adhikari 2010).

suggest that norms of seclusion can make women even more vulnerable during transition periods in displacement locations, such as post-disaster contexts.

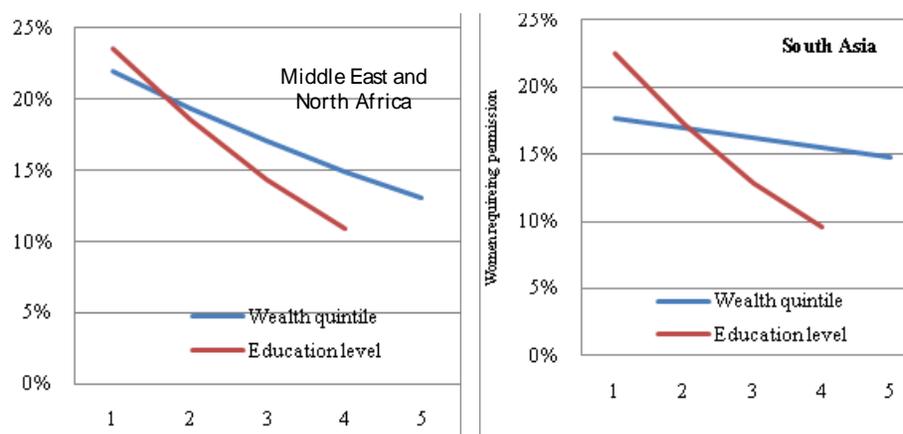
## **5. Agency**

52. Women face multiple constraints to exercising their agency in South Asia, including social norms and legal factors. These interact with other social, cultural, and religious dimensions to result in women's restricted socioeconomic participation, social exclusion, and restricted rights, notably in the areas of land and inheritance rights, and family law and child custody practices. A further dimension is the high social tolerance for domestic violence. Women's formal political participation in South Asia is on the rise, including in the form of holding local and national elected office, helped by quotas for women in some countries such as Pakistan, though that aspect could improve much further. Experiments with legal mandates for women's formal participation, as in India, have also proven to have mixed outcomes. Active measures in Afghanistan appear to have improved women's electoral outcomes, as discussed below.

### **5.1 From Social Exclusion to Gender-Based Violence**

53. Barriers to women's enhanced participation in the public sphere are multilayered, and intertwined with caste, ethnicity, religion, and other criteria for social exclusion. Social norms define and constrain the space for women to exercise their agency by imposing penalties on both those who deviate from and those who do not enforce the norms (including more senior women, such as mothers-in-law). For example, while infrastructure, services, and incomes contribute to women's mobility, mobility is also driven by social norms on what is acceptable for women – including norms on their role as caregiver, codes of modesty and honor, and beliefs about women's safety on the street (World Bank 2010e). Women, for example, may need their husbands' permission to travel from their household to seek medical care. Education levels interact with these norms, but can be confounded by class norms about female propriety. Education dampens normative constraints on female mobility more than income (figure 20).

**Figure 20. Effect of Education and Income on Women’s Need for Male Permission to Travel for Medical Care**



Source: World Bank 2011e, using data for 40 countries.

Note: Blue line shows probability of women of average wealth (and control characteristics) requiring permission to travel for medical care; red line presents the same conditional probability for women with average education (and control characteristics).

54. Gender-based violence, particularly domestic violence, represents an extreme loss of agency, and remains a major challenge for South Asia. Among women aged 15–49 in India, 34 percent have experienced physical violence, and 9 percent have experienced sexual violence. In all, 35 percent of women have experienced physical or sexual violence, including 40 percent of ever-married women (IIPS and Macro International 2007). In Bangladesh, 49 percent of ever-married women report having ever experienced physical violence by their husband. Violence against women (physical or sexual) is more common among women who are employed for cash (62 percent) than among those who are not employed (49 percent), perhaps suggesting a male backlash effect to women’s perceived empowerment. Experience of domestic violence decreases with education (62 percent among women with no education compared to 36 percent among women with secondary completed or higher) and also with wealth. Women whose husbands have no education are much more likely than those with highly educated husbands to report violence (62 percent versus 38 percent) (NIPORT, Mitra and Associates, and Macro International 2009).<sup>48</sup>

<sup>48</sup> In Bangladesh, 49 percent of ever-married women reported having ever experienced physical violence by their husband. Eighteen percent reported that violence had occurred in the year before the survey. Slapping (46 percent) and pushing, shaking, or throwing something at the victim (30 percent) were the most commonly reported types of physical violence. Sexual violence was less common: 18 percent of women reported having ever experienced sexual violence by their husbands, while 11 percent reported that the violence occurred in the past year. Interestingly, violence against women (physical or sexual) was more common among women who were employed for cash (62 percent) than among those who were not employed (49 percent). As expected, experiences of violence decreased with education (62 percent among women with no education compared to 36 percent among women with secondary complete or higher) and also decreased with wealth. Men’s characteristics also affected the likelihood of spousal violence. Women whose husbands had no education were much more likely than those with highly educated

55. Global evidence suggests that gender-based violence is a problem that cuts across income tiers and national boundaries, meaning that it does not disappear fully with economic growth, even as social norms change. Increasing women’s education and asset ownership can have a protective influence by altering the perception of men (and female enablers such as mothers-in-law) to the “fallback” position of women, who with assets (and especially income) have greater “exit options,” thus making violence seem less of a viable option for abusers (Kabeer 1994; Agarwal 1997; Sen 1990). Even though attitudes toward domestic violence have been slowly changing over the past decade, many forms of physical, verbal, and sexual abuse are still condoned by many men and women alike (table 2).

**Table 2. Attitudes to Domestic Violence: Adolescents Aged 15–19 Who Think a Husband Is Justified in Hitting or Beating His Wife under Certain Circumstances (2002–09)**

	Male (%)	Female (%)
South Asia	56	51
Bangladesh	n.a. <sup>49</sup>	41
India	57	53
Nepal	27	24
Sri Lanka	n.a.	54

*Source:* UNICEF 2011.

56. Domestic violence affects women’s ability to freely choose and to take advantage of endowments and opportunities. It is associated with long-term negative health outcomes, including among the children of abused women, and the intergenerational reproduction of the acceptance of violence (figure 21). Women’s accounts of the main reasons for not reporting violence include a feeling of shame or guilt; perception of violence as being normal or justified; fear of consequences; and lack of support from family members and friends. These are mostly driven by social norms on the acceptability of violence, by the view that victims themselves are somehow responsible for the violence, and by the fear of the penalties that would be imposed if one deviated from the norm (World Bank 2011e). In the case of India, improving women’s voice and representation has been shown to have a positive impact on reducing gender-based violence (Iyer et al. 2011).<sup>50</sup> Improving women’s mobility can contribute to reducing women’s isolation,

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husbands to report violence (62 percent versus 38 percent) (NIPORT, Mitra and Associates, and Macro International 2009).

<sup>49</sup> N.a. = not available

<sup>50</sup> Using state-level variation in the timing of political reforms, Iyer et al. (2011) find that an increase in female participation in local government induces a large and significant rise in documented crimes against women in India, driven primarily by greater reporting rather than greater incidence of such crimes. Furthermore, large-scale

increasing and diversifying their social capital, enhancing their participation and inclusion in socioeconomic processes, and reducing their exposure to domestic violence.<sup>51</sup> Participation of women in community-driven development processes and local governance not only improves agency outcomes for individual women, but also contributes to changes in social norms at the community level regarding what is appropriate “space” for women.<sup>52</sup>

57. Gender-based violence is not only that which takes place within the home between intimate partners (termed “domestic violence”), but includes also other forms of violence against women (and less commonly, men), either as instruments of war, torture or extreme social control of groups (as when women are raped in conflict situations or as part of caste or class “privilege”); hate or other crimes (for example, against sexual minorities); or as an attempt to control an individual’s sexuality and/or autonomous choices (as in the case of so-called “honor killings”).

58. “Honor” crimes are considered the “disciplining” of women (usually though murder or incitement to suicide) by family members, especially male family members, for transgressions or assumed transgressions of societal gender norms that control women’s sexuality and reputation as part of family “honor” (UNDAW 2009). Many of these crimes in South Asia are hidden under the veil of “suicide” or “kitchen accidents” in which women are grievously burned or killed. UNDAW recommends that honor crime legislation define the crime as broadly as possible to include the full spectrum on constraint of life choices, mobility, sexual behavior, discrimination, and violence against women in the name of “honor”. The more common term “honor killing” refers only to those crimes resulting in the death of the accused woman (and frequently her alleged partner or husband). In 2004, Pakistan’s *Criminal Law Amendment Act* established a specific offense for crimes “committed in the name or on the pretext of honor” (UNDAW 2009).

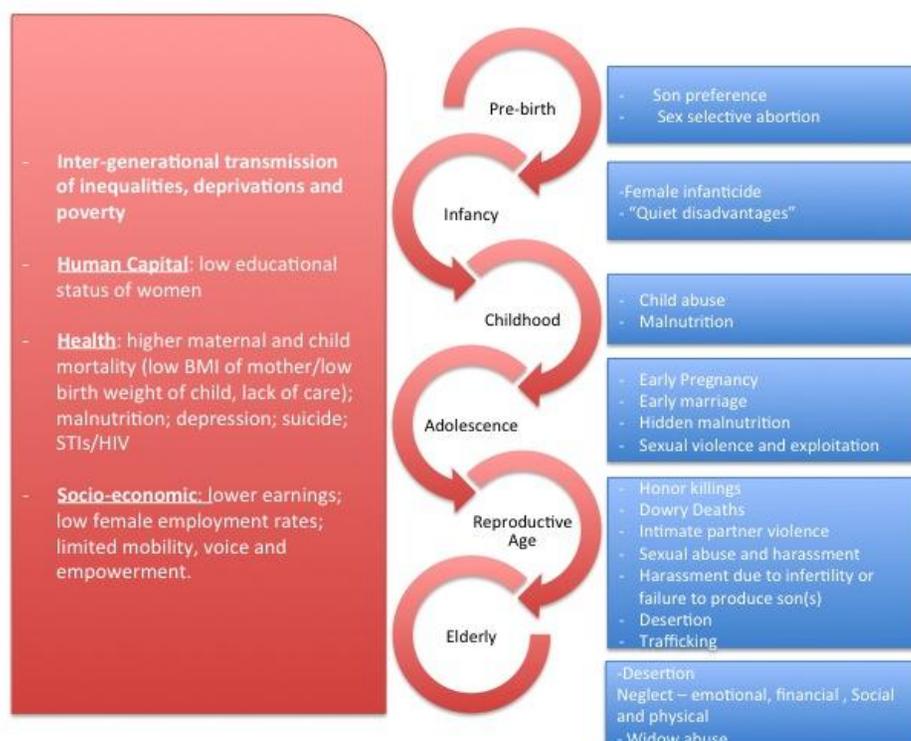
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membership of women in local councils affects crime against them more than their presence in higher-level positions.

<sup>51</sup> Janssens (2010) found in Bihar, India, that the government-run Mahila Samakhya self-help group program for women strengthened trust and collective action, not only among participants but also among nonparticipants in the same village. Through a social diffusion process, norms about trusting “others” across caste and religious lines, as well as supporting public female leadership, changed in villages hosting the programs compared to control villages. The heterogeneous nature of the groups helped diversify women’s social networks, especially for formerly excluded groups, such as Muslims and widows.

<sup>52</sup> Schuler, Islam, and Rottach (2010) examined intra-household decision making in Bangladesh and found significant change over a 15-year period starting in 1991 regarding the realms over which women were considered to have control. Due to participation in nongovernmental organization and government programs for women, as well as media exposure and increase in nuclear family units, there had been positive change in acceptance of women’s physical mobility, participation in public markets, and holding of public office. “Frontier” areas for decision making and other indicators of empowerment thus became absorbed as “normal” and appropriate activity for women over time, to be replaced with new areas of gender contestation. Other authors have shown how quickly gender norms can change in response to economic incentives, such as demand for female employment, for example in Bangladesh in the garment industry, which requires only primary education, as well as India (Jensen 2010).

**Figure 21. Life Cycle of Violence against Women and Its Consequences**



## 5.2 Governance and Women's Political Participation

59. A key element of agency is that of formal political participation. In the case of juridical approaches to improving women's political participation, there is the mixed experience of the Seventy-third Amendment to the Constitution of India, passed in 1993, which reserves 33 percent of seats in randomly selected local councils for women. Earlier evidence (such as Bonu et al. 2011) reported on elite capture, with no particular attention being paid to "women's issues" in council decisions just due to the presence of women on the council. More recent evidence, however, shows more indirect (and far-reaching) social impacts that have to do with role model effects on girls' career aspirations and educational attainment in villages where women held panchayat raj seats (Beaman et al. 2012). Further, changes in these gender values are somewhat more pronounced for adolescents than for their parents, highlighting a generational difference that may lend further credence to the importance of working with young people to shift attitudes about gender equality. In the case of Afghanistan, constitutional mandates were used to significantly increase women's representation in government, guaranteeing 25 percent of seats in the lower house of Parliament for women (Institute for Inclusive Security 2009). Further, of the one third of upper house seats appointed by the president, half are reserved for women. In 2005, women captured an additional 17 seats beyond the 68 allocated by quota. Mechanisms that helped achieve this result included free television and radio advertising offered by the Media

Commission (76 percent of female candidates took advantage of this, compared to 55 percent of male candidates). Voter education for women was provided by the Voice of Afghan Women radio station: provinces that had access to the broadcasts reported higher voter registration and turnout among women than did other provinces (Institute for Inclusive Security 2009).

### **5.3 Reducing Legal Barriers**

60. Women are still not equally protected under the law in many South Asian countries in a number of domains, including land ownership. Men and women have different ownership rights in 40 percent of South Asian countries. Likewise, women do not enjoy the same inheritance rights as men in 80 percent of South Asian countries. As inheritance is a central mechanism for accumulation of assets, such legal biases put women at a lifetime disadvantage, and increase the risk of destitution in the case of widowhood, divorce, or abandonment. Such inequity is especially pronounced in rural settings. In South Asia, women generally do not own land, and when they do, men hold effective control rights. Across most regions, women own and operate less land than men, and their holdings tend to be smaller. They are also less likely to be served by formal institutions such as agricultural extension. Lack of access to information and input supply (including seeds, fertilizer, and labor) can constrain crop choices for female farmers, limiting their ability to grow cash crops. Women also suffer from greater land tenure insecurity than men, limiting their access to credit markets and financing for improved inputs and technology.

61. While implementing measures to enhance women's legal empowerment is a complex issue in South Asia, improving women's legal rights and their actual enforcement constitute priorities for the region. For instance, in the case of land rights (whether ownership or use rights), women may not be aware of their rights and thus are discriminated against through application of customary practices, in which case sensitization about those rights is necessary. Research also suggests that in many South Asian countries, even if women are aware of their rights to inherit land or other family assets, they do not act on these rights, as they could face severe social censure or loss of economic support from family members if they try to pursue their legal rights.<sup>53</sup> Still, legal reforms to remedy gender inequality in inheritance law have gained some ground. In India, reform of inheritance law (in the form of sub-national state-level amendments to the Hindu Succession Act) has been shown to increase women's likelihood to inherit land (though it did not fully compensate for the underlying inequality). The finding of a significant increase in girls' educational attainment after the reform suggests that the act led to genuine improvement in women's socioeconomic status (Deininger, Goyal, and Nagarajan

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<sup>53</sup> For example, they would not be able to rely on natal family support in the event that the married relationship becomes troubled or is unsafe for the woman (World Bank 2005).

2010).<sup>54</sup> World Bank projects have also attempted to increase women's access to land ownership in South Asia by promoting joint land titles and through "project law" that provides land plots to vulnerable women in the case of land reclamation in water resource management projects (Kuriakose et al. 2005).

62. Women's legal empowerment remains a key issue for the region. While some progress has been achieved, such as the passing in 2010 of legislation<sup>55</sup> against sexual harassment in Pakistan (the first comprehensive legislation on this issue in South Asia), discriminatory laws remain on the books across the region. In India, the response by some men to legislation to protect women's status and well-being has been to call for a return to a traditional equilibrium (Gupta 2009). The Protection of Women from Domestic Violence Act of 2005 has been actively opposed by organizations such as Save Indian Family, while the Dowry Prohibition Act of 1986 has been resisted by "men against Dowry Act misuse" organizations (World Bank 2011e; Gangopadhyay 2010).

#### **5.4 Social Accountability and Institutional Development**

63. Women's role in improving accountability and governance in South Asia is crucial and at the core of several large projects. Both the World Development Report 2004 on Service Delivery and the World Bank Governance and Anticorruption Strategy (adopted in 2007) have highlighted the importance of addressing governance issues. Women's role in promoting accountability in education systems is also acknowledged by the new World Bank Education Strategy (World Bank 2011d), which considers relationships of accountability the key levers to make the system work. Two powerful mechanisms for improving the accountability of educational providers in a system are transparency of information and school-based management. Making more information available on results – with respect to both enrollments and learning achievement – has been shown to lead to progress. In India, the school report cards developed by the District Information System for Education summarize school information in an easy-to-read format, giving parents and stakeholders access to previously unavailable information with which they can hold schools and authorities accountable. Data from the report cards are also published on the Internet, thus promoting local accountability.<sup>56</sup>

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<sup>54</sup> This is in contrast, for example, to a possible substitution away from human capital to physical capital transfers by parents to their daughters following the legislative amendments.

<sup>55</sup> This achievement is the result of a 10-year-long citizens' movement, called Alliance against Sexual Harassment, working in partnership with the government.

<sup>56</sup> In a similar school management reform in Punjab province of Pakistan, student and school report cards were produced and disseminated. By increasing knowledge about educational quality and empowering parents with the information, the intervention increased learning achievement by between 0.10 and 0.15 standard deviations in both government and lower-quality private schools. It also led to a 21 percent reduction in fees charged by higher-quality private schools.

64. Some projects focus on improving formal government systems and system delivery, as in the case of the Local Governance Support Project in Bangladesh. Other projects employ a community-driven development approach, the model for which South Asia Region helped to first develop and in which it continues to innovate. Such is the case in the \$1 billion National Rural Livelihoods Project in India, which builds on lessons from earlier similar projects in Andhra Pradesh, Bihar, Tamil Nadu, Bangladesh, and Sri Lanka. In India, 12 million women have been reached through formation of self-help groups in such livelihood projects. Both the governance and the livelihood interventions have placed women at the center of institutional development and project decision making.

65. The livelihood projects have evolved from a focus on formation of self-help groups and microfinance delivery to market linkages in agricultural and nonagricultural value chains, delivery of social protection benefits, and training and employment in the formal sector for young women and youths (with a target of 1 million rural unemployed youths placed in employment between 2011 and 2016). Similarly, though at the state level, the Rajasthan Rural Livelihoods Project in India is placing at least 17,000 rural youths (half of them women) in remunerative jobs across 17 districts in the state. The community-driven development model has also been used successfully in post-conflict contexts in the region, for example in Sri Lanka under the Northern Emergency Recovery Project, and in areas undergoing current conflict, for example the National Solidarity Program in Afghanistan, where there has been an emphasis on women's role in community decision making on rural infrastructure.

### **Box 1. Empowerment and Types of Empowerment**

**Empowerment:** Freedom of choice and action to shape one's life, including the control over resources, decisions, and institutions necessary to do so (Kabeer 2001). Empowerment implies an expansion in women's ability to make strategic life choices in a context where this ability was previously denied to them.

Empowerment can be understood in terms of four distinct types of power relations:

- Power over: the ability to coerce and influence the actions and thoughts of the powerless.
- Power to: the capacity to act, organize, and change existing hierarchies.
- Power with: increased strength from collective action, social mobilization, and alliance building.
- Power from within: increased individual consciousness, self-dignity, and awareness.

*Source:* Kabeer 2001.

66. The South Asia region is rapidly urbanizing through its megacities, cities, and secondary towns. Projections for megacity growth include large leaps for Mumbai from a 2005 population of 18 million to a 2025 population of 26 million, with Delhi topping that in 2025 at 29 million (United Nations DESA 2009, cited in ADB 2012). In this context, a number of livelihood and

especially governance issues are of particular salience for women, including housing and land rights, access to clean water and sanitation, participation in local governance, and access to other basic services, including health and education. Within cities there are a number of vulnerable groups, including recent immigrants,<sup>57</sup> whose tenure and land use rights are often insecure, along with slum dwellers and petty traders. This last group has been successfully organized in Gujarat and other states in India by SEWA (Baruah 2007), while the Society for the Promotion of Area Resource Centers (SPARC) has been working in Mumbai with slum dwellers to help them secure their rights and participate in local municipal planning processes. Cities are also vulnerable to the effects of climate change, and urban dwellers have generally lower social capital, which reduces their adaptive capacity to some degree compared to more cohesive rural populations. This is despite the fact that urban dwellers are not dependent on climate-sensitive natural resource-based livelihoods.<sup>58</sup> The urban governance-livelihoods-resettlement nexus is the focus of a new operation by the South Asia Social Development Unit (SASDS) in Bangladesh, which will include a focus on gender.

## 6. Masculinities in Development

67. As noted earlier, there has been a lack of attention to men and masculinities in gender policy and programming. Gender is relational, and gender equity cannot be arrived at without attention to both sides of the equation (Correia and Bannon 2006b). In sum, male gender issues should be considered across the spectrum of what are commonly considered “women’s issues,” not least because women take decisions for their lives and livelihoods not in a vacuum, but in the context of male–female relations within the household. In addition, there is the gender equity goal of wishing to advance men’s full capabilities as fathers, husbands, brothers, and sons and to be able to support their undertaking a range of roles, particularly in the private sphere, beyond more narrowly prescribed roles of breadwinner or combatant, for example.

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<sup>57</sup> The World Bank study *Economics of Adaptation to Climate Change* found through stakeholder consultations in Bangladesh that the issues of access to basic services and participation in local governance were two primary concerns of poor urban women (World Bank 2010a).

<sup>58</sup> Following the Intergovernmental Panel on Climate Change (IPCC), vulnerability to climate is defined as the combination of levels of “adaptive capacity” (ability of a system to cope with climate stresses and impacts, based on asset levels, technology, social capital, infrastructure, and the like); “sensitivity” of the system (that is, degree of change from climate stress); and “exposure,” particularly in a physical sense. O’Brien et al. (2004) mapped vulnerability in selected drought-prone districts of India, using lenses of agricultural and socioeconomic vulnerability. “Gender equity” was a variable included in the analysis as a measure of social capital (and was calculated based on indicators of female child mortality rates and female literacy rates). Thus human development levels, including gender equity, formed part of the equation when identifying which districts were most vulnerable to climate change.

68. The dynamic and contested nature of gender roles becomes most visible in situations of rapid social change, such as in the presence of extensive out-migration by men or women; during forced displacement from natural hazards or conflict; and in those settings where there is a rapid influx of new resources to one gender or the other, as in the case of the large-scale expansion of microfinance and participation in self-help groups by women in Bangladesh starting in the late 1980s (Desai and Banerji 2008). Changes in family structure, for example from joint families to nuclear families, have also been credited by some authors as reducing the potential for coercion of daughters-in-law by their husbands' mothers, which may also reduce pressure on men to conform to traditional gender roles as being "stern husbands" (Schuler, Islam, and Rottach 2010).<sup>59</sup>

69. There are a number of particular intervention areas, such as HIV/AIDS, where a fuller understanding of the range of gender identities and gender practices in South Asia is required. For example, the HIV/AIDS risk group of "men who have sex with men"<sup>60</sup> is an important one to identify for health programming, as sexual activity for this group is not often part of a larger homosexual public identity, but just one practice within an otherwise normative identity as a married householder (AFAO 2008). This gender identity, as householder and husband, then, has implications for targeting of HIV/AIDS prevention services to women and men, as risky behaviors may be less than overt.

70. Masculinities also interact with other identities such as class. In feudal parts of Sindh province in Pakistan, for example, the *droit de seigneur* still exists for landlords to have sexual relations with the new brides of their male tenant farmers on the tenants' wedding day. Such threat of violence and external powerlessness among poor men can only undermine a secure sense of masculine self. Recent qualitative work in Afghanistan also points to the ways in which men who cannot fulfill their roles as breadwinners due to disability or poor economic prospects engage in domestic violence toward their wives, supported by widespread cultural norms condoning such violence (Kabeer, Khan, and Adilparwar 2011).

71. Gender practices come in many forms in South Asia. Recently, attention has been given to the age-old practice in Afghanistan of families raising one of their daughters as a boy (in those families without sons) in order to secure the prestige for the man of being the father of a son. The practice is called *bacha posh*: girls are dressed as boys and go to school or work as boys until later in puberty, when they are permitted to revert publicly to being female (BBC 2012). The

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<sup>59</sup> Others have argued that the joint family allows for more transparency in marital relations, offering more protection for wives; it is clear in any case that life stage also matters, as younger wives are the most vulnerable to adverse treatment.

<sup>60</sup> "Men who have sex with men" is an inclusive public health term used to define the sexual behaviors of males having sex with other males, regardless of gender identity, motivation for engaging in the practice, or identification with any or no particular community. As AFAO 2008 notes, the words "man" and "sex" are interpreted differently across diverse cultures, as well as by the individuals involved – the term "men who have sex with men" can cover a large variety of contexts in which male-to-male sex takes place.

psychological effects on the girl are myriad, though in some cases they report more sense of self and autonomy to pursue careers than girls who were raised as girls in that male-dominated setting.

72. The discussion above suggests the importance of understanding the dynamics of masculinity within any gender intervention, and planning for outreach, capacity building, and culturally appropriate interventions that respond to changing norms of what it means to be a man or a woman in a particular society. Broadly speaking, male gender issues arise most urgently in such intervention areas as family formation and roles within the household; family planning; nutrition; HIV/AIDS; domestic violence; employment; illicit and criminal activity; and terrorism, conflict, and war.

## 7. Conclusion and Recommendations

73. South Asia has achieved substantial gains in closing certain gender gaps, notably in education; however, the region lags in its progress toward achieving the MDGs in a number of key areas, such as maternal health, malnutrition, and gender parity in secondary education and labor force participation.

74. In the area of **endowments**, such as education and health, progress has been uneven across the region. This is the result of a number of factors, including demographics (with some countries having undergone or entering demographic transition, while others lag) and persistent challenges in health (notably maternal mortality) and education (particularly in vocational and professional training, and secondary and tertiary education). This calls for action before children enter school. Poor nutrition in early childhood, where South Asia has the weakest indicators in the world, impairs cognitive development before children get to school, thus reducing the employment payoff from subsequent educational investments. Policy makers must strengthen the quality of learning at all levels to equip tomorrow's workers not only with academic and technical skills but also with the behavioral, creative, and problem-solving skills employers increasingly demand (World Bank 2011a).

75. With respect to **economic opportunities**, the issue of low female labor force participation remains the principal challenge. Tackling it will require a better understanding of and accounting for social norms and barriers at country level. The employment challenge in South Asia is one of improving job quality rather than quantity, as job growth over long periods tracks the growth of the working age population. South Asia's demographic dynamism is both its potential and its challenge, and holds a major key to durably improving gender equity. Policies intended to harness the demographic dividend to create growth by increasing labor force participation – especially of women – will need to not only provide job seekers with improved skills that are sought by employers, but also create more incentives for women to enter and remain in the labor market by supporting formal markets for child care and domestic help.

76. In the arena of **agency**, impediments to women's exercise of their agency are multiple in South Asia, defined by social norms and legal constraints. They interlock with other social, cultural, and religious layers and materialize in women's restricted socioeconomic participation and inclusion, limited mobility and restricted rights, notably on the key issue of inheritance, and vulnerability to domestic violence. Domestic violence affects women's ability to freely choose and to take advantage of endowments and opportunities and has also been associated with long-term health outcomes, including among the children of abused women, and the intergenerational reproduction of the acceptance of violence. Improving women's mobility can contribute to breaking women's isolation, especially poor young women, increasing their social capital, participation, and inclusion in socioeconomic processes as well as reducing their exposure to

domestic violence.<sup>61</sup> Community-driven development approaches have proven very effective in South Asia in expanding women's asset base, experience of formal leadership, and participation in local decision making in the public sphere. Support is also required for women's improved participation in governance and accountability activities (such as gender budgeting) to ensure that policy and budget priorities reflect the needs and interests of rural and urban women from different socioeconomic tiers.

77. The region's robust economic growth, together with policy attention, has contributed to some of the gains achieved, but this growth has been insufficient. India, for example, has witnessed high economic growth rates over the last 15 years; however, gender roles and disparities in labor force participation and earnings have not changed much. This is consistent with WDR 2012's contention that economic growth alone cannot bring about gender equality in many dimensions. Moreover, the worst outcomes for women in India are in states with the highest per capita incomes, indicating that growth in itself will not bring about gender equality. This phenomenon has been attributed to the cultural roots of gender inequality, which continue to affect outcomes for women in the region (World Bank 2011e). South Asian nations may therefore need to make specific investments in women through formal institutions and markets in order to achieve inclusive growth, which is a priority objective across countries in the region.

78. WDR 2012 identified four generic policy priorities for action going forward, which are also relevant for South Asia:

- Reduce excess female mortality (for example related to maternity, early pregnancy, and selective abortion) and close remaining education gaps;
- Improve access to economic opportunities for women (including improving labor outcomes, reducing barriers related to mobility, and improving access to infrastructure such as water and sanitation and energy);<sup>62</sup>

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<sup>61</sup> Women's participation needs to be facilitated in ways that are acceptable to community norms (while keeping in mind that norms do change over time). In Pakistan's Community-Led Total Sanitation program, married couples were trained to work as social mobilizers together so that women could move from village to village in a socially acceptable manner (World Bank 2011c).

<sup>62</sup> With respect to the linkages between gender and infrastructure, Köhlin et al. (2011) found that, among other things, electrification of rural communities results in an increase in female employment, but no comparable increase in male employment. This finding is largely attributed to the fact that electricity frees up women's time by increasing the efficiency of domestic chores, especially cooking. There is also evidence that electrification reduces fertility rates in rural areas, with positive impacts for women. One probable channel for the impact of electrification on fertility is through television. There is a small but important body of evidence on the impacts of television on gender roles and women's empowerment. For example, Jensen and Oster (2009) find that access to cable television results in lower acceptance of spousal abuse, lower son preference, more autonomy, and greater likelihood of sending young girls to school in rural India. There may also be important complementarities between investments in electricity and in new cooking technologies, with resulting benefits for family health and income. There is another vein of work that finds that supplying electricity to community facilities can have positive effects on women and

- Increase women's voice and agency in the household and society;
- Limit the reproduction of gender inequality across generations.

79. But for South Asia, two further priorities should be added:

- Apply a true gender perspective to development work in South Asia that (a) considers male gender issues and acknowledges that narrowly defined versions of masculinity have negative consequences for boys and men, and (b) acknowledges that gender equality is only sustainable when men are included as partners in gender programs;
- Include a strong gender perspective in nutrition programs in South Asia, given the intractable issue of malnutrition in the region, and take care to include both mothers, who are the primary caregivers of children, and fathers, who influence decisions on nutrition in the household.

80. Achieving results on gender in South Asia Region will require four complementary strategies. First, renewed attention will be given to **gender-responsive operations**, using a cross-sectoral approach, particularly to tackle the problem of malnutrition, and to strengthen the relevance and quality of education and vocational training tied to labor market demand. Gender cross-support to targeted sectoral investments will be required, especially in transportation, water, and electricity, in order to improve women's access to and use of existing and new services.

81. Second, there will be an emphasis on **stand-alone gender projects**, building on past successes, to highlight the benefits for both genders of improving young women and men's socioeconomic inclusion, especially in the outcome areas of employment and governance. A good example is the Northern Areas Reduction of Poverty Initiative in Bangladesh, which facilitates access to garment sector employment for poor and vulnerable women from lagging areas of Bangladesh by providing information, technical and life skills training, and transitional housing for successful transition of young women workers to urban life and formal sector employment. Fiscal 2013 will see preparation of a large stand-alone gender project in India on strategic gender issues in response to a specific demand from the government of India.

82. Third, **economic and sector work** that strengthens the analytical underpinnings on gender for strategic and operational planning will be undertaken. Recent work from fiscal 2012 has included preparation of a gender policy note on employment for the most recent Country Partnership Strategy in Sri Lanka, as well as a more extensive study on women's labor force participation in the country, with a focus on emerging sectors and regional integration.

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girls, for example in the areas of school quality; health care (for example refrigeration to maintain the cold chain); security and street lighting; social capital from lighting community spaces; and improved economic options for small enterprises.

Upcoming work in the region includes a gender flagship report for India in fiscal year 2013/14, and sectoral policy notes in Pakistan in fiscal 2013. Economic and sector work will also aim to support rigorous impact evaluation of projects, programs, tools, and policy mechanisms employed to secure gender equality in South Asia. Finally, gender work in South Asia will continue its efforts in capacity building and outreach, including in such cross-cutting agenda areas as youth, political participation, and governance for service delivery. Finally, the gender program in South Asia will continue to hold learning events and provide capacity building to task teams.

83. Fourth, to better understand **masculinities** in South Asia region, particular emphasis will be placed on integrating male gender issues in the program for more sustainable outcomes. Initial analytical work has begun in the Maldives, Nepal, and Sri Lanka on male and female gender identity formation, transition into adulthood, and school-to-work transition, with a focus on how these have changed over time for different age cohorts. In the Maldives, there is analytical work planned on youth development and gender, also focusing on gender identity in the transition to adulthood, including such central questions as family formation, school-to-work transition, and criminality and drug use. The Social Accountability and Youth (SAYouth!) Initiative planned for Pakistan will include capacity building of both young men and women in working as change agents for good governance in service delivery in the country.

84. In terms of **organizational infrastructure** to support the gender program of South Asia Region, staff strengthening has been undertaken, including hiring of a dedicated gender specialist in Pakistan in response to demand from country management. Formation of a gender advisory group for the Pakistan program is also being planned for piloting in-country with representatives from academia, civil society, and other development partners. At the regional level, the gender program in South Asia Region is managed by a senior gender and social development specialist; donor funds from AusAid and other trust fund sources have been secured to provide medium-term support to the regional gender program, known as the South Asia Gender (SAGE) Initiative. A cross-sectoral advisory group for SAGE has been formed, comprising representatives from country and sector teams, including the Poverty Reduction and Economic Management (PREM) Network, Human Development, Private Sector Development, Sustainable Development, Operational Services, and External Affairs.

## Gender Glossary

*Note:* The following definitions are based on Plan International 2011, unless otherwise indicated.

**Asset.** Anything of material value or usefulness owned by a person, which can include human assets (for example skills and knowledge); financial assets (for example cash); physical assets (for example land); and social assets (for example relations of trust) (Population Council 2004).

**Gender.** The social and cultural constructions of masculinities and femininities. Gender concerns the expectations and behaviors that people have of an individual because that person is female or male. These attributes, opportunities, and relationships are socially constructed, and change over time. They are learned from such social institutions as family, friends, schools, communities, media, government, and religious organizations.

**Gender norms.** Socially-constructed beliefs regarding men's and women's behaviors that are assigned in accordance with their biological sex. These norms govern actions and choices, and may lead to gender stereotyping.

**Gender-neutral approach.** An approach or intervention where gender norms, roles, and relations are not affected (neither worsened nor improved) through the action taken, and where gender and social factors are not central to the outcome.

**Gender equity.** Fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but equitable in terms of rights, benefits, obligations, and opportunities. In the development context, a gender equity goal often requires built-in measures to compensate for the historical and social disadvantages of women (ILO and IFAD 2001).

**Gender equality.** The equal rights, responsibilities, and opportunities of women and men and girls and boys. Gender equality means that women and men, girls and boys enjoy the same status in society. It does not mean that men and women are the same, but rather that their similarities and differences are recognized and equally valued. Gender equality can be measured in terms of equality of results, meaning gender equality is concerned with arriving at equal outcomes rather than giving identical treatment. Ultimately, promoting gender equality means transforming the power relations between women and men, girls and boys in order to create a more just society for all. Gender equality is not a "women's issue" but should concern and fully engage men as well as women. Equality between women and men is a human rights issue and a precondition for, and indicator of, sustainable people-centered development.

**Gender specific.** Programming that involves only one of the sexes in order to address specific constraints or to promote empowerment; may be neutral or transformational.

**Gender stereotype.** Gender stereotyping occurs when females or males are consistently attributed certain characteristics or roles, thereby creating the belief that these are linked to their sex. Gender stereotypes determine the gender roles that males and females play in society by

influencing what is considered masculine and feminine. Gender stereotypes reinforce gender inequality by portraying views and beliefs as biologically or culturally true.

**Inter-sectional discrimination.** The idea of inter-sectionality refers to the interaction between two or more forms of discrimination or systems of subordination. It highlights the ways in which racism, patriarchy, economic disadvantages, and other discriminatory systems contribute to create layers of inequality. Moreover, it addresses the way that specific acts and policies create intersecting and cross-cutting burdens that actively contribute to a dynamic of disempowerment.

**Masculinity.** The socially constructed ideas of what it means to be a man; implies that there are different and changing definitions of manhood, and how men are expected to behave.

## Appendix A. Key Gender Indicators in South Asia

*Note:* Data are latest year available (since 2005). Data are from household surveys conducted by the International Labour Organization (ILO), the United Nations Children’s Fund (UNICEF), the World Bank, and national statistical offices. Gender disparities are measured using a compilation of data on key topics such as education, health, labor force participation, and political participation.

Indicators	Afghanistan	Bangladesh	Bhutan	India	Maldives	Nepal	Pakistan	Sri Lanka	South Asia
Ratio of young literate females to males (% age 15–24)	n.a. <sup>63</sup>	103	84.9	84.1	100.1	87.0	74.9	101.3	84.5
Ratio of female to male primary enrollment (%)	66.4	105.7	101.4	96.8	94.4	n.a.	82.6	100.2	95.0
Ratio of female to male secondary enrollment (%)	38.0	105.1	99.1	85.7	105.5	88.6	75.8	n.a.	86.1
Ratio of female to male tertiary enrollment (%)	n.a.	55.4	58.6	69.9	n.a.	n.a.	85.2	n.a.	68.8
Proportion of seats held by women in national parliaments (%)	27.7	18.6	8.5	10.7	6.5	33.2	22.5	5.8	20.1
Share of women employed in nonagricultural sector (%)	n.a.	20.1	n.a.	18.1	30.0	n.a.	13.2	31.0	18.1
Labor participation rate, female (% of female population age 15+)	33.0	58.3	51.2	33.1	56.1	63.2	21.2	34.6	35.2
Adolescent fertility rate (births per 1,000 women age 15–19)	120.0	70.5	37.3	67.1	13.3	98.5	44.7	29.4	66.1
Life expectancy at birth, female (years)	43.9	67.2	68.0	65.2	73.1	67.3	66.8	78.0	65.4
Life expectancy at birth, male (years)	43.9	65.1	64.3	62.2	70.0	66.0	66.2	70.4	62.8

<sup>63</sup> N.a. = not available

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