

South Asia Regional Gender Action Plan (RGAP) II 2023–2028



Photo: Bartosz Hadymiak

Table of Contents

REPORT TEAM AND ACKNOWLEDGMENTS	3
ABBREVIATIONS	4
1 INTRODUCTION	5
2 SAR RGAP II: DEVELOPMENT OBJECTIVE AND THEORY OF CHANGE.....	8
2.1 DEVELOPMENT OBJECTIVE	8
2.2 THEORY OF CHANGE	8
2.3 SAR RGAP II INTENDED AUDIENCE AND WORLD BANK GROUP COMPARATIVE ADVANTAGE.....	10
3 BACKGROUND: ARE WE APPROACHING GENDER EQUALITY IN SOUTH ASIA?	11
3.1 REGIONAL OVERVIEW OF GENDER ISSUES.....	11
3.2 SAR RGAP I ASSESSMENT FINDINGS.....	21
4 SAR RGAP II: ROADMAP FOR GENDER ACTION	24
4.1 FOCUS AREA 1: HUMAN CAPITAL.....	26
4.2 FOCUS AREA 2: WOMEN’S ECONOMIC EMPOWERMENT	29
4.3 FOCUS AREA 3: GENDER-BASED VIOLENCE.....	33
4.4 CROSS-CUTTING THEMES: CLIMATE AND CONFLICT	36
4.5 PRIORITIES AND PRINCIPLES	41
5 SAR RGAP II FUNDAMENTALS.....	45
5.1 ACHIEVING OPERATIONAL IMPACT	45
5.2 EXPANDING PARTNERSHIPS AND CLIENT CAPACITY TO IMPROVE QUALITY.....	47
5.3 EXPANDING AND USING THE EVIDENCE BASE	49
6 SAR RGAP II: RESPONSIBILITIES, RESULTS FRAMEWORK, AND DISSEMINATION.....	51
6.1 RESPONSIBILITIES AND RESOURCES.....	51
6.2 MONITORING AND OUTREACH	54
7 ANNEXES	56
ANNEX A. REGIONAL TRENDS IN KEY GENDER OUTCOMES: BACKGROUND PAPER FOR SAR RGAP II	56
ANNEX B. SOUTH ASIA REGIONAL GENDER ACTION PLAN (RGAP) I ASSESSMENT.....	56
ANNEX C. SOUTH ASIA REGION COUNTRY GENDER PRIORITIES AND INDICATORS	56
ANNEX D. SOUTH ASIA GENDER INNOVATION LAB (SAR GIL).....	56
ANNEX E. SAR RGAP II CONSULTATIONS: KEY DISCUSSION POINTS.....	56
REFERENCES	57

Report Team and Acknowledgments

The South Asia Regional Gender Action Plan (SAR RGAP) II 2023–2028 was prepared by a core team led by Maria Beatriz Orlando (SSAS1). The team comprised Sarah Haddock, Amna Javed, Anna Kalashyan, Sama Khan, Anne Kuriakose, Tara Lonnberg, Tehreem Saifey, and Erisha S. Suwal. Julia Braunmiller and the Women, Business and the Law team also led a review for the region that provided useful background information. Priya Chopra and Dolly Teju provided superb administrative assistance, and Dina Towbin & Associates provided editorial support.

Throughout SAR RGAP II development, the team received invaluable guidance and support from Robin Mearns (Practice Manager, SSAS1); Kevin Tomlinson (Practice Manager, SSAS2); John Roome (Regional Director, SSADR); and Patchamuthu Illangovan (Director, Strategy and Operations, SARVP).

The team thanks the South Asia Region Country Directors, Country Managers, and their Country Management Units for sustained support and feedback. The South Asia Regional Leadership Team provided the core team with invaluable guidance and comments and facilitated numerous critical consultation sessions. Hana Brixi (Global Director, Gender Group), Louise Cord (Global Director, Social Sustainability and Inclusion), and Andrea Kucey (Manager, Gender Group) provided full-fledged support and valuable comments. Diana Arango offered excellent guidance on gender-based violence.

This document would not have been possible without the frequent feedback and support from country team staff during country consultations and other meetings. Special thanks go to Kamani Jinadasa, Harjot Kaur, Soumya Kapoor Mehta, Sabah Moyeen, Anna O'Donnell, Kanchan Parmar, Uzma Quresh, Najla Sabri, Jaya Sharma, and Jyostna Subramaniam.

Peer reviewers Aline Coudouel, Andrew Dabalen, Azada Hussaini, Helle Buchhave, Patricia Fernandes, and Rinku Murgai gave excellent comments and suggestions. Sibel Kulaksiz (Senior Economist, SAREC) and Maurizio Bussolo (Lead Economist, SARCE) provided helpful comments from the very start of SAR RGAP II development.

This document benefitted tremendously from the knowledge and substantive comments of all World Bank Group colleagues who participated in the consultations conducted as part of SAR RGAP II development.

Abbreviations

ASA	advisory services and analytics
CGA	Country Gender Assessment
CMU	Country Management Unit
COVID-19	coronavirus disease of 2019
CPF	Country Partnership Framework
DPC	Development Policy Credit
FCV	fragility, conflict, and violence
FLFP	female labor force participation
GBV	gender-based violence
GP	Global Practice
GPURL	Urban, Resilience, and Land Global Practice
ICR	Implementation Completion and Results Report
IDA	International Development Association
IFC	International Finance Corporation
MTR	Mid-Term Review
PDO	project development objective
SAR GIL	South Asia Region Gender Innovation Lab
SAR RGAP	South Asia Regional Gender Action Plan
SCD	Systematic Country Diagnostics
SEA/SH	sexual exploitation and abuse and sexual harassment
STEM	science, technology, engineering, and mathematics
SWEDD	Sahel Women Empowerment and Demographic Dividend
UNICEF	United Nations Children’s Fund
WBG	World Bank Group



Photo: Simone D. McCourtie / World Bank

1 Introduction

The World Bank Group Gender Strategy (fiscal 2016–23) provides a framework to expand equal opportunities for women and girls through investments and policy reform ([World Bank Group \[WBG\] 2015](#)). Commitments under the World Bank Group Gender Strategy include the development of Regional Gender Action Plans (RGAPs), which establish a set of priorities by region for closing gender gaps. The first South Asia Regional Gender Action Plan (SAR RGAP I) was approved in 2016 ([World Bank 2016](#)). Since then, the WBG, its clients, and partners have made progress in addressing gender gaps in the region (see annex B). Under SAR RGAP I, country strategies have increasingly addressed gender gaps, advisory services and analytics (ASA) have tackled important gender-related subjects, and specific gender activities in operations have expanded. Country Gender and Social Inclusion Platforms (programmatic ASA) have been established in each Country Management Unit (CMU)¹ to support teams and country-level knowledge sharing. Each country program now includes good practice operations on gender as well as stand-alone projects or projects with substantive² attention and levels of financing directed toward addressing gender gaps. The [South Asia Region Gender Innovation Lab \(SAR GIL\)](#), furthermore, serves as an evidence-based

1. The South Asia Region has five Country Gender and Social Inclusion Platforms, namely for Afghanistan; Bangladesh and Bhutan; India; Maldives, Sri Lanka, and Nepal; and Pakistan.

2. For SAR RGAP II, *substantive* means gender tagged and having significant resources channeled for gender, having gender as part of the project development objective, having gender indicators, or having gender actions at scale.

solutions platform for gender equality in the region, helping to generate, curate, and share evidence on “what works” to close gender gaps (see annex D).

Whereas SAR RGAP I provided a basis for integrating gender into the region’s operations, SAR RGAP II builds on the current focus on project design to emphasize increased implementation support as well as results monitoring. As SAR RGAP I ends, gender challenges in many sectors intensify due to climate change, conflict, and COVID-19. SAR RGAP II aims to advance gender equality outcomes in South Asia and to improve accountability to achieve results using a targeted approach. SAR RGAP II is also a tool for monitoring progress. The proposed framework for SAR RGAP II consists of three focus areas—namely, human capital, women’s economic empowerment, and gender-based violence (GBV)—as well as the two cross-cutting themes of climate and conflict (see figure 1.1). As with the pillars of the World Bank Group Gender Strategy, SAR RGAP II is a country-led plan. Countries have flexibility within these broad focus areas to respond to their most pressing challenges and priorities (see table 4.2). The Independent Evaluation Group’s World Bank Group Gender Strategy Mid-Term Review (MTR) ([World Bank 2021e](#)) recommends further enhancing WBG country-driven approaches to more effectively translate Country Partnership Framework (CPF) gender priorities to country portfolios.

Climate and conflict are cross-cutting issues given their disproportionate effects on women and girls in South Asia. The critical links connecting climate and conflict crises with each SAR RGAP II focus area are outlined in section 4.

Figure 1.1 Proposed SAR RGAP II Focus Areas



Source: World Bank.

Note: STEM = science, technology, engineering, and mathematics.

The following principles have guided the development of SAR RGAP II.

- *Going for operational impact.* SAR RGAP II will maintain the regional gender tag target at a high level of 95 percent while recognizing that this is an aspirational target. The focus of SAR RGAP II is on gender activities that are implementable and results indicators that can be monitored. Under SAR RGAP II, the WBG will focus on high-potential areas and encourage larger-scale strategic gender interventions aligned with CPFs and client demand. The plan will urge operational teams to achieve impact at scale, focusing on outcomes for human capital, women’s economic empowerment, and GBV. To incentivize focus on implementing gender actions in operations, the region will also adopt tracking of gender results indicators at both MTRs and Implementation Completion and Results Reports (ICRs). A country-driven Gender in Action initiative will also be put in place, allowing CMUs to select operations that

can receive support in implementing gender actions with funding channeled through the Country Gender and Social Inclusion Platforms.

- *Expanding partnerships and client capacity to improve quality.* SAR RGAP II will expand partnerships to leverage the World Bank’s convening power by mobilizing additional funding from development partners and creating coalitions to support country gender priorities. Under SAR RGAP II, the South Asia Region will seek to increasingly engage external advisory groups and to provide targeted staff and client training.
- *Expanding the evidence base.* SAR RGAP II will continue to use the Country Gender and Social Inclusion Platforms as the main instrument to support country-specific gender priorities. SAR RGAP II also calls for expansion of the SAR GIL (see annex D), strengthening its links with operations so that portfolios inform research priorities and vice versa. Finally, SAR RGAP II calls for an expansion of country-level just-in-time analysis on gender. Continued focus on country diagnostics, mapping of GBV services at the country level, and process evaluation of specific interventions that generate quick results will be critical. These pieces can inform operations across country portfolios. SAR RGAP II thus focuses both on implementation support and on filling knowledge gaps.

The focus and approach of SAR RGAP II are based on an analysis of regional trends in key gender outcomes in South Asia (see section 3.1), an assessment of SAR RGAP I (see section 3.2), and an extensive set of consultations (including country-level consultations) conducted across the WBG. See annex E for a list of the consultations and key discussions.

Implementation of SAR RGAP II will take place in the context of the WBG’s broader strategy for gender and the latest International Development Association (IDA) commitments. The World Bank Group Gender Strategy prioritizes four domains of gender equality: (a) improving human endowments, (b) more and better jobs for men and women, (c) women’s access to productive assets, and (d) improving women’s voice and agency and engaging men and boys (WBG 2015). An update of the Gender Strategy is currently under preparation, with completion expected in 2024. SAR RGAP II aligns with this broader strategy but is also selective and therefore focuses on the most pressing gender gaps in the region. SAR RGAP II also follows the December 2021 IDA replenishment, aligning with all eight of its policy commitments for gender: (a) investing in women’s empowerment, (b) scaling up productive economic inclusion, (c) expanding childcare, (d) supporting medium- and high-skilled employment opportunities for women, (e) closing the gap in digital technology, (f) strengthening women’s land rights, (g) increasing support for prevention of and response to GBV, and (h) implementing fiscal policy and budget systems to close gender gaps ([IDA 2022](#)).



2 SAR RGAP II: Development Objective and Theory of Change

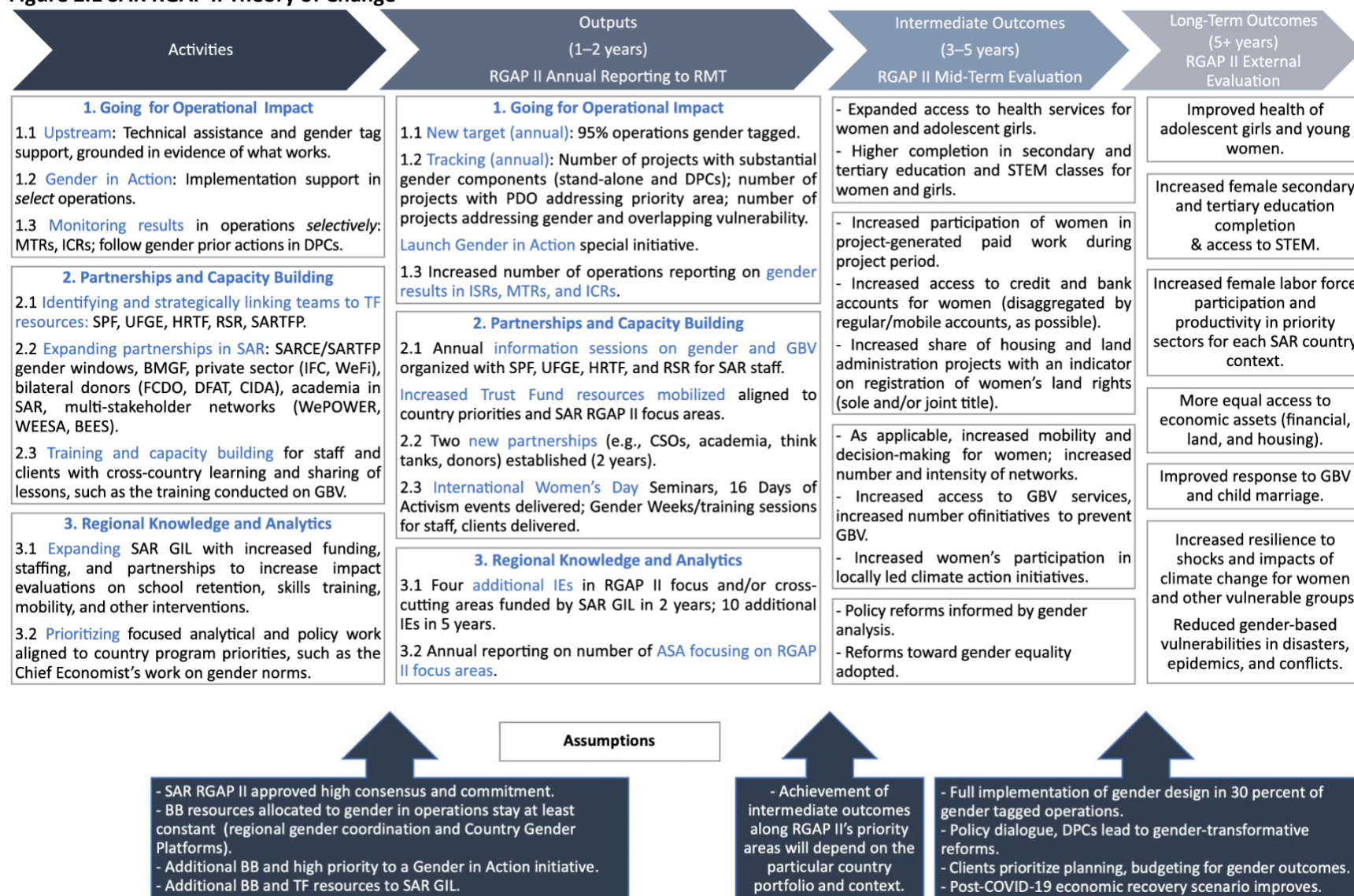
2.1 Development Objective

The development objective of SAR RGAP II is to advance gender equality outcomes through policy engagement, strategic analytics, and WBG operations. To drive operational impact, SAR RGAP II will seek to rebalance the current focus on project design toward an expanded emphasis on implementation support and results monitoring in selected operations.

2.2 Theory of Change

The theory of change for SAR RGAP II is presented in figure 2.1.

Figure 2.1 SAR RGAP II Theory of Change



Source: World Bank.

Note: Indicators are consistent with the [Gender Tag Good Practice Note](#). ASA = advisory services and analytics; BB = World Bank budget; BEES = Business, Enterprise, and Employment Support; BMGF = Bill and Melinda Gates Foundation; CIDA = Canadian International Development Agency; CSO = civil society organization; DFAT = Australia Department of Foreign Affairs and Trade; DPC = Development Policy Credit; FCDO = United Kingdom Foreign, Commonwealth & Development Office; GBV = gender-based violence; HRTF = Human Rights Trust Fund; IFC = International Finance Corporation; ICR = Implementation Completion and Results Report; IE = independent evaluation; ISR = Implementation Status Report; MTR = Mid-Term Review; PDO = project development objective; RMT = Regional Management Team; RSR = Rapid Social Response Program; SAR = South Asia; SAR GIL = South Asia Region Gender Innovation Lab; SARCE = Office of the Chief Economist in the South Asia Region; SARTFP = South Asia Regional Trade Facilitation Program; SPF = State and Peacebuilding Fund; STEM = science, technology, engineering, and mathematics; TF = trust fund; UFGE = Umbrella Facility for Gender Equality; WEESA = Women’s Economic Empowerment in South Asia; WeFi = Women Entrepreneurs Finance Initiative program; WePOWER = South Asia Women in Power Sector Professional Network.

2.3 SAR RGAP II Intended Audience and World Bank Group Comparative Advantage

SAR RGAP II is an internal document to orient the region’s gender priorities and a tool for monitoring progress across countries. Accordingly, its **primary audience is WBG staff working in South Asia**. This audience includes management as well as staff on regional, country, and Global Practice (GP) teams.

The secondary audience is South Asian government clients and WBG partners in the region. In its dialogue with government clients, the WBG can use SAR RGAP II to leverage greater government buy-in to integrate gender concerns in policy and programming. The WBG can also use SAR RGAP II to leverage collaboration with development partners and other key institutions working in South Asia.

SAR RGAP II builds ownership and capacity on gender among WBG staff, government clients, and development partners through the following efforts:

- *Expanding and strengthening the diagnostics of gender outcomes that most urgently need attention in South Asia.*³ In turn, the evidence base on what works will be used to improve these gender outcomes by continuing the regional Country Gender and Social Inclusion Platforms; expanding the SAR GIL (in funding, staffing, and partnerships); and strengthening and conducting more focused country-level analytical work and policy work on gender.
- *Strengthening implementation of high-impact interventions on gender through a new regional Gender in Action initiative.* Using the Country Gender and Social Inclusion Platforms as the vehicle to channel additional funds, CMUs will determine what operations will be supported and what level of additional resources to allocate. Additional support from Gender in Action, for instance, may be leveraged for specific high-impact operations in areas with the strongest client buy-in and commitment.

The WBG’s comparative advantage on the gender equality agenda consists of a combination of extensive policy engagement, strong analytics, and operations at scale in a number of critical sectors. SAR RGAP II will continue the current focus on operational design and increase support for implementation and monitoring.

3. These diagnostics include Systematic Country Diagnostics (SCDs) and CPFs that build on outputs from the region’s Country Gender and Social Inclusion Platforms and the SAR GIL.



3 Background: Are We Approaching Gender Equality in South Asia?

3.1 Regional Overview of Gender Issues⁴

During the pre-COVID-19 pandemic years 2015–19, all eight countries in South Asia made considerable progress in achieving gender parity. Gender gaps in primary and secondary education narrowed, and the proportion of women who own a bank account increased. Yet significant challenges remain, worsened by the disproportionate effects of the global pandemic and climate risks on women and girls. This section summarizes recent data on gender outcomes in South Asia, highlighting trends in human endowments, economic opportunities, and voice and agency.

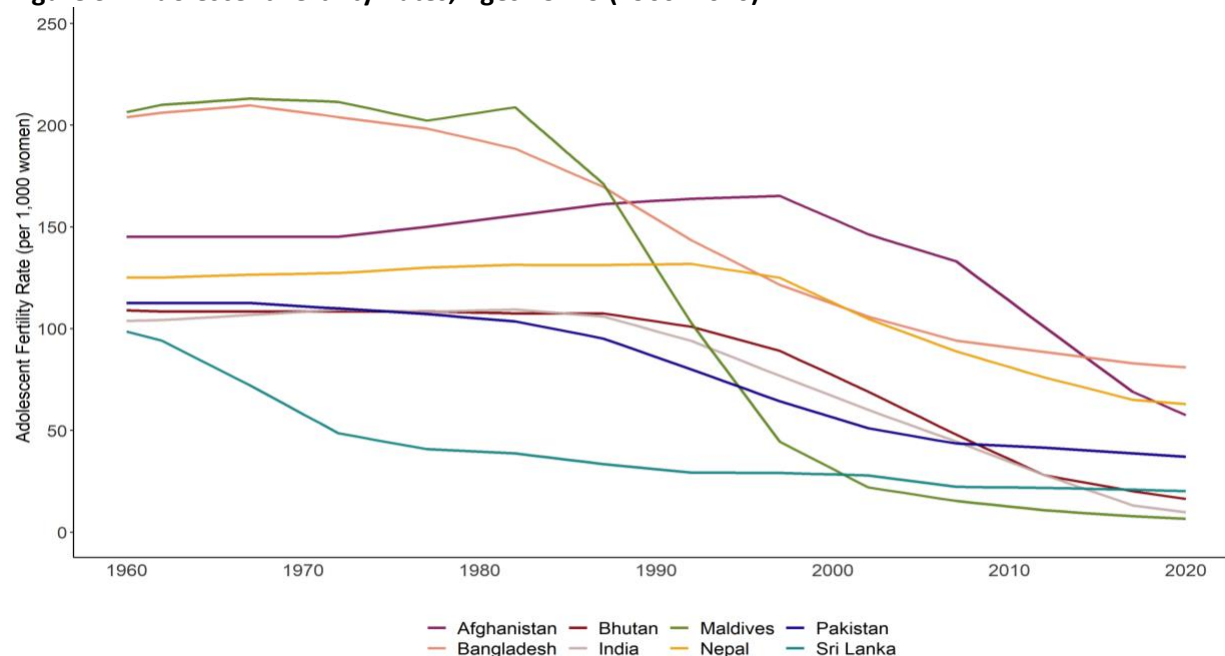
4. SAR RGAP II development included a review of regional trends in key gender outcomes in South Asia (see annex A).

Steady Yet Uneven Progress on Health and Education Outcomes

Prior to the COVID-19 crisis, the South Asia Region made considerable progress in health outcomes. Life expectancy had increased for both men and women over the previous decade. Where data exist, the gap between actual and wanted fertility had decreased, driven primarily by reductions in fertility to meet relatively stable preferences. Maternal mortality and female under-five mortality had also consistently declined (based on World Development Indicators data). Yet gains in health have not been shared equally across all groups: women who face greater social restrictions on mobility and limited access to information have fewer opportunities to access health care. Progress has been limited among marginalized groups. In India, for instance, mortality rates are generally higher—in some states, substantially so—among children from scheduled castes and tribes than among children not belonging to these vulnerable populations (Bora, Raushan, and Lutz 2019).

However, South Asia ranks second in terms of adolescent fertility rates, only after Sub-Saharan Africa. The high rates of adolescent fertility in South Asia (see figure 3.1) are driven primarily by persistently high child marriage rates (see figure 3.5). Moreover, many girls and young women in the region struggle with nutrition. Malnutrition is a major human capital challenge in South Asia, with the Global Nutrition Report (n.d.) reporting that 20.4 percent of women and 19.4 percent of men in the region were underweight in 2019. Only 20–40 percent of adolescent girls met their recommended dietary intake, 39 percent were underweight, and 55 percent were anemic (United Nations Children’s Fund [UNICEF] n.d.a). These nutritional data are especially troubling given the prevalence of adolescent fertility in the region and the risks to both mother and infant during pregnancy, childbirth, and beyond.

Figure 3.1 Adolescent Fertility Rates, Ages 15–19 (1960–2020)



Source: World Development Indicators.

Note: Adolescent fertility rate is the number of births per 1,000 women ages 15–19.

Apart from health outcomes, South Asia has also achieved significant progress in educational attainment. For Bangladesh, Bhutan, India, Maldives, and Nepal, female primary completion rates are greater than those for males, suggesting a reversed gender gap. Lower secondary education rates are also high among girls in the region, except for Afghanistan and Pakistan, which have lower secondary completion rates for girls of 40 percent and 46 percent, respectively. Additionally, female

tertiary education enrollment increased between 2015 and 2020 for all countries in the region. Still, there remains a gender gap at the secondary and tertiary levels in South Asia that lays the foundation for a differential trajectory for school dropouts in terms of opportunity and economic empowerment. Whereas boys enter the labor market after dropping out, girls often get married, have children, and assume caretaking roles. Membership in vulnerable groups can, furthermore, contribute to reduced education access and achievement in South Asia. In Bangladesh, for instance, most ethnic minority groups have education outcomes below national levels, especially minority girls (Toufique et al. 2017).

Despite these improvements in education, significant gender disparities still exist in tertiary school completion rates and participation in science, technology, engineering, and mathematics (STEM). All South Asian countries except for Sri Lanka have gender gaps in completion of short-cycle tertiary education. There is a 7 percentage-point gender difference in tertiary education completion in Bangladesh, a 6 percentage-point difference in India, a 5 percentage-point difference in Bhutan and Nepal, a 3 percentage-point difference in Afghanistan, and a 1 percentage-point difference in Maldives and Pakistan.⁵ In Sri Lanka, women are 1 percentage point more likely than men to have completed short-cycle tertiary education. There is also a large gender gap in STEM programs. Although girls' performance in science is similar to that of boys, girls and young women remain heavily concentrated in traditionally "female" subjects. These circumstances are partly explained by prevailing social norms, teacher behavior, parental expectations, information asymmetries, lack of female role models, household income, gender bias in the workplace, and institutional and structural barriers. As many current and future workforce needs are rooted in increasing automation and technological advancement, limited participation in STEM, in turn, contributes to women's concentration in vulnerable, low-skill, low-income jobs.

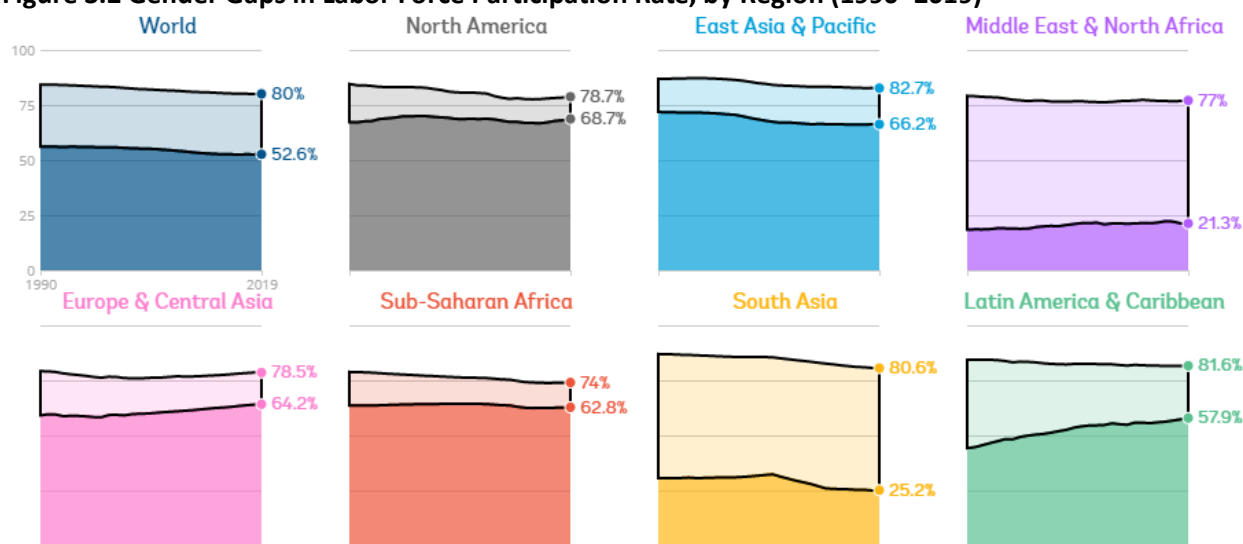
Pandemic-related school closures threaten to reverse the significant progress made in educational attainment in the region. Studies conducted early in the pandemic documented that girls were more likely than boys to spend increased time on household chores throughout the pandemic, leaving less time for schooling (Baird et al. 2020). Other factors such as poorer access to digital tools and increased opportunity cost of educating daughters in the face of income losses have increased the likelihood of girls temporarily dropping out of school. Although enrollment rates have partly recovered since schools have reopened, learning losses remain severe, highlighting a need to invest in recovering and accelerating learning (World Bank et al. 2022).

Restricted Opportunities to Quality Jobs and Economic Assets

South Asia had the second-lowest regional female labor force participation (FLFP) rate as of 2019, above only the Middle East and North Africa (see figure 3.2). Further, over the 10-year period from 2009 to 2019, South Asia experienced the greatest decrease in FLFP.

5. The percentage of the population ages 25 and over that attained or completed short-cycle tertiary education.

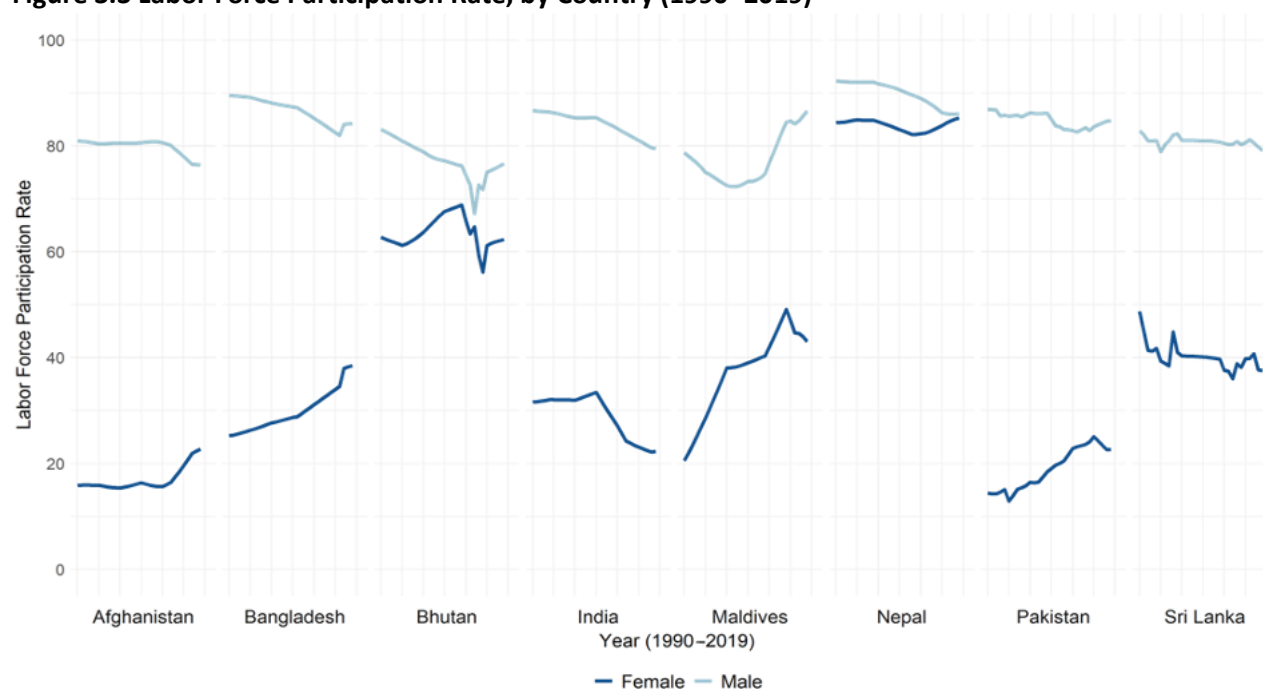
Figure 3.2 Gender Gaps in Labor Force Participation Rate, by Region (1990–2019)



Source: Gender Data Portal ([SL.TLF.ACTI.ZS](https://genderdataportal.org/)), cited in Halim, O’Sullivan, and Sahay (forthcoming).

Levels of FLFP vary greatly across South Asia (see figure 3.3), from 22 percent in India to 85 percent in Nepal during 2019. Despite some improvements during the period—for instance, in Bangladesh—current rates remain well below average levels in other countries with similar incomes and economic growth trends. For example, Indonesia and Malaysia experienced slight increases in FLFP during this period. Kenya, similar to India in both trends and levels of gross domestic product per capita, saw an increase in FLFP from 66 to 72 percent.

Even in countries where FLFP is relatively high, the rate of vulnerable employment remains significant. More than half of working women in South Asia participate in the informal sector, which is often characterized by low wages, lack of social protection, and a failure to reward workers’ skills at levels comparable to those in the formal sector (Asian Development Bank and Deutsche Gesellschaft für Internationale Zusammenarbeit 2015; Department of Census and Statistics 2016). On average, women in the region earn significantly less than men. In Pakistan, there is a 26 percent gender wage gap nationally (Mani, Gopalakrishnan, and Wadhwa 2020), and women earn 37 percent of what men earn in the manufacturing sector. Women working in agriculture in Nepal earn 40 percent less than their male counterparts in similar jobs. Women from vulnerable and marginalized groups face additional challenges. Toufique et al. (2017) found, for instance, that in Bangladesh, ethnic minority men and women—who reside mostly in rural areas—earn an average monthly wage almost five times lower than that of the country’s total rural population. Furthermore, the gender wage gap among minorities is significantly larger than the gap in the overall Bangladeshi population.

Figure 3.3 Labor Force Participation Rate, by Country (1990–2019)

Source: World Development Indicators.

Note: World Development Indicators sources labor force participation data from the International Labor Organization’s ILOSTAT database. The labor force participation rate is the proportion of the population ages 15–64 that is economically active: all people who supply labor to produce goods and services during a specified period. This figure plots “labor force participation rate, female (percent of female population ages 15–64) (modeled ILO estimate)” and “labor force participation rate, male (percent of male population ages 15–64) (modeled ILO estimate).”

COVID-19 has had disproportionate effects on women’s economic opportunity. Data collected by the SAR GIL from the Rozee.pk online job portal, the largest job portal in Pakistan, reveal that while job openings declined across sectors during the pandemic, employment in female-dominated sectors was more affected than in male-dominated sectors, as reflected by greater decreases in job postings (Taş et al. 2021).⁶ In Bangladesh, a SAR GIL survey shows that more adolescent girls than boys—34 percent and 28 percent, respectively—believe that financial constraints related to COVID-19 will interfere with their job aspirations (Baird et al. 2020). Lockdown measures have negatively affected women’s employment. They also have caused broad disruptions in the labor market that could reorganize the division of labor at home and affect the quality of women’s engagement in the formal labor market.

Apart from these initial pandemic impacts, data suggest that by the end of 2021 women had not returned to work at the same rate as men (World Bank 2022b). The [World Bank \(2022b\)](#) notes in the *South Asia Economic Focus Fall 2022* report that although job recovery is continuing, early evidence demonstrates some changing labor force participation trends for women. The proliferation of jobs with work-from-home options has expanded women’s economic opportunity, enabling them to work while meeting care responsibilities in the household. Moreover, World Bank COVID-19 phone surveys conducted in Bhutan, Nepal, Pakistan, and Sri Lanka in 2022 show that women in these four countries had become more likely to be employed in formal work within the service sector (World Bank 2022b).

6. In April 2020, job postings in manufacturing, education, health, and professional services, where female employment is concentrated, were at 24 percent of the previous year’s level. Job postings in the male-dominated information and communications technology sector were at 38 percent of the previous year.

Increasing women’s participation in the labor market can drive growth through income generation, entrepreneurship, job creation, and productivity. Per the *World Development Report 2012*, better utilization of women’s skills and talents, such as by closing gender gaps in access to agricultural inputs and markets, would contribute to significant productivity gains and improved development outcomes for future generations ([World Bank 2012](#)). The report suggests that removing barriers to women’s work in certain sectors could increase productivity by around 25 percent in some countries. The International Monetary Fund finds that low levels of FLFP in South Asia are responsible for significant losses to the region’s gross domestic product as well as welfare losses to individual households (Ostry et al. 2018). Further, Ostry et al. (2018) estimate that closing gender gaps in labor force participation in the region would result in a 30 percent gain in marketable outputs and an almost 24 percent welfare gain, as experienced by changes in consumption goods, home production, and leisure time. In Bangladesh, Heath and Mobarak (2015) found an association between exposure to ready-made garment factory jobs and 1.5 extra years of education for young girls, a 50 percent increase compared to villages without access to factory jobs, which demonstrates that job opportunities also create incentives for human capital investment.

Beyond labor force participation, women in South Asia still have limited access to financial and nonfinancial assets (per the World Bank’s Global Financial Inclusion Database). While the region saw the greatest global increase in the proportion of women who own a bank account between 2011 and 2017, usage of financial accounts remains low. Women are less likely than men to utilize both informal sources of credit, such as family or friends, and formal financial institutions (see annex A). Except for Maldives, South Asian countries do not prohibit discrimination based on gender in accessing credit (World Bank 2021d). Women’s poor financial access is partly explained by financial institutions’ adoption of strenuous processes and procedures for women, as well as by lack of access to efficient and safe payment systems (Jayamaha 2008). Women thus have limited access to financial capital when establishing small and medium-sized enterprises.

Apart from financial assets, the proportion of women ages 15–49 who do not own any land or housing, either alone or jointly, remains high. In Pakistan, the gender gap in housing increased by 4.5 percentage points between 2013 and 2018.⁷ Significantly, 71.7 percent of women in India and 88.7 percent in Nepal owned no land in 2016.⁸ In both countries, women from the wealthiest households are less likely to own land than their poorer counterparts. In 2018, 98 percent of women in Pakistan owned no land. Similarly, relatively few women in South Asia own homes. There was a 41 percentage-point gender gap in sole or joint ownership of a house in Afghanistan in 2015, a 30 percentage-point gender gap in India in 2016, and a 69 percentage-point gender gap in Pakistan in 2018.⁹

These low rates of property ownership are partly explained by heterogenous perceptions of tenure security. Men are more likely to hold rights to family property, whereas women’s access to property more often depends on their relations with the family. Thus, women are more likely to state their family or community as their main source of tenure insecurity, whereas men cite seizures by the government or state as their primary concern (Prindex 2020). Customary practices play an important role in restricting women’s property ownership in the region. In Bangladesh, for instance, although girls and women have the right to inherit a certain share of land according to the Quran, it is considered proper behavior to forfeit inheritance to their brothers. This common practice allows women to preserve their right to visit their natal home after marriage and ensures protection in the case of marital conflict (Solotaroff et al. 2019).

7. Gender Statistics DataBank (2018). The Gender Statistics DataBank (<https://databank.worldbank.org/source/gender-statistics>) uses Demographic and Health Survey data and United Nations Statistics Division data.

8. Gender Statistics DataBank (2016).

9. Gender Statistics DataBank (multiple years).

High Levels of GBV Curb Human Development and Economic Empowerment

Lack of economic empowerment is compounded by the constraints to voice and agency faced by South Asian women at both the individual and collective levels. For example, women have low levels of decision-making power and reproductive control within the household.¹⁰ Women are less likely to exercise their political rights or run for office and are severely underrepresented in ministerial and national parliament positions.¹¹ In 2021, the Women, Peace, and Security Index ranked South Asia as the worst-performing region, with high levels of legal discrimination and discriminatory norms that disenfranchise women (Klugman et al. 2021). On average, women in South Asia have fewer than three-quarters of the legal rights afforded to their global counterparts, and the region has been the slowest in the world to equalize laws affecting women’s wages and assets, employment and entrepreneurship, workplace rights, and parenting.

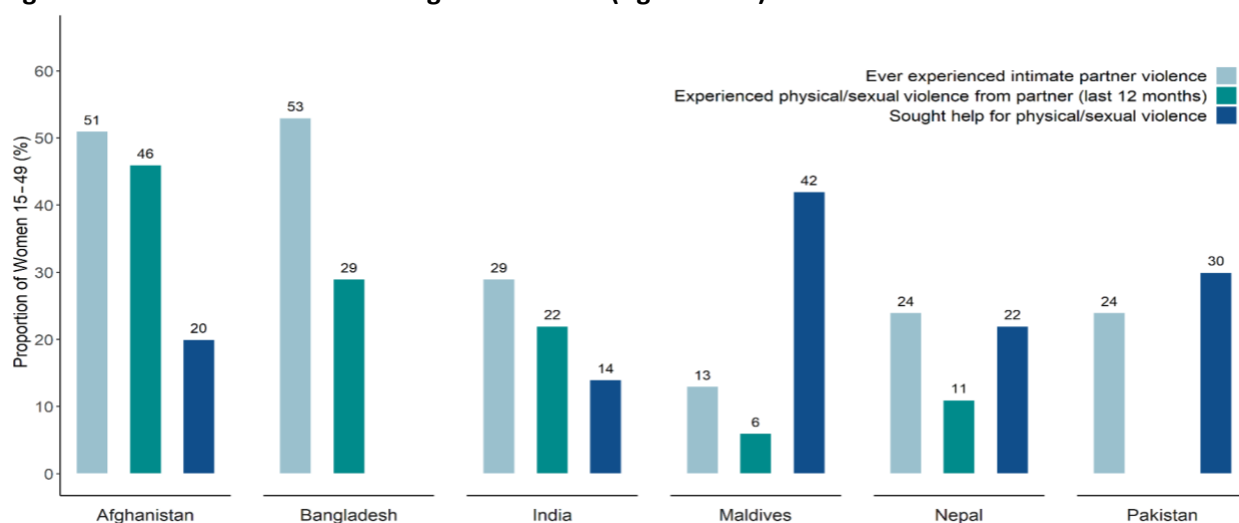
Despite laws protecting women from domestic violence in all South Asian countries except Afghanistan, GBV remains highly prevalent, with younger and minority women experiencing higher rates (World Bank 2021d). In Bangladesh and Afghanistan, 53 percent and 51 percent of women, respectively, report being subjected to intimate partner violence (figure 3.4).¹² Gender bias in sex selection is a form of GBV common in South Asia. Available data suggest a regional sex ratio of 1.09, with 109 males born for every 100 females.¹³ The United Nations Population Fund (2020) estimates a global average of 1,179,000 “missing” female births annually due to prenatal sex selection. Nearly 40 percent of this sex selection occurs in India. Some families in India have been found to engage in a range of practices to ensure that they have at least one son, since marrying off daughters can involve a costly dowry (Mitra 2014). The state of Haryana, for instance, has a sex ratio of 833 girls for 1,000 boys at birth (Tiwari 2019). In Nepal’s Kathmandu Valley, about 115 boys are born for every 100 girls (Channon et al. 2021). A disproportionate number of male births in India has been associated with increased violence against women, bride trafficking, and forced marriage, as well as the sharing of one bride among brothers (Guilmoto 2007). GBV services in South Asia are also limited and of variable quality.

10. Gender Statistics DataBank (multiple years).

11. Gender Statistics DataBank (2020).

12. Gender Statistics DataBank (survey years 2006 [Maldives], 2007 [Bangladesh], 2015 [Afghanistan, Bangladesh], 2016 [India, Nepal], 2017 [Maldives], and 2018 [Pakistan]).

13. Data are based on the “sex ratio at birth (male births per female births)” indicator from the World Bank Gender Data Portal (database), World Bank, Washington, DC (accessed November 1, 2022), <https://genderdata.worldbank.org/indicators/sp-pop-brth-mf/?geos=SAS&groups=SAS&view=bar>.

Figure 3.4 Prevalence of Violence against Women (Ages 15–49)

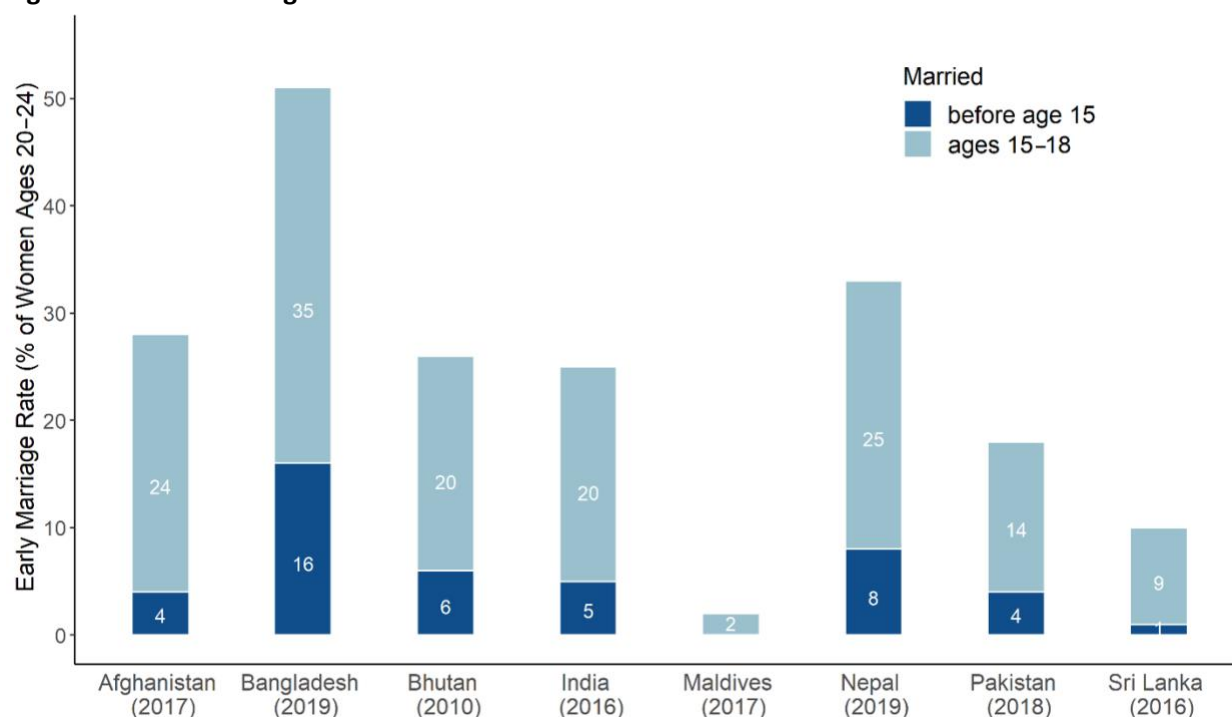
Source: Based on data for multiple years from the Gender Statistics DataBank.

Note: The figure shows the percentage of women 15–49 who have been subjected to physical or sexual violence by their current or former intimate partners as well as the proportion of women exposed to physical or sexual violence who sought help to stop the violence.

Since the onset of the COVID-19 pandemic, some types of GBV, especially domestic violence, have escalated. Strict lockdowns, economic uncertainty, and reduced access to essential support services (due to closed service providers and overly stretched health care workers) are contributing to what United Nations Women (n.d.) has dubbed the “shadow pandemic” of violence against women. In South Asia, the spike in intimate partner violence has been alarming (Gurol and Luchsinger 2021). Between March and May 2020, India’s National Commission for Women recorded double the GBV complaints in the country compared to 2019 (United Nations Economic and Social Commission for Asia and the Pacific 2020). In Nepal, a violence monitoring platform reported a 2.7 percent increase in GBV during the first COVID-19 wave compared to the last prepandemic year (Mishra and Sthapit 2021). Similarly, between April and June 2020, a World Bank–funded helpline in Nepal received double the complaints of domestic violence compared to before lockdown (Sharma 2020). In Bangladesh, GBV cases also increased during lockdown, peaking at double the pre-COVID-19 numbers (United Nations Development Programme Bangladesh 2022). Data on more recent trends in GBV in the region, as COVID-19 restrictions ease, are limited.

Child marriage remains prevalent in South Asia (see figure 3.5), contributing to high fertility rates among adolescent girls and young women as well as to related health and education impacts (García-Hombrados 2022; Sekhri and Debnath 2014). More than 1 in 4 girls in Afghanistan, Bangladesh, Bhutan, India, and Nepal marry before reaching the age of 18, which is significantly greater than the global average. India contributes the largest absolute number of young brides globally. Bangladesh has the highest national prevalence of child marriage in South Asia and the eighth highest in the world, at a staggering 51 percent. The economic costs of child marriage are significant in the region, with recent estimates suggesting that ending child marriage in Bangladesh alone could generate approximately USD 4.8 billion per year in additional earnings and productivity (International Center for Research on Women 2018).

Figure 3.5 Child Marriage Rates in South Asia



Source: World Development Indicators, multiple years.

Climate and Conflict Threaten Progress on Gender Outcomes

South Asia faces multiple challenges threatening to reverse progress made in gender parity, chief among which are the impacts of climate change. Germanwatch’s Global Climate Risk Index ranks Bangladesh seventh and Nepal 10th in terms of countries most affected by climate change between 2000 and 2019 (Eckstein, Künzel, and Schäfer 2021). The region is increasingly experiencing extreme events such as floods and cyclones in Bangladesh, India, Pakistan, and Sri Lanka; hazards such as glacial lake outburst floods in mountain areas of Bhutan, India, Nepal, and Pakistan; and slow-onset disasters through water scarcity, extreme heat, droughts, increasing salinization, and sea-level rise across the region (Maldives is particularly at risk).

Such physical impacts have led to complex social responses and shifts in the livelihood prospects of women and men. Key factors include income; land ownership; educational attainment; and membership in social groupings based on caste, indigenous and migrant status, disability, and age group. Key social response phenomena include climate-induced migration and resource-based conflict. Countries with greater gender inequality, in general, tend to be more vulnerable to the negative impacts of climate change and to have lower levels of climate action (Andrijevic et al. 2020). Given reduced agricultural productivity, increasing male out-migration, and food insecurity exacerbated by climate change (Kapoor 2011), as well as constrained decision-making power, women in South Asia face gender-based challenges in resisting climate impacts. These gender-based disadvantages include women’s predominance in climate-exposed natural resource-based livelihoods; insecure land tenure; lower levels of asset accumulation; poor access to information, institutions, services, and networks; the threat of GBV; and gender norm-based care burdens. These disadvantages often lock women into less remunerative and precarious employment. Governments need to enact dedicated measures to ensure that women enjoy economic and sociopolitical opportunities, including those emerging from shifts to a green economy. Some countries in the region, most notably Bangladesh, have demonstrated that women’s improved participation and

leadership as agents of change in locally led resilience planning, as well as disaster preparedness, can enhance population outcomes for women and men during extreme climate events in terms of reduced mortality and more resilient livelihoods. This potential underlines the importance of improving gender-responsive climate governance and inclusive participatory planning.

Women and girls living in areas affected by fragility and conflict face an additional layer of gender-related challenges. South Asia faces whole states in crisis, pockets of conflict within states, and massive displacement of vulnerable groups within and across states. Levels of violence against women and girls often escalate during conflict. In Afghanistan, the contest around gender norms remains at the center of the country’s political, peace, and security crises. Since the fall of Kabul to the Taliban on August 15, 2021, the country has rapidly normalized discriminatory gender norms and curtailed Afghan women’s and girls’ fundamental freedoms and rights (United Nations Women 2021). In Sri Lanka, the national economic crisis is worsening gender inequalities and exposing the profound vulnerability of female-headed households.

Displacement has become a pressing issue in the region, as it has globally. Around 900,000 displaced Rohingya people, many of whom are women and children, currently live in Bangladesh’s Cox’s Bazar district in the largest and most densely populated camps in the world (United Nations High Commissioner for Refugees 2022). The displacement and loss of land and financial assets that occur during conflict have potentially devastating effects for women, who tend to be concentrated in agriculture and to begin with significantly less asset ownership than their male counterparts. Conflict may also reduce mobility for women and girls; disrupt access to public services, having devastating impacts on girls’ and women’s access to health care and education, as currently seen in Afghanistan; and increase workloads for girls and women within the household. Women’s work is even more challenging in conflict zones and leaves them even more vulnerable.¹⁴

COVID-19 is compounding existing gender challenges and causing backsliding in certain improved gender outcomes. COVID-19 containment policies and health service disruptions in the region have resulted in an estimated 18–40 percent increase in child mortality and an estimated 14–52 percent increase in maternal mortality (UNICEF 2021b). Girls have been more likely than boys to spend increased time on household chores during the pandemic (Baird et al. 2020), leaving less time for schooling. As families may equate less schooling with lower returns to girls’ education (Bajracharya and Amin 2012), the pandemic may contribute to difficulties experienced by girls in returning to school. Hard evidence on how COVID-19 has affected child marriage rates is limited. However, pandemic-related effects on girls’ health and education as well as on their families’ economic situations increase the risk of girls becoming child brides (UNICEF 2021a).

14. For instance, FLFP rates in Sri Lanka’s Northern and Eastern Provinces were only 27.1 percent and 22.3 percent, respectively, as compared to the national average of 34.5 percent.

3.2 SAR RGAP I Assessment Findings

As SAR RGAP I ends, the Regional Gender Team conducted an internal assessment to inform the development of SAR RGAP II (see box 3.1).

Box 3.1 SAR RGAP I Assessment Methodology

The SAR RGAP I assessment was an internal desk review that included a regional portfolio assessment. The regional assessment systematically reviewed Project Appraisal Documents (PADs) for all 207 South Asia Region operations that were eligible for the gender tag between fiscal 2017 and fiscal 2020. The scan thus took stock of the main gender gaps addressed in the operational portfolios of all South Asian countries, revealing any operations with at least one indicator for gender outputs/outcomes. To evaluate the quality of reporting on implementation of gender actions, the assessment reviewed the latest Implementation Status Reports (ISRs). The assessment reviewed all stand-alone gender advisory services and analytics (ASA) and programmatic ASA with a gender component during this period. It also conducted interviews with the South Asia Gender Focal Points.

The SAR RGAP I assessment revealed significant progress on overall inclusion of gender in World Bank country strategies and analytical work in the region. Review of country strategies in all South Asian countries demonstrated a shift from broader gender mainstreaming to targeted outcomes for closing gender gaps. Also present was clearer prioritization of gender issues, as illustrated by recent ASA in Bangladesh (see box 3.2). Demand from task teams and clients for gender analysis to inform operations increased. Production of stand-alone and programmatic ASA with a gender focus was consistent. Gender-related ASA focused mainly on women’s economic empowerment, with growing coverage of GBV (see annex B).

Box 3.2 Effective Integration of Gender in Bangladesh’s Human Capital Agenda: The Systematic Country Diagnostic (SCD) and Country Gender Assessment (CGA)

Bangladesh’s SCD 2021 update integrates gender throughout its analysis of key development and economic issues, focusing on employment (World Bank 2021a). The recent CGA further expands on the SCD gender discussion. The CGA includes in-depth discussion of gender in agriculture, ready-made garments, and information communications technology sectors to reflect women’s work in both rural and urban areas and the potential for women’s work moving forward. Current educational segregation (with very limited female participation in science, technology, engineering, and mathematics) contributes to existing occupational segregation, concentrating women in less productive and lower-pay employment. Child marriage and other forms of gender-based violence can have significant effects not only on human capital but also on women’s economic opportunity and empowerment as well as women’s broader economic impacts on national growth.

SAR GIL has contributed greatly to the production of analytical work, which can increasingly inform policies and WBG operations (see annex D). To share valuable lessons learned and show how evidence on women’s economic empowerment relates to WBG programming and specific operational design, the SAR GIL commissioned a series of systematic reviews, including on skills interventions ([SAR GIL 2021](#)) and self-help group programs ([Javed, Zahra, and Boudet 2022](#)). These reviews have helped the WBG to better understand which rigorously evaluated programs and interventions most effectively reduce gender disparities in the region and how World Bank

operations could replicate those successes. For instance, one review found that although general skills development programs improved women’s economic empowerment and participation outcomes, interventions tailored to specific social and logistical barriers had higher implementation costs but also larger impacts (Javed 2022). Another review examined the impact of agricultural and nonagricultural asset transfers on women’s economic participation and income. The few studies that measured long-term impacts had mixed evidence: some found a more gender-egalitarian inheritance pattern after reform, whereas others found no impact ([Zahra, Javed, and Boudet 2022](#)).

Gender activities in operations have steadily increased. Driven by the South Asia Region’s 100 percent gender tag target and intensive focus on design, the percentage of gender-tagged operations in the region increased from 65 percent in fiscal 2017 to 91 percent in fiscal 2022. Gender coverage is consistent across South Asian countries (see annex B). Most gender investments focused on women’s economic empowerment and voice and agency. Gender issues in human endowments, in contrast, received the least attention. This situation was largely the result of the composition of the South Asia Region portfolio, which had fewer operations in health and education (see annex B).¹⁵

Monitoring and reporting of gender results in operations remain limited. Of fiscal 2017–20 operations with gender actions, 91 percent had indicators linked to specific gender actions.¹⁶ However, very few of these operations report on progress with the implementation of their gender actions. During fiscal 2017–20, of all operations, 56 percent reported zero or no values against their gender indicator(s), and only 11 percent had any data on implementation.¹⁷ The extent to which good design on gender is manifesting in implementation thus remains unclear. Nonetheless, reporting on gender is improving. A quick supplemental audit by the SAR RGAP II team shows that 93 percent of projects approved in fiscal years 2021 and 2022 have data on implementation against their planned gender actions. This increase in reporting may be partly attributed to the more stringent review of indicators as part of the gender tagging process—leading to greater inclusion of improved indicators in recent projects. Another review of regional operations approved in fiscal 2022, conducted by the South Asia Region Development Effectiveness Unit, notes that many of the gender indicators are weak, focusing more on institutional outputs¹⁸ than on development outcomes to close key gender gaps (Yeo and Zhang 2022). Building on this foundation, the assessment puts forth some recommendations for SAR RGAP II:

- *Increase focus on implementation and depth.* Existing resources support extensive coverage of gender in South Asia Region operations. SAR RGAP II is an opportunity to give client capacity more attention, namely by allocating more time and expertise to helping teams and clients working in key areas to implement meaningful, substantive, at-scale investments to address critical gender gaps.
- *Build a strong monitoring and evaluation framework.* SAR RGAP I did not have a results framework or any specific senior management requirements for results monitoring. SAR RGAP II should have a strong results framework aligned with high-level objectives on closing gender gaps as articulated in each CPF. SAR RGAP II should also have a process to periodically assess and correct the course of its rollout.

15. Although the COVID-19 pandemic has led to an uptick in human development operations at the WBG, the share of gender-tagged operations in human development GPs changed only marginally over the last two years.

16. Most operations with gender indicators are gender tagged (80 percent), and the quality of indicators is higher in gender-tagged projects (more outcome-oriented).

17. Based on review of 207 Implementation Status Reports (ISRs) in December 2021.

18. Such as conducting studies, training staff, and so on.

- *Strengthen the link between evidence, programming, and operational design.* A wealth of analytical work from the World Bank and development partners has revealed existing gender gaps and their determinants. However, it remains unclear which constraints are most binding and which policy interventions are most effective at closing gender gaps. SAR RGAP II should expand the SAR GIL to increase the number of impact evaluations embedded in World Bank operations in strategic sectors as well as the synthesis and dissemination of results and lessons learned (see annex D for information on recent, current, and possible pipeline SAR GIL work). SAR RGAP II also calls for a commensurate expansion of relevant just-in-time country-level analysis on gender.



Photo: Lakshman Nadaraja/World Bank

4 SAR RGAP II: Roadmap for Gender Action

SAR RGAP II is organized around three focus areas and two cross-cutting themes (see figure 1.1). These areas and themes emerged as particularly relevant in the regional overview analysis; SAR RGAP I assessment; and consultations conducted across countries, sectors, and thematic areas. To focus the World Bank’s attention on the most critical gender issues, SAR RGAP II proposes a set of specific priorities for each focus area as well as for the cross-cutting themes (see table 4.1). The priorities of focus area 1, human capital, are (a) to improve the health of adolescent girls and young women and (b) to increase female secondary and tertiary education completion and access to STEM education. Focus area 2, women’s economic empowerment, prioritizes (a) increasing women’s labor force participation and productivity and (b) achieving more equal access to economic assets. Focus area 3, gender-based violence (GBV), prioritizes (a) preventing and responding to GBV and (b) reducing child marriage. The cross-cutting themes of climate and conflict prioritize (a) strengthening climate resilience and disaster preparedness and (b) tackling gender-based vulnerabilities in conflict areas.

Table 4.1 Proposed SAR RGAP II Focus Areas and Themes, Priorities, and Illustrative Examples

Focus Areas and Themes	Priorities	Illustrative Examples
<i>Focus area 1: Human capital</i>	Improving the health of adolescent girls and young women	Reviews of evidence conducted by the Gender Innovations Labs across multiple regions have highlighted the importance/effectiveness of approaches targeting disadvantaged adolescent girls and young women with a mix of health and economic/social empowerment interventions. The SWEDD Project is an example of such an intervention. It has provided a regional platform to address sensitive gender issues and leverage strategic partnerships, including with the African Union, to enable peer-to-peer learning and collective, coordinated action on gender issues. The project has empowered over 2 million girls and young women across nine countries, including through improved access to sexual and reproductive health and life skills.
	Increasing female secondary and tertiary education completion and access to STEM education	Available impact evaluation data have also highlighted that providing role models early in girls' lives can improve interest and performance in STEM fields. For example, girls in France who were briefly exposed to female role models working in scientific fields were 11–14.5 percent more likely to enroll in STEM college programs (Breda et al. 2020).
<i>Focus area 2: Women's economic empowerment</i>	Increasing women's labor force participation and productivity	Vocational training programs have been successful in transferring skills and increasing employment opportunities for women, particularly when tailored to the needs of specific populations and when focused on skills and occupations in high demand. Migrant women in India who received 240 hours of training in stitching and tailoring services were 6 percentage points more likely to be employed after six months, and these effects were sustained in the medium term (Maitra and Mani 2017).
	Achieving more equal access to economic assets (financial, land, and housing)	Programs that address market barriers and attract private sector investment to priority areas with high development impact—focusing on directly addressing barriers faced by female-owned firms—have shown results in a variety of contexts. For example, IFC's WeFi has enabled women entrepreneurs in 37 countries to start and grow firms. This has been done by providing investment and advisory support to private sector actors while developing research and partnerships with academia and the public sector.
<i>Focus area 3: Gender-based violence (GBV)</i>	Preventing and responding to GBV	Impact evaluation data have further shown that cash or food transfers, when provided jointly with nutrition training, have been effective in reducing intimate partner violence. The Transfer Modality Research Initiative provided low-income women with cash or food transfers for two years, with weekly group training on hygiene and nutrition, to which their husbands and mothers-in-law were also invited (Roy et al. 2019). Reporting of physical intimate partner violence was 7 percent lower for women who received the transfers and training compared to those in the control group.
	Reducing child marriage	A review of evidence of programs aiming to reduce child marriage, carried out by the SAR GIL in 2021, has also shown that transfers conditional on school attendance have had positive impacts. Under the Female School Stipend Program in Bangladesh, for example, girls in grades 6–10 who maintained at least 75 percent attendance, had a certain level of test scores, and remained unmarried received annual stipends of USD 18–45 (Hahn et al. 2018). Each year of exposure to the program was associated with a 0.11-year delay in marriage.

Table 4.1 *continued*

Focus Areas and Themes	Priorities	Illustrative Examples
<i>Cross-cutting themes: Climate and conflict</i>	Strengthening climate resilience and inclusive disaster response	The India Resilient Kerala Program-for-Results (P174778) adopts a multisectoral approach to strengthen women’s ability to deal with climate risk. This approach includes improved access to postdisaster adaptive safety net payments for women through their own bank accounts as well as expanded women’s entry into formal farmers’ associations and hence agricultural markets. Gender budgeting, monitoring, and reporting on gender outcomes underpin these efforts.
	Tackling gender-based vulnerabilities in conflict areas (World Bank 2020b)	While there are limited data on what works to address gender-based vulnerabilities in FCV contexts, ensuring access to critical/basic services for women and girls has been a core priority of World Bank programming in such settings. In the South Asia Region, the Afghanistan Reconstruction Trust Fund administers 34 donors’ financing and channels that financing to provide key public services in health and nutrition, which are critical for women and girls.

Source: World Bank.

Note: FCV = fragility, conflict, and violence; GBV = gender-based violence; IFC = International Finance Corporation; SAR GIL = South Asia Region Gender Innovation Lab; STEM = science, technology, engineering, and mathematics; SWEDD = Sahel Women Empowerment and Demographic Dividend; WeFi = Women Entrepreneurs Finance Initiative program.

Sections 4.1–4.4 further discuss the focus areas and themes, using good practice examples from the region.

4.1 Focus Area 1: Human Capital

South Asia will especially benefit from human capital efforts focused on (a) improving the health of adolescent girls and young women and (b) increasing female secondary and tertiary education completion and access to STEM education. Countries that have or are reaching gender equality in secondary, tertiary, and STEM education should strive to maintain this progress, with particular attention to vulnerable and excluded groups.

Priority 1a. Improving the Health of Adolescent Girls and Young Women

SAR RGAP II will focus on improving the health of adolescent girls and young women, given their higher risk of maternal and infant mortality. Since marriage generally predates cohabitation and childbearing in the region, high rates of child marriage among girls are associated with increased fertility and thus health risks. Young women ages 15–19 are at high risk of dying of pregnancy-related causes. Adolescent mothers also have shorter birth spacing and poorer access to reproductive care (Buchmann et al. 2018), which contributes to higher infant mortality. The South Asia Region’s country portfolios invest significantly in supply-side interventions on adolescent health. They have far fewer investments that aim to build demand and agency among girls to delay marriage and childbearing. There are similarly few interventions that build family and community support for girls to act on these decisions. The South Asia Region can learn from African regional collaborations around these issues and adapt them to the South Asia context (see box 4.1). Poor nutrition among adolescent girls and young women increases their health risks as well as those of their children. This, in turn, contributes to an intergenerational cycle of vulnerability and poverty. UNICEF (n.d.a) finds that access to essential nutrition programs in South Asia has expanded less quickly than access to antenatal services. An operational focus on expanding access to and utilization of health and nutrition services, as in the Bangladesh Health and Gender Support Project (HGSP), is thus critical.

Box 4.1 Investing in Adolescent Girls Regionally: The Sahel Women’s Empowerment and Demographic Dividend (SWEDD) Project’s (P150080) 4 Es Framework

South Asia and Africa’s Sahel region face many of the same gender issues, including high rates of early marriage, high adolescent fertility, and harmful social norms that limit social and economic opportunities for adolescent girls. The South Asia Region can adapt efforts made under Africa’s SWEDD, which aims to empower women and adolescent girls and increase their access to quality education as well as reproductive, child, and maternal health services. The project invests in activities targeting adolescent girls and their communities to improve life skills and sexual and reproductive health knowledge, keep girls in school, and expand their economic opportunities. The program also aims to enhance last-mile delivery of essential medicines, including community-level access to contraceptives, and strengthen midwives’ capacity to deliver services in rural areas. SWEDD has also developed a cross-sectoral 4 Es framework that addresses both supply- and demand-side constraints, which may be considered for investing in adolescent girls in South Asia. The framework is as follows: (a) *Enhance* delivery of high-quality health, nutrition, education, and female-friendly skilling services; (b) *Enable* adolescent girls and boys, women, men, and communities to change their gender norms and behaviors; (c) *Employ* women and prepare adolescents for economic empowerment; and (d) *Eliminate* all forms of violence against women and girls. This framework aligns with SAR RGAP II’s focus areas to tackle demand-side challenges and social norms.

COVID-19 has greatly affected child and maternal health in South Asia. COVID-19 containment policies and health service disruptions in South Asia are expected to result in an estimated 18–40 percent increase in child mortality and a 14–52 percent increase in maternal mortality (UNICEF 2021b).

Priority 1b. Increasing Female Secondary and Tertiary Education Completion and Access to STEM

SAR RGAP II will focus on increasing female secondary and tertiary education completion and access to STEM to expand quality employment opportunities for women. Girls’ lower educational attainment, which is in part due to prevailing gender norms (see box 4.2) and female students’ overwhelming presence in subjects deemed appropriate for women, has left women concentrated in traditionally female occupations. These occupations are often more vulnerable, less lucrative, and less aligned with labor market demands. Vulnerable women and girls often face greater challenges in accessing education and employment opportunities in South Asia. In Bangladesh, for instance, working women in the Pahan and Orao ethnic minority groups are almost exclusively engaged in vulnerable informal employment (Toufique et al. 2017). In contrast, many current and future workforce needs are emerging from increasing automation and technological advancement. New STEM jobs, including renewable energy and green jobs that aim to address various climate challenges, will be critical to increasing female participation in high-skill remunerative employment that is not necessarily already gender-typed. A mix of public and private sector employment destinations will also be important, as well as opportunities for women’s technology-led entrepreneurship. Support such as internships and technical and vocational education and training measures can improve school-to-work transitions for young women as well as for older women returning to the workforce after child-rearing. These efforts reduce occupational segregation, help close gender pay gaps, and address supply-side skills constraints in the region.

Box 4.2 Positively Framing Girls’ Educational Experiences at an Early Age: The Pakistan Sindh Early Learning Enhancement through Classroom Transformation (SELECT) Project (P172834)

SELECT aims to increase girls’ primary school enrollment and mitigate their risk of dropping out. The project leverages behavioral nudges to reduce demand- and supply-side barriers to girls’ education. Awareness campaigns are spreading messages on the benefits of education for all children to reduce negative social stereotypes about girls’ education. Behavioral interventions include improved tracking of girls through a student attendance monitoring system that records details on school-parental interactions and training for teachers. The project plans to increase girls’ transition rates by reducing gender stereotypes that suppress demand for girls’ education and helping parents and girls realize the value of staying in school. A popular media-based community radio program leverages entertainment to show how to support young learners in a manner that breaks stereotypical gender roles. The project is additionally working to improve the safety of learning spaces and the development of female-friendly water, sanitation, and hygiene facilities. These supply-side actions contribute to performance-based conditions that incentivize girls’ transition from grade 5 to grade 6.

The World Bank will work to strengthen skills development targeting young women and women’s access to STEM education, jobs, and digital services. Closing gender gaps in STEM is key not only to expanding women’s opportunities but also to ensuring innovation and growth. Countries with larger shares of workers trained in STEM grow faster, advance more quickly, and respond more effectively to global challenges such as climate change (World Bank 2022c). Bringing more girls and women into STEM education and careers also expands the diversity of perspectives, which is critical to developing new ideas to drive technical progress. Interventions to increase participation of girls and women in STEM education and careers can be undertaken by various stakeholders or by governments via policy discussions that build on existing efforts and evidence (World Bank 2022c). In Pakistan, the World Bank is supporting efforts to increase women’s understanding and use of digitized government services (see box 4.3). Current collaboration between India and Sri Lanka to advance scientific knowledge, increase cooperation on science and technology, and explore new areas for collaboration could also be replicated.¹⁹

Box 4.3 Reducing Technological Gender Gaps: The Pakistan Punjab Resource Improvement and Digital Effectiveness (PRIDE) Program (P171417)

In Pakistan, the growth of pro-women public expenditure is lower than overall pro-poor public spending, and gender equality-oriented allocations like female education are frequently cut. PRIDE seeks to improve the reliability of resource allocation. The program addresses these gender gaps through provincial- and local government-level publication of timely, accurate, and gender-disaggregated budgetary allocation and spending data on female populations. Disbursement is linked to Punjab urban local areas’ reporting on gender-related revenues and expenditures. Parallel to these efforts to understand and increase public spending on girls and women, the program works to enable women’s access to digitized government services in Punjab. In Pakistan, women constitute only 20 percent of citizens accessing government services^a through digital platforms. Accordingly, the program aims to remove women’s barriers to digital services as well as track progress on women’s uptake of various digitized services. Increasing women’s access to and utilization of public services can mitigate gendered

19. The collaboration includes wastewater technology, biotechnology, sustainable agriculture, and big data analytics.

impacts of natural disasters and public health emergencies, including increased gender-based violence (GBV), informal sector livelihoods losses, and restrictions on women’s mobility.

Note:

a. Accessed services include social protection and economic support services, enterprise support services, GBV support services, skills development programs, and employment support services for women.

4.2 Focus Area 2: Women’s Economic Empowerment

South Asia will especially benefit from women’s economic empowerment focused on (a) increasing women’s labor force participation and productivity and (b) achieving more equal access to economic assets.

Priority 2a. Increasing Women’s Labor Force Participation and Productivity

SAR RGAP II will focus on increasing women’s labor force participation and productivity to address key barriers to women’s economic empowerment. The decline in FLFP rates in India, Maldives, Pakistan, and Sri Lanka during 2016–19 (see figure 3.3) is alarming in the context of significant country gains in overall economic growth, contradicting the U-shaped female labor force function.²⁰ There is also evidence of FLFP being larger in poor and rich households but not in the middle class (due, in part, to social norms). Bangladesh, Pakistan, and Sri Lanka’s SCDs all flag low FLFP as a critical challenge to reducing poverty and achieving national development goals. Whereas Bhutan has improved its FLFP, its SCD flags the gender gap in quality employment and wages as problematic. Nepal is a notable outlier in the region, with high FLFP but generally low-quality and low-productivity jobs for women. The India program operationalizes women’s participation in the workforce as a critical development priority. Increasing women’s participation in the labor market is critical to driving growth through income generation, entrepreneurship, job creation, and productivity (see box 4.4). Increasing FLFP and subsequent opportunities for women’s economic empowerment will furthermore help accelerate the region’s green, resilient, and inclusive development (World Bank 2021b). SAR RGAP II encourages deep dives and cross-learning on FLFP, both within the South Asia Region and across regions and countries that have had similar levels of growth yet have achieved better FLFP outcomes.

Box 4.4 Enhancing Women Farmers’ Productivity: The India State of Maharashtra Agribusiness and Rural Transformation (SMART) Project (P168310)

SMART is building the capacity of women farmers across the state of Maharashtra to efficiently access markets as an important clientele and actively represent boards of farmer producer companies. Such interventions across new-generation agriculture projects build on the strong institutional platform of women’s self-help groups established in the state under the World Bank-supported National Rural Livelihoods Mission.

20. Per the U-shaped female labor force function, FLFP declines in the first stages of development and then recovers as economic development proceeds (Goldin 1995). Empirical studies on the U-shaped hypothesis have concluded that this shape is the result of the structural transformation of the economy of countries. The downward portion of the U corresponds to the initial stage, during which there is a structural change from an agricultural to an industrial society. The upward portion occurs during the advanced economic development stages, when women return from the labor market and begin working in the services sector (Altuzarra, Gálvez-Gálvez, and González-Flores 2019).

The World Bank has a comparative advantage in supporting countries to address gender inequalities in the human capital and economic spheres. The World Bank’s work in South Asia features interventions across several areas relevant to employment, including in infrastructure sectors, economic policy reform, childcare provision, and efforts to improve conditions for informal and home-based workers (see box 4.5). The Urban, Resilience, and Land Global Practice (GPURL), for instance, has operations aiming to improve workplace equity by working on recruitment, retention, and promotion of skilled female professionals in utilities, local government, and disaster risk management agencies.²¹ Quality childcare is crucial to enhance human capital and learning through school readiness.

Box 4.5 Extending Home-Based Worker Benefits and Labor Protections: The Pakistan Securing Human Investments to Foster Transformation (SHIFT) Development Policy Credit (DPC) Series (P170568)

The SHIFT DPC Series supports reforms to increase Pakistani women’s participation in the economy through a policy reform pillar to extend benefits and labor protections to the largely female population of home-based workers. SHIFT works to reduce legal restrictions for women to work, improve labor conditions, and create a Workers Welfare Fund. To gain approval for the Home-Based Workers Bills for the federal territories of Khyber Pakhtunkhwa and Balochistan, SHIFT has supported official recognition of the 12 million or so female informal home-based workers who lack access to organized markets; formal finance, education, and training institutions; and other public services. The formation of a Home-Based Workers Council to register and map home-based workers in all sectors and geographical areas will help generate key data around this economically vulnerable group. A campaign led by the Government of Punjab will raise awareness around the benefits of registration, including home-based workers’ access to appropriate wages and social security benefits.

Reforms can be undertaken to improve women’s mobility and thus their access to economic opportunities. Nepal and Pakistan still have laws that restrict women’s mobility and thus suppress their economic opportunity. The WBG can, for instance, work to abolish the additional documentation currently required of Pakistani women as compared to men when applying for a passport. Insufficient inclusion and safety in both public transport and public spaces in South Asia also limits women’s agency in mobility. Reform efforts such as those laid out in the India Urban Mobility Gender Toolkit can help address these critical barriers to women’s empowerment (see box 4.6).

Box 4.6 Making Urban Mobility Work for Women and Men

Men’s and women’s mobility patterns in cities differ due to different roles and responsibilities. In Mumbai, for instance, [Alam et al. \(2021\)](#) found that while a larger percentage of men than women commute by faster modes, average commute times were the same, illustrating that men generally travel farther to work than women do.

Insufficient public transport coverage and connectivity in poorer areas of cities disproportionately affect women, who generally walk long distances, use informal modes of transport, and spend a large proportion of their earnings on safer transport modalities (see [Dominguez Gonzalez et al. \[2020\]](#) for evidence from Latin American cities). Unlike for men,

21. Including through the Punjab Municipal Services Improvement Project (P170811) and Turkey Earthquake, Floods and Wildfires Emergency Reconstruction Project (P176608).

women’s transport choices are driven by safety concerns rather than affordability or speed, which constricts women’s job opportunities (Alam et al. 2022).

To help address such critical urban mobility issues in South Asia, transport and urban operations are enhancing safety in urban transport, including through the Karachi Urban Transport Project (P165101) and Chennai City Partnership Program-for-Results (P175221). An Urban Mobility Gender Toolkit provides practical tools for translating gender equality objectives and policy to gender-responsive urban mobility systems and public spaces in India with relevant resources across the region (India Green, Resilient, Inclusive, Efficient, and Safe Urban Mobility [P177675] Programmatic ASA).

Beyond mobility, there are several areas in which reforms can be undertaken to increase women’s labor force participation and productivity in South Asia. Bangladesh and Sri Lanka both lack laws prohibiting discrimination in employment based on gender. Reforms addressing workplace inequity can be guided by Bhutan’s Labor and Employment Act of 2007, which prohibits employers and employment agents from discriminating against employees and job applicants based on sex. Though Nepal has not achieved equal pay for equal work in practice, the country has mandated equal remuneration for work of equal value and allowed women to work at night through its Labor Act of 2017. With the exceptions of Bhutan and Nepal, however, South Asian countries lack laws mandating equal remuneration for work of equal value and restrict women from working various types of jobs and/or at night. Reforms removing such legal restrictions can expand women’s employment opportunities beyond low-pay sectors. Furthermore, Afghanistan, Bangladesh, Nepal, and Pakistan lack laws prohibiting the dismissal of pregnant workers. In these countries, reforms that make it unlawful for an employer to discharge or dismiss a pregnant woman, such as India’s Maternity Benefit Act of 1961 (Art. 12[1]), would support women entering and remaining in the labor force upon starting a family. Development Policy Operations provide an entry point to address these issues in the region. SAR RGAP II encourages project teams to look at the broad spectrum of policies that can expand women’s economic opportunity, including labor market policies introducing more flexible and part-time work contracts, trade policies fostering development of sectors employing a critical mass of women and those that have the potential to do so, and tax policies removing the financial burden on working couples.

Priority 2b. Achieving More Equal Access to Economic Assets (Financial, Land, and Housing)

SAR RGAP II will strive to equalize access to economic assets (financial and nonfinancial productive assets), as lack of access is a critical barrier to women’s economic empowerment. Despite the large regional gender gaps in ownership of economic assets, the WBG’s operational focus in South Asia to date has been more on finance than on land titling and housing as stand-alone programs. This focus contrasts with the focus in the Africa, Europe and Central Asia, and Latin America and Caribbean regions, where the WBG has worked more directly on land reform measures to increase women’s individual asset holdings. The Pakistan Land Records Management and Information Systems Program (LRMIS-P)–Province of Punjab (P090501), which closed in 2016, is a notable exception. The intervention drove critical change whereby land could no longer be transferred without the female record holder present in the service office. The new Punjab Urban Land Systems Enhancement Project (P172945) and Punjab Affordable Housing Program (P173663) build on the success of LRMIS-P and include measures to improve women’s access to assets. The South Asia Region is also working on tenure security issues, including community-based forest management by groups of indigenous women in a forest program in Nepal under the Green, Resilient,

and Inclusive Development agenda. South Asia has addressed land titling questions, including women’s access to land and compensation measures in land acquisition, as in the Uttar Pradesh Sodic Lands II Project (Kuriakose et al. 2005). Gender and forest programming remains an important area under SAR RGAP II, including in the context of climate mitigation and adaptation goals.

SAR RGAP II encourages an increased analytical and operational regional focus on productive assets given how critical they are to women’s empowerment, food security, and shelter, especially as climate impacts exacerbate these concerns. Where relevant, the SAR GIL may explore impact evaluation work on access to assets and land. There is also the opportunity to continue building client capacity and knowledge around gender in the areas of access to land and housing through the Environmental and Social Framework.

The WBG has worked extensively in South Asia on addressing the limited access to credit, marketing tools, and technology that restricts female entrepreneurs’ ability to establish and grow their own businesses. Gender-biased provisions in legislation, such as Bhutan’s 2016 Companies Act, present additional barriers to women exercising their economic agency as entrepreneurs. Under this act, whereas married women must provide the name of their husband as an identity marker when operating a business, married men are not required to do so. Women’s poor financial access is partly explained by financial institutions’ adoption of onerous processes and procedures for women to access financial services, as well as lack of access to efficient and safe payment systems (Jayamaha 2008). Countries must address such obstacles to enable women to reach higher levels of value chains and to encourage women to enter the labor force as employers or entrepreneurs (United Nations Development Programme 2016).

The World Bank will continue to support policy reform financing under Development Policy Credits (DPCs), another comparative advantage. The World Bank has supported various policies across countries in South Asia to expand women’s access to, for instance, finance, land, and housing. The India Punjab Building Fiscal and Institutional Resilience Program has helped implement gender budgeting, and the Nepal Finance for Growth DPC Series works on the country’s regulatory framework to expand financial inclusion, including for women (see box 4.7).

Box 4.7 Enabling Reforms to Support Women’s Financial Inclusion: The Nepal Finance for Growth Development Policy Credit (DPC) Series (P176881)

The Nepal Finance for Growth DPC Series supports reforms that have helped address the country’s financial gender gaps. Women’s enterprises that lack an established credit history or collateral to use for borrowing are benefitting from expanded use of alternative sources of data in the Credit Information Bureau. Support for the Retail Payments Strategy has expanded financial inclusion by enabling the development and use of digital transactions through simple and safe payment modes. Reduced time spent on accessing financial services and making payments, decreased cost of remittances, and increased safety have particularly benefitted women, especially during the COVID-19 pandemic due to decreased mobility. Given that one-quarter of Nepal’s gross domestic product comes from remittances and given that most remittance recipients in Nepal are women, reducing the current gender gap in making and receiving digital payments will have a critical impact on improving financial access. The DPC Series has also supported approval of the Financial Literacy Framework, which addresses financial literacy gender gaps by pressuring financial institutions to target their services to women and leveraging corporate social responsibility funding for financial literacy training. Financial Literacy Guidelines systematically monitor implementation by tracking the impact of training on women entrepreneurs and households. These interventions will increase women’s

transaction account ownership from 13 percent to an estimated 20 percent by 2023, contributing to women’s financial decision-making and household well-being.

Reforms can prohibit gender-based discrimination in financial access and expand women’s ease in registering businesses. All South Asian countries except Maldives lack laws prohibiting discrimination based on sex in accessing credit. The Maldives Gender Equality Act of 2016 prohibits direct or indirect discrimination based on sex in financial resources and services. Islam, Muzi, and Amin (2018) found that laws prohibiting gender-based discrimination by creditors and laws enabling women to legally register a business in the same way as men are positively associated with female business ownership. Similarly, Women, Business and the Law data indicate that more women have accounts at financial institutions and debit cards in economies where the law prohibits discrimination based on gender in access to credit.²²

4.3 Focus Area 3: Gender-Based Violence

South Asia will especially benefit from voice and agency efforts focused on (a) preventing and responding to GBV, given its high prevalence and importance as a cross-cutting issue for human capital and women’s economic empowerment, and (b) reducing child marriage.

Priority 3a. Preventing and Responding to Gender-Based Violence

SAR RGAP II will strive to prevent and respond to GBV, which is both a driver and an outcome of economic and social gender disparities in the region. Violence against women and girls is an important cross-cutting barrier to continued female education, health, ability to access employment, and ability to participate in formal or informal political institutions and civic processes. The economic cost of violence against women is substantial, leading to lost productivity or employment, physical and mental health degradation, and, in extreme cases, loss of life. Abuse during pregnancy also increases the risk of intergenerational costs such as lower birth weights, malnutrition, and physical trauma to the fetus. Considering the high costs of persistent violence against women for human capital and labor market gains, several countries have prioritized addressing GBV. For example, the Bangladesh SCD highlights the importance of addressing GBV for inclusive and resilient human capital development (WBG 2021a). Bhutan’s national gender strategy similarly features GBV, given its critical role in impeding women’s social and economic empowerment (see box 4.8). Efforts to change social norms, end workplace harassment, and improve access to and quality of GBV-related services are particularly important. COVID-19 has had weighty impacts on women’s work. In Pakistan, the pandemic has led to a disproportionate increase in women’s unpaid care work and reported violence, with working women experiencing more abuse than nonworking women (Taş et al. 2021).

Box 4.8 Supporting Bhutan’s National Gender Strategy and Work on Gender-Based Violence: The Bhutan Strengthening Fiscal Management and Private Sector Employment Opportunities Development Policy Credit (DPC) Series (P171780)

Within its broader goals of strengthening human capital and increasing the sustainability and inclusiveness of growth, the Bhutan DPC Series is helping empower women through the country’s gender strategy and gender-based violence (GBV) efforts. The series supports the

22. For the World Bank’s Women, Business and the Law data, see <https://wbl.worldbank.org/en/wbl>.

National Gender Equality Policy, which consolidates policy efforts and provides a holistic framework to strengthen gender equality. One of the policy's three key aims is to address violence against women and girls. The DPC Series also supports Standard Operating Procedures for the Prevention of GBV, which establish regulatory standards for Bhutan around GBV prevention and response informed by international good practices. These procedures provide a comprehensive reference guide for entities involved in GBV response, covering issues around and approaches related to GBV disclosure, referral, case management, mitigation, and prevention. Together, the National Gender Equality Policy and the Standard Operating Procedures will improve the effectiveness and inclusivity of GBV interventions as well as enable women's social and economic empowerment.

Systemic stressors, such as the growth of climate-induced migration and displacement, also put women at particular risk of GBV both during journeys and in new locales away from pre-existing networks and livelihood sources. Slow-onset hazards such as drought, for example, can also lead to increased intrahousehold tension. Coping strategies in response to climate and other shocks can take the form of distress sales of women's personal assets (such as jewelry), which reduce their exit options from intimate partner violence. In addition, distress-related increases in child marriage are well documented. In times of shock, when vulnerable households find themselves with reduced carrying capacity due to accumulating distress sales, child marriage reduces household dependency ratios. An increase in child marriage is occurring, for instance, during the current transition in Afghanistan.

Fragility, conflict, and violence (FCV) increases women's and girls' risk of GBV, including sexual violence, human trafficking, and child marriage. The decade-long civil war in Nepal, for instance, involved many cases of sexual abuse and violence against women and girls (Human Rights Watch 2014). Conflict influences the nature and severity of human trafficking as well.²³ In FCV contexts, the risk of human trafficking increases as gender inequalities widen, the climate of impunity intensifies, and security and justice deteriorate. Sexual violence can be a weapon of war, and risks of sexual abuse increase for men and boys as well. Displaced people and refugees are especially vulnerable, facing even higher risks of GBV (Al-Tuwaijri, Maziad, and Seemeen 2018). Given the presence of fragility and conflict at subnational levels in many parts of South Asia, SAR RGAP II will take into account the causes and consequences of GBV in FCV settings as well as issues of GBV service provision. GBV service providers in some FCV contexts work in a climate of fear, taking on immense risk and stress (Amnesty International 2016).

Engagement on GBV in the South Asia Region will include exploring partnerships with other organizations (such as the International Center for Research on Women, United Nations Population Fund, and United Nations Women). This will help deliver services and GBV prevention programs as well as enable joint engagement on policy dialogue on key issues at the country level. SAR RGAP II will promote GBV prevention and response in health systems and scale up community prevention interventions.

The WBG can support some critical reforms on GBV to expand women's empowerment. For instance, one of the prior actions in the Bhutan COVID-19 Crisis Response DPC was the approval of the Gender and Child Protection Emergency Preparedness and Response Plan. The plan focuses on strengthening case management services as well as improving referrals and standard operating procedures for the provision of remote psychosocial services. The Bangladesh Jobs DPC supported the national rollout of a Labor Inspections Management Application that consists of mechanisms to

23. As recognized by the United Nations Human Rights Office of the High Commissioner, Human Rights Council in 2016 (A/HRC/32/41).

file grievances, including grievances regarding sexual harassment and incidents of GBV. All South Asian countries except Afghanistan have comprehensive domestic violence laws, where women are also legally obligated to obey their husband. Domestic violence laws affect women’s financial inclusion, as research has shown that women are more likely to use formal financial products when they are not obligated to obey their husband and have equal rights to lead the family (Demirgüç-Kunt, Klapper, and Singer 2013).

In recent years, many South Asian countries have reformed GBV laws, particularly laws regarding sexual harassment and sexual violence. Nepal approved the Sexual Violence Bill 2022 and endorsed the proposal to increase the statute of limitation for rape in the country’s criminal law (Onlinekhabar 2022). With support from the World Bank, the Ministry of Women, Children, and Senior Citizens is amending the Workplace Sexual Harassment Act (*Kathmandu Post* 2020). In India, the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act 2013 established a mechanism to deal with sexual harassment complaints in the workplace to ensure a safe working environment for women. Pakistan’s recent Protection against Harassment of Women at the Workplace (Amendment) Bill 2022 applies to both formal and informal workplaces, including domestic workers and students. The streamlined complaint processes include specific protection to prevent retaliation. In Maldives, the First Amendment to Sexual Offences Act, ratified by the president, includes marital rape within the definition of rape without exception and strengthens investigations by, for instance, removing burdensome evidence requirements (The President’s Office, Republic of Maldives 2021). The Government of Bangladesh has passed critical legal reforms related to rape cases, whereby defense lawyers are barred from questioning the character of plaintiffs in rape cases.

Priority 3b. Reducing Child Marriage

SAR RGAP II will strive to prevent and respond to child marriage, given its high social and economic costs. In addition to being associated with poorer outcomes in reproductive health and lower educational attainment for girls, child marriage contributes to poorer intergenerational health and education outcomes (García Hombrados 2017; Sekhri and Debnath 2014). Despite these clear links, policy and legal frameworks in South Asia enable the early marriage of girls by allowing exceptions to the legal age of marriage. The economic costs of child marriage in the region are significant. Recent estimates suggest that ending child marriage in Pakistan alone could generate approximately USD 6.3 billion per year in additional earnings and productivity (International Center for Research on Women 2018).

COVID-19 is exacerbating girls’ vulnerability in the region. High child marriage rates in South Asia are likely to increase further as COVID-19 kept children out of school and large numbers of girls leave education permanently (UNICEF 2021a). Suraiya and Saltmarsh (2020) attributed 71 percent of the child marriages that took place in Bangladesh at the start of the pandemic to pandemic-related school closures.

The WBG has important entry points for helping clients prevent and respond to child marriage, including through human capital operations as well as policy dialogue and prevention at the community level. Although all South Asian countries have a minimum age of marriage as well as penalties for authorizing or entering into early marriage, laws in Afghanistan, Bangladesh, Maldives, and Sri Lanka allow exceptions to the legal age of marriage. Marriage under the legal age is furthermore not void or explicitly prohibited in Bhutan and Pakistan. Reforms to abolish exceptions to the minimum age of marriage and strengthen enforcement would enable the continued education of girls and expand economic opportunity.

4.4 Cross-Cutting Themes: Climate and Conflict

For women and girls, SAR RGAP II aims to address the disproportionate impact of climate change, to increase the co-benefits of improvements in local-level climate action, and to mitigate the harmful effects of conflict. Accordingly, SAR RGAP II prioritizes (a) strengthening climate resilience and inclusive disaster response and (b) tackling gender-based vulnerabilities in conflict settings.

Priority 4a. Strengthening Climate Resilience and Inclusive Disaster Response

SAR RGAP II will work to strengthen inclusive approaches to climate resilience that reduce gender-based vulnerabilities to climate impacts while expanding women’s socioeconomic security and asset base for enhanced adaptive capacity. SAR RGAP II will also seek to foster women’s climate leadership and employment opportunities from the green transition and countries’ emerging investments along decarbonization pathways. Resources and assets are shifting under new climate scenarios. Examples include the energy transition, which is leading to new distributional outcomes, and the inclusive governance of natural resources (especially by indigenous women), land use, and land allocation. To avoid leaving women even worse off, SAR RGAP II calls for using a gender lens in supporting and providing services for climate migrants in both rural and urban areas. A gender-sensitive and inclusive climate response necessitates a grounded, locally led climate action approach. Such an approach includes processes and governance mechanisms that enhance women’s agency and leadership in climate planning and action by strengthening women’s voices in formal decision-making, agenda setting, prioritization of investments, and capacity building. The WBG will strive to develop policy responses that reflect the needs of women and poor men as expressed by community members, with particular emphasis on how women are experiencing the complex impacts of climate change on their livelihoods and communities. These policy responses will address the need for devolution planning and financing of climate action, skills development, and asset building at multiple scales. Linking local and national agendas through inclusive governance processes has become even more important with the climate threat. Across South Asian countries, the climate threat is prompting large-scale spatial and resource planning via autonomous adaptation by social groups and policy measures implemented by, in many cases, the top level of government. This planning is tied to urbanization, coal transition, and climate-induced migration, among other systemic shifts.

Climate change is a driver of vulnerability, compounding the threats for women and girls in the region (WBG 2020). For women and girls, climate-induced disasters may have a variety of negative consequences, including increased exposure to GBV and child marriage, increased care burdens due to vector-borne diseases, reductions in already precarious land rights and tenure security, and increased time poverty and risk of violence from extended routes to increasingly distant water points. Climate impacts and crop loss, land and housing inundation, and other hazards can also lead to intimate partner violence. Sekhri and Storeygard (2014) found that a standard deviation increase in rainfall below the usual amount results in a 7.8 percent and 4.4 percent increase in dowry deaths and domestic violence in India, respectively. Negative climate-related income shocks resulting from unpredictable weather tend to put downward pressure on child marriage risk where dowry is practiced but tend to increase risk where bride price traditions are more common (Corno, Hildebrandt, and Voena 2020).

Women’s shouldering of the burden of land degradation increases in extreme events, food insecurity, and lack of social cohesion. Climate impacts, due to the resulting resource-based conflict, unduly harm women in South Asia, where women tend to hold limited assets and decision-making power (Kapoor 2011). Reforms are necessary in the areas of land titling, housing, devolved

finance, budget allocation for climate projects identified by women, and economic opportunities in emerging economic areas (International Labor Organization 2015).

As climate impacts exacerbate gender inequalities, it will be pivotal to address existing gender gaps in voice and agency, skills acquisition, access to financial services, and access to and participation in governance of infrastructure services (including in energy, transport, and water). Appropriate reforms will be key in the effective design and use of measures such as adaptive social protection; climate-smart agriculture; and the wider participation and leadership of women in formal institutions, local planning processes, and decision-making around climate.

Actions that specifically work to strengthen women’s position, voice, and economic security help bolster national and subnational responses to climate change and the impacts of disasters. Opportunities to enhance climate resilience include adopting multisectoral approaches (see box 4.9) and building on women’s leadership in community-level disaster preparedness, locally led climate action, and devolved forest management. In Bangladesh, actions such as increasing women’s formal role in disaster risk management at the local level and socializing the use of cyclone shelters dramatically reduced the gender gap in mortality rates in cyclones. Whereas Cyclone Bhola in 1970 killed 300,000 people, with 14 times more women than men perishing, Cyclone Sidr, of similar size and intensity, in 2007 killed only 3,500 people, with 5 times more women than men perishing due to the improved gender responsiveness of preparedness measures.

Box 4.9 Supporting Bhutan’s National Gender Strategy and Work on Gender-Based Violence: The Bhutan Strengthening Fiscal Management and Private Sector Employment Opportunities Development Policy Credit (DPC) Series (P171780)

Given the devastating effects of Kerala’s frequent disasters on women’s livelihoods and declining female labor force participation, India’s Resilient Kerala Program-for-Results works to build climate resilience for vulnerable populations across multiple sectors. It includes disaster risk financing and addresses women’s livelihoods; social protection; gender budgeting; and other gender actions across the water, agriculture, and roads sectors. In the agriculture sector, the program is enabling rural women’s participation in workforce activities. Efforts are being made to increase women’s membership in formal and advanced farmers’ organizations and on Farmer Producer Organizations’ boards. Business development and leadership training will be provided to build the capacity of women farmers. The program targets vulnerable small and scheduled caste / scheduled tribe women farmers, in particular, for greater access to information, benefits, and other services. The program also supports social protection interventions to financially empower vulnerable women by channeling social protection payments into the bank accounts of female members, disseminating information on postdisaster safety net payments, and establishing community-level help desks to achieve full coverage of bank accounts for women to receive and access payments. The program flags that increased and direct women’s access to postdisaster adaptive safety net payments may risk increasing gender-based violence (GBV) due to altered intrahousehold power dynamics. In response to this risk, the program is seeking to strengthen community-level support systems for GBV prevention and to provide referral support to victims of domestic violence.

Country climate responses, including through Just Transition programs, offer opportunities to promote gender equality and women’s climate leadership. Namely, these responses strengthen women’s role in resilience and address men’s and women’s different needs in climate mitigation and adaptation. Just Transition research on best practices in transition support showed that while one-off payments and support to individual workers over the short term matter, medium-

term regional development approaches are more important (World Bank 2021c). The latter account for direct and indirect employment, remittance, livelihood flows across affected regions, and differences among the types of jobs and income streams held by women and men in the industry and the industry’s catchment area. Practically speaking, medium-term regional development approaches can thus enable women’s economic empowerment by ensuring that women participate in livelihoods diversification, STEM-led training, and job placement efforts. The Just Transition programs consider men’s vulnerabilities and needs for re-skilling, with a view also to supporting men in their shifting social identity as former primary breadwinners. Such approaches can help avoid increases in GBV in times of economic hardship, as witnessed over the course of the COVID-19 pandemic.

Demand for renewable energy investment meets the consumption and production needs of women, including in solar development. This demand is evident, for instance, in India under the National Solar Mission. The economic multiplier effects of energy investments are large for women, both through the development of women-led energy enterprises as well as through the non-income benefits of improved women’s health and reduced time poverty. The area of clean cooking achieves the triple win of gender, climate, and health co-benefits. A World Bank study in Lao People's Democratic Republic, for example, found that household air pollution from the incomplete combustion of solid fuels is the country’s top health risk, costing 3.5 percent of gross domestic product annually in lost productivity.²⁴

The following gender interventions and reforms can help countries become more resilient to the impacts of climate change:

- *Increasing women’s climate leadership across all levels of resilience planning as well as in disaster risk reduction and response.* Women’s participation should increase in governments’ and civil society organizations’ processes.
- *Allotting specific shares of climate budgets, at both national and subnational levels, to the funding priorities of women and women’s organizations through locally led climate action initiatives.* In Bangladesh, existing policy commitments under the Delta Plan 2100 and the Mujib Climate Prosperity Plan aim to generate new investments in locally led action.
- *Enhancing women’s land rights and role in the governance of natural resources, including forests and water resources.* In Nepal, indigenous women’s organizations are working to enhance tenure security, protect natural resources, and increase remunerative forest-based activity through value chain development.
- *Considering gender-based targeting and institutional development measures to accompany adaptive social protection programming (Kuriakose et al. 2013).* Building on the region’s achievements in community-driven development and self-help group investments, investments in local leadership and small-scale infrastructure can enhance the resilience of areas and individual women.
- *Investing in women’s entrepreneurship and skills development, including in emerging sector areas such as renewable energy.* Investments can support STEM education and training as well as technical and vocational education and training services.
- *Undertaking population mapping and participatory planning to support enhanced integration of, as well as service access for, urban informal settlement residents, especially women and in-migrants.* These residents should influence and enjoy the benefits of large-scale infrastructure investments in clean transport, green space, water supply, and energy services.

24. The World Bank’s assessment of best-in-class biomass cookstoves found that the cookstoves reduced personal pollution exposure for women cooking in the kitchen by 40 percent, competed with other public health interventions in terms of health impact and cost-effectiveness, and generated significant climate co-benefits in climate mitigation and black carbon reduction.

- *Supporting a people-first approach to services for climate migrants.* This type of approach enhances urban social cohesion and the resilience of sending areas, with particular attention to women migrating on their own.

To address the priority of strengthening climate resilience and inclusive disaster response, SAR RGAP II will support the following five areas of cross-cutting programming and complementary analysis:

- *Improving data and analytics to track gender-disaggregated impacts and the effectiveness of response measures across sectors in relation to the socioeconomic impacts of climate change.* Areas of study should include poverty, asset and tenure security, access to services, disaster response, climate-induced migration, and employment impacts. This research would particularly benefit women’s economic empowerment (focus area 2). SAR RGAP II encourages collaboration with the GPURL Gender Team, which has produced country profiles, helped prepare disaster risk management operations, and produced the guidance note “How to Identify Gender Gaps in Disaster Risk Management Operations” ([World Bank 2022d](#)).
- *Supporting an enhanced role for women’s leadership and formal organizational participation in locally led climate action and resilience planning across governance scales.* Subnational and national climate and disaster risk management plans could thereby identify and resource women’s climate priorities, further serving women’s economic empowerment (focus area 2).
- *Increasing strategic attention to women’s economic empowerment and skills-led employment, in part through STEM education, to capitalize on emerging green job opportunities, including in renewable energy.* In addition to supporting women’s integration in operational investments, SAR RGAP II will support multicountry partnerships with the public and private sectors, such as the [South Asia Women in Power Sector Professional Network \(WePOWER\)](#), which will improve human capital (focus area 1).
- *Supporting diversification of livelihoods based on natural resources.* Value-addition activities in rural value chains and women’s enhanced entry into nonfarm rural services and manufacturing can support the large share of women in the region active in agriculture, livestock, and fisheries, benefitting women’s economic empowerment (focus area 2).
- *Strengthening knowledge and practice on gender dimensions in the Just Transition programs.* Specifically, the programs could improve in the contexts of coal transition; accompanying local economic development efforts; transition related to land use change; and broader decarbonization efforts, including infrastructure development related to urban growth. These efforts would benefit human capital (focus area 1); women’s economic empowerment (focus area 2); and potentially GBV (focus area 3), depending on demand for a GBV design element.

Priority 4b. Tackling Gender-Based Vulnerabilities in Conflict Areas

During and in the wake of conflict, policies and programs should address the differential direct and indirect effects on women, men, girls, and boys. In FCV contexts, girls are 2.5 times more likely to be out of primary school than boys. Prior to the Taliban takeover in Afghanistan, UNICEF (n.d.b) estimated that girls comprised over 60 percent of out-of-school children. Women’s mobility and access to income-generating activities are limited by weakened security, constraining social norms, and the potential lack of identity documents and adequate infrastructure. With the protracted conflict in Afghanistan, married women are unable to travel outside the family home (Quek 2019). Displaced women and girls are less likely than their male counterparts to have access to jobs, resources, and basic services such as health care and education. They are also more likely to have experienced GBV. Recent evidence from displaced Rohingya people camps in Bangladesh points

to women’s reduced capacity to resist unwanted sex and potential exacerbation of intimate partner violence in the camp setting (Islam, Khan, and Rahman 2022).

Societies with more gender equality tend to be more protected and resilient against FCV. According to the Global Women, Peace and Security Index, gender inequality in education, financial inclusion, employment, and intimate partner violence are significantly correlated with violent conflict (Klugman et al. 2019). Although Pakistan, as a whole, ranks poorly on the index, at 167 out of 170 countries, Balochistan and Khyber Pakhtunkhwa Provinces—both of which have experienced prolonged conflicts—have relatively greater levels of gender inequality on many fronts. Both have lower levels of female education, employment, financial inclusion, and household decision-making as compared to the national average as well as higher levels of intimate partner violence and organized violence (Georgetown Institute for Women, Peace, and Security 2022). Given the correlation between gender inequality and a society’s propensity for civil or interstate conflict, addressing the root causes of gender inequality and closing gender gaps in access to jobs and assets is a priority (United Nations and WBG 2018). Gender interventions that help countries become more resilient thus include the following:

- *Increasing women’s participation and voice across all levels of governance.*
- *Strengthening civil society organizations, especially women-led organizations that promote women’s and girl’s empowerment.* In Afghanistan, the World Bank is leading an operation to build the capacity of nongovernmental/civil society organizations to deliver basic services to women and girls.
- *Building the supply of GBV service providers and community-level “safe spaces” for girls and women.* Quality GBV services, functioning referral mechanisms, and survivor-centered case management systems need to be strengthened before active conflict breaks out. The Emergency Multi-sector Rohingya Crisis Response Project (P167762) and its Additional Financing (P171779) fund the establishment and operation of gender-friendly spaces as safe spaces for women and adolescent girls, linked to larger GBV referral pathways.
- *Improving women’s access to identity documents.* Long-standing gender gaps in access to identification limits women’s access to services in FCV and prevents women from exercising rights and freedoms. It is important to invest in national identity document systems as well as registration systems (birth and marriage), which are critical to enforcing the legal age of marriage.
- *Empowering women economically and investing in women’s acquisition of assets, such as land and housing, to mitigate the economic impacts of conflict.*
- *Engaging disenfranchised young men.* Though the isolated effects are small, it is possible to improve social cohesion outcomes through targeted intergroup interventions like school-based peace education interventions, intergroup dialogues, and media campaigns/edutainment. However, these efforts alone cannot build sustainable peace (Sonnenfeld et al. 2021).

SAR RGAP II will address the priority of tackling gender-based vulnerabilities in conflict areas through four interventions:

- *Improving data and analytics to understand conflict impacts on girls and women.* In Afghanistan, the World Bank will be collecting high-frequency nationally representative data through the Afghanistan Gender Monitoring Survey. In Pakistan, a pilot in Khyber Pakhtunkhwa has resulted in comprehensive geotagged mapping of GBV services in the province. The project is now applying for a second round of funding from the trust fund.
- *Expanding learning on how to mitigate sexual exploitation and abuse and sexual harassment (SEA/SH) risk and implement Good Practice Notes in FCV contexts.* The first Good Practice Note on this subject, titled *Addressing Sexual Exploitation and Abuse and Sexual Harassment*

(SEA/SH) in *Investment Project Financing Involving Major Civil Works*, was published in 2018 ([World Bank 2020a](#)). A new Good Practice Note, titled *Addressing Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH) in Human Development Operations* ([World Bank 2022a](#)), was issued on June 30, 2022. SEA/SH remains a new agenda for the World Bank, and the institution is still learning how to implement it in FCV contexts. In Afghanistan, resources are flowing in emergency mode, and the implementation model has shifted to delivery via the United Nations system, which could potentially enflame SEA/SH. Developing guidance on implementing the Good Practice Note in FCV settings, which usually relies on third-party monitoring, is an immediate need. SAR RGAP II will also leverage resources, including ones from external partners, that provide guidance on how to address GBV in disaster and emergency settings, such as the Inter-Agency Standing Committee (IASC 2015) *Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action* and “Violence against Women and Girls Resource Guide” ([Arango et al. 2015](#)).

- *Strengthening multisectoral delivery of GBV services among refugee and host communities in emergency settings and in the humanitarian-development nexus.* Given FCV contexts’ dual challenges of greater GBV risk and limited GBV services, efforts to bridge gaps in access to and coordination of services are critical. Rolling out and scaling up the multisectoral approach of the Bangladesh Health and Gender Support Project (HGSP) for Cox’s Bazar district (see box 5.1) for GBV service delivery, monitoring, and community engagement should be examined for gender operations in FCV contexts.
- *Supporting evidence-based interventions that empower groups of vulnerable women and girls.* Several gender-focused interventions in FCV contexts have shown promise, enhancing multiple dimensions of empowerment. These interventions include cash transfers, self-help groups, village savings and loan associations, and technical and vocational education and training. Asset transfers, sensitization campaigns, and capacity-building programs are additionally yielding promising results across some dimensions of empowerment (Lwamba et al. 2022).

4.5 Priorities and Principles

Country Gender Priorities

The relative priority attributed to each SAR RGAP II area varies across South Asian countries. Table 4.2 presents the gender priorities most relevant to each South Asia Region country outlined by the CMUs and articulated in the most recent CPFs and Country Gender and Social Inclusion Platforms. These represent country gender priorities that can be addressed through DPF policy dialogue, IPFs, and/or PforRs. Country Gender and Social Inclusion Platforms support these country priorities through analytics, policy dialogue, and hands-on support to high-impact operations. Tables C.1–C.5 in annex C show the priority projects through which each CMU is currently addressing country gender priorities.

Table 4.2 South Asia Region Country Gender Priorities, by SAR RGAP II Focus Area and Priority

SAR RGAP II Focus Area	SAR RGAP II Priority	SAR Country Priorities, Operations Working on Gender				
		Afghanistan	Bangladesh and Bhutan	India	Pakistan	Maldives, Nepal, and Sri Lanka
1. Human capital	1a. Improving the health of adolescent girls and young women	Continuation of basic health services for women and girls Women’s nutrition	Women’s and girls’ health (high levels of stunting and anemia, intermittent water supply); early childhood development services	Continuation of maternal health care and reproductive services	Gender-informed health interventions	Reach and quality of services; insurance; service-seeking of young women and adolescent girls; nutrition and food security
	1b. Increasing female secondary and tertiary education completion and access to STEM	Girls’ access to community-based education (basic education)	Female education, employment, and entrepreneurship in STEM sectors	Transition of adolescent girls and young women to STEM education Early exposure of adolescent girls and young women to work through internships and reduced information asymmetries	Female secondary and tertiary education completion and access to STEM	Equity in access to secondary education and girls in STEM subjects; gaps in access to tertiary education among poor women; increased women faculty members
2. Women’s economic empowerment	2a. Increasing women’s labor force participation and productivity	Sustainable livelihoods and economic opportunities for women Support to women entrepreneurs in the private sector	FLFP; women’s skills; TVET; participation in higher-value agricultural activities in rural areas; women’s entrepreneurship opportunities and quality of jobs; traditional perceptions of gender roles Youth employment Women in ICT; digital technologies and platforms to reduce spatial and gender disparities, strengthen governance and implementation capacity, and promote cross-border trade	Women’s access to off-farm employment opportunities (including institutional reforms promoting women’s entry in the workforce, career advancement) Services empowering women workers to seek nonagricultural jobs (for example, childcare, subsidies, insurance, transport)	FLFP and women’s employment Conditions for home-based workers to expand FLFP and improve the quality of jobs for women Women’s participation and access to local economic development opportunities	Better-paying jobs; livelihood opportunities for women; skilled jobs; opportunities in forestry value chain, transport, trade, agriculture, and livestock; women cooperatives and agricultural/livestock entrepreneurs Gender gap in skilled technical, semiskilled, and unskilled jobs; digital literacy; promotion in ICT industry entrepreneurship

Table 4.2 *continued*

SAR RGAP II Focus Area	SAR RGAP II Priority	SAR Country Priorities, Operations Working on Gender				
		Afghanistan	Bangladesh and Bhutan	India	Pakistan	Maldives, Nepal, and Sri Lanka
	2b. Achieving more equal access to economic assets (financial, land, and housing)	Access to certified seeds and extension services	Financial inclusion; housing	Women’s financial, digital, and legal literacy	Financial inclusion Women’s access to land registration Women’s access to housing	Barriers to economic participation, employment, and empowerment; gender gaps in financial literacy; government accountability and transparency in the planning and budgeting process; representation and decision-making in institutions over access and control on resources and benefits
3. <i>Gender-based violence</i>	3a. Preventing and responding to GBV	Preparing female health workers, NGOs/CSOs to respond to GBV	GBV support services; standard operating procedures to strengthen GBV response; service uptake	Women’s safety and violence prevention	GBV risk management and prevention of GBV across the portfolio	Scalable, coordinated, survivor-centered systems for local GBV prevention and response; embedded GBV prevention and response mechanisms within the project
	3b. Reducing child marriage		Child marriage prevention			
4. <i>Cross-cutting themes: Climate and conflict</i>	4a. Strengthening climate resilience and inclusive disaster response	Selection of climate-resilient community infrastructure	Locally led climate adaptation; climate, resilience, and adaptation to disaster Natural resources sustainable management	Implementation of climate-resilient public works and infrastructure activities	Flood relief; reconstruction efforts (infrastructure, communication, and transport links); access to housing and income; female participation in postdisaster reconstruction decision-making bodies	Actions that promote adaptive capacity of women to deal with climate change
	4b. Tackling gender-based vulnerabilities in conflict areas	Partnerships for a coordinated response for women and girls across the humanitarian-development nexus	Cox’s Bazar–FDMN response			

Note: CSO = civil society organization; FDMN = Forcibly Displaced Myanmar Nationals; FLFP = female labor force participation; GBV = gender-based violence; ICT = information and communications technology; NGO = nongovernmental organization; STEM = science, technology, engineering, and mathematics; TVET = technical and vocational education and training.

SAR RGAP II Principles: Common Elements in Good Practices

In working to improve gender outcomes in the focus areas and cross-cutting themes, SAR RGAP II will also promote principles identified as common elements in good practices, the regional overview, and the SAR RGAP I assessment:

- *Considering the sum of gender interventions holistically.* Countries will benefit from broader thinking around how all gender interventions undertaken across SAR RGAP II will combine to address the country's key gender gaps. Outcomes should mutually reinforce each other across human capital (focus area 1), women's economic empowerment (focus area 2), and GBV (focus area 3).
- *Understanding the role of harmful social norms.* Gender equality is not sustainable without transformation of harmful social norms (WBG 2015). As the [World Bank \(2022e\)](#) notes in the South Asia Economic Focus Spring 2022 report, there are strong links between social norms and gender outcomes.
- *Increasing social inclusion through an intersectional lens in project design and targeting.* Group-based inequalities due to social categories such as ethnicity, indigenous status, race, caste, sexual orientation, gender identity, age, religion, and disability overlap with gender-based inequalities. Different socioeconomic groups in South Asia also have different gender norms, including norms around women's seclusion and mobility, which affect FLFP as well as occupational segregation by gender. Groups more vulnerable to sexual violence include Hindu women in Bangladesh as well as Dalit women in India (Kumar 2021) and Nepal (Feminist Dalit Organization and International Dalit Solidarity Network 2018). Furthermore, most trafficked women in Nepal are members of indigenous groups (National Human Rights Commission of Nepal 2022).
- *Equalizing access to infrastructure, technology, and services.* Gender equality depends in part on equal access to education; finance; services related to water, sanitation, and hygiene; and digital and agricultural extension services. Similarly, gender-blind infrastructure and the digital gender gap prevent women from enjoying in full the gains from economic development.
- *Strengthening client capacity on gender across line ministries as well as national and local governments.* Stand-alone ministries and commissions of women's affairs are usually quite weak, needing support from ministries of finance and planning commissions as well as from line ministries to advance the mainstream agenda, including goals on gender budgeting. Greater engagement on gender issues with more powerful central ministries, as well as with dedicated client agencies, is thus necessary for effective participation in World Bank programs and projects.



Photo: Lakshman Nadaraja/World Bank

5 SAR RGAP II Fundamentals

SAR RGAP II promotes a country-led approach to drive gender outcomes. Within South Asia's gender architecture, the Country Gender and Social Inclusion Platforms collaborate annually with country teams to achieve the most critical gender outcomes, checking gender priorities, actions, and alignment with corporate commitments. Recent country and regional analytics and knowledge exchange include South Asia's ASA pipeline, the regional overview, the SAR RGAP I assessment, and extensive consultations. Based on the findings, CMUs and the Regional Gender Team have highlighted the need for a greater focus on quality and implementation of gender efforts.

5.1 Achieving Operational Impact

SAR RGAP II will maintain a high regional gender tag target of 95 percent while recognizing that this is aspirational. The South Asia Region Vice Presidential Unit's decision to adopt a 100 percent gender tag target (well above the corporate target of 55 percent) yielded impressive results in terms of coverage of gender issues across the portfolio in the SAR RGAP I period. Building on this strong foundation, a slight relaxation of the target would allow a focus on gender activities that are implementable and results indicators that can be monitored.

SAR RGAP II shifts the focus on gender toward systematically monitoring implementation of gender design in operations. Task teams have been more successful introducing a gender focus at

design than maintaining it through implementation. The Gender Group is currently assessing this gap between gender design and implementation, and SAR RGAP II offers several hypotheses about what causes this gap. First, corporate attention has been fully focused upstream, not only on gender tagging but also on preparation and approval. Second, some task teams have had insufficient resources and/or lack necessary support for implementing their planned gender actions. Third, certain measures introduced in the design phase are not implementable in certain countries. Fourth, project teams have not been required to monitor and report on gender in project documents such as the MTR. These issues have contributed to significant attention granted to gender analysis up front but relatively less effort in monitoring and reporting. To ensure that gender design is not lost during implementation, the South Asia Region will adopt tracking of gender results indicators in both MTRs and ICRs. SAR RGAP II establishes a regional commitment to 75 percent of South Asia Region gender-tagged operations reporting on gender at MTR and 100 percent of gender-tagged operations reporting at ICR.

SAR RGAP II will encourage strategic gender interventions that align with CPFs and client demand. Each CPF in South Asia highlights the most relevant gender issues in the country program and offers strategic direction for policy dialogue, analytical work, and operations (see annex C). The focus areas of SAR RGAP II (see figure 1.1) include CPF-level outcomes on gender across the region. The Finance for Growth DPC Series in Nepal includes specific reforms to enhance women entrepreneurs' access to finance and credit registries (see box 4.7). The Bhutan DPC Series supports reforms in gender equality and GBV policies. The South Asia Economic Focus Spring 2022 report features analysis on gender norms (World Bank 2022e). Bangladesh's SCD will analyze gender gaps in labor markets and occupational segregation by gender (specifically women's access to STEM jobs). Country Gender and Social Inclusion Platforms have supported these efforts across GPs, drawing on evidence and knowledge generated by the SAR GIL. A stronger evidence base on key gender issues is needed to develop optimal policy solutions to empower women throughout the life cycle. SAR GIL has identified a set of key knowledge gaps that could benefit from and are suitable for additional impact evaluation and have strong potential to influence design of World Bank-supported projects and client government interventions in areas where the World Bank is likely to remain engaged over the medium to long term (see annex D).

SAR RGAP II will incentivize stronger implementation support for high-priority projects via the proposed Gender in Action initiative. Gender in Action is another way in which SAR RGAP II will support implementation and align with particular country priorities and selection. The initiative will be housed in the South Asia Region Country Gender and Social Inclusion Platforms and work to strengthen the link between design and implementation. The initiative will top up funding across Gender and Social Inclusion Platforms as the main mechanism to provide additional implementation support to task teams. This would allow one or two task teams per country to receive additional resources to support implementation of promising high-impact approaches to address gender gaps in priority areas identified for each country. The mechanism would allow task teams to cover incremental staff time (including from gender experts), short-term consultant support, travel, and related costs. Selection criteria are as follows: (a) gender-tagged projects with strong results indicators, (b) high-level client and team commitment, (c) intervention on a high-priority gender issue for the country, and (d) possible inclusion of an evaluation (possibly with the SAR GIL) and/or a gender action plan with counterparts.

SAR RGAP II will urge operational teams to achieve scale and impact with regard to human capital (focus area 1), women's economic empowerment (focus area 2), and GBV (focus area 3). The World Bank can play an important role in funding interventions that work at scale. Teams can achieve scale both through stand-alone gender operations, such as in Bangladesh's Cox's Bazar district (see box 5.1), and through larger operations with strong gender components, such as

Pakistan’s SHIFT DPC (see box 4.5). Stand-alone gender operations tend to be smaller, financed through the IDA or trust funds, and limited by client demand. The World Bank’s ability to implement such operations is less than certain. To ensure gender does not get lost in broader projects and to make gender action more impactful, SAR RGAP II will prompt teams to integrate gender into project development objectives (PDOs), to include gender as a dedicated pillar or project component, and to feature gender centrally in the results framework through clear gender indicators. There is currently insufficient evidence on which type of operation is most effective in closing gender gaps. Accordingly, under SAR RGAP II, the WBG will implement a greater number of both stand-alone gender operations as well as broader operations with significant gender action.

Box 5.1 Improving Access to and Utilization of Health, Nutrition, and Gender-Based Violence Response Services: The Bangladesh Health and Gender Support Project (HGSP) for Cox’s Bazar District (P171648)

Through HGSP, the World Bank is piloting intensive, high-quality health and gender-based violence (GBV) services to health points at all tiers. These services are beyond those currently available at the one-stop crisis centers and cells at the district and *upazila* levels, respectively. The project is expanding health care access and usage among host and displaced Rohingya women and girls in Bangladesh’s Cox’s Bazar district. The project provides services for undernourished women and children; delivers services through an increased set of Women Friendly Spaces; expands mental health and psychosocial support, especially targeting adolescent girls; and builds the clinical management capacity of health officials regarding rape and mental health. Health facilities are mobilizing GBV caseworkers and developing more effective referral pathways to improve access to GBV services. The project has a strong community focus, engaging directly with women and young girls, as well as with men and boys, through behavior change communication interventions. To shift social norms and improve access to critical services, the project has put in place awareness campaigns and workshops on GBV prevention, interpersonal communication and counseling activities, and an extensive cadre of health workers disseminating information on the GBV referral pathways and facilities. The project, furthermore, improves the current GBV Management Information System and expands the monitoring of GBV service coverage. Data collection and reporting now include provision of health, nutrition, and population. The global GBV Management Information System also now covers GBV services and management of GBV cases at health facilities at every level. HGSP provides useful implementation experience for rolling out similar efforts in other districts and for informing gender operations in other fragility, conflict, and violence contexts.

5.2 Expanding Partnerships and Client Capacity to Improve Quality

SAR RGAP II will expand partnerships to leverage the International Bank for Reconstruction and Development (IBRD) / IDA, cement additional funding, and spur action. The World Bank’s convening power, knowledge sharing, and technical support can have a multiplier effect when combined with a diversity of power utilities, nongovernmental organizations, academic professional networks, and think tanks. Examples include networks like WePOWER (see box 5.2); EqualAqua in the water sector; and Business, Enterprise, and Employment Support (BEES) for women in South Asia.

Box 5.2 Leveraging Partnerships for Women’s Economic Empowerment: The South Asia Women in Power Sector Professional Network (WePOWER)

WePOWER focuses on normative change around women and girls in science, technology, engineering, and mathematics (STEM) education; women’s participation in energy projects; and women’s employment in power sector utilities and other institutions. The network supports action to close specific gender gaps along five strategic pillars:

- Increase female interest and enrollment in STEM education.
- Raise awareness of viable jobs/opportunities in the power sector and women’s recruitment.
- Expand professional development opportunities for women in technical fields.
- Enable a gender-friendly working environment to increase retention of women.
- Enact policy and institutional change to support increased female STEM education, quotas/targets for female enrollment and hiring, and lobbying for more women in senior/board positions.

WePOWER engages over 30 power sector utility and professional association partners as well as international development partners, including the Asian Development Bank, Australian Aid, Energy Sector Management Assistance Program, Institute of Electrical and Electronics Engineers, RTE France, and United States Agency for International Development. Since its 2019 launch, WePOWER partners have each developed lists of gender commitments under WePOWER’s five pillars, implementing over 1,400 gender activities to benefit over 28,000 women and girls. The network’s efficacy is partly a result of continual peer-to-peer learning around institutional good practices and strong partnerships across development agencies.

The She Works Sri Lanka Partnership led by International Finance Corporation (IFC) has similarly illustrated the WBG’s ability to expand women’s access to quality employment and professional growth across 15 leading companies while boosting women’s business productivity and growth (IFC 2020).

SAR RGAP II will encourage engagement with external advisory groups. South Asia is home to great academics, thinkers, and policy makers focusing on gender equality. Country Gender and Social Inclusion Platform teams have relied on external advisory groups (or consultative groups) to assess priorities and action plans. The SAR GIL recently launched the [Women’s Economic Empowerment in South Asia \(WEESA\)](#) Community of Practice. The community’s goals are to strengthen the links between evidence and action by curating evidence on what works to amplify local voices and knowledge and to enhance local capacity on women’s economic empowerment in the region through small grants for local organizations and researchers.

SAR RGAP II will provide targeted staff and client training. Under SAR RGAP I, the extensive staff training that took place included Gender Weeks across Country Offices; thematic sessions; and training for staff, clients, and development partners on women’s economic empowerment. As the WBG rolled out its GBV Action Plan, GBV risk mitigation training for staff and clients also took place. Specific and targeted sessions, including a gender session during the annual project director training in Pakistan and the Women Entrepreneurs’ Access to Procurement in Bank Projects workshop in India, have been well received. SAR RGAP II will continue these country-level efforts under projects’ implementation and Country Gender and Social Inclusion Platforms.

5.3 Expanding and Using the Evidence Base

SAR RGAP II will continue the Country Gender and Social Inclusion Platforms. The plan expands the evidence base for the operations that the World Bank supports. The programmatic ASA can generate operational support, inform analytical work, and promote knowledge sharing among country teams. Increased emphasis on social exclusion is important, as gender equality outcomes vary significantly across groups. Intersectionality across gender, ethnicity, caste, disability, sexual orientation, and gender identity can exacerbate vulnerability to climate change, conflict, and COVID-19.

SAR RGAP II will expand the SAR GIL. To work toward its development objective, SAR RGAP II needs to focus both on implementation support and on filling knowledge gaps. In doing so, it aims to strengthen the SAR GIL’s links with operations so that the portfolios inform research priorities and vice versa. New evidence should guide policy dialogue and project engagement. The World Bank already embeds the SAR GIL’s impact evaluations in its operations (see annex D). Table 5.1 shows the influence that SAR GIL work has had on World Bank operations and the alignment between SAR GIL analytics and SAR RGAP II priorities. Since impact evaluations usually take a number of years to complete, the larger pipeline of SAR GIL work (see annex D) is expected to feed into additional World Bank operations. SAR GIL impact evaluations are thus producing evidence to inform the next generation of operations in the medium term. During SAR RGAP II development, CMUs were consulted regarding the knowledge and evidence gaps that are most important for their countries and should be considered for the expansion of SAR GIL or just-in-time country-level analytics. Practice groups were similarly consulted to identify the most important gaps in their focus areas. SAR RGAP II also encourages country teams to actively seek evidence from the other Gender Innovation Labs, the Development Impact Evaluation (DIME) group, and other groups working on issues that could be applied to the South Asia Region context. The proposed envelope is similar to that of the Africa Gender Innovation Lab, or approximately USD 0.5 million in World Bank budget and USD 5 million in trust fund resources.

Table 5.1 SAR GIL Impact Evaluation Influence on World Bank Operations

SAR RGAP II Focus Area	SAR RGAP II Priority	SAR GIL IE	IE Influence on Project Design and Policy
1. Human capital	1a. Improving the health of adolescent girls and young women		
	1b. Increasing female secondary and tertiary education completion and access to STEM	SMS Girl IE embedded in Pakistan’s Third Punjab Education Support Project	Based on this evidence, the World Bank is instituting a parental engagement system through SMS messages in the next World Bank investment project in Punjab (Getting Results: Access and Delivery of Quality Education Services in Punjab Project, P176594).
2. Women’s economic empowerment	2a. Increasing women’s labor force participation and productivity	IE of the Afghanistan Targeting the Ultra Poor Program	This is the first time that a graduation program has used such an approach, and the work is influencing new impact evaluations of new operations in the pipeline to use a similar approach.
	2b. Achieving more equal access to economic assets (financial, land, and housing)		

Table 5.1 *continued*

SAR RGAP II Focus Area	SAR RGAP II Priority	SAR GIL IE	IE Influence on Project Design and Policy
3. Gender-based violence	3a. Preventing and responding to GBV	SAR GIL’s policy brief on gender gaps in safety perceptions in Bangladesh	This evidence resulted in demand from a new pipeline transport operation in Bangladesh (Integrated Corridor Management Dhaka North Project, P177702) to design safe transport and mobility services for women. In collaboration with the Bangladesh and Bhutan Country Gender Platform, SAR GIL is providing deep-dive technical support on intervention design.
	3b. Reducing child marriage	IE of the Bangladesh Adolescent Student Program	The team is exploring the potential of using the evidence to influence the design of two pipeline operations in the Bangladesh portfolio (Learning Acceleration in Secondary Education, P178487, and Economic Acceleration and Resilience for NEET Youth, P178077) and is convening a dialogue with the Ministry of Education to discuss the key findings.
4. Cross-cutting themes: Climate and conflict	4a. Strengthening climate resilience and inclusive disaster response		
	4b. Tackling gender-based vulnerabilities in conflict areas		

Note: GBV = gender-based violence; IE = impact evaluation; NEET = not in education, employment, or training; SAR GIL = South Asia Region Gender Innovation Lab; SMS = short message service; STEM = science, technology, engineering, and mathematics.

SAR RGAP II will call for more focused analytical and policy work. Rather than focus on overall assessments, analytical work should shift toward responding to country needs, addressing specific gender gaps and their determinants. Examples include the Pakistan FLFP Technical Notes series, such as the note on women in the workforce in Peshawar ([WBG 2021b](#)); the working paper “Closing the Gap: Gender, Transport, and Employment in Mumbai,” which examines the gender-transport nexus ([Alam et al. 2021](#)); the South Asia Office of the Chief Economist’s chapter on gender norms in the South Asia Economic Focus Spring 2022 report (see chapter 3 in [World Bank \[2022e\]](#)); and [Mani, Gopalakrishnan, and Wadhwa’s \(2020\)](#) working paper on the impact of trade liberalization across Bangladesh, Bhutan, India, and Nepal on male and female employment.



Photo: Scott Wallace/ World Bank

6 SAR RGAP II: Responsibilities, Results Framework, and Dissemination

6.1 Responsibilities and Resources

Identifying gender opportunities and implementing SAR RGAP II is a shared responsibility at the World Bank. Both CMUs and GP teams are responsible for implementing this plan and for supporting gender specialists and teams in their work. CMU and GP ownership is built through the country-level prioritization process.

Table 6.1 outlines how gender work is organized in the World Bank’s South Asia Region. The Regional Gender Team produces and monitors SAR RGAP, keeps senior management abreast of gender issues and work in the region, and coordinates with the Gender Group. The Regional Gender Team monitors operations across all GPs and South Asian countries for gender and works in tandem with the CMU-based Country Gender Focal Points and the SAR GIL. The team also generates

knowledge on regional gender issues, including on gender dynamics in regional trade across Bangladesh, Bhutan, India, and Nepal.

Table 6.1 South Asia Region Gender Architecture

COUNTRY-LEVEL GENDER SUPPORT	
Country Gender and Social Inclusion Platforms	Country Gender Focal Points, Gender Specialists in GPs, Gender Champions in CMUs
Work with all World Bank–supported operations across all instruments (investment project / development policy financing, program-for-results)	Work with all World Bank–supported operations across all instruments
<p style="text-align: center;"><i>Knowledge Generation</i></p> <p style="text-align: center;">Perform on-demand operational analysis</p>	<p style="text-align: center;"><i>Dissemination</i></p> <ul style="list-style-type: none"> • Share knowledge on country- or sector-specific gender issues
<p style="text-align: center;"><i>Dissemination</i></p> <ul style="list-style-type: none"> • Share knowledge on corporate gender tag • Elicit external expertise • Share knowledge from SAR GIL and other research 	<p style="text-align: center;"><i>Operational Monitoring and Support</i></p> <ul style="list-style-type: none"> • Monitor and support gender corporate requirements for GPs and CMUs • Support operationalization of gender work at the GP level
<p style="text-align: center;"><i>Operational Support</i></p> <ul style="list-style-type: none"> • Oversee corporate gender commitments • Implement GBV risk assessment tools and project-level GBV action plans • Conduct deep-dive support to select stand-alone gender components 	
REGIONAL GENDER SUPPORT	
Regional Gender Team	SAR GIL and Office of the Chief Economist
Monitors operations; briefs senior management; monitors SAR RGAPs; and liaises with the Gender Group, across GPs and CMUs, with Country Gender Focal Points, and with the SAR GIL	Evaluate solutions
	<p style="text-align: center;"><i>Knowledge Generation</i></p> <ul style="list-style-type: none"> • Produce rigorous evidence through independent evaluations • Innovate and test new solutions • Fill knowledge gaps
	<p style="text-align: center;"><i>Curation and Dissemination</i></p> <ul style="list-style-type: none"> • Synthesize empirical evidence • Improve access to existing and new empirical evidence
	<p style="text-align: center;"><i>Research Uptake</i></p> <ul style="list-style-type: none"> • Support technical aspects of evidence-based design and evaluation

Source: World Bank.

Note: CMU = Country Management Unit; GBV = gender-based violence; GP = Global Practice; SAR GIL = South Asia Region Gender Innovation Lab.

Country Gender and Social Inclusion Platforms are programmatic ASA activities that help develop evidence-based solutions to reduce gender gaps in the World Bank’s South Asia Region country portfolios. The platforms help task teams across sectors to meet corporate commitments on gender tagging by identifying key operational and policy-based gender entry points, actions, and indicators for effective implementation of South Asia CPFs. Platforms consolidate existing knowledge and conduct their own gender research, transforming knowledge on gender into actions for World Bank projects, clients, and partners. Through trainings, workshops, and knowledge dissemination, the platforms also build capacity on gender and facilitate policy dialogue within the

World Bank and externally to integrate gender and GBV in their work. The platforms, furthermore, provide critical gender inputs to World Bank SCDs and CPFs.

The SAR GIL conducts evidence-based research and develops solutions to close gender gaps.

The SAR GIL produces innovative studies on FLFP and GBV, conducts impact evaluations on gender, and shares knowledge with researchers and practitioners to leverage existing and new evidence for gender action in operations and policy making (see annex D for information on recent, current, and possible pipeline SAR GIL work). As part of its broader focus on economic issues, the Office of the Chief Economist also generates critical, rigorous evidence on gender to fill knowledge gaps as well as expand access to gender data and evidence. The World Bank (2022e) South Asia Economic Focus Spring 2022 report includes, for example, a chapter in which the Office of the Chief Economist highlights gender norms as the main impediment to women’s economic opportunity and benefits accrued from the decades-long economic growth in the region.

The Regional Gender Team liaises with the Gender Group, which coordinates implementation of the World Bank Group Gender Strategy.

The Gender Group coordinates in two main ways. First, it expands gender knowledge by conducting research and enhancing use of gender data. Second, it provides operations with upstream support to identify and address gender gaps, assesses projects for the gender tag, and prepares aggregate results for corporate reporting. The Gender Group complements the extensive South Asia regional and GP gender architecture by providing the following support and resources to task teams:

- Updated guidance, training, and good practice examples on capitalizing on the [gender tag for impact](#)
- Connections to relevant expertise (such as regional gender leads/focal points, GP gender leads, and experienced task team leaders) and policy evidence (such as from regional Gender Innovation Labs)
- [Regional liaisons](#) (on operational and knowledge fronts) providing on-demand technical support for strategically important country and regional products and operations, in coordination with the existing regional gender architecture
- Revamped [World Bank Gender Data Portal](#) customized for operational and knowledge work
- [New material on GBV prevention and response](#) and summaries of emerging evidence through the GBV Community of Practice.

These teams work on gender in a concerted way through a variety of channels. The Regional Gender Team and Country Gender and Social Inclusion Platform teams collaborate with the CMU, sector leads, GP focal points, task team leaders, task teams, and clients to raise awareness, build capacity of staff through trainings, and share knowledge products.²⁵ Platforms, GPs, and the SAR GIL collaborate to provide extensive global and international evidence-based analytical products. The broader WBG, including IFC, works alongside the World Bank on many gender efforts in South Asia. Among its collaborative efforts, IFC has supported the World Bank’s Bangladesh Private Sector Development Support Project by developing a childcare model and guiding the authorities of Bangladesh’s new economic zones and high-tech parks in implementing that model. Beyond its work with the World Bank, IFC also has an extensive work program of its own on gender, comprising research, investment, and advice to advance the gender agenda in South Asia (see box 6.1).

25. India Gender and Social Inclusion Platform Annual Progress Review Note (July 2020–June 2021).

Box 6.1 The World Bank Group’s Gender Work with the Private Sector: International Finance Corporation’s (IFC’s) South Asia Gender Strategy Implementation Plan (GSIP)

IFC’s GSIP II FY20–23 focuses on two areas of gender action for South Asia. First, IFC commits to enabling more and better-quality jobs for women in the region. Second, it commits to improving financial inclusion by expanding digital access, technology, and connections to markets for women and women-owned enterprises. Each priority area includes several activities spanning research to expand the current evidence base, client investments, sector and policy reform efforts to address gender gaps, and peer-to-peer engagement and partnerships to expand links and understanding across gender issues. IFC’s efforts to expand better jobs for women include conducting case studies of good practices to increase gender diversity at companies in focus markets, investing in childcare in Bangladesh and India, mentoring and training to increase the number of women on boards in Sri Lanka, partnering with the International Centre for Hydropower to promote the business case for gender diversity in hydropower in Nepal, and informing childcare policy reform in multiple South Asian countries. IFC’s efforts to expand financial inclusion in the region include an estimation of women-owned small and medium-sized enterprises’ financing gap and graduation in India, leveraging IFC’s Women Entrepreneurs Finance Initiative program (WeFi) to fund investment and advisory projects that support women entrepreneurs, study tours for financial institution staff to markets with successful women banking programs, and support for policy reforms that aim to digitize wage payments for female health workers in India.

Support from the Regional Gender Team, the Country Gender and Social Inclusion Platforms, the SAR GIL, and the Office of the Chief Economist’s research on gender is funded through both the World Bank budget and trust funds. The notional World Bank budget for fiscal 2023 for these tasks is approximately USD 1.5 million. An expansion of the SAR GIL would benefit from an additional USD 500,000 in the World Bank budget per year.

Beyond this World Bank budget funding for gender, trust funds provide financing under a separate architecture. Knowledge generation on gender, furthermore, depends on ASAs, which receive variable funding annually. According to the SAR RGAP I assessment, nine ASAs with a gender focus were produced in 2019 and six in 2020.

6.2 Monitoring and Outreach

The Regional Gender Team commits to the process of monitoring the activities and outputs of SAR RGAP II. Once adopted, SAR RGAP II will engage all units across the South Asia Office of the Regional Vice President in the design, implementation, and monitoring of gender activities, as well as monitor the implementation of the plan itself.

SAR RGAP II will promote the systematic monitoring of results on gender across South Asian countries. Systematic monitoring will require various efforts by project and research teams.

- SAR RGAP II establishes a regional commitment to 75 percent of gender-tagged South Asia Region operations reporting on gender in the MTR and 100 percent of those reporting in the ICRs. Currently, the Gender Group is exploring a gender tag exit rating system in ICRs with Operations Policy and Country Services (OPCS).
- SAR RGAP II will monitor progress on legal reforms in DPCs on gender and track the number of projects that have development objectives addressing its priority gender areas. SAR RGAP

II will also track the percentage of gender-tagged projects that implemented interventions included in the Project Appraisal Document (PAD).

- SAR RGAP II will systematically monitor and report on the following as well: (a) projects using SAR GIL evidence,²⁶ (b) the number of new impact evaluations launched by the SAR GIL, and (c) the number of gender-tagged operations with a PDO addressing gender.

Aside from monitoring the World Bank’s action on gender, SAR RGAP II will monitor its own progress. Monitoring will include (a) an Annual Progress Review by the Regional Management Team (RMT), (b) an assessment of SAR RGAP II in fiscal 2024, (c) a Mid-Term Assessment, and (d) a final evaluation. SAR RGAP II will be responsive to the findings of the Mid-Term Assessment and the new World Bank Group Gender Strategy Update.

A series of internal dissemination events on SAR RGAP II will be held, including the following:

- Launch event
- Presentations through SAR Quality Assurance Network (SQAN) Clinics
- Presentation at the Gender Leads Community of Practice of the Gender Group

Outreach will include dissemination to government counterparts and development partners through the Country Gender and Social Inclusion Platforms and regional partnerships. It will be important to build ownership of the SAR RGAP II focus areas among key stakeholders to achieve implementation and sustainability. The World Bank will plan events to raise internal, client, and partner awareness of the priority areas and guiding principles of SAR RGAP II. SAR RGAP II will also foster in-country collaboration with civil society organizations, think tanks, and the private sector.

In terms of outcomes, the Regional Gender Team will also annually monitor CPF-level indicators grounded in specific country needs and priorities across South Asia. Country Gender and Social Inclusion Platforms support specific country priorities and integrating gender into CPFs. The Platforms will engage in prioritization at the country level as well as support specific Country Gender Action Plans and results frameworks as needed. Annex C presents the gender indicators featured in CPFs across the South Asia Region.

26. The SAR GIL will track and systematically record how the evidence it produces is used. To do so, the SAR GIL will adopt a combination of strategies, including regular monitoring of projects and interviewing of teams, close liaising with principal investigators leading impact evaluations, and periodic reviewing of the operational portal.

7 Annexes

The following SAR RGAP II annexes are included as separate documents.

**Annex A. Regional Trends in Key Gender Outcomes:
Background Paper for SAR RGAP II**

**Annex B. South Asia Regional Gender Action Plan (RGAP) I
Assessment**

**Annex C. South Asia Region Country Gender Priorities and
Indicators**

Annex D. South Asia Gender Innovation Lab (SAR GIL)

Annex E. SAR RGAP II Consultations: Key Discussion Points

References

- Agyei-Holmes, Andrew, Niklas Buehren, Markus Goldstein, Robert Osei, Isaac Osei-Akoto, and Christopher Udry. 2020. “The Effects of Land Title Registration on Tenure Security, Investment and the Allocation of Productive Resources: Evidence from Ghana.” Policy Research Working Paper No. 9376, World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/34423>.
- Alam, Muneeza Mehmood, Maureen Cropper, Matías Herrera Dappe, and Palak Suri. 2021. “Closing the Gap: Gender, Transport, and Employment in Mumbai.” Policy Research Working Paper 9569, March 2021, World Bank Group, Washington, DC. <https://openknowledge.worldbank.org/bitstream/handle/10986/35248/Closing-the-Gap-Gender-Transport-and-Employment-in-Mumbai.pdf?sequence=1&isAllowed=y>.
- Alam, Muneeza Mehmood, Nato Kurshitashvili, Karla Dominguez Gonzalez, Karla Gonzalez Carvajal, and Bipasha Baruah. 2022. *Is a Mile for One a Mile for All? A Knowledge Synthesis Report on Gender and Mobility (2000–20)*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/37354>.
- Al-Tuwaijri, Sameera Maziad, and Seemeen Saadat. 2018. “Gender Based Violence in Fragile, Conflict, and Violence (FCV) Situations: Five Key Questions to be Answered (English).” Health, Nutrition & Population Knowledge Brief, World Bank Group, Washington, DC. <http://documents.worldbank.org/curated/en/500211539840991140/Gender-Based-Violence-in-Fragile-Conflict-and-Violence-FCV-Situations-Five-Key-Questions-to-be-Answered>.
- Altuzarra, Amaia, Catalina Gálvez-Gálvez, and Ana González-Flores. 2019. “Economic Development and Female Labour Force Participation: The Case of European Union Countries.” *Sustainability* 11 (7): 1962. [doi:10.3390/su11071962](https://doi.org/10.3390/su11071962).
- Amnesty International. 2016. *Bangladesh: Submission to the United Nations Committee on the Elimination of Discrimination Against Women: 65th Session, October 24–November 18, 2016* (ASA 13/4863/2016). London: Amnesty International. <https://www.amnesty.org/en/documents/asa13/4863/2016/en/>.
- Andrijevic, Marina, Jesus Crespo Cuaresma, Tabea Lissner, Adelle Thomas, and Carl-Friedrich Schleussner. 2020. “Overcoming Gender Inequality for Climate Resilient Development.” *Nature Communications* 11: 6261. [doi:10.1038/s41467-020-19856-w](https://doi.org/10.1038/s41467-020-19856-w).
- Arango, Diana, Floriza Gennari, Anne-Marie Urban, and Jennifer Diane McCleary-Sills. 2015. “Violence against Women and Girls Resource Guide.” Disaster Risk Management Brief 92967, World Bank Group, Washington, DC. <https://documents1.worldbank.org/curated/en/937751468329371031/pdf/929670REVISED00ent0Brief0APRIL02015.pdf>.
- Asian Development Bank and Deutsche Gesellschaft für Internationale Zusammenarbeit. 2015. *Country Gender Assessment: Sri Lanka: An Update*. Manila, Philippines: Asian Development Bank. <https://www.adb.org/sites/default/files/institutional-document/172710/sri-lanka-country-gender-assessment-update.pdf>.
- Baird, Sarah, Jennifer Seager, Shwetlena Sabarwal, Silvia Guglielmi, and Maheen Sultan. 2020. “Adolescence in the Time of COVID-19: Evidence from Bangladesh.” Policy Brief, November 2020, World Bank, Washington, DC. <https://www.gage.odi.org/wp-content/uploads/2020/11/Adolescence-in-the-time-of-COVID19-Evidence-form-Bangladesh.pdf>.

- Bajracharya, Ashish, and Sajeda Amin. 2012. “Poverty, Marriage Timing, and Transitions to Adulthood in Nepal.” *Studies in Family Planning* 43 (2): 79–92. <https://pubmed.ncbi.nlm.nih.gov/23175948/>.
- Bora, Jayanta Kumar, Rajesh Raushan, and Wolfgang Lutz. 2019. “The Persistent Influence of Caste on Under-Five Mortality: Factors that Explain the Caste-Based Gap in High Focus Indian States.” *PLoS ONE* 14 (8): e0211086. [doi:10.1371/journal.pone.0211086](https://doi.org/10.1371/journal.pone.0211086).
- Breda, Thomas, Julien Grenet, Marion Monnet, and Clémentine Van Effenterre. 2020. “Do Female Role Models Reduce the Gender Gap in Science? Evidence from French High Schools.” Discussion Paper Series IZA DP No. 13163, IZA Institute of Labor Economics, Bonn, Germany. <https://docs.iza.org/dp13163.pdf>.
- Buchmann, Nina, Erica Field, Rachel Glennerster, Shahana Nazneen, Svetlana Pimkina, and Iman Sen. 2018. “Power Versus Money: Alternative Approaches to Reducing Child Marriage in Bangladesh, a Randomized Control Trial.” Working Paper, September 18, 2018, Abdul Latif Jameel Poverty Action Lab, Cambridge, MA. <https://www.povertyactionlab.org/sites/default/files/research-paper/Power-vs-Money-Working-Paper.pdf>.
- Buehren, Niklas. Forthcoming. *Gender and Agriculture in Sub-Saharan Africa: Review of Constraints and Effective Interventions*. Washington, DC: World Bank.
- Channon, Melanie Dawn, Mahesh Puri, Stuart Gietel-Basten, Lucy Williams Stone, and A. Channon. 2021. “Prevalence and Correlates of Sex-Selective Abortions and Missing Girls in Nepal: Evidence from the 2011 Population Census and 2016 Demographic and Health Survey.” *BMJ Open* 11: e042542. [doi:10.1136/bmjopen-2020-042542](https://doi.org/10.1136/bmjopen-2020-042542).
- Corno, Lucia, Nicole Hildebrandt, and Alessandra Voena. 2020. “Age of Marriage, Weather Shocks, and the Direction of Marriage Payments.” *Econometrica* 88 (3): 879–915. [doi:10.3982/ECTA15505](https://doi.org/10.3982/ECTA15505).
- Demirgüç-Kunt, Asli, Leora Klapper, and Dorothe Singer. 2013. “Financial Inclusion and Legal Discrimination against Women: Evidence from Developing Countries.” Policy Research Working Paper 6416, World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/15553>.
- Department of Census and Statistics. 2016. *Sri Lanka Labor Force Survey: Annual Report*. Colombo, Sri Lanka: Ministry of National Policies and Economic Affairs. <https://www.ilo.org/surveyLib/index.php/catalog/6951/download/42391>.
- Dominguez Gonzalez, Karla, Ana Luiza Machado, Bianca Bianchi Alves, Veronica Raffo, Sofia Guerrero, and Irene Portabales. 2020. *Why Does She Move? A Study of Women’s Mobility in Latin American Cities*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/33466/Why-Does-She-Move-A-Study-of-Womens-Mobility-in-Latin-American-Cities.pdf?sequence=1&isAllowed=y>.
- Eckstein, David, Vera Künzel, and Laura Schäfer. 2021. “Who Suffers the Most from Extreme Weather Events: Weather-Related Loss Events in 2019 and 2000-2019.” Briefing Paper, Global Climate Risk Index 2021, Germanwatch e.V., Berlin. https://germanwatch.org/sites/default/files/Global%20Climate%20Risk%20Index%202021_1.pdf.
- Feminist Dalit Organization and International Dalit Solidarity Network. 2018. “Report of Dalit Women of Nepal on CEDAW Convention: Review of Nepal—71st Session.” Office of the High Commissioner for Human Rights, September 2018. https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/NPL/INT_CEDAW_CSS_NPL_32516_E.pdf.

- García Hombrados, Jorge. 2017. “Child Marriage and Infant Mortality: Evidence from Ethiopia.” Working Paper Series 1317, Department of Economics, University of Sussex Business School, Falmer, UK. <https://ideas.repec.org/p/sus/susewp/1317.html>.
- García-Hombrados, Jorge. 2022. “Child Marriage and Infant Mortality: Evidence from Ethiopia.” *Journal of Population Economics* 35 (3): 1163–223. https://ideas.repec.org/a/spr/jopoec/v35y2022i3d10.1007_s00148-021-00873-y.html.
- Georgetown Institute for Women, Peace, and Security. 2022. “Consistently Low Rates of Inclusion of Women’s Inclusion across Pakistan’s Provinces.” <https://giwps.georgetown.edu/index-story/consistently-low-rates-of-womens-inclusion-across-pakistans-provinces/>.
- Global Nutrition Report. n.d. “Country Nutrition Profiles: Southern Asia.” <https://globalnutritionreport.org/resources/nutrition-profiles/asia/southern-asia/>.
- Goldin, Claudia. 1995. “The U-Shaped Female Labor Force Function in Economic Development and Economic History.” In *Investment in Women’s Human Capital and Economic Development*, edited by T. Paul Schultz, 61–90. Chicago: University of Chicago Press. <https://scholar.harvard.edu/goldin/publications/u-shaped-female-labor-force-function-economic-development-and-economic-history>.
- Goldstein, Markus, Kenneth Hounghbedji, Florence Kondylis, Michael O’Sullivan, and Harris Selod. 2015. “Formalizing Rural Land Rights in West Africa: Early Evidence from a Randomized Impact Evaluation in Benin.” Policy Research Working Paper No. 7435, World Bank, Washington, DC. <https://documents1.worldbank.org/curated/en/947811468189268752/pdf/WPS7435.pdf>.
- Guilmoto, Christophe Z. 2007. “Characteristics of Sex-Ratio Imbalance in India, and Future Scenarios.” Paper presented at the 4th Asia and Pacific Conference on Sexual and Reproductive Health and Rights, Hyderabad, India, October 29–31. https://www.unfpa.org/sites/default/files/resource-pdf/india_0.pdf.
- Gurul, Gizem Yarbil, and Gretchen Luchsinger. 2021. “Overview: In South Asia, COVID-19 Deepens Gender Disparities.” United Nations Women: Asia and the Pacific, July 8, 2021. <https://asiapacific.unwomen.org/en/news-and-events/stories/2021/07/covid-19-deepens-gender-disparities>.
- Hahn, Youjin, Asadul Islam, Kanti Nuzhat, Russell Smyth, and Hee-Seung Yang. 2018. “Education, Marriage, and Fertility: Long-Term Evidence from a Female Stipend Program in Bangladesh.” *Economic Development and Cultural Change* 66 (2): 383–415. [doi:10.1086/694930](https://doi.org/10.1086/694930).
- Halim, Daniel, Michael B. O’Sullivan, and Abhilasha Sahay. Forthcoming. “Thematic Policy Brief on Increasing Female Labor Force Participation.” Washington, DC: World Bank Group.
- Heath, Rachel, and A. Mushfiq Mobarak. 2015. “Manufacturing Growth and the Lives of Bangladeshi Women.” *Journal of Development Economics* 115 (July): 1–15. [doi:10.1016/j.jdeveco.2015.01.006](https://doi.org/10.1016/j.jdeveco.2015.01.006).
- Human Rights Watch. 2014. “Silenced and Forgotten: Survivors of Nepal’s Conflict-Era Sexual Violence.” September 23, 2014. <https://www.hrw.org/report/2014/09/23/silenced-and-forgotten/survivors-nepals-conflict-era-sexual-violence>.
- IASC (Inter-Agency Standing Committee). 2015. “Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action.” https://www.womenin displacement.org/sites/g/files/tmzbd1471/files/2020-10/2015_IASC_Gender-based_Violence_Guidelines_full-res.pdf.

- IDA (International Development Association). 2022. “Building Back Better from the Crisis: Toward a Green, Resilient and Inclusive Future: Report from the Executive Directors of the International Development Association to the Board of Governors.” <https://documents1.worldbank.org/curated/en/163861645554924417/pdf/IDA20-Building-Back-Better-from-the-Crisis-Toward-a-Green-Resilient-and-Inclusive-Future.pdf>.
- IFC (International Finance Corporation). 2020. *Sri Lankan Businesses Advance Gender Equality: SheWorks Sri Lanka Private Sector Partnership #togetherwecan*. Washington, DC: International Finance Corporation. <https://www.ifc.org/wps/wcm/connect/0ccd1d19-f88d-405f-b8c4-2f0b28068bb8/Sri+Lankan+Businesses+Advance+Gender+Equality.pdf?MOD=AJPERES&CVID=nnVdnZj>.
- International Center for Research on Women. 2018. *The Economic Impacts of Child Marriage: Key Findings*. Washington DC: World Bank. https://www.icrw.org/wp-content/uploads/2018/07/EICM-GlobalSynthesisSummary_Report_v3_WebReady.pdf.
- International Labor Organization. 2015. “Gender Equality and Green Jobs.” Policy Brief, Green Jobs Programme, International Labour Organization, Geneva. https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_360572.pdf.
- Islam, Asif, Silvia Muzi, and Mohammad Amin. 2018. “Unequal Laws and the Disempowerment of Women in the Labour Market: Evidence from Firm-Level Data.” *Journal of Development Studies* 55 (5): 822–44. [doi:10.1080/00220388.2018.1487055](https://doi.org/10.1080/00220388.2018.1487055).
- Islam, Mofizul M., Md Nuruzzaman Khan, and Md Mashiur Rahman. 2022. “Intimate Partner Abuse Among Rohingya Women and Its Relationship with Their Abilities to Reject Husband’s Advances to Unwanted Sex.” *Journal of Interpersonal Violence* 37 (13–14): NP11315–32. <https://journals.sagepub.com/doi/10.1177/0886260521991299>.
- Javed, Amna. 2022. “Can Skills and Training Interventions Improve Labor Market Outcomes for Women in South Asia?” WEESA Community of Practice, January 21, 2022. https://collaboration.worldbank.org/content/sites/collaboration-for-development/en/groups/weesa-innovate-to-empower/blogs.entry.html/2022/01/21/can_skills_and_traininginterventionsimprovelabo-mrPQ.html.
- Javed, Amna, Najaf Zahra, and Ana Maria Munoz Boudet. 2022. “What Do We Know about Interventions to Increase Women’s Economic Participation and Empowerment in South Asia? Self-Help Group Programs.” *Systematic Review on Women’s Economic Empowerment*, April 2022. <https://documents1.worldbank.org/curated/en/099644104122213427/pdf/IDU029a57a1a035e60460e09a6c0450aca0bbdc9.pdf>.
- Jayamaha, Rane. 2008. “Ranee Jayamaha: Access to Finance and Financial Inclusion for Women.” Speech presented at the Centre for Women’s Research, Colombo, Sri Lanka, April 4, 2008. <https://www.bis.org/review/r080407b.pdf>.
- Kapoor, Aditi. 2011. *Engendering the Climate for Change: Policies and Practices for Gender-Just Adaptation*. New Delhi: Alternative Futures and Heinrich Boll Foundation. <https://www.alternativefutures.org.in/userfiles/Engendering%20the%20Climate%20for%20Change.pdf>.
- Kathmandu Post*. 2020. “Mediators in Rape Cases Will also Face Jail Term, as per a New Ordinance.” November 23, 2020. <https://kathmandupost.com/national/2020/11/22/prison-sentences-for-rapists-increased-as-per-new-ordinance-cabinet-endorses>.

- Klugman, Jeni, Amie Gaye, Marianne Dahl, Kelly Dale, and Elena Ortiz. 2019. *Women, Peace and Security Index 2019/20: Tracking Sustainable Peace through Inclusion, Justice, and Security for Women*. Washington, DC: Georgetown Institute for Women, Peace, and Security, and Peace Research Institute Oslo. <https://www.prio.org/publications/12117>.
- Klugman, Jeni, Milorad Kovacevic, Michael Gottschalk, Elena Ortiz, Jimena Diaz, Varsha Thebo, Isha Raj-Silverman, Jiaqi Zhao, Siri Aas Rustad, Solomon Negash, and Kaja Borchgrevink. 2021. *Women, Peace, and Security Index 2021/22: Tracking Sustainable Peace through Inclusion, Justice, and Security for Women*. Washington, DC: Georgetown Institute for Women, Peace, and Security, and Peace Research Institute Oslo. <https://www.prio.org/publications/12900>.
- Kumar, Ajay. 2021. "Sexual Violence against Dalit Women: An Analytical Study of Intersectionality of Gender, Caste, and Class in India." *Journal of International Women's Studies* 22 (10): 123–34. <https://vc.bridgew.edu/cgi/viewcontent.cgi?article=2680&context=jiws>.
- Kuriakose, Anne T., Indira Ahluwalia, Arunima Dhar, Kristine Hansen, Smita Malpani, and Eija Pehu. 2005. *Gender Mainstreaming in Water Resources Management*. Washington, DC: World Bank. <https://documents1.worldbank.org/curated/en/211401468329947994/pdf/379450PAPER0GenderMainstreaming1in1WRM.pdf>.
- Kuriakose, Anne T., Rasmus Heltberg, William Wiseman, Cecilia Costella, Rachel Cipryk, and Sabine Cornelius. 2013. "Climate-Responsive Social Protection." *Development Policy Review* 31 (S2): 19–34. [doi:10.1111/dpr.12037](https://doi.org/10.1111/dpr.12037).
- Lwamba, Etienne, Shannon Shisler, Will Ridlehoover, Meital Kupfer, Nkululeko Tshabalala, Promise Nduku, Laurenz Langer, Sean Grant, Ada Sonnenfeld, Daniela Anda, John Eyers, and Birte Snilstveit. 2022. "Strengthening Women's Empowerment and Gender Equality in Fragile Contexts towards Peaceful and Inclusive Societies: A Systematic Review and Meta-Analysis." *Campbell Systematic Reviews* 18 (1): e1214. [doi:10.1002/cl2.1214](https://doi.org/10.1002/cl2.1214).
- Maitra, Pushkar, and Subha Mani. 2017. "Learning and Earning: Evidence from a Randomized Evaluation in India." *Labor Economics* 45 (April): 116–30. <https://www.sciencedirect.com/science/article/abs/pii/S0927537116303384>.
- Mani, Muthukumara, Badri Narayanan Gopalakrishnan, and Deepika Wadhwa. 2020. "Regional Integration in South Asia: Implications for Green Growth, Female Labor Force Participation, and the Gender Wage Gap." Policy Research Working Paper No. 9119, World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/33233>.
- Mishra, Aanya, and Pranaya Sthapit. 2021. "Covid-19 Violence Dashboard Shows Nepal's 'Shadow' Pandemic." The Asia Foundation, July 21, 2021. <https://asiafoundation.org/2021/07/21/covid-19-violence-dashboard-shows-nepals-shadow-pandemic/>.
- Mitra, Aparna. 2014. "Son Preference in India: Implications for Gender Development." *Journal of Economic Issues* 48 (4): 1021–37. <https://www.tandfonline.com/doi/pdf/10.2753/JEI0021-3624480408>.
- National Human Rights Commission of Nepal. 2022. "Report on Violence against Indigenous Women and Girls in Nepal." January 31, 2022. <https://www.ohchr.org/sites/default/files/2022-03/Human-rights-nepal.pdf>.
- Onlinekhabar. 2022. "Statute of Limitations for Rape Increases as Lawmakers Endorse the Proposal." July 11, 2022. <https://english.onlinekhabar.com/statute-of-limitations-rape-increase.html>.

- Ostry, Jonathan David, Jorge Alvarez, Raphael A. Espinoza, and Chris Papageorgiou. 2018. "Economic Gains from Gender Inclusion: New Mechanisms, New Evidence." Staff Discussion Notes No. 2018/006, October 8, 2018, International Monetary Fund, Washington, DC. <https://www.imf.org/en/Publications/Staff-Discussion-Notes/Issues/2018/10/09/Economic-Gains-From-Gender-Inclusion-New-Mechanisms-New-Evidence-45543>.
- President's Office, Republic of Maldives. 2021. "President Ratifies First Amendment to Sexual Offences Act." Press Release 2021-589, December 6, 2021. <https://presidency.gov.mv/Press/Article/25918>.
- Prindex. 2020. *Women's Perceptions of Tenure Security: Evidence from 140 Countries*. London: Prindex. <https://www.prindex.net/reports/womens-perceptions-tenure-security-evidence-140-countries>.
- Quek, Yvonne. 2019. *Women's Work amid Fragility and Conflict: Key Patterns + Constraints*. Washington, DC: Georgetown Institute for Women, Peace and Security. <https://giwps.georgetown.edu/wp-content/uploads/2019/02/Womens-Work-Key-Patterns-Constraints.pdf>.
- Roy, Shalini, Melissa Hidrobo, John Hoddinott, and Akhter Ahmed. 2019. "Transfers, Behavior Change Communication, and Intimate Partner Violence: Post Program Evidence from Rural Bangladesh." *Review of Economics and Statistics* 101 (5): 865–77. [doi:10.1162/rest_a_00791](https://doi.org/10.1162/rest_a_00791).
- SAR GIL (South Asia Region Gender Innovation Lab). 2021. "What Do We Know about Interventions to Increase Women's Economic Participation and Empowerment in South Asia? Skills and Training Interventions." *Systematic Review on Women's Economic Empowerment*, June 2021. <https://documents1.worldbank.org/curated/en/235351625080690161/pdf/What-Do-We-Know-About-Interventions-to-Increase-Women-s-Economic-Participation-and-Empowerment-in-South-Asia.pdf>.
- Sekhri, Sheetal, and Sisir Debnath. 2014. "Intergenerational Consequences of Early Age Marriage of Girls: Effect on Children's Human Capital." *Journal of Development Studies* 50 (12): 1670–86.
- Sekhri, Sheetal, and Adam Storeygard. 2014. "Dowry Deaths: Response to Weather Variability in India." *Journal of Development Economics* 111 (November): 212–23. [doi:10.1016/j.jdeveco.2014.09.001](https://doi.org/10.1016/j.jdeveco.2014.09.001).
- Sharma, Jaya. 2020. "In Nepal, a Helpline Serves as a Lifeline for Survivors during COVID-19 Lockdown." *World Bank Blogs*, July 31, 2020. <https://blogs.worldbank.org/endpovertyinsouthasia/nepal-helpline-serves-lifeline-survivors-during-covid-19-lockdown>.
- Solotaroff, Jennifer L., Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, Rohini P. Pande, and Ferdous Jahan. 2019. *Voices to Choices: Bangladesh's Journey in Women's Economic Empowerment*. International Development in Focus. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/30881/9781464813740.pdf?sequence=4&isAllowed=y>.
- Sonnenfeld, Ada, Jennifer Doherty, Miriam Berretta, Shannon Shisler, Birte Snilstveit, John Eyers, Kiara Castaman, Romanshi Gupta, Maria Daniela Anda Leon, Amber Franich, Cem Yavuz, Ashton Baafi, and Rahema Obaid. 2021. *Strengthening Intergroup Social Cohesion in Fragile Situations: A Systematic Review*. 3ie Systematic Review 46. New Delhi: International Initiative for Impact Evaluation. [doi:10.23846/SR00046](https://doi.org/10.23846/SR00046).

- Suraiya, Sameeha, and Sarah-Jane Saltmarsh. 2020. *COVID-19 Will Change Many Women's Lives Forever in Bangladesh*. Dhaka: BRAC. <https://apiras.net/covid-19-will-change-many-womens-lives-forever-in-bangladesh/>.
- Taş, Emcet O., Tanim Ahmed, Norihiko Matsuda, and Shinsaku Nomura. 2021. "Impacts of COVID-19 on Labor Markets and Household Well-Being in Pakistan: Evidence from an Online Job Platform." Policy Brief, February 2021, World Bank, Washington, DC. <https://documents1.worldbank.org/curated/en/366361617082088695/pdf/Impacts-of-COVID-19-on-Labor-Markets-and-Household-Well-Being-in-Pakistan-Evidence-From-an-Online-Job-Platform.pdf>.
- Tiwari, Sadhika. 2019. "Haryana's Sex Ratio No Longer India's Worst, but Attitudinal Change a Long Way Off." *IndiaSpend*, October 19, 2019. <https://www.indiaspend.com/haryanas-sex-ratio-no-longer-indias-worst-but-attitudinal-change-a-long-way-off/>.
- Toufique, Kazi Ali, Abdul Hye Mondal, Mohammad Yunus, Sinora Chakma, and Sami Farook. 2017. *Baseline Assessment of Skills and Employment of Indigenous and Tribal Peoples in Bangladesh*. Bangladesh Institute of Development Studies. Dhaka: International Labour Organization. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-dhaka/documents/publication/wcms_618856.pdf.
- UNICEF (United Nations Children's Fund). 2021a. "COVID-19: A Threat to Progress against Child Marriage." <https://data.unicef.org/resources/covid-19-a-threat-to-progress-against-child-marriage/>.
- UNICEF (United Nations Children's Fund). 2021b. "Direct and Indirect Consequences of the COVID-19 Pandemic and Response in South Asia." <https://www.unicef.org/rosa/media/13066/file/Main%20Report.pdf>.
- UNICEF (United Nations Children's Fund). n.d.a. "Adolescent and Women's Nutrition." <https://www.unicef.org/rosa/what-we-do/nutrition/adolescent-and-womens-nutrition>.
- UNICEF (United Nations Children's Fund). n.d.b. "Providing Quality Education for All." <https://www.unicef.org/afghanistan/education>.
- United Nations Development Programme. 2016. *Trade Winds of Change—Women Entrepreneurs on the Rise in South Asia Background Country Study—Sri Lanka*. Bangkok: United Nations Development Programme. <https://www.undp.org/asia-pacific/publications/trade-winds-change-women-entrepreneurs-rise-south-asia>.
- United Nations Development Programme Bangladesh. 2022. "Gender-Based Violence: Taking Stock of Bangladesh's Shadow Pandemic." *United Nations Development Programme Blogs*, April 10, 2022. <https://www.undp.org/bangladesh/blog/gender-based-violence-taking-stock-bangladesh%E2%80%99s-shadow-pandemic>.
- United Nations Economic and Social Commission for Asia and the Pacific. 2020. "The COVID-19 Pandemic and Violence against Women in Asia and the Pacific." https://www.unescap.org/sites/default/files/20201119_SDD_Policy_Paper_Covid-19.pdf.
- United Nations High Commissioner for Refugees. 2022. "Rohingya Refugee Crisis Explained." *USA for UNHCR*, July 13, 2022. <https://www.unrefugees.org/news/rohingya-refugee-crisis-explained/#Monsoonseason>.

- United Nations Population Fund. 2020. *Against My Will: Defying the Practices that Harm Women and Girls and Undermine Equality*. UNFPA State of World Population 2020. New York: United Nations Population Fund. https://esaro.unfpa.org/sites/default/files/pub-pdf/unfpa_pub_2020_en_state_of_world_population_0.pdf.
- United Nations Women. 2021. “Women’s Rights in Afghanistan: Where Are We Now?” Gender Alert No. 1, December 2021 UN Women, New York. <https://www.unwomen.org/sites/default/files/2021-12/Gender-alert-Womens-rights-in-Afghanistan-en.pdf>.
- United Nations Women. n.d. “The Shadow Pandemic: Violence against Women during COVID-19.” <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19>.
- United Nations and WBG (World Bank Group). 2018. *Pathways for Peace: Inclusive Approaches to Preventing Violent Conflict*. International Bank for Reconstruction and Development / World Bank. https://books.google.com.pe/books?id=AbhaDwAAQBAJ&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false.
- WBG (World Bank Group). 2015. *World Bank Group Gender Strategy (FY16–23): Gender Equality, Poverty Reduction, and Inclusive Growth*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/23425>.
- WBG (World Bank Group). 2020. *Strategy for Fragility, Conflict, and Violence 2020–2025*. Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/844591582815510521/World-Bank-Group-Strategy-for-Fragility-Conflict-and-Violence-2020-2025>.
- WBG (World Bank Group). 2021a. “Bangladesh Systematic Country Diagnostic 2021 Update.” Report No. 165362-BD, World Bank Group, Washington, DC. <https://openknowledge.worldbank.org/bitstream/handle/10986/36563/Bangladesh-Systematic-Country-Diagnostic-2021-Update.pdf?sequence=1&isAllowed=y>.
- WBG (World Bank Group). 2021b. “Women in the Workforce in Peshawar: Pakistan Gender and Social Inclusion Platform and the Pakistan Poverty and Equity Program.” June 2021. <https://documents1.worldbank.org/curated/en/09905500222210536/pdf/P1748030cd0f5b00f08d6d01018b077bdd7.pdf>.
- World Bank. 2012. *World Development Report 2012: Gender Equality and Development*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/4391>.
- World Bank. 2016. *South Asia Regional Gender Action Plan, FY16–FY21*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/26206>.
- World Bank. 2020a. *Addressing Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH) in Investment Project Financing Involving Major Civil Works* (2nd ed.). Good Practice Note. Washington, DC: World Bank. <https://thedocs.worldbank.org/en/doc/632511583165318586-0290022020/original/ESFGPNSEASHinmajorcivilworks.pdf>.
- World Bank. 2020b. *World Bank Group Strategy for Fragility, Conflict, and Violence 2020–2025*. Washington, DC: World Bank Group. <http://documents.worldbank.org/curated/en/844591582815510521/World-Bank-Group-Strategy-for-Fragility-Conflict-and-Violence-2020-2025>.
- World Bank. 2021a. *Bangladesh Systematic Country Diagnostic, 2021 Update*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/36563>.

- World Bank. 2021b. *Green, Resilient, and Inclusive Development*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/handle/10986/36322>.
- World Bank. 2021c. *Supporting Transitions in Coal Regions: A Compendium of the World Bank's Experience and Guidance for Preparing and Managing Future Transitions*. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/35323/Supporting-Transition-in-Coal-Regions-A-Compendium-of-the-World-Bank-s-Experience-and-Guidance-for-Preparing-and-Managing-Future-Transitions.pdf?sequence=1&isAllowed=y>.
- World Bank. 2021d. "Women, Business and the Law Regional Profile: South Asia (2021)." Background paper, SAR RGAP II, World Bank, Washington, DC.
- World Bank. 2021e. *World Bank Group Gender Strategy Mid-Term Review: An Assessment by the Independent Evaluation Group*. Washington, DC: World Bank. <https://ieg.worldbankgroup.org/sites/default/files/Data/Evaluation/files/GenderMidTermReview.pdf>.
- World Bank. 2022a. *Addressing Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH) in Human Development Operations*. Good Practice Note. Washington, DC: World Bank. <https://thedocs.worldbank.org/en/doc/e2ff01be0f07c82d73bc0c5e7ddf394f-0290032022/original/ESF-Good-Practice-Note-on-Addressing-SEA-SH-in-HD-Operations-First-Edition-September-16-2022.pdf>.
- World Bank. 2022b. *Coping with Shocks: Migration and the Road to Resilience*. South Asia Economic Focus, Fall 2022. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/38066/FullReport.pdf?sequence=4&isAllowed=y>.
- World Bank. 2022c. *Engendering Access to STEM Education and Careers in South Asia*. Washington, DC: World Bank.
- World Bank. 2022d. "How to Identify Gender Gaps in Disaster Risk Management Operations." Guidance Note, World Bank, Washington, DC. <https://worldbankgroup.sharepoint.com/mcas.ms/sites/SUR/Documents/GPURL%20Gender/Gender%20and%20DRM/How%20to%20Identify%20Gender%20Gaps%20in%20Disaster%20Risk%20Management%20Operations%20Guidance%20Note%202022.pdf?McasTsid=20892>.
- World Bank. 2022e. *Reshaping Norms: A New Way Forward*. South Asia Economic Focus, Spring 2022. Washington, DC: World Bank. [doi:10.1596/978-1-4648-1857-8](https://doi.org/10.1596/978-1-4648-1857-8).
- World Bank, Bill & Melinda Gates Foundation, FCDO, UNESCO, UNICEF, and USAID. 2022. *Guide for Learning Recovery and Acceleration: Using the RAPID Framework to Address COVID-19 Learning Losses and Build Forward Better*. Washington, DC: World Bank. <https://www.worldbank.org/en/topic/education/publication/the-rapid-framework-and-a-guide-for-learning-recovery-and-acceleration>.
- Yeo, Peishan, and Yixin Zhang. 2022. "Are Gender Actions Ambitious Enough in the South Asia Region? Assessment of Gender-Related Analyses, Actions and Results in SAR Operations." Background paper, SAR RGAP II, World Bank, Washington, DC.
- Zahra, Najaf, Amna Javed, and Ana Maria Munoz Boudet. 2022. "What Do We Know about Interventions to Increase Women's Economic Participation and Empowerment in South Asia? Asset Transfers and Property Law." *Systematic Review on Women's Economic Empowerment*, September 2022. <https://documents1.worldbank.org/curated/en/0996600009262220758/pdf/IDU0f62a30200694504791098fb0fecfec32a3f8.pdf>.