



## Towards a World Bank Group Gender Strategy Consultation Meeting 21st May 2015 Feedback Summary Islamabad, Pakistan

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The consultation meeting with **civil society and academia** representatives was held **on May 21st 2015 in Islamabad, Pakistan**. After a presentation by the World Bank Group Gender Team on the background, intended scope and process for the strategy, the floor was open for participants' comments and recommendations. The summary below captures the main points and recommendations raised during the meeting.

**Total Number of Participants: 18.**

### Feedback from Stakeholders

#### 1. KEY GENDER GAPS THE WORLD BANK GROUP SHOULD TAKE INTO CONSIDERATION AS PRIORITY TO HELP COUNTRIES REDUCE POVERTY AND PROMOTE MORE EQUITABLE SOCIETIES

- **Access to education** remains a problem as often boys are favored over girls because of the opportunity cost of educating a female. The World Bank Group could help identify best practices on promoting equitable access to education from other regions and countries, which could help Pakistan design education policies to attract and retain more girls at school in a culturally-friendly manner.
- **Access to credit:** women's access to finance is very limited and generally confined to microfinance. In addition, in the case of Pakistan, the interest rates applied to women are significantly higher than those applied to men. According to data presented by the participants, males' access to finance can cost as low as a 6% return rate whereas for females it can be as high as 30% at times. Access to credit needs to be more efficient for women; **mobile banking solutions** as well as **branchless banks** have made progress in rural areas and could be scaled up.

- **Access to land:** as well as access to productive assets, it is seen as a key factor to promote women economic empowerment. In Pakistan, especially in rural areas, women mainly work in the agricultural (informal) sector, under feudal conditions and without access to land. Across the country, women are mostly unaware of their rights to access land.
- **Housing:** access to housing is a major problem for women in Pakistan as there are no financing instruments and properties need to be bought in cash. In addition, the legal framework doesn't provide any mechanism for women to legally co-own a property with their husbands, thus making them very vulnerable.
- **Invisible entry barriers to employment:** In Pakistan, there are sufficient women highly skilled to participate in the formal economy and access managerial positions but recruitment practices are often discriminatory towards women. As a result, most of the 21% of women that participate in the economy are self-employed, though not socially recognized as entrepreneurs. This discrimination is partly due to the cultural context and mindsets but also to a lack of mention of women in the labor law.
- **Diagnostics tools:** we need more precise diagnostic tools to be able to identify small changes in behavior especially in rural areas. In conflict-affected contexts every incremental change is very significant even when they are very small changes.
- **The informal labor market** needs attention in terms of policy but also in terms of data and diagnostics.

## 2. RECOMMENDATIONS ON HOW THE WORLD BANK GROUP CAN BETTER SUPPORT COUNTRIES AND COMPANIES IN THEIR EFFORTS TO STRENGTHEN THEIR SYSTEMS AND INSTITUTIONS WITH RESPECT TO GENDER EQUALITY TO YIELD MORE SUSTAINABLE RESULTS

- At the time of implementation, it is important that the renewed gender strategy adapts to the **country, regional and sub-regional specificities**. The strategy should provide enough flexibility as different strategies are needed for different countries and regions.
- The WBG can help providing **data** and ensuring its **quality**. In the case of Pakistan, the WBG should also encourage the government to hire female data collectors for the incoming census survey as they can have access to female-led households that will not open the door to male collectors. Having female data collectors will also help to have more and better data about women in the working force.
- **The WBG should not engage on gender-based violence issues** as this will likely have an unwanted spillover effect in terms of safety and security. More importantly, the WBG should not take ownership of an issue that already belongs somewhere else – the government and other UN agencies have already been working on GBV for years.