

Interim Report Gender Analysis and Gender Action Plan

February 2017

**TA-8683 PAK: Punjab Intermediate Cities
Improvement Investment Program (46526-001)**

CURRENCY EQUIVALENTS

(as of xxx)

Currency unit – Pakistan Rupee

1.00 PKR – \$ 0.XXXX

1.00 \$ – PKR XXX.XX

ABBREVIATIONS

ADB	-	Asian Development Bank
CD	-	Community Development
DO	-	District Officer
DDO	-	Deputy District Officer
EGM	-	Effective Gender Mainstreaming
FGD	-	Focus Group Discussion
GA	-	Gender Analysis
GAP	-	Gender Action Plan
KII	-	Key Informant Interview
MCH	-	Mother and Child Health
NGO	-	Non-government Organisation
PFS	-	Pre-Feasibility Study
PCRWR	-	Pakistan Council of Research in Water Resources
PPTA	-	Project Preparatory Technical Assistance
PHED	-	Public Health Engineering Department

SWM	-	Solid Waste Management
SW	-	Social Welfare
SWMC	-	Solid Waste Management Company
TO	-	Tehsil Officer
TOR	-	Terms of Reference
TMA	-	Tehsil Municipal Administration
UC	-	Union Council
UU	-	Urban Unit

NOTES

- (i) The fiscal year (FY) of the Government of Pakistan, its agencies and participating financial institutions ends on 30 June.
- (ii) In this report, "\$" refers to US dollars unless otherwise stated.

Prepared by the Saaf Consult B.V., Netherlands, joint venture with dev~consult, Pakistan and NEC Consultants Private Limited, Pakistan, for the Asian Development Bank. This is a draft version of the document.

This Gender Analysis and Gender Action Plan is a document of the borrower. The views expressed herein do not necessarily represent those of the Asian Development Bank's Board of Directors, Management, or staff, and may be preliminary in nature.

In preparing any country program or strategy, in financing any project, or by making any designation of or reference to a particular territory or geographic area in this document, the ADB does not intend to make any judgments as to the legal or other status of any territory or area.

Glossary of Terms

Bait-ul-Maal	An Arabic term which means the 'House of Treasury' or 'House of Money' i.e. the central treasury which an Islamic state establishes to hold the wealth of its nation. It is from this bait-ul-maal or central treasury whereby all the zakah, sadaqah, jizya etc dues are collected and spent on the poor and needy
Challan	Official form or document such as receipt, invoice or summons
Dar-ul-Falah	Mother and Children Home; an institution developed for the welfare of widows, divorced, deserted and separated women along with their children
Dar-ul-Aman	Women shelter homes
Mohallah	An area or sub-division of town; a community
Sanatkar	Industrial home
Watta satta	Literally give and take; is a form of bride exchange that involves simultaneous marriage of a brother sister pair from two households

Table of Contents

Executive Summary	vi
I. Background and Context	9
A. Scope, Purpose and Overall Approach	9
B. Methodology	10
C. Strengths and Limitations of the Methodology	12
II. Gender Analysis	13
A. Overall Situation Analysis from a Gender Perspective	13
B. Education and Work	13
C. Access to Health Facilities	15
D. Participation, Representation, Voice and Agency	16
E. Poverty Status, <i>Katchi Abadis</i>	17
F. Access to physical, financial and other resources	17
G. Social Capital, Mobility and Information	18
H. Gender Based Violence	20
III. Urban Services and Infrastructure in Sahiwal and Sialkot	22
A. Water Supply	22
B. Sewage and Waste Water	23
C. Solid Waste Management	24
D. Transportation	25
E. Needs, Priorities and Possible Impacts of Project	27
F. Willingness to Pay	28
IV. Gender Action Plan	30
A. Purpose and Focus of the Gender Action Plan	30
B. Gender Action Plan	31
ANNEXES	35
Annex I: List of Documents Reviewed/Bibliography	35
Annex II: List of Stakeholders Met	36
Annex III: Details of the Focus Group Discussions (FGDs) Conducted	37
Annex IV: Data Collection Instruments Used	39
Annex V: Summary of Key Findings on Gender from PFS	47

Executive Summary

Scope and Purpose: The PICIIP outcome is “improved quality of urban services available to residents of intermediate cities.” The overall approach to be followed for conducting the gender analysis is based on available ADB guides. The purpose of the gender analysis and action plan is to identify gender differences and disparities and mainstream gender concerns. The four main components include: water supply; solid waste management; waste water treatment; and, urban transportation. The methodology is based on mixed-methods qualitative research. The process consisted of: review and analysis of secondary data; field work for primary data collection in Sahiwal and Sialkot, based on Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). Overall, eight FGDs were held in both cities. The FGDs followed a criteria for ensuring that the FGDs are diverse and representative in terms geography and socio-economic characteristics. KIIs were held with government representatives; communities and CSOs.

Overall Gender Analysis: Overall Situation Analysis from a Gender Perspective: Pakistan ranks second-last (143 out of 144 countries) in the 2016 Global Gender Gap Index. This reflects substantial disparities in economic, political, education, and health indicators. Contributory factors include religious extremism, patriarchal social structures, poverty, economic disparities, women’s limited access to public services and markets, and widening rural-urban disparities. Gender analysis included in ADB’s Country Partnership Strategy, 2015–2019, observed that socio-cultural norms, social attitudes and informal judicial systems play a critical role in determining women’s agency, voice and participation. Decisions related to marriage, child bearing, access to health and education services, assets and resources are largely made by the male members of a family. An increase in GBV has been noticed in Pakistan.

In education and work, gender inequalities persist, although women are gradually participating more in education and work over time. The overall labor force participation rate for women is only 24%, much lower than that for men (81%). Women’s share of the informal economy is increasing. Lower literacy levels, limited access to skill training, restricted mobility, and lack of social acceptance in non-traditional trades are the main barriers for women to access formal labor markets. Women also have less time available for productive employment. A large number of women in low income areas are employed as domestic labour and they commute to their work-places on a daily basis, working for an average of 8 hours/day. Despite the number of working hours and work-load, however, their wages are fixed according to the nature of the task performed. A smaller portion of women are employed in other jobs as skilled and unskilled workers. Sialkot, because of its export activity, has reportedly a higher proportion of women working in factories such as in sports and surgical goods but in low cadres and at low salaries. Primary data indicates that women factory workers face exploitative conditions, are stigmatised and there is widespread preference for home-based jobs.

Access to Health Facilities: Sialkot and Sahiwal have a number of public health facilities (DHQs, THQs and mother, child health centres) which are accessible to women but these are largely under-resourced and often do not have the required medicines and facilities. Women participants of the FGDs in both cities reported high health related expenditures. A large majority of the population relies on private sector health facilities. FGD respondents in both cities have noted that there is a high prevalence of hepatitis which they attribute to contaminated water and inadequate solid waste disposal.

Participation, Representation, Voice and Agency: According to the ADB (CPS, 2014-2015), in Pakistan, socio-cultural norms, social attitudes and informal judicial systems play a critical role

in determining women's agency, voice and participation. An unexpected field observation (from both cities) is that there is little in terms of local level institutions/social capital. There is no development activity and with the exception of some philanthropic activity, there are no urban services improvement programmes. Older, married women and those possessing more education and wealth were more likely to be the primary decision makers. Women who did work were more likely to jointly make decisions about use of the husband's wages as compared to women who did not work outside of the home. Limited access to women-friendly public spaces emerged as one of the key issues across all locations. Primary data indicates that women are not aware of existing facilities and institutions or services. The lack of awareness regarding the existence of female-specific laws and policies came up at all levels.

Gender Based Violence: Decisions related to marriage, child bearing, access to health and education services, assets and resources are largely made by the male members of a family. An increase in gender based violence has been noticed in Pakistan. Cases include a range of violent acts against women. Field-work in both Sahiwal and Sialkot confirm the prevalence of various forms of gender-based violence towards women. In particular, the following practices/trends of GBV have been pointed out: frequent cases of domestic violence; early child marriages and traditional customary practices; vulnerable women with limited or no special provisions such as widows, physically disabled women and transgender community; physical violence; and, psychological issues. At an institutional level, it is observed that there are no specific gender mainstreaming strategies or mechanisms at the level of the TMAs in both Sahiwal and Sialkot; there are no policies, resources and the facilities are not women friendly. The field-work in Sahiwal and Sialkot has uncovered a large number of issues relating to existing institutional weaknesses and constraints within women-focused organisations such as shelter homes and crisis centres. The existing public institutions in place for vulnerable women lack adequate infrastructure, space, resources and facilities. There are limited rehabilitation options for women survivors and few mechanisms for follow-up.

Water Supply: The water supply system in both cities is very old and inefficient with sporadic extensions and rehabilitation work carried out over the years. An overwhelming majority (more than 80 percent) of households claim that they rely on electricity operated water pumps and pay heavy electricity bills. Reportedly, very few families have municipal water connections and that the overall reliance of households is on own pumping-based water supply or area filtration plants. The pipes are rusty and almost 50 percent of the water carried by them is contaminated and/or there is cross-contamination with the sewerage system. The problem is more prevalent at the consumer service connection level. Overall, the issues in water access and quality are common across both cities which include poor water quality, erratic supply and mixing of water pipelines with sewage. For drinking purposes, households mostly resort to public and private water filtration plants which can be far off and often dysfunctional. Primary data indicates high prevalence of water borne diseases and illnesses which are attributed to the poor water quality.

Sewage and Waste Water: The situation with regard to sewage in both Sahiwal and Sialkot is alarmingly. The public system appears to be ill-planned, haphazard, inefficient collection of old rusty pipes and open and semi-covered and covered drains. All primary data confirms a perpetual problem of clogged and overflowing drains, flooding of streets and lanes with filth and sewage with adhoc arrangements being made in emergency situations that only provide temporary relief. The severity of the situation varies but is particularly alarming in middle or low income areas. Women respondents in all FGDs discussed this problem and the health, hygiene and mobility constraints they face because of this situation. Rain water collects and many areas can reportedly remain inundated for days on end. The functioning of the TMA appears to be unsatisfactory and there are severe staff shortages.

Solid Waste Management: Both the cities have inefficient, unreliable and erratic arrangements for solid waste collection and disposal. Primary data confirms that Tehsil administration level arrangements work for specified areas in and around the city (on major roads and collection points), but residents have their own private arrangements for collection and disposal from their localities. **Sahiwal** suffers from inadequate solid waste management. There is no designated landfill site and waste is dumped in different locations. Sanitary workers don't perform their jobs, there are not enough dustbins, and a majority rely on paid private cleaners. In **Sialkot**, the SWMC has been functioning since 2014 but the performance was rated unsatisfactory. The FGD respondents mentioned that staff is limited, containers are not placed evenly across the city, neighbourhood and lane level disposal is not thought out, the dumpers are often faulty and timing schedules are not adhered to. The landfill site had not been finalised at time of field-work.

Transportation: The ADB Pakistan Country Gender Assessment (2015) remarked that the overall state of public transport is poor, and conditions are not conducive for female travel as there could be either the perception, or reality, of physical or verbal harassment. Field-work conducted in Sahiwal and Sialkot confirm that the cities face a significant problem of traffic congestion and road safety. Overcrowding and unregulated traffic flow and congestion are serious concerns. Commercial places are heavily encroached upon and walking, motorbikes and rickshaws remain the dominant forms of transportation for men and women alike.

Needs, Priorities and Possible Impacts of Project: Women, due to their multiple productive and reproductive roles, are inconvenienced and burdened due to limitations in service provision. Men and children are also involved in terms of both time and labour (water carrying/collecting, garbage collection). The field findings from the FGDs indicate community prioritisation of needs as: better sewage and sanitation; water supply; SWM; health facilities/improvements; community spaces/centres and transportation. Regarding needs and priorities, women expressed preference for sewing/stitching centres and women-friendly safe public spaces.

Willingness to Pay: By and large, all respondents in both cities reported that they are not able to pay any additional charges for services as they are barely able to make ends meet. Very few reported that their willingness to pay depends on the suitability of proposed arrangements. These are the views from the field. It is noted, however, that households are already paying fees for privately acquired services, such as electricity bills or rickshaw fares which could be higher than municipal service charges for the same services. This could indicate willingness to pay.

Gender Action Plan: is a gender mainstreaming tool and mechanism for ensuring gender inclusive design and implementation. In order for it to be effective, is important that the GAP is fully owned and resourced. The project interventions are seen to likely deliver tangible benefits to women by improving access to services/infrastructure, which contribute towards gender equality as they serve to reduce time, energy or resources women spend on various tasks. The project does not widen any known gender inequalities. The GAP proposes different actions and measures to ensure maximum benefits for women. In particular, it proposes measures related to increasing participation of women during planning, implementation and monitoring; making the upgradation of the proposed infrastructure to be gender-inclusive and safer for women and capacitating the implementing agencies for effectively planning and implementing gender inclusive projects. Also proposed are appropriate gender-inclusive communication strategies for awareness raising/capacity building in the project area. The GAP will need to be tested, reviewed and refined in the later stages.

I. Background and Context

A. Scope, Purpose and Overall Approach

1. The PICIIP outcome is “improved quality of urban services available to residents of intermediate cities.” The key outputs are: (i) introduction of an integrated urban planning process; (ii) improved institutional framework for urban services at city level; (iii) strengthened business processes for urban utilities; and, (iv) improved urban infrastructure. The proposed physical investments include water supply and waste water treatment, solid waste management and transport.

2. According to ADB Guidelines¹, the PICIIP can be assigned **category II: effective gender mainstreaming (EGM)** because project outputs are seen to directly improve women’s access to social services and urban infrastructure, which contribute to gender equality and women’s empowerment. The requirements for PICIIP as an EGM classification include: consideration of gender issues highlighting constraints and opportunities; specific gender design features included in 50% or more project outputs: and, components, gender targets and performance indicators.

3. The overall approach to be followed for conducting the GA is based on available ADB guides, in particular, the ADB Handbook for Poverty and Social Analysis² (2012), the ADB Safeguard Policy Statement (2009), ADB Operations Manual (Gender and Development) as well as other selected ADB sector specific guidelines and checklists³. The purpose of the gender analysis and action plan is to identify the following:

- * Gender differences and disparities that may affect the feasibility and success of the project;
- * Opportunities within the project to reduce gender disparities and mainstream gender concerns, which could involve improving women’s access to basic services, economic opportunities, assets, resources, or decision making; and
- * Specific components, activities, or other mechanisms to ensure that both women and men participate in and benefit from the project.

4. The key questions that the gender analysis will focus on answering are: Who does what with what? Under whose control are the resources? Who gets to benefit, and to what measure? Most important is the understanding of the gender differentiated impacts of the project interventions/sub-projects on women and men and possible ways of mitigating any negative impacts. The four main components for investigation include the sectors/sub-sectors that the PICIIP is addressing and include the following:

- * Water supply;

¹ ADB. 6 July 2012. Guidelines for Gender Mainstreaming Categories of ADB Projects. Category I is Gender Equity Theme (GEN) and requires outcomes that *directly* address gender equality and/or women’s empowerment. Category II is assigned if the project outcome is not gender equality or women’s empowerment, but project outputs are designed to directly improve women’s access to social services, and/or economic and financial resources and opportunities, and/or basic infrastructure, which contribute to gender equality and women’s empowerment.

² Appendix 2, Tools and Data Collection Methods for Poverty and Social Analysis, ADB Handbook for Poverty and Social Analysis, 2012.

³ These include for example the ADB Checklists such as ADB Gender Checklists for Water and Sanitation, Urban Development and Housing, Resettlement and other gender guides and frameworks consulted for the assignment e.g. the Harvard Analytical Framework, Juliet Hunt 2009.

- * Solid waste management⁴;
- * Waste water treatment; and,
- * Urban transportation.

B. Methodology

5. The proposed methodology reflects the requirements as mentioned in the Terms of Reference (ToRs) and mixed-methods qualitative research, which are explained below. Overall, the process consisted of:

- a. an inception phase, including review and analysis of secondary data, meetings with the Urban Unit (UU) representatives, and preparation of inception report and instruments;
- b. document review;
- c. field work for primary data collection, in the two intermediate cities, Sahiwal and Sialkot, based on Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs);
- d. draft report (Gender Analysis) reflecting and triangulating findings from primary and secondary data, leading to the preparation of the Gender Action Plan (GAP) – the two main deliverables; and,
- e. review and feedback on draft report, and revisions leading to final report.

6. An initial review of the existing secondary data⁵ has been carried out (details provided in Section 6) of this report. This process has involved identifying content for possible inclusion in the draft report, and has included relevant material for either describing aspects of the project or triangulating findings from other (secondary and primary) data. In particular, the documents provide socio-economic data, the main components of the project and some gender-disaggregated data⁶ based on a survey of 300 respondents. Any additional documents that are received during field-work will also be included in the review. It is important to point out, however, that the purpose of the field-work carried out for the gender analysis was not to validate the survey findings of the Pre-Feasibility Studies (PFS) but rather to be informed by relevant findings and serve as additional means of triangulation for qualitative data collected during field-work.

7. The proposed methodology for primary data collection was designed to be implemented within the overall time and resources available for the assignment. It included the most important stakeholder groups associated with the project as well as diverse individuals within each group, based on purposive sampling. The methodology was based on data collection through a qualitative approach based on KIIs and FGDs. The FGDs were organised following the criteria given below to cover the required themes/sectors. For the KIIs, offices/organisations were selected purposively and those respondents were selected who could shed light on key aspects of the project. Not everyone was available at the time of interviews so those who were available were met (convenience sampling).

⁴ SWM is being addressed under another ADB PPTA and the gender analysis will draw upon any relevant findings from the study being carried out if made available in time.

⁵ A large number of documents have been reviewed. More relevant ones include the two pre-feasibility studies for Sahiwal and Sialkot (Chapter VII: Safeguards and Crosscutting Themes) and detailed Annex 8: Pro-Poor Growth, Poverty, Social Inclusion and Safeguards.

⁶ Summary data on housing, access to water and sanitation and level of satisfaction, willingness to pay for these services, income poverty, employment, educational attainment and disease patterns etc.

8. In line with best practice, each FGD consisted of approximately 6-8 participants and lasted for up to 1.5 hours in duration. Overall, eight FGDs (7 female, 1 all male) were held in both cities (four each in Sahiwal and Sialkot). The group composition, location and venue were finalised in consultation with the UU and local focal persons⁷. The following criteria were, however, followed for determining the composition of each FGD and to ensure adequate balance in terms of geographic coverage and other variables:

- At least three of the FGDs were held with women members in each city;
- Representation of different union councils to include very poor/slum areas and city/urban areas giving a mix of poor, middle income and very poor areas;
- Groups were diverse in composition in terms of socio-economic characteristics (age, income status, education, occupation etc.,)
- Group(s) included marginalized/disadvantaged women such as widows, landless, minorities, very poor, slum residents and displaced;
- Key informants/women leaders/opinion holders were included e.g. lady health visitor/worker, school teacher, councilors and local activists; and,
- At least one FGD was held with men (including local opinion leaders) in addition to on-spot rapid meetings/discussions with male representatives of communities and organisations

9. The details of the FGDs conducted are attached in Annex III along with names of all the participants but no individual FGD participant has been identified in the report for the sake of maintaining confidentiality. As mentioned above, the participants for the KIIs were finalised keeping in view the relevant organisations that were to be met with, availability and their ability to address the key questions. All individuals (Annex II) were interviewed in their official capacity and they provided relevant official information and this is attributed to the person concerned in the report. The KIIs lasted for roughly 1 hour in duration. The broad categories of stakeholders covered include: (i) government representatives at Tehsil/City level (iii) communities (beneficiaries and affectees) and (iv) key partners/other stakeholders such as civil society organisations,⁸ community leaders and/or other opinion holders operating in the areas (Annex II).

Gender Action Plan

10. A project Gender Action Plan (GAP) is ADB's key gender mainstreaming tool and mechanism for ensuring gender-inclusive design, implementation and monitoring and evaluation of projects. GAPs help address gender-equality issues and facilitate women's involvement participation in, and tangible benefits from the project⁹.

11. In accordance with ADB standards, the GAP focuses on how gender issues, concerns and constraints identified through the gender analysis have been addressed in the project design. It has been prepared in a table format that corresponds to the structure of the project outputs and specifies targets, responsibilities and timelines. To the extent possible, the GAP has identified resources required for each action point which can form the basis for costing.

⁷ The field work-plan was shared with the UU in advance and their facilitation was sought in establishing contact with focal persons in both cities who coordinated the field work.

⁸ Secondary data indicates the presence of CSOs in both cities. The Consultant has requested UU (Social Safeguard Specialist) to provide the list of stakeholders. Alternatively, it was learnt that the DO Social Welfare, Sahiwal can assist in identifying all key stakeholders.

⁹ ADB. 2010. Operations Manual, Operational Policies (OP). OM Section C2/OP, Appendix 3 and ADB Tip Sheet No. 2, Preparing a Project Gender Action Plan

C. Strengths and Limitations of the Methodology

12. The strengths of the proposed methodology are its:

- * cost-effectiveness and efficiency of time relative to quantitative (survey-based) methods;
- * ability to capture diverse stakeholder perspectives in detail and with examples; and,
- * triangulation, on common issues, across 2 cities (each of which differ from the other in terms of sectoral and gender issues), 4-5 stakeholder groups and 3 methods of data collection (secondary data, KIIs and FGDs).

13. As with qualitative research methods, in general, the proposed methodology cannot offer findings that can be generalised across or considered representative of any or all groups of stakeholders present in the city. In order to address the short-comings of selection bias, generally associated with research based on purposive sampling, an effort was made to ensure adequate and diverse participation of respondents (men and women) as explained above.

14. Moreover, as indicated above, the assessment also triangulates findings across stakeholder groups and cities and draws upon secondary data/records, where available, for additional validation of the findings provided in available documents. Finally, the findings are also being built upon those emerging from the social development and poverty analysis¹⁰ being carried out simultaneously under the PPTA¹¹. The findings are reported in a way that acknowledges both agreement and disagreement among various sources of information.

¹⁰ PPTA Component 3 (Due Diligence) includes a separate but closely linked assessment on poverty reduction and social strategy. There has been close coordination with the social development expert so that common findings are harmonized and reflected appropriately in the gender analysis and action plan.

¹¹ Gender related issues are also being captured under the social and poverty analysis study, particularly the Interview Schedule 3 (NGO staff).

II. GENDER ANALYSIS

A. Overall Situation Analysis from a Gender Perspective

15. Pakistan ranks second-last (143 out of 144 countries) in the 2016 Global Gender Gap Index¹², below Syria and Saudi Arabia, and above Yemen, with a score of 0.556 (Bangladesh is ranked 72 and India 87). This reflects substantial disparities in economic, political, education, and health indicators. Contributory factors include religious extremism, patriarchal social structures, poverty, economic disparities, women's limited access to public services and markets, and widening rural-urban disparities.

16. Gender analysis included in the Bank's Pakistan Country Partnership Strategy, 2015–2019, observed that socio-cultural norms, social attitudes and informal judicial systems play a critical role in determining women's agency, voice and participation. Decisions related to marriage, child bearing, access to health and education services, assets and resources are largely made by the male members of a family. There has been an increase in the reporting and disclosing of incidents of violence against women, although legislation against GBV has improved between 2000 and 2013.

B. Education and Work

17. The World Bank's November 2016 Pakistan Development Update notes that gender inequalities persist, although women are gradually participating more in education and work over time¹³. Female labor force participation increased from 19.3 percent in 2005 to 24.8 percent in 2014, and more girls are completing lower secondary school. The ratio of female to male literacy has been improving, reaching seven literate women for every ten literate men in 2015 (with Punjab somewhat above the national average). The share of seats in Parliament held by women remained at approximately one-fifth during 2005-2015.

18. Although school enrolment has increased slowly and is particularly low at the matric level (grades 9 and 10), gender disparities are small or non-existent in the urban areas of Punjab, including Sahiwal and Sialkot (Tables 1 and 2)¹⁴. Indeed, more girls than boys attend matric classes in urban Sahiwal and Sialkot (Table 2).

Table 1: Net enrolment rate (percentage) ^aat the primary level (age 5-9), excluding *katchi* class

Area	Male	Female	Both	Female/Male
Pakistan	60	53	57	88%
Punjab	63	59	61	94%
• Urban	70	71	70	101%
• Rural	60	54	57	90%

¹² <http://reports.weforum.org/global-gender-gap-report-2016/rankings/>. This is a composite index based on outcomes of women compared to men along four dimensions: economic participation and opportunity, educational attainment, health and survival, and political empowerment. Higher scores indicate smaller gaps in measured outcomes between females and males.

¹³ Making growth matter: Pakistan development update; Washington, D.C.: World Bank Group, November 2016.

¹⁴ Based on Pakistan Social and Living Standards Measurement Survey (PSLM), 2014-2015; Islamabad: Federal Bureau of Statistics, Government of Pakistan.

Sahiwal	67	66	66	99%
• Urban	79	78	78	99%
• Rural	65	63	64	97%
Sialkot	76	79	77	104%
• Urban	85	85	85	100%
• Rural	73	76	75	104%

^a Number of children attending primary level (classes 1-5) aged 5-9 years, divided by children aged 5-9 years, multiplied by 100. Enrolment in *katchi* is excluded.

Source: PSLM 2014-15, Table 2.6(b).

Table 2: Net enrolment rate (percentage) ^a at the matric level (age 13-14)

Area	Male	Female	Both	Female/Male
Pakistan	14	14	14	100%
Punjab	16	17	16	106%
• Urban	21	26	24	124%
• Rural	13	12	13	92%
Sahiwal	16	15	15	94%
• Urban	16	24	20	150%
• Rural	16	12	14	75%
Sialkot	14	24	19	200%
• Urban	19	37	28	217%
• Rural	12	18	15	150%

^a Number of children aged 13-14 years attending matric level (classes 9-10), divided by number of children aged 13-14 years, multiplied by 100.

Source: PSLM 2014-15, Table 2.13(b).

19. The overall labor force participation rate for women is only 24%, much lower than that for men (81%). According to the ADB Gender Analysis (Country Partnership Strategy, 2015-2019) around 75% of women are engaged in the agriculture sector, and just 33% of men. These are largely unskilled or semiskilled family workers, who are unpaid or underpaid, with long working hours. This implies that women's share of the informal economy is increasing. Women's share of non-agricultural wage employment is 10.6%, below the MDG target of 14%. Lower literacy levels, limited access to skill training, restricted mobility, and lack of social acceptance in non-traditional trades are the main barriers for women to access formal labor markets. Despite their right to inherit property under the constitution and under a specific law on inheritance, prevailing customary practices deny this right to the majority of women¹⁵.

20. Women also have less time available for productive employment: referring to a 2007 time use survey, the gender assessment¹⁶ reported that men spend 28% of the day working on economic activities represented in the national system of accounts, and women only 13%. Women devote 20% of the day to childcare and housekeeping, and men only 6%. The Bank's country partnership strategy noted that poor access to water supply and inadequate sanitation facilities place an extra burden on women.

21. A large number of women in the poor and low middle income areas are employed as domestic labour and they commute to their work-places on a daily basis, working for an average of 8 hours/day. FGD participants (e.g. FGD UC 45, Sahiwal) who work in these jobs reported that despite the number of working hours and work-load, however, their wages are fixed

¹⁵ADB. 2014. Country Partnership Strategy, Pakistan, 2015-2019.

¹⁶ *op. cit.*, based on *Time Use Survey 2007*; Islamabad: Government of Pakistan, Pakistan Bureau of Statistics, 2009. The survey sampled 19,380 households.

according to the nature of the task performed e.g. approximately Rs 1500 each for cooking, washing or cleaning. A smaller portion of women (e.g. 24 percent of women in Sialkot) are employed in other jobs as skilled and unskilled workers such as small shops, boutiques, banks, schools and factories.

22. Sialkot, because of its export activity, has reportedly a higher proportion of women working in factories such as in sports and surgical goods but in low cadres and at low salaries¹⁷ which are even below the national minimum wage levels. Given the time constraints, none of the FGDs in the field comprised of factory workers, there were opinions suggesting that factory employment is neither desired nor respected as women face exploitative conditions and turn to this as a last resort. Additional investigations could not be carried out through FGDs but the issue was triangulated through KIIs held with some of the civil society organisations.

23. One of the civil society organisations met with in Sialkot – Fair Trade Asia Pacific – deals with enforcement of labour standards and regulations relating to wages, health and occupational safety etc., in select industries in the city and he opined that women are mostly employed at the worker level and there is a vacuum at mid and senior level management positions. A female government official observed that sometimes even qualified women prefer the lowest entry level government job (*naib qasid*) over other jobs.

24. According to him there is also an institutional vacuum in terms of presence of institutions providing the required soft skills that could enhance women's employment chances at higher levels. Another woman-focused NGO in the same group (Baidaari) noted that violations against women workers continue to take place with impunity. The same NGO, implementing a project aimed at women employment targeting some 500 women in Sialkot city, stated that factory employment was considered to be a stigma for most and women prefer home-based jobs or entrepreneurship opportunities.

25. In the male FGD in Union Council 44, Sahiwal, an urban slum area declared that despite an overall literacy rate of more than 60 percent, the trend of women in formal employment is very low and there are very limited opportunities for working women. The area is primarily comprised of both small scale agriculturists as well as business persons and others but the respondents noted that the unemployment rate is high and even highly qualified people or those possessing technical education are unemployed.

C. Access to Health Facilities

26. According to the ADB¹⁸, the maternal mortality rate is currently 170 per 100,000. The share of deliveries attended by skilled health personnel is 52.1%, far below the MDG target of 90% by 2015; 50% of deliveries occur at home, with a higher rate (68%) in rural areas. Nutritional levels are quite low in rural women when compared to urban areas. According to the National Nutrition Survey 2011, 60% of sample households were food insecure, and 50% of surveyed women and children were malnourished.

27. Sialkot and Sahiwal have a number of public health facilities (district and tehsil level hospitals and mother and child health centres) which are accessible to women but these are largely under-resourced and often do not have the required medicines and facilities. Women

¹⁷ Different sources mentioned that women are often employed in semi-skilled categories as packing, washing etc., in small to medium size units at minimal wages ranging between Rs 8,000 to 10,000.

¹⁸ ADB. 2014. Country Partnership Strategy, Pakistan, 2015-2019.

participants of the FGDs in both cities reported that health related expenditures form a significant portion of their total monthly expenditures. There is anecdotal evidence that a large majority of the population relies on private sector health facilities.

28. Women and men in all FGDs, in both cities, have noted that there is a high prevalence of hepatitis which they attribute to contaminated water and inadequate solid waste disposal. There are similar findings in the poverty and socio-economic assessment report.

29. According to the Social Welfare Department Sahiwal, there is a functional DHQ Hospital, Sahiwal that runs a medical social services project which provides medical facilities to poor and needy patients¹⁹. The project is funded by Zakat funds, Bait-ul-Maal and NGOs. Primary data collected through department representatives point out the presence of a significant number of men and women with disabilities (3,040 disabled persons registered during 2014). For Sialkot, the numbers reported against persons with various disabilities include 1,911 men and 441 women. The FGDs have also confirmed presence of especially vulnerable women with physical and mental disabilities in and around the city.

D. Participation, Representation, Voice and Agency

30. According to the ADB (CPS, 2014-2015), in Pakistan, socio-cultural norms, social attitudes and informal judicial systems play a critical role in determining women's agency, voice and participation.

31. A direct field observation (from FGDs in both cities) is that women reported that there is little in terms of local level avenues for collecting, organising and participating in common activities or having organised forums for socialisation and meaningful interaction. According to the women in the FGDs, they had not been reached or touched by any development activity, donor assisted projects or initiatives. The civil society representatives provided a different perspective but it can be stated that with the exception of some philanthropic activity for installation of water filters, none of the sample areas are being targeted under any urban services improvement programmes.

32. An interesting observation made by a leading NGO in Sahiwal, Lok Sujag²⁰, that is illustrative of restrictions on women mobility and their limited political participation was that there are approximately 55,000 women in Sahiwal without national identity cards; women registered voters are significantly less than male and there

**Fateh Sher Colony, UC 45, Sahiwal:
A Case of Neglect and Despair**

This katchi abadi comprises of more than 250 households settled here since 1947 in small, congested 1-2 *marla* rooms and an average of 8 persons in each family. They have no gas nor any proper arrangements for water supply, sewage or solid waste management. Women are married off at very early ages and mostly amongst their own clan. Others stay at home. The older, married women are allowed to work as domestic help in neighbouring areas for which they require transport. There is practically no open, clean space for them to step out into and they spend their lives within the confines of their homes. Fuel for cooking and heating purposes is one of the biggest worries and expenses (they spend Rs 200/kg of gas which does not last more than 2 days. Surviving on little else than hope and determination, they hope that the Project they have hearing about and answering questions for, arrives soon! They also want a space for women and some training facilities for the many young women who are interested in stitching and quilt-making. (FGD, 31st October)

¹⁹ The details provided do not elaborate on assistance provide to male and females but notes that free X-ray facilities were provided to 1200 patients and 30 disabled persons were given wheel chairs.

²⁰ Registered under the Societies Act, Lok Sujag is a leading national rights based organisation working on the subjects of women, democracy and governance. It is part of three national level networks (CRTI, FAFEN and CNBA) and has recently concluded a governance monitoring through active citizenry project funded by USAID.

was zero percent turnout of women in at least three different areas during the last elections.

E. Poverty Status, *Katchi Abadis*

33. In a self-assessment done with the FGD respondents, all union councils ranked them as middle to very low income areas. There are reportedly 29 *katchi abadis* in Sahiwal City of which nine are illegal²¹ and some of them are dominated by Christians e.g. Esa Nagri (a Christian colony). Despite claims made at various levels, it is evident that the state of service provision in these settlements is very poor. Similarly, Sialkot city has three formal *katchi abadis* and at least five un-regularised ones.

34. Field-work in one *Katchi Abadi* in Sahiwal (UC 45, Fateh Sher Colony) illustrates the state of neglect and deprivation. Women residents talked at length about the poor or non-existent services available to them in terms of the quality and quantity of water, sanitation, health or education.

F. Access to physical, financial and other resources

35. Based on the 2012 National Baseline Survey, the 2015 country gender assessment conducted for the Bank noted that 54% of women reported that women in the household had a share in inheritance²². The survey also found, however, that only 13.3% of the women owned an asset, compared with 68.9% of the men. Approximately, 7% of the women owned a durable household good, and 9% owned a mobile phone, television, or gold/silver, and only 3.5% owned a car or motorcycle (Table 3). Only 14% of the women (and 68% of men) reported that asset ownership resulted from personal earnings or savings, the remainder reporting that it came from parents, dowry or husband.

Table 3: Asset Ownership by Assets and Sex, 2011/12

Type of Asset	Percent owning asset:	
	Females	Males
Productive Assets:		
• Agricultural land	4.5	27.5
• Home, shop, factory, workshop	13.3	68.9
Durable Household Goods:		
• Refrigerator	4.9	31.6
• Washing machine	7.2	37.2
Transport:		
• Car	0.9	4.6
• Motorcycle	2.6	24.3
Communication and Information:		
• Mobile phone	9.1	52.8
• Television	9.3	47.2

²¹ Meeting with Mr Tariq Mehmood, Incharge Katchi Abadis, Sahiwal. 1st November.

²² Dayl Donaldson, "Pakistan Country Gender Assessment, Part 1 of 2," Asian Development Bank, Manila, Regional Technical Assistance: Promoting Gender Inclusive Growth in Central and West Asia, Project Number: 44067-012, July 2015, based on the National Baseline Survey 2012, which examined knowledge, attitudes, and practices of 11,200 adults (50% female and 50% male); *Gender Differences: Understanding Perceptions: National Baseline Study*; Islamabad: Gender Equity Program, Aurat Foundation, 2012.

Other:		
• Gold, silver	8.9	29.7
• Shares, bonds securities	0.7	2.9

Note: Sample size: women = 5,632; men = 5,641.

Source: *Gender Differences: Understanding Perceptions: National Baseline Study*, Islamabad: Gender Equity Program, Aurat Foundation, 30 April 2012.

36. The gender assessment observed that women's lack of ownership of a specific asset does not preclude them from being able to use the asset (e.g., a refrigerator or washing machine), nor preclude access to any income earned through ownership of the asset. However, lack of ownership may result in women having less influence over when they have access to use the asset, how the asset is used, or when it is bought or sold.

37. There is very little primary data collected on this aspect which could be due to the limited sample size but by and large women reported that they cannot easily access microfinance and were largely unaware of microfinance institutions. This is surprising considering the fact that the city will probably have presence of most MF institutions. A few women mentioned that they have either availed or are aware of the presence of Kashf Foundation, Khushali Bank and the Islamic organisation Akhuwat that provides interest free loans to women. Based on discussions, however, it is felt that a large majority of women prefer to make do with the commonly practiced informal methods of savings under the committee system and/or internal lending to family and friends as needed. Some of the women during FGDs opined that *"how can we take out loans when we know we are unable to pay it back."*

G. Social Capital, Mobility and Information

38. The 2012 National Baseline Survey also found that 70% of women, and 61% of men, agreed that women should participate in financial decision making. If they answered no, reasons cited included that it is "not a woman's business," "women lacked knowledge," and "women cannot make the appropriate decisions." Citing another national survey, the gender assessment noted that married women who were older, had more children, had higher education, and/or were in higher wealth quintiles were more likely to be the primary decision makers on the use of their own wages. Women who did work were more likely to jointly make decisions about use of the husband's wages as compared to women who did not work outside of the home.

39. Regarding mobility, the National Baseline Survey found that the majority of Pakistani women are constrained from leaving the home, regardless of purpose, as they need the company of another and/or permission. Women's freedom to go out of the home varies considerably by the purpose of the trip. Over 70% of women are not allowed to leave the home to visit a bank, attend an NGO meeting, go to a job, or pursue an education. Over 80% of those who are able to leave the house for these purposes do not need permission to do so. Women's political representation and participation has improved significantly, however, with 22.2% of the seats in the National Assembly (the highest in the region). The women's parliamentary caucus includes all-female parliamentarians. A majority (56.4%) of voters are men; 43.6% are women.²³

40. Findings from the National Baseline Survey also highlighted male-female differences in access to mass media. While 48.2% of women and 56.0% of men reported watching television, no more than 4.2% of the women reported using other forms of mass media (e.g., computers, newspapers, or radio), compared with 21.4% of the men who used these forms of media.

²³ Taken from ADB. 2014. Country Partnership Strategy, Pakistan, 2015-2019.

Moreover, as mentioned above, only 3.5% of women reported ownership of a motorcycle or a car.

41. Limited access to women-friendly public spaces emerged as one of the key issues across all locations. Women reported that there are no parks, halls, centres etc., which they can access without hesitation or difficulty. Indeed, most of the FGD findings (Waters UC in Sialkot and UC 45, Sahiwal) corroborate this.

42. It is obvious from primary data that even in instances (e.g. UC Waterworks Sialkot) women were not aware of existing facilities and institutions that are operating in their own neighbourhoods e.g. the industrial home set up by the Social Welfare Department Sialkot, and Mother and Child Health (MCH) centre that is functional in the UC, but the FGD participants stated they were not aware of their existence. There is clearly civil society presence in the cities, but it is not possible to comment on their outreach and impact as this was outside the scope of the study. Interviews with other stakeholders (e.g. District Officer Social Welfare and a local councillor in Sialkot) mentioned the very active and much appreciated activism and support being offered on a regular basis by a few prominent local level philanthropists. The local women, however, were largely unaware of this.

43. The lack of awareness regarding the existence of female-specific laws and policies came up almost at all levels, including within government institutions. For example, despite the passing of the *Protection against Harassment of Women at the Workplace Act 2010*, its implementation is uneven and limited. In addition, the Punjab Government has recently passed the *Punjab Protection of Women against Violence Act 2016*, which provides legal protection to victims and puts in place a mechanism for legal, psychological and physiological support. The enforcement mechanisms for this law, however, are still being firmed up. The civil society organisations met with in Sialkot emphasised the importance of creating awareness regarding the presence of supportive and pro-women legislation as the first step. Indeed, many of the FGDs including those with local women councillors highlighted the fact that there is very limited awareness regarding female-specific laws and measures.

44. According to the Social Welfare Department, there are community development projects organised in the city, and there are 101 NGOs/voluntary agencies working in the field of which 70 are active.²⁴ There are reportedly 13 NGOs that show “women welfare” – mostly vocational training – as their field of service from a list of 27 NGOs registered with the Social Welfare Department in Sahiwal. Similarly, SW Department Sialkot provided documentation that lists 61 NGOs in district Sialkot; six of which list “women welfare” or “women” as their core area. None of the NGOs are working in the areas of urban infrastructure or social services improvement.

45. It is noted that post devolution, there is no current field-formation (district level institutional set-up) for women’s development as such in Sahiwal and Sialkot, and the Working Women’s Hostel was the only initiative pointed out under the Women Development Directorate, Punjab Government.

²⁴ Data on achievements was provided by the Department for 2014. It is not disaggregated by gender but notes that “468,479 beneficiaries have been reached out through 295 units” spanning the areas of vocational training, educational centers, health and religious centers, sports, environment, prisoner’s welfare and bonded labour.

H. Gender Based Violence

46. Decisions related to marriage, child bearing, access to health and education services, assets and resources are largely made by the male members of a family. An increase in gender based violence (GBV) has been noticed in Pakistan. GBV includes a range of violent acts against women that includes; bonded labour, domestic violence, human trafficking, sexual violence, honour killings, forced marriages and other harmful practices.

47. Interviews²⁵ with various officials of social welfare institutes and departments in both Sahiwal and Sialkot confirm the prevalence of various forms of gender-based violence towards women. In particular, the following practices, trends and cases of marginalised women and gender-based violence have been pointed out:

- Frequent cases of gender-based violence²⁶ and domestic violence²⁷ which are underreported and/or settled out of court;
- Early child marriages and traditional customary practices such as *watta satta* ;
- Specific groups of women that can be considered as more vulnerable and marginalised but have limited or no special provisions such as widows, physically disabled, mentally challenged women, older women patients and transgender²⁸ community;
- Physical violence including rape and harassment; and,
- Women suffering from psychological issues (and few seeking professional help).

48. At an institutional level, it is observed that there are no specific gender mainstreaming strategies or mechanisms at the level of the TMAs in both Sahiwal and Sialkot. None of the TMAs mentioned having any policies and resources to this effect and indeed the facilities and working environment is very unfriendly towards women despite the fact that both employ women, at least in the workers' category²⁹.

49. The field-work in Sahiwal and Sialkot has uncovered a large number of issues relating to existing institutional weaknesses and constraints within women-focused organisations such as shelter homes and crisis centres, and which would require another study in itself for further insight and investigation. Given below are only a few of the issues that can be seen to be having a direct impact on the quality of services for marginalised or vulnerable groups:

- Lack of provision of government security guards/police at dar-ul-aman Sialkot;
- Limited space/facilities and child-friendly equipment and materials for children accompanying resident mothers in such centres e.g. dar-ul-falah Sialkot which is housed in a small, congested rented residential area or dar-ul-aman Sahiwal³⁰;

²⁵ These include senior management level interviews with staff of district dar-ul-amans/shelter homes and women crisis centers in Sahiwal and Sialkot.

²⁶ 528 women (and 145 children) were admitted in the Sahiwal Shelter Home during the year 2014 on various counts of being distressed/suffering serious family issues.

²⁷ According to the manager, Women Crisis Center Sahiwal, around 65 cases involving domestic violence were provided relief in the last quarter from a registered 72 cases. Similarly, Ms Sidra, Superintendent, Dar-ul-Aman Sahiwal claimed that a large majority of the women cases revolve around issues of domestic violence.

²⁸ The incidence of a horrific violent attack on a Sialkot based transgender person came to light soon after field-work and was widely reported in national media.

²⁹ The total strength of sanitary staff in the TMA Sahiwal is about 450 persons, 90 of which are women. SWMC Sialkot employs women as mentioned in the report. TMA Sialkot has female sanitary staff.

³⁰ The women residents of the shelter homes in both cities were reported to exceed in comparison with the capacity of 20.

- There are a number of children with special education needs and/or requiring physical care/rehabilitation as well as integration in the formal schooling system but who have little or no available facilities³¹;
- Unclear, incomplete rules of business post 18th Amendment for functioning and resourcing of federally created institutions such as Benazir Bhutto Women Crisis Centres (e.g. the staff in Sahiwal Crisis Centre³² have been working without salaries for last four months including the managerial and support staff);
- Limited rehabilitation options for women post case settlement if she is unable to (re)marry;
- Difficulty in appointing and filling all available sanctioned positions available with such centres/homes such as educational and vocational teaching staff³³, subject specialists such as counsellors, psychologists, medical staff and other support staff e.g. mother and child home/dar-ul-falah, Sialkot and dar-ul-aman Sahiwal;
- Slow pace of settlement of court cases particularly in family matters which can linger on;
- Few or no mechanisms and resources for government institutes/centres to follow-up or track safety or security of women post-settlement (there are repeater cases), even in those where women stand at risk of being persecuted/harmed; and,
- Constraints in mobilising/accessing resources under available social protection funds e.g. district bait-ul-maal committee³⁴.

³¹ Time limitations did not allow for visit, but reportedly more than physically and mentally challenged children are enrolled in the Social Welfare Department's Children's Special Education Center in Sahiwal, some of whom represent serious cases.

³² Interview with Ms Fauzia Jabeen, Manager Women Crisis Center, Sahiwal, 1st November

³³ Two of three sanctioned positions for teaching staff within the Sahiwal District Sanatzar are lying vacant.

³⁴ The EDO SW/CD Sahiwal stated in an interview that the district Bait-ul-Maal Committee is inactive for the last one year. The reasons for this are not clear.

III. URBAN SERVICES AND INFRASTRUCTURE IN SAHIWAL AND SIALKOT

A. Water Supply

50. The water supply system in Sahiwal is very old and inefficient with sporadic extensions and rehabilitation work carried out over the years. The total number of household and commercial water connections in the city has been given as 14,734 (7,550 households of a total of 42,000 households and 150 commercial connections). The installation cost of the motorised water pumps, as reported by respondents, is said to vary between Rs 15,000-20,000. An overwhelming majority (more than 80 percent) of households claim that they rely on electricity operated water pumps.

51. In Sialkot, the water supply extends to all 16 urban union councils and almost 90 percent of the city residents are reliant on government water supply. According to the Assistant Technical Officer of the TMA³⁵, the timing for supply varies according to the weather pattern but is available for approximately 12 hours daily. The billing is done on a quarterly basis and defaulters are issued *challans*. There are currently 95 tube wells in 20 urban UCs in the city.

52. Testing has been done from the Pakistan Council of Research in Water Resources (PCRWR) and also from a PHED laboratory but abovementioned TMA representative stated that the system is very old and laid from 1937. The pipes are now rusty and almost 50 percent of the water carried by them is contaminated and not fit for human life and there is sometimes cross-contamination with the sewerage system. The problem is more prevalent at the consumer service connection level, and one faulty connection can contaminate other household connections at the lane level. Six of the FGDs noted that the mixing of water and sewage lines is happening at various locations and this has contaminated the water to alarming levels.

53. Overall, the issues in water access and quality are common across both cities. These include poor water quality, erratic supply and mixing of water pipelines with sewage. According to FGD's data, the government water supply follows fixed timings and is mostly available three times a day for an hour each time (roughly the same finding for both cities). The water quality has been reported to be poor to very poor and unsafe for drinking in all cases. Some residents, for example in UC Mianapura (Sialkot) noted that water quality is so bad that it is even unfit for bathing. For drinking purposes, almost all households resort to either boiling water or collecting it from the various public and private water filtration plants installed in different areas. While a small number of people reported that they are making do with collecting water from filters, most of the women and men stated that filter plants are either far away or are dysfunctional.

54. Women in the FGDs reported that men are responsible for collecting and transporting water from communal filter points to houses, whereas within the household, women are tasked with collecting water/filling up containers and bottles for use. Many households have overhead tanks that are filled up but some houses in the very poor areas or *katchi abadis* do not even have tanks.

55. With respect to government connections, women have reported that they receive the bills of Rs 626 on a quarterly basis, and the default rate is very low as connections get cut off in case they do not pay. The majority, however, depend on motor-operated pumps and pay heavy

³⁵ Interview with Ashraf Bajwa, ATO Water Supply, Sialkot, 5th November.

electricity bills (ranging between Rs 3,000-4,000 per month). TMA Sahiwal has reported that approximately 20 percent of the consumers pay bills and 80 percent are defaulters. Defaulters are punished with disconnection and around 122 water connections were severed in 2015 due to non-payment.

56. It was not possible to ascertain the state and availability of the water filter plants but it was learnt that this can vary highly depending on the area concerned and the good will and initiatives of the local philanthropists in a given area who operate and maintain these plants for public good. Moreover, most of these are reportedly not proper filtration plants as such but tube well connections made at a central point.

57. More than 80 percent of respondents reported having electricity operated water pumping systems. It is pointed out, however, that the required depth for accessing good quality water at a household level is often not followed. The FGD in UC New Mianapura East (Sialkot), for example revealed that even the pumped water they get within their houses is not good and they have to go to the nearest filter plant which is half an hour away on foot to get water.

58. Similar observations were made in FGDs in Sahiwal e.g. in UC 44, men claimed that less than 20 percent of families have municipal water connections and that the overall reliance of households is on their own pumping-based water supply or the collection of water from the area filtration plants. They claim that the water quality is inferior, the timings for supply are unpredictable and few (3 times a day for one hour each) and that mixing of water and sewer lines is frequent. They claim that they have gotten water testing done in the past and was found to be inferior in most cases. "The water quality is so poor that we do not want to pay the bills" they said claiming that more than 80 percent of those with official connections do not pay their bills.

59. Women in the FGDs reported that a large number of men, women and children in their families and neighborhoods suffer from water borne diseases and illnesses such as diarrhoea, Hepatitis and other stomach related infections³⁶ in both cities. They attributed the illnesses to the poor water quality even in the case of those households who have their own pump water supply arrangements. Regarding water quality, some women reported that "the water is so visibly dirty that we don't even want to use it for taking a bath," and that "our children are constantly suffering from stomach aches and illnesses because of poor water quality." A few of the FGD respondents who are working as health practitioners (LHWs and LHV)s talked about the "generally high" disease burden in their vicinity (mostly stomach infections) and attributed to poor water quality.

B. Sewage and Waste Water

60. The public system was reported to be a badly planned, haphazard, outdated, inefficient, faulty collection of old rusty pipes and open and semi-covered and covered drains. Women in all FGDs reported that they face a perpetual problem of clogged and overflowing drains, flooding of streets and lanes with filth and sewage with adhoc arrangements being made in emergency situations that only provide temporary relief. The severity of the situation varies but was noted to be particularly alarming in middle or low income areas. Women respondents in all FGDs discussed this problem and the health, hygiene and mobility constraints they face because of this situation. The more frequent complaints from women were regarding the filth and

³⁶ Responses from FGDs and separate mini interviews held with health services providers e.g. interview with Ms Shakila Ejaz, Lady Health Visitor, Waterworks union council, Sialkot, 8th November.

unhygienic conditions surrounding their homes, stench and difficulty in walking around. This was physically observed and experienced during the field-visits.

61. Rain water collects and many areas can reportedly remain inundated for days on end. The functioning of the TMA appears to be unsatisfactory, and people have mentioned that there are severe staff shortages or that those who come do not do a satisfactory job. According to city residents, the cleaning and operation of the sewerage system is a combination of luck, chance or circumstance where an active UC chairman or councillor will take action to mobilise resources³⁷. Moreover, it was learnt (FGD UC 44, Sahiwal) that sewage is also sold to farmers for irrigation of vegetables and pumps will operate more regularly during peak demand season.

62. The TMA Sewage-in-charge Sialkot presented a different picture of the city sewerage system. According to him 100 percent of households are linked with drains, and some areas have complete connections with disposal systems. There is almost daily manual cleaning of different drains according to a fixed time table and an all-male staff of 200 exists at the moment who perform their jobs. He said that there is an efficient complaint cell that is open till late and in-field supervisors also tackle problems as they emerge. The officials of TMA in both cities, however, agree that there are staff shortages and they receive a large number of complaints from residents on a daily basis.

C. Solid Waste Management

63. Both the cities have inefficient, unreliable and erratic arrangements for solid waste collection and disposal. On-the-spot checks of random neighborhoods and additional visual documentation³⁸ confirms the presence of this significant problem in both cities. All city residents met with during field work also confirm that the public or Tehsil administration level arrangements work for specified areas in and around the city (on major roads and collection points), but that they have their own private arrangements for collection and disposal of solid waste from their localities.

64. There are other unique challenges or situations where the matter is further exacerbated, for example UC Model town (Sialkot), where residents reported the presence of households who have kept livestock (cows and buffaloes) within their homes and animal dung and other waste is being collected and disposed of directly at street level. The residents have unsuccessfully lodged complaints and tried to take action on this matter.

65. Generally, women collect and place household level solid waste in bags or baskets outside their homes or in their lanes where it is picked up by private workers on a daily basis and disposed at the nearest unorganized dumping point in or near the same area. Households are paying on an average of Rs 200 to pickers of solid waste.

66. **Sahiwal** suffers from inadequate solid waste management. The Municipality has provided 36 dustbins for waste collection in different areas of the city from where waste is carried away by 11 dumpers. There is no designated landfill site in the city and waste is dumped in different locations e.g. a huge sea of waste is currently being dumped on the left bank of Lower Bari Doab Canal on the city outskirts.

³⁷ Many respondents cited examples where they have to arrange for a cleaner/sewer man to come and pay high charges for cleaning.

³⁸ Some photographs taken during field visits that show huge, unattended piles of waste in the middle of colonies/residential areas.

67. Observations were made in the UC 44 FGD (Sahiwal) that sanitary workers don't perform their jobs (and particularly the Muslim staff do not want to do cleaning/sweeping), there are not enough dustbins, and a majority rely on private cleaners/sweepers who are paid between Rs 50-100 per month. They also mentioned the dilemma of cattle owners within residential areas who are violating the Corporation's rules and animal waste is creating health hazards as well as choking up the sewerage system.

68. The widespread involvement of marginalised gypsy families in Sahiwal solid waste collection and disposal (and separation) was pointed out by an NGO³⁹ who also indicated that these very poor families have been operating informally for decades and their livelihoods stand at risk by the introduction of a new waste management company that has its own contractor arrangements. Safeguards should be considered as to how these vulnerable families can be brought under any new system.

69. In **Sialkot**, the SWMC has been functioning since 2014 but the performance has been noted to be unsatisfactory. The area of jurisdiction for the SWMC, after some recent changes, has been extended to serve 17 of the 24 UCs in the city. There is no other SWM mechanism in the other un-served areas. The SWMC consists of TMA staff as well as outsourced labour on contract basis. At the moment, the Company employs 79 female staff (50 regular TMA employees, 17 women on daily wages and 12 females on outsource basis). The system consists of 20 main (concrete) points established around the city and containers placed at 50 meters distance and separate workers for small lanes, main roads and *mohallahs*.⁴⁰

70. The FGD respondents mentioned that staff is limited, containers are not placed evenly across the city, neighbourhood and lane level disposal is not thought out, the dumpers are often faulty and timing schedules are not adhered to. Moreover, it was noted that the available SWMC staff (sanitary workers) often refused to work on the pretext that they are on strike. TMA has alleged that the separation of solid waste sanitary staff has created a worse situation whereby they sweep garbage directly into open lines and let the TMA staff attend to it. Residents of New Mianapura East, Sialkot also mentioned that SWMC only collects from major market roads and there is unattended industrial waste as well in their area. The landfill site had not been finalised at the time of field-work and according to the SWMC, all suitable options had been exhausted to no avail. All women in all FGDs pointed out the hassle of piles of waste getting collected in their lanes and neighbourhoods and the additional physical and financial burden imposed on them for collecting/clearing garbage. This situation was also physically observed in various places during field-visits.

D. Transportation

71. The National Baseline Survey respondents indicated that while 86.2% of women can leave their homes to purchase or sell items, only 15.9% can leave their homes for a job. Walking, a form of transport for almost all, is limiting if the individual needs to cover significant distance to access markets or a job. In 2005, it was estimated that 85% of the rural population was within 2 kilometres (a 20-minute walk) of a paved road accessible for transport year-round. The PDHS 2012-13 noted that 28% of rural households reported having a bicycle, and 28% reported having a motorcycle. In urban areas, 27% of households reported owning a bicycle and

³⁹ Statement by Lok Sujag who estimated in another study that approximately 250 plus gypsy families are involved in SWM activities and cater to around 60,000Kg of solid waste.

⁴⁰ Interview held with Managing Director, SWMC, Sialkot, 4th November.

47% owned a motorcycle, although women are less likely than men to independently use these forms of transport. In the National Baseline Study, 3.5% of women and 28.9% of men reported ownership of a motorcycle or a car. Ownership of a car, truck, or bus was less common in rural than urban areas (Table 8).

72. Thus, a large proportion of the population, particularly in rural areas, is dependent upon public transport to move any significant distance from their home. The overall state of public transport (both bus and rail) is poor, with crowded vehicles that may not run on schedule nor keep to a regular set of stops. Such conditions are not conducive for female travel as there could be either the perception, or reality, of physical or verbal harassment.

Table 8: Rural and Urban Transport Ownership, 2012–2013 (%)

Form of Transport	Rural	Urban	Total
Animal-drawn cart	12	3	9
Tractor	4	1	0
Bicycle	28	27	28
Motorcycle	28	47	35
Car, truck, bus	4	12	0

Source: NIPS and ICF International. 2013. *Pakistan Demographic and Health Survey 2012–13*. Islamabad: NIPS and Calverton, MD: ICF International. <http://dhsprogram.com/pubs/pdf/FR290/FR290.pdf>

73. The ADB Pakistan Country Gender Assessment (2015) remarked that the overall state of public transport (both bus and rail) is poor, and conditions are not conducive for female travel as there could be either the perception, or reality, of physical or verbal harassment.

74. Field-work (FGDs and KIIs) conducted in Sahiwal and Sialkot confirm that the cities face a significant problem of traffic congestion. Overcrowding and unregulated traffic flow and congestion are serious concerns. Commercial places are encroached upon by myriad vendor stalls and carts. There is no official public transit system. Walking, motorbikes, auto rickshaws and *qingchis* (motorcycle rickshaws) remain the dominant forms of transportation for men and women alike.

75. The only mode of transportation for a large majority of the population is the *qingchis* and auto rickshaws and these are also reportedly unaffordable. Most of the women for example noted that they will travel on *qingchis* at a flat rate for Rs 20 within the city but more for travel to far off places and this places a huge financial burden especially for those who have to go out every day for education or employment purposes. Women in the FGD (UC Kareempura, Sialkot) noted difficulties in having to sit next to male passengers and said they would very much like a metro bus system which they can avail for Rs 10 as in bigger cities.

76. Women students of various crafts (from rural and urban areas) met with in the district Sanatzaar (Industrial Home) Sahiwal claimed that one of their biggest issues was lack of transportation facilities in getting to the centre and asked for safe and reliable transport for women.

E. Needs, Priorities and Possible Impacts of Project

77. The conditions reported by the FGD and KII respondents imply that city residents (men and women) in Sahiwal and Sialkot feel that there are not adequate, safe, reliable, consistent or regular services vis-à-vis water supply, sewage, solid waste management or transportation. Women also reported that due to their multiple productive and reproductive roles, they are greatly inconvenienced and burdened due to limitations in service provision. According to them, men and children are also involved in terms of both time and labour (water carrying/collecting, garbage collection).

78. The field findings from the FGDs⁴¹ indicate community prioritisation of needs, but which may or may not be representative of the population or its specific segments, as follows:

- * Better sewage and sanitation

⁴¹ Based on frequency of responses and prioritisation of needs in FGDs; UC Waterworks and UC Model town/Mianapura, Sialkot and UC 44 Sahiwal.

- * Water supply
- * Solid waste management
- * Health facilities/improvements
- * Community spaces/centres
- * Transportation

79. The PFSs for Sahiwal and Sialkot present community needs and priorities as assessed through the survey. These are summarised as: water supply; education; health and sewage; solid waste management; road infrastructure. The Sialkot PFS notes that women have further identified their issues and added skills development, increased job opportunities and gas as additional priorities. The Annex for Sahiwal does not contain additional information on women-specific needs.

80. During field-work, women were engaged in discussion on their felt needs and priorities that contribute towards their empowerment and in almost all cases the discussions reveal that the preference remains restricted to the more traditional areas of sewing and stitching centres for women and beauty parlours. An interview with the head⁴² of the Sahiwal Sanatkar (Industrial home) revealed that the most popular classes/crafts with highest numbers of enrolled students in the centre are stitching and parlour courses/beauticians⁴³. This finding does not necessarily mean that more of the same needs should be supported but it does indicate sensitivity towards existing cultural and societal norms and realities wherein an increasing number of women in these intermediate cities feel comfortable with opportunities for home-based employment opportunities provided they are given adequate entrepreneurial support and training.

81. Another oft-mentioned concern by almost all women met with is their aspiration for a women-friendly public space that is open to all and where they can come together for various purposes. “*A women centre run for women and by women*” is how many different women put it – a space where they can congregate for various purposes in a safe and unhindered manner.

82. The civil society organisations (e.g. in Sahiwal) emphasised clean water, sewage system, health, education and child labour. The CSOs in Sialkot concurred, with the addition of awareness raising and sensitisation of civic and legal rights and obligations, implementation of existing laws and labour standards relating to women, jobs and skills training for skilled and unskilled labour.

F. Willingness to Pay

83. This aspect was explored under all sectors and in all data collection instruments for primary data collection. By and large, all respondents in both cities with the exception of women respondents in UC Waterworks, Sialkot reported that they are not able to pay any additional charges for water supply or solid waste because they are already barely able to make ends meet. “*The Rs 626 is already too high and we sometimes have to pay this amount in instalments*” was a common refrain from the women in UC Kareempura, Sialkot.

84. The respondents in the more affluent UC Waterworks in Sialkot reported, however, that their willingness to pay depends on the suitability of proposed arrangements and they

⁴² Interview with Mr Mian Nadeem Zia, Manager, Sanatkar, District Sahiwal, 1st November.

⁴³ According to the SW Department records of 2015, there are a total of 754 women beneficiaries/students against 15 different kinds of skills imparted during 2014. 245 women were enrolled in tailoring and beautician course. Computers class was the third most popular with 154 women.

suggested that perhaps 50 percent of the households are in a position to pay an extra Rs 100-200 for improved (efficient and regular) water supply and solid waste management.

85. These are the views from the field. It is noted, however, that ***households are already paying fees for privately acquired services, such as electricity bills for water or rickshaw fares which could be higher than municipal service charges for the same services. This could indicate willingness to pay.***

86. The secondary data⁴⁴ reviewed for this report presents contradictory findings in relation to willingness to pay, noting that in all categories/sub-sectors, that the consumers expressed willingness to pay additional amounts for improved facilities and services.

⁴⁴ Pre-feasibility studies, Sahiwal and Sialkot (in particular Chapter VII and Annexes VIII titled Pro-poor Growth, Poverty, Social Inclusion and Safeguards).

IV. GENDER ACTION PLAN

A. Purpose and Focus of the Gender Action Plan

87. This Gender Action Plan is a gender mainstreaming tool and mechanism for ensuring gender inclusive design and implementation of the proposed project. It is intended to address gender equality issues, facilitate women's involvement, participation in, and tangible benefits from the project. The GAP proposed here has been aligned with the project outputs and will be further refined with changes and revisions made to the overall design and monitoring framework for the project. In order for it to be effective, it is important that the GAP is understood and fully owned by the executing and implementing agencies and is resourced (provided sufficient budget allocation) accordingly. This section provides a narrative of the key thrusts that are followed in the development of the action plan given below in the matrix.

88. The ADB Gender Strategy within the Country Partnership Strategy (2015-2019) also reiterates that it will support and maximise improved water and sanitation benefits and urban transport facilities for women through different means and strategies. The gender analysis carried out has revealed that women have time, mobility, social, cultural and economic constraints that place them in a more disadvantaged position. The project interventions are seen to likely deliver tangible benefits to women by improving their access to social services and urban infrastructure, which contribute towards gender equality and/or women's empowerment as they serve to reduce the time, energy or resources women spend on various tasks.

89. The project does not have any adverse impacts on women or girls and does not widen any known gender inequalities, although there is a possibility that any high service charges or fees for services in the future could exclude vulnerable men and women from accessing improved services. A number of other linked gender issues and constraints have also arisen but this GAP will limit its focus to the planned outputs, while proposing a few overarching ***affirmative action/activities for women*** to ensure that the benefits spread is equal and fair. Another purpose is to promote women's and men's participation and decision making at the community level; increase gender sensitisation and awareness amongst key stakeholders and institutions; and therefore increase the inclusiveness and sustainability of the project.

90. In the case of infrastructure work carried out by civil work contractors, it will be important to monitor and ensure that core labour standards are adhered to e.g. ensuring minimum wages and safe working conditions, while making sure that child labour or other exploitative working conditions are avoided.

91. It is also recommended that appropriate gender-inclusive communication strategies are developed for awareness raising and building capacity in the project area for efficient use of water, effective waste management and health and hygiene. Recruitment in future utility services companies as well as within the Punjab Local Government Academy will need to be gender-responsive by increasing employment opportunities for women. Gender disaggregated complaint or grievance redress mechanisms will need to be ensured for effective service delivery.

92. **Punjab Local Government Academy:** The Capacity Building component for the Punjab Local Government Academy (PLGA) consists of developing institutional design and capacity development framework program, conducting training needs assessment, designing

training programs and providing other recommendations for its governance, functioning and funding for it to be transformed into a center of excellence. The secondary data reviewed for the PLGA (Institutional Design of PLGA and TNA) provides a brief description of the proposals made for capacity development which include elements of institutional design and training programs. The TNA proposes specialised (technical) trainings (SWM, water, wastewater, planning) and management and leadership trainings (management and administrative aspects). A total of 36 topics/subject areas (18 immediate and 18 medium-term) for training are proposed in the plan between year 1 to 4. None of the topics/sub-topics mentions gender. The plan also mentions the development of training modules that have been developed and shared with the Urban Unit but more details are not available. The term gender does not appear anywhere in the document. There is only one mention of women in the report (section 3.4, page 26) in connection with “council members who have special training needs to serve their constituencies.” There is no other indication of gender issues. ***The proposed training and capacity building plan needs a comprehensive and consistent focus on gender analysis and appropriate approaches throughout the project cycle.*** This is an on-going and continuous job throughout the life of the project and for which resources will have to be provided for implementation.

93. The following recommendations are therefore made which are also reflected in the gender action plan given below:

- Recruit a gender specialist/focal person placed at the relevant institution for managing the actions given below:
 - Provide resources for a specialised institute/consulting firm to review proposed training program through a gender lens, and propose gender sensitive modifications
 - Provide resources to ensure that all gender concerns identified through the above mentioned exercise are reflected in the curricula. This will include the design and finalisation of appropriate gender materials/modules
 - Establish a policy for encouraging and ensuring the participation of women (elected and administrative officials) in training activities
 - Add basic gender sensitisation training for *all* officials to the proposed training program and more specific specialised sector based gender training as appropriate (e.g. planning, gender based budgeting, monitoring and evaluation). Provide resources for design and implementation of this program
 - Ensure that the training on MIS includes sex disaggregated data leading to informed gender based analysis and integration
 - Ensure follow-up and assessment of training outcomes

94. Finally, it is pointed out that the GAP will need to be tested, reviewed and refined in the later stages of project preparation and implementation and the activities, targets, resources and responsibilities will need to be changed as appropriate according to field realities and incremental progress made.

B. Gender Action Plan

Activities/Measures	Indicators/Targets	Responsibilities	Timeframe
Outcome: Liveability and quality of urban services available to the residents of the selected cities in Punjab improved			
Output 1: Sustained access to safe drinking water in the selected cities in Punjab improved			
Ensure participation of women	<ul style="list-style-type: none"> • Conduct UC level focus groups and discussions with at least 50% women participation before finalising schemes and determining contributions in Sahiwal and Sialkot 	PMU USUC	Year 1

Enhance access to safe drinking water	<ul style="list-style-type: none"> Percentage access to safe drinking water supply as per WHO standards increased (baseline: 10% households in Sahiwal and 10% in Sialkot in 2016; target: 100% households in pilot zones of Sahiwal and Sialkot by 2019) 	PMU USUC	Year 1-3
Promote changes in KAP/health and hygiene training and awareness campaign ¹	<ul style="list-style-type: none"> Women are identified and trained as focal persons in WASH behaviour change and health and hygiene in both cities (baseline: 0% in Sahiwal and Sialkot in 2016; target : 50% women in Sahiwal and Sialkot by 2021) WASH related training provided to all men and women (baseline: 0% in Sialkot and Sahiwal in 2016; target: 60% in both Sahiwal and Sialkot by 2021) 	PMU USUC	Year 1-5 On-going basis
Gender sensitive grievance redressal mechanism	<ul style="list-style-type: none"> For water related complaints, ensure that the complaints' system (cells, toll free numbers) are adequately advertised and communicated so that women users are aware and able to access the system properly (baseline: 0% in Sahiwal and Sialkot in 2016; target: 100% in Sahiwal and Sialkot by 2021) 	PMU USUC	Year 1-5
Output 2: Ecologically safe disposal and treatment of sewage water in the selected cities in Punjab increased			
Gender inclusive communication strategy/women focused awareness and training	<ul style="list-style-type: none"> Gender inclusive communication strategy developed to create public awareness on waterborne diseases and importance of safe disposal and treatment of sewage water (baseline: 0% in 2016 in both cities, target: 100% in both cities) 	PMU USUCs	Year 1-5 Inception and during implementation
Gender sensitive grievance redressal mechanisms	<ul style="list-style-type: none"> Conduct women specific consultations and ensure increased participation (50% women involved in both cities in program related consultations) in all consultations and grievance design mechanisms Ensure that the target audience for any monitoring or feedback surveys comprises of at least 50% women 	PMU USUCs	Year 1-5 Inception and during implementation
Output 3: Solid waste collection and management system in the selected cities in Punjab improved			
Ensure women participation in SWM planning	<ul style="list-style-type: none"> Conduct UC level focus groups and discussions with at least 50% women participation before finalising arrangements and household contributions 	PMU USUCs	Year 1
Gender inclusive communication strategy/women focused awareness and sensitisation ²	<ul style="list-style-type: none"> Ensure that any community strategy developed is gender sensitive and aimed at providing women focused awareness and sensitisation Conduct mohallah based training and awareness sessions on environmentally safe disposal of solid waste and health and hygiene for women (baseline: 0% in Sahiwal and Sialkot; target: 100% in Sahiwal and Sialkot by 2019) 	PMU USUCs	Year 1-5 Inception and during implementation
Gender sensitive grievance redressal mechanisms	<ul style="list-style-type: none"> Conduct women specific consultations and ensure increased participation (50% women involved in both cities in program related consultations) in all consultations and in any proposed grievance redressal mechanisms Ensure that the target audience for any monitoring or feedback surveys comprises of at least 50% women 	PMU USUCs	Year 1-5 Inception and during implementation
Output 4: Access to urban public spaces and transport services in the selected cities improved			
Access to urban public spaces	<ul style="list-style-type: none"> Functionality of existing public spaces in the city area fully restored with at least one space upgraded in each city to promote women/girls sport/recreational activities (Target: 1 public space/park in each city by 2019) 	PMU/TMA	Year 1-5 As per implementation schedule
Gender sensitive roads	<ul style="list-style-type: none"> Ensure that women commuters needs and priorities are addressed during the selection of routes for roads upgradation (baseline: 0% in Sahiwal and Sialkot in 2016; 	PMU/TMA	

	<p>target: 100% in Sahiwal and Sialkot by 2021)</p> <ul style="list-style-type: none"> Roads with safety features (pedestrian walkways, crossings, signals and signs) upgraded 		
Gender sensitive public spaces/bus terminals	<p>Ensure that all transport interventions and infrastructure are gender sensitive (baseline: 0% in 2016 in Sahiwal and Sialkot; target: 100% by 2021 in Sahiwal and Sialkot)</p> <ul style="list-style-type: none"> Separate female toilets, larger capacity with space for infants/children Supplies/equipment, anti-harassment initiatives (e.g. posters on walls) Well-lit comfortable waiting areas at terminals Allocation of seats for women on public transport Allocation of space for women vendors Transport schedules, routes and pricing system responds to needs of women users Percentage of intercity female passengers using public transport increased (Target: at least 50% increase from baseline <i>[TBD]</i> in Sahiwal and Sialkot by 2023) 	PMU/TMA	As per implementation schedule
Strengthening Capacity of Project Management vis-à-vis Gender³:			
Appoint gender specialist	<p>Appoint a full-time gender specialist for planning, coordinating and organising all gender related activities at all levels, particularly the following:</p> <ul style="list-style-type: none"> Design and implement gender sensitive policies and procedures in all existing and new institutions Gender Specialist to do capacity assessment of all IAs of gender composition of staff at different levels (lower, mid and senior) Define and implement gender sensitive human resource policies for all project based recruitment (indicator: women staff at senior, mid and low levels are short-listed, interviewed and selected as appropriate in existing and new institutions; ensure at least 50% staff to be qualified women at all levels e.g. in USUC Board and management) Gender disaggregated database: gender disaggregated data is being collected in baselines, surveys and other activities and used for design of new activities; is monitored and reported throughout the project cycle with respect to women participation, access Updating and monitoring the implementation of the GAP 	<p>UU PMU CIU</p> <p>USUC TMA</p>	Year 1 (within 1 month)
Gender specific training and capacity development	<p>Organise and implement the following:</p> <ul style="list-style-type: none"> Capacities of all implementing agencies developed in planning and implementing gender inclusive projects Appropriate gender sensitive training material is designed and available All training and capacity development activities for male and female staff in new and existing institutions to include gender sensitisation/awareness raising modules/content Specific training on gender sensitive monitoring and evaluation organised for relevant staff Integration of gender sensitive elements in all public awareness activities and communication 	<p>Staff of PMU, CIU, USUCs and TMA</p> <p>PLGA</p>	Year 1-5 (basic training implemented within 1 st quarter followed by training on a need basis)
Ensure gender sensitive local level monitoring (<i>as relevant on a case basis</i>)	<ul style="list-style-type: none"> For any local level monitoring of public services (perception surveys, feedback mechanisms) ensure that at least 50% involved and participating are women 	PMU CIU	Year 1-5
Capacity development of PLGA ⁴	<p>Recruit dedicated gender expert/focal person for coordination and integration of gender issues, in particular the following:</p> <ul style="list-style-type: none"> Carry out gender based review of proposed training program, identify gaps and propose modifications Integrate gender concerns within the curricula and delivery mechanisms/teaching methodologies Develop and implement policy for participation of women in training and other courses (on and off campus) and ensure 	<p>Gender expert/consulting firm</p> <p>PLGA</p> <p>PLGA Faculty and trainees</p>	Year 1-5

	<p>that maximum women benefit from training</p> <ul style="list-style-type: none"> • 100% employees to receive at least one time general gender sensitisation training in addition to more specialised gender training in other disciplines • Ensure that the proposed training MIS is gender disaggregated • Carry out pre and post training assessments which are documented and form the basis for identifying further changes and refreshers 		
--	---	--	--

GAP = Gender Action Plan, KAP = Knowledge, attitude, practices, PMU = Project Management Unit, PLGA = Punjab Local Government Academy, SWM = Solid Waste Management, TMA = Tehsil Municipal Authority, UU = Urban Unit, UC = Union Council, USUC = Urban Services Utility Company, WHO = World Health Organisation, WASH = Water, Sanitation and Hygiene

Notes:

1/ and 2/: Will need to be reflected in the budget and/or linked with communication campaign

3/: This is not a specific output of the DMF but various issues related to enhancing gender capacities at the institutional level are defined here.

Additional baseline values are not known and may be added at a later stage.

4/: Parts of this may overlap with the training and recruitment actions listed above but presented separately for the sake of clarity.

ANNEXES

Annex I: List of Documents Reviewed/Bibliography

Asian Development Bank (ADB). 2010. Operations Manual. Bank Policies. OM Section C2/BP, 6 December 2010

Asian Development Bank (ADB). Tip Sheet No.2. *Preparing a Project Gender Action Plan*. April 2013

Asian Development Bank (ADB). 2014. *Country Gender Assessment 2014*. Manila

Asian Development Bank (ADB). *Gender Analysis (Summary)*. Country Partnership Strategy: Pakistan, 2015-2019

Asian Development Bank (ADB). 2012. *Guidelines for Gender Mainstreaming Categories of ADB Projects*. 6 July 2012

Asian Development Bank (ADB). Land Acquisition and Resettlement Framework. Punjab Intermediate Cities Improvement and Investment Program (PICIIP).

Final Report – Sahiwal, Pakistan. Medium Term Integrated Climate Resilient Urban Infrastructure Investment Program and Pre-Feasibility Study. Chapter VII, Safeguards & Cross-Cutting Themes, April 2016

Final Report – Sialkot, Pakistan. Medium Term Integrated Climate Resilient Urban Infrastructure Investment Program and Pre-Feasibility Study. Chapter VII, Safeguards & Cross-Cutting Themes, April 2016

Pre-Feasibility Study for Sialkot City, Punjab Intermediate Cities Improvement and Investment Program (PICIIP). 2015

Pre-Feasibility Study for Sahiwal City, Punjab Intermediate Cities Improvement and Investment Program (PICIIP). 2015

Social Welfare & Bait-ul-Maal Department, Sahiwal. Brief of Activities and Achievements. 2015

Social Welfare & Bait-ul-Maal Department, Sialkot. Brief of Activities and Projects. 2015

Pakistan Social and Living Standards Measurement Survey (PSLM), 2014-2015. . Islamabad: Federal Bureau of Statistics, Government of Pakistan

Dayl Donaldson, "Pakistan County Gender Assessment, Part 1 of 2," Asian Development Bank, Manila, Regional Technical Assistance: Promoting Gender Inclusive Growth in Central and West Asia, Project Number: 44067-012, July 2015

Hunt, J. 2004. 'Introduction to gender analysis concepts and steps,' Development Bulletin, no. 64, pp.100-106. Development Studies Network.

Annex II: List of Stakeholders Met

Name	Title/Designation and Organisation	Date, Place
Sahiwal		
Mian Mohammad Asghar	Tehsil Municipal Officer, Sahiwal	31 st Oct
Malik Nisar Ahmed Hayat	Tehsil Officer, Infrastructure & Services, TMA	31 st Oct
Sheikh Waheed Qaiser	SDO	31 st Oct
Dr Shirazi	Sanitation Enforcement Inspector, TMA Sahiwal	31 st Oct
Tariq Mehmood	Katchi Abadi Incharge, TMA	1 st Nov
Syed Alamdar Husain	District Officer Social Welfare/EDO Community Development	1 st Nov
Mohammad Abbas	Deputy District Officer, Social Welfare	1 st Nov
Ms Sidra	Superintendent, Dar-ul-Aman	1 st Nov
Mian Nadeem Zia	Assistant Director/Manager, Sanatzaar	1 st Nov
Shafique Butt	Executive Director, Punjab Lok Sujag	2 nd Nov
Dr Mujtaba Jamal	President, Social Development Organisation	2 nd Nov
Anjum Raza Mattoo	Insaan Dost Asociation	2 nd Nov
Syed Mohd Haider	District Officer Labour, Sahiwal	3 rd Nov
Chaudhry Tariq	Numberdar, Shahabad, 95 -6/R	3 rd Nov
Sialkot		
Mohd Zafar Qureshi	Tehsil Municipal Officer	4 th Nov
Mohd Shiraz	Managing Director, SWMC	4 th Nov
Mustansar Khan	Chief Sanitary Inspector	5 th Nov
Ashraf Bajwa	Assistant Tehsil Officer, Water Supply	5 th Nov
Muzammil Yaar	District Officer, Social Welfare	5 th Nov
Mohd Sharif Ghumman	Deputy District Officer, Social Welfare	5 th Nov
Fakhira Yasmin Tazeem Akhtar	Superintendent Dar-ul-Falah, Mother and Child Home Deputy Teacher, Dar-ul-Falah, Mother and Child Home	7 th Nov
Asma Ahmed Erum Shehzadi	Superintendent, Shelter home/dar-ul-aman Second In charge, Shelter home/dar-ul-aman	7 th Nov
Hina Nasreen	President, Baidaari	7 th Nov
Mohd Ijaz Noori	Chairman Pakistan Council for Social Welfare and Human Rights	7 th Nov
Shakir Husain	Representative, Fair Trade Asia Pacific	7 th Nov
Mohammad Ishfaq	President, Roz Human Rights	7 th Nov
Shakila Ijaz	Lady Health Visitor, Union Council Waterworks	8 th Nov

Annex III: Details of the Focus Group Discussions (FGDs) Conducted

Sahiwal
<p>FGD 1: Katchi Abadi, Fateh Sher Colony, Union Council 45</p> <p>Participants: 1. Surraya bib 2. begum Parveen 3. Kausar bibi 4. Zakiya bibi 5. Aasiya bibi, 6. Shamim bibi</p>
<p>FGD 2: UC 44</p> <p>Participants: 1. Mohd Zafar Ashraf 2. Rana Mohd. Latif 3. Mohd Amir Nomi 4. Rana Mohd Ali 5. Mohd Anwar 6. Mohd Aslam 7. Imtiaz Ahmed</p>
<p>FGD 3: Khokha Baazar, Madina Colony, Union Council 49</p> <p>Participants: 1. Firdous Zafar 2. Najma Bashiran 3. Bashiran bibi 4. Attiya Noreen 5. Parveen Shahbaz 6. Bilquis Akhtar 7. Jamila Nafees</p>
<p>GD 4: Shah Abad, 95 – 6/R</p> <p>Participants: 1. Kishwar 2. Rashidaan 3. Kulsum Akhtar 4. Bilquis Akhtar 5. M Amjad 6. Nazir Husain (Note: Technically this was not an FGD but a group discussion held over different locations) and also in a rural UC marked for land acquisition)</p>
Sialkot
<p>FGD 1: New Mianapura East</p> <p>Participants: 1. Mouzma Anwar 2. Sehrish Anwar 3. Shumaila Ajmal 4. Saba Iqbal 5. Razia Iqbal 6. Razia Munir 7. Parveen Akhtar 8. Sidra Bilal 9. Shama Yasin 10. Shehnaz Asghar 11. Sheena Taha 12. Ms Nayyar</p>
<p>FGD 2: Union Council Kareempura, Mohallah Raja Baazar (5th Nov)</p> <p>Participants: 1. Riffat Sultana 2. Kaneez Fatima 3. Razia Begum 4. Roohi Bano 5. Mohammad Tasleem 6. Nasreen Tariq</p>
<p>FGD 3: Old Model Town/Union Council Mubarikpura (now Mianapura) 7th Nov</p> <p>Participants: 1. Sabiha Jalal 2. Shabana Zia 3. Rafia Abid 4. Ms Ejaz 5. Mian Aftab Jahangir 6. Sohail Mir</p>
<p>FGD 4: Union Council Waterworks (8th Nov)</p> <p>Participants: 1. Maqsooda Begum 2. Yasmin Razzak 3. Nazeera Begum 4. Shazia Nasir 5. Sadia</p>

Usman

Annex IV: Data Collection Instruments Used

A. Focus Group Discussion (FGD) Guide for Communities (Men and Women)

<i>FGD X</i>			
<i>Location</i>	<i>Type of FGD</i> Male/Female/Mixed	<i>Sector/Sub-sector</i>	<i>Group</i> One/Two/Three/Four
<i>Date of FGD</i>	<i>Venue</i>	<i>Tehsil/Union Council</i>	
<i>Name and Position of Moderator</i> Mahe Nau Haider		<i>Name and Position of Note-taker</i>	

Introduction

Thank you very much for joining us today for this focus group discussion. My name is Mahe Nau Haider and I am working with the ADB Project. I am here today to learn about your experiences and note your comments and suggestions. I will mention some topics we would like to discuss with you and we will also be taking notes. I would like to encourage all of you to frankly share your thoughts with us. I will try to ensure that everyone feels free to participate in the discussion. I request you to please allow everyone to express their views and focus on the questions.

Confidentiality

Please be assured that your responses will be kept strictly confidential. We will not share the data with anyone and will not identify individual responses by name when we write our report. We can now start with by introducing everyone⁴⁵. Please start from one side.

Thank you for your participation.

⁴⁵ Before the start of the FGD, the note-taker will go around and record the following information for each participant: name, age, education, town/UC/mohallah and land acquisition status on a Participants' List and Profile.

Questions	Prompts
General Question/Ice Breaker	
1. You are all engaged in different activities in your life, what are the different kinds of activities you are engaged in and what are your main roles and responsibilities?	<ul style="list-style-type: none"> • Nature of activity (women versus men) • Scale and location of activity • Methods and processes • Productive and reproductive roles • Community work and contribution • Approximate time allocation for activities
2. What is the general status of women in your area/city?	<ul style="list-style-type: none"> • Political representation and awareness • Local level women's organisations (user groups, committees) • Socio-cultural practices/participation • Literacy levels • Women's access to information sources • Gender discriminatory policies and laws/GBV
3. What is the status of women health in the city? What are the major health issues?	<ul style="list-style-type: none"> • Type and nature of disease • Incidence of disease/illness in men and women • Perceived causes • Access to quality health facilities
Specific Questions (Planned Investments - Water Supply and Waste Water, SWM, Transport)	
4. What are the sources of water supply?	<ul style="list-style-type: none"> • Tap water • Motorized pumping • Hand pumps • Dug wells • Community stand posts • Others (tanker, mineral water, filtration plant)
5. Who provides the water?	<ul style="list-style-type: none"> • Municipal • Private/own arrangements • Informal arrangements
6. What are the roles of women and men in managing water supply?	<ul style="list-style-type: none"> • Collection • Storage • Use
7. What are the time and money costs associated with accessing water and who pays the costs?	<ul style="list-style-type: none"> • Physical labour • Time spent in travel/collection • Financial • Other conflicts
8. What are the gaps or limitations from your	<ul style="list-style-type: none"> • Inadequate quantity/disruptions

Questions	Prompts
point of view?	<ul style="list-style-type: none"> • Quality issues • Rural/urban disparities • Leakages or infrastructure weaknesses • Seasonal variations
9. What kind of sewerage system do you have in place?	<ul style="list-style-type: none"> • Sewerage pipelines • Covered drains • Open surface drains
10. What are the arrangements for collection and removal of solid waste and waste water?	<ul style="list-style-type: none"> • Municipal • Own arrangements • Private sector involvement • Informal arrangements
11. How are men and women involved in the process of solid waste management?	<ul style="list-style-type: none"> • Collection and disposal of waste • Household level • Lane/street level • Separation and/or recycling • Use of wastewater
12. What are the associated costs?	<ul style="list-style-type: none"> • Time (location of disposal sites) • Money • Other • Health and hygiene issues
13. What are the gaps and challenges in service?	<ul style="list-style-type: none"> • Physical • Institutional • Sanitary arrangements for men and women • Privacy issues/taboo • Community hygiene arrangements
14. What is your level of satisfaction with respect to maintenance and clearing up?	<ul style="list-style-type: none"> • Adequate arrangements • Irregular clearing up • Inadequate maintenance
15. What are the costs and how are payments made and problems addressed?	<ul style="list-style-type: none"> • Billing system • Incidence of default • Recovery and complaint mechanisms
16. What specific issues/gaps do you face?	<ul style="list-style-type: none"> • Choked pipelines • Overflowing drains • Overflowing manholes • Absence of complaints mechanism • Other institutional / technical issues • Health and hygiene issues
17. What are the commonly used and preferred modes of transportation by women?	<ul style="list-style-type: none"> • Buses • Vans • Taxis • Other
18. What are the transportation related issues/problems faced by women?	<ul style="list-style-type: none"> • Overcrowded • Inadequate space • Security and safety issues

Questions	Prompts
	<ul style="list-style-type: none"> • Unfriendly spaces (terminals, stops) • Under resourced services
19. What improvements would you like to suggest?	<ul style="list-style-type: none"> • Mode of transport • Operating hours/schedules • Additional routes • Women only transport • Terminal facilities etc
Other Overarching Questions	
20. What is the willingness and capacity to pay for services in water supply, sewerage and solid waste disposal?	<ul style="list-style-type: none"> • Able to pay for improved services • Additional amount • Willingness to make other non-cash contributions
21. What kind of external resources/assistance is provided to women and by whom?	<ul style="list-style-type: none"> • Legal assistance • Local organisations • Credit facilities • Employment and technical training • Market and other networks • Collective platforms for association/negotiation
22. What are the major differences between the needs/demands/priorities of men and women in availability, design and location of facilities and services?	<ul style="list-style-type: none"> • Domestic water • Solid waste disposal • Transportation
23. Which modes of participation do men and women favour? Why?	<ul style="list-style-type: none"> • Decision making in planning • Cash contribution • Labour contribution • O&M • Financial management • Organisational management
24. Are you aware of any benefits of any of the proposed project interventions and what are they?	<ul style="list-style-type: none"> • Water supply • Sewerage/sanitation • SW treatment plant • Transport (time/cost, mobility etc.)
25. Are you aware of any harms/disadvantages of any of the proposed project interventions and what are they?	<ul style="list-style-type: none"> • Impact on time, mobility, resources, status • Water supply • SW treatment plan • Transport (routes, modes, mobility etc.)
26. Are there any specific disadvantaged or vulnerable groups that are at risk? What and how?	<ul style="list-style-type: none"> • Who are they? • Where do they live? • What are the potential risks/harms? • How will the sub-projects affect these groups?
27. Are there any major differences in how men and women perceive positive and negative impacts of the project differently?	<ul style="list-style-type: none"> • Awareness and perceptions • Impact on access to resources

Questions	Prompts
	<ul style="list-style-type: none"> • Positive impacts of planned interventions • Negative impacts of planned interventions • Unclear, possible harms and disadvantages
28. How can the perceived negative effects be mitigated?	<ul style="list-style-type: none"> • Change in design • Change in location • Inclusion of gender specific considerations • Changes in method/operations/practices
29. Are there any local organisations that address women's constraints and needs? How can the project link up with them?	<ul style="list-style-type: none"> • Local government • International and national NGOs • Women's groups • Private sector • Opportunities for cooperation
30. What strategies and mechanisms are available that can be used to ensure women's participation in and benefits from the project?	<ul style="list-style-type: none"> • Technical assistance • Financial assistance • Increased decision making role • Organisational linkages • Awareness raising and training issues

B. Instrument for Key Informant Interviews

For Government Officials, CSOs and Others

Introduction

Thank you very much for meeting us today. My name is Mahe Nau Haider and I am working with the ADB Project PICIP. We are here today to learn about your experiences and to obtain your suggestions for the project. We request you to share your thoughts frankly with us.

Confidentiality

With your permission, we would like to record this discussion so that we accurately capture what you say and do not miss any important point. Please be assured that your responses will be kept strictly confidential and not shared with anyone. In case we need to mention something you have said in our report, you will not be identified by name but only through your position and/or organization.

Key Informant Interview: KI-X		
Name of Organization	Position of Key Informant	Name and Contact Details of Key Informant
Date of Interview	Venue	City
Name and Position of Interviewer Mahe Nau Haider		Name and Position of Note-taker
Question 1	Please tell us about your organization and your roles and responsibilities. [Prompts: nature of work, business, potential role in project, access to communities]	

Question 2	Are you aware of the broad objectives of the PICIIP and where in the project do you feel you have a role in ensuring attention to gender issues? [Prompts: service provider/ implementer, access to men/women]
Question 3	What are your views on the state of urban services (water supply, sewerage, wastewater, transportation) in the city and what are the major gaps and challenges? [Prompts: access, quality, quantity, price, technology, institutions]
Question 4	What in your opinion are the major differences in the needs/priorities and demands of men and women and why? [Prompts: quantity, quality of basic services]
Question 5	Are there any specific initiatives for addressing women issues/benefitting women in the city? What are they? [Prompts: policy and legal frameworks, affirmative actions, projects and programmes?]
Question 6	How and to what extent does the project stand to impact men and women in the city? [Prompts: positive and negative impacts on men and women, threats and risks to resources and groups of people]
Question 7	In what ways is your organization serving the people and what are the specific challenges you face? [Prompts: government policies, practices, finances, physical and human resources]
Question 8	In your assessment, what is the capacity level of your organization in terms of gender sensitive planning, implementation and monitoring and what are the additional areas of improvement? [Prompts: type of technical or financial assistance, training, other resources?]
Question 9	What are your suggestions for improving the state of urban services and how can the project address them for ensuring equitable benefits for men and

women? ***[Prompts:***

Question 10 What are some of the mitigation measures that can be employed to address the known gender inequalities and by whom? ***[Prompts: using practical needs as an entry point, organizational roles and responsibilities, resource implications]***

Annex V: Summary of Key Findings on Gender from PFS

The two pre-feasibility studies for Sahiwal and Sialkot (in particular Chapter VII and Annexes VIII) are the most relevant documents that provide information on gender aspects within the project. Both the PFS documents note that the overall thinking on how gender is integrated within the MFF is based on the following:

- The creation of a gender strategy for the PICIIP under the work of the forthcoming PPTA;
- The creation of gender and social inclusion guidelines and assessments as required by the ADB;
- Consistently revising gender-sensitive approaches within resulting MTIIPs;
- Developing principles that provide for specialist and timely input to scoping and design of investments; and
- Robust quality and review processes that have included important roles for crosscutting issues to be incorporated into investments.

The details of the study of gender issues are outlined in Annexes VIII of the PFS. According to the documents reviewed, the overall methodology followed for carrying out the gender related investigations is based on literature review and primary data collection (through structured and semi-structured questionnaires and social mapping). The sample for the socio-economic survey comprised of 300 households distributed equally between males and females. The data collection instruments, however, are not available. It is important to point out, however, that ***the purpose of the future field-work carried out for the gender analysis will not be to validate the survey findings of the PFS but rather to be informed by relevant findings and serve as additional means of triangulation for qualitative data collected during upcoming field-work.***

The reports are organised into different chapters as summarised below and provide the following information:

- *Introduction*: provides basic information on history of the city and administrative setup; causes, impacts and adverse effects of urbanisation
- *Demographic aspects*: population trend analysis; age structure, vulnerable groups, dwelling types, living standards, household assets, fuel wood uses
- *Socio-economic data*: culture, education data, public amenities, katchi abadis
- *Access to urban infrastructure*: provides information on *existing* practices in water supply, sewerage, SWM and transport, health facilities and diseases and community response
- *Economy of city*: commercial, trading and industrial activities, future industrial potential, traditional crafts, labour act implementation, occupation, poverty dimensions, income and expenditure patterns, poverty in the project area and access to credit
- *Gender*: ADB policy on gender, general situation of women in Pakistan and Sahiwal, gender mainstreaming and PICIIP, gender inequality and access, role of women in participation and decision making, women and economic empowerment, challenges and difficulties
- *Public Consultation, Participation and Development*: identification of stakeholders, stakeholders consultation, outcome of meetings, community needs and priorities
- *Project Impacts*: direct and indirect beneficiaries, project impacts on local community, on poor and vulnerable population, social impacts of the project, employment generation
- *Social Safeguard*: IPSA, project screening, outline for LAR, IDIA, project brief

The Chapter on Introduction provides useful, background information on the history and geography of the cities which can be summarised in the gender analysis report as well as the administrative set up of TMA. It does not provide, however, details on the gender orientation of the TMA in terms of staffing patterns, resources, strategies, plans, if any. The current assignment will explore this aspect. The section on causes and adverse impacts of urbanisation does not provide city specific gender disaggregated information. The section on the poor living status gives information on key environmental issues the city is faced with on the whole.

The Chapters on Demographic Aspects provides population, age data and vulnerable groups (on basis of surveyed households). The vulnerable categories provided in this section can inform the selection of respondents for the gender analysis to be conducted. The data on fuel consumption and dwelling types and household assets can also be taken as a proxy for poverty status and will be one of the criteria for ensuring the inclusion of the poorest women in the FGDs although the data reported in the annex is not disaggregated by gender. It is interesting to note access to durable goods and communication and information means. The documents also list the poor areas of the city and provide some income and expenditure details of households.

The socio-economic data on culture and literacy level etc., presented is sufficient to write-up the background information and can be supplemented with available published data on key socio-economic indicators at the district level. These will be added in the report. The identification of 34 katchi abadis is additional useful information that will be used to determine the geographic focus for data collection as required.

More relevant, the information on existing access of residents to urban infrastructure will be used from the report to answer key questions in terms of women access to resources, their satisfaction level, proposed solutions and willingness to pay. The available data for this aspect is with reference to water supply sources, sewerage practices, solid waste management and urban transport.

The findings report, in all categories/sub-sectors, that the consumers expressed willingness to pay additional amounts for improved facilities and services. The implications for men and women, particularly marginalised women, are additional focus areas that will be probed further. Similarly, other aspects such as health issues or overall community response towards proposed project interventions are generalised for the sampled population and it will be useful to understand gender issues within the sector to be able to provide **possible conclusions on gender differentiated impacts**.

The Chapters on Gender issues in the city provide general information but goes on to make an observation that “through FGD and non-structured interviews in the Sahiwal urban area it was assessed that supporting the capacity, skills and training of women as well as men entrepreneurs, can increase the empowerment of women to generate income for their own right.”

The section on gender inequality and access does not provide gender disaggregated information vis-à-vis access to and control and use of resources being targeted under the PPTA. The same observation holds true for the section on role of women in participation and decision making. There is, however, considerable information on needs, sectoral priorities and problems faced by women and this will be used as data source for the gender analysis report. Finally, the social impacts of the project are noted but this section needs elaboration with respect to gender.

The report for Sialkot has the same outline, format and main content as the one for Sahiwal. The observations are, therefore, similar with the following exceptions which will be considered during field-work:

- In the project area, there are three formal Kachi Abadies and five informal Kachi abadies
- Work on SWM component on-going and separate consultations being held under another PPTA
- Section on mitigation measures notes that “under the project, a platform will be provided to enhance the women skill through providing the linkages with the institutions already working in the skill development”
- “At PMU level, a committee will be established to tackle all the issues including the gender”