



COMMONWEALTH OF LEARNING



Gender Equality, Climate Change and Persons with Disabilities Analysis

GENDER EQUALITY, CLIMATE CHANGE AND PERSONS WITH DISABILITIES ANALYSIS



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List of Abbreviations

BCCSAP	Bangladesh Climate Change Strategy and Action Plan
CCGAP	Climate Change and Gender Action Plan
CGC	Climate Change
COL	Commonwealth of Learning
DID	Disability-Inclusive Development
DPO	Disabled People’s Organisation
FEDOMA	Federation of Disability Organisations in Malawi
GDP	Gross Domestic Product
ILO	International Labour Organization
NAMA	Nationally Appropriate Mitigation Action
NAPA	National Adaptation Programme of Action
NPDM	National Plan for Disaster Management
PRSP	Poverty Reduction Strategy Paper
SARPV	Social Assistance and Rehabilitation for the Physically Vulnerable
WASH	Water, Sanitation and Hygiene

Executive Summary

Gender equality and women's/girls' empowerment are basic human rights that benefit not only individuals but also entire communities and society as a whole. They foster economic growth and reduce poverty and the impacts of poverty, improve health outcomes and reduce gender-based violence, open up education and training opportunities for both women/girls and men/boys — which in turn open up opportunities for decent work — and can contribute to environmental sustainability efforts. While many countries have made significant progress towards achieving gender equality, many gaps remain and, in addition, the social and economic consequences of the Covid-19 pandemic mean that many gains made are now at risk of being lost.

The Commonwealth of Learning's (COL) Empowering Women and Girls project aims to improve the realisation of human rights for women and girls from disadvantaged communities in selected areas of five Commonwealth Member States: Bangladesh, Malawi, Mozambique, Pakistan and Sri Lanka. As part of this project, COL undertook a gender analysis of each of the five focus countries to assess the scope and extent of gender equality in them. The gender analysis used secondary data and the Harvard Analytical Framework, also known as the Gender Roles Framework. This framework is designed to allow researchers to use data to pinpoint and separate out differences in the lives and experiences of women/girls and men/boys — for example, the type of work each group does in the home, the community or farms, and the type and extent of access each group has to resources such as healthcare, land/house ownership and financial services. The findings that result from this type of analysis can be used for planning programmes to meet the specific needs of the target population.

Women/girls and other vulnerable populations, including persons with disabilities, are disproportionately affected by the impacts of climate change, so the research team took an intersectional approach to the gender analysis by applying a climate and gender lens and a persons with disabilities and gender lens. This intersectional approach allowed them to create a more holistic picture of the lives of people in the focus communities.

The study sought to answer the following questions for each of the focus countries:

- Who has access to employment and the labour market?
- Who has access to resources for a sustainable livelihood?
- How do cultural and societal norms impact women/girls?
- How is climate change impacting the lives of individuals, specifically women/girls?
- What are the experiences of persons with disabilities, specifically women/girls?

The type and amount of data available varied for each country, which limited the team's ability to examine every aspect of these questions in equal detail. However, overall, the findings show that while the focus countries have made some progress towards achieving gender equity, that progress has been neither consistent nor evenly spread across the various sectors or countries. In addition to helping to shape future programming, the findings highlighted some environmental risk factors that could affect the implementation and sustainability of the Empowering Women and Girls project.

Introduction

Gender equality is a fundamental human right. In recent years, many countries have experienced an increase in gender equality, but inequities persist. The Commonwealth of Learning's (COL) Empowering Women and Girls project aims to improve the realisation of human rights for women and girls (women/girls) from disadvantaged communities in selected areas of five Commonwealth Member States: Bangladesh, Malawi, Mozambique, Pakistan and Sri Lanka. As part of this project, we undertook a gender analysis of each of the five focus countries to assess the scope and extent of gender equality in them. A gender analysis allows us to interpret the different roles that women/girls and men and boys (men/boys) play in society and how those roles affect not only their respective access to resources and activities but also the constraints they experience, and how these differ between each group.¹ A gender analysis provides a lens that we can apply to a wide range of data to understand:

- the context in which women/girls and men/boys exist, and
- how programmes and policies can better address the realities of both groups to create gender parity.²

Several gender analysis frameworks offer a way to measure information about gender differences in several dimensions in society.³ We used the Harvard Analytical Framework — also known as the Gender Roles Framework — to understand and compare the realities of women/girls and men/boys across several dimensions because it provided the clearest framework with which to analyse gender-disaggregated global datasets.⁴ It allowed us to consider the ways in which access to and control of resources and influencing factors in the environment — for example, social, political and community norms — influence the realities of women/girls.

The Gender-Based Analysis Plus (GBA+) framework is another robust guiding framework that can be used to understand not only gender and sex but also the inherent intersectionalities of being human.⁵ Intersectionality considers how factors such as sex, gender, religion, age or mental or physical disability are intertwined in lived experience. In this report, whenever possible, we used data that would help us better understand the intersectional experiences of women/girls, particularly in the contexts of gender and disability.

We drew on secondary research sources to:

- examine the available sex-disaggregated data on economic activities, household structures, resource access and social and community norms specific to the focus countries,⁶ and
- better understand the experiences of women/girls and men/boys in Bangladesh, Malawi, Mozambique, Pakistan and Sri Lanka.⁷

Applying a Climate and Gender Lens

Climate change affects everyone around the world, but women/girls, particularly those from poor and marginalised communities, are disproportionately affected by the impacts of climate change and natural disasters.⁸ It is estimated that, on average, one natural disaster can result in 115 deaths per

day and cause losses of US\$202 million for the country that experiences it.⁹ Climate change is a “threat multiplier” — that is, it can deepen existing inequities in political, social and economic life. For women/girls who already experience vulnerability in terms of their economic empowerment, political protection and social empowerment, the threats from climate change and climate-related disasters are particularly significant.¹⁰

Furthermore, climate change and climate-related disasters are on the rise. We therefore applied a climate lens in addition to a gender lens for this study. Climate change data are examined for each country in tandem with the gender analysis to better understand the unique challenges women/girls face.

Applying a Persons with Disabilities Lens and a Gender Lens

Persons with disabilities have unique needs and experience unique barriers and lived realities in the context of global development. Disability-inclusive development (DID) offers a lens through which to consider disability meaningfully in policy and programmes in this context. It places an emphasis on how persons with disabilities must be recognised as equal members of society who have the same rights as their peers and who must be equally and actively engaged in the development process, irrespective of their race, age, ethnicity or gender.¹¹ Applying both a disability lens and a gender lens allows us to examine the intersection of gender and disability and how it manifests in the focus countries.

In this analysis, country-specific data on persons with disabilities are examined in tandem with the gender analysis to better understand the unique challenges that women/girls and persons with disabilities face. Where possible, sex-disaggregated data are provided to highlight the specific experiences of women/girls with disabilities in each country. In addition, where possible, data on different disabilities are provided, as women/girls with different disabilities have different experiences. However, the volume and extent of the available disaggregated data varied between countries. While there is growing understanding of the range of visible and non-visible disabilities that impact women/girls, research and data that reflect the range of disabilities and experiences are often sparse.

Research and Analysis Questions

The study sought to answer the following questions for each of the focus countries:

- Who has access to employment and the labour market?
- Who has access to resources for a sustainable livelihood?
- How do cultural and societal norms impact women/girls?
- How is climate change impacting the lives of individuals, specifically women/girls?
- What are the experiences of persons with disabilities, specifically women/girls?

Country Profile: Bangladesh

Gender and Gender Equality

Bangladesh has a population of just over 169 million, with 85,358,163 women/girls and 83,998,088 men/boys. The country has made gains in gender equality over time, but 2022 saw reductions in the gender parity indicators. On the Global Gender Index released in 2022, Bangladesh ranked 71st, with an index score of 0.714.12 In 2021, it was ranked 65th. There is much room for improvement in women's/girls' economic participation and political empowerment to increase gender parity.¹³

LABOUR AND EMPLOYMENT

There are significant differences between women's/girls' formal labour participation and men's/boys' participation in Bangladesh (see Table 1): only 37.7 per cent of women/girls participate in the formal labour force, compared to 80.6 per cent of men/boys.¹⁴ When that is broken down by sector, we see that women/girls are more likely to work in agriculture (56% of women/girls in the labour force work in agriculture) and less likely to work in services (25.9%) and industry (18.1%), compared to men/boys (28.4%, 48.2% and 23.4%, respectively). Women/girls in Bangladesh are also more likely than men/boys to be in vulnerable employment, which is characterised as “outside of formal work arrangements, social protection, and safety nets to guard against economic shocks.”¹⁵ A slightly higher proportion of women/girls (10.3%) than men/boys (9.3%) in Bangladesh live below the poverty line. Taken together, these figures suggest that women/girls face barriers to formal labour participation and have a different employment experience than men/boys.

Table 1. Labour and employment indicators for women/girls and men/boys in Bangladesh

Labour and employment indicators	Women/girls	Men/boys
Labour force participation rate, percentage of population aged 15 and older ¹⁶	37.7%	80.6%
Employment in agriculture, percentage of labour force ¹⁷	56%	28.4%
Employment in services and industry, percentage of labour force ¹⁸	44%	71.6%
Vulnerable employment, percentage of labour force ¹⁹	64.3%	49.2%
Population living below the international poverty line ²⁰	10.3%	9.3%

HOUSEHOLD REALITIES

Women/girls have different household roles and responsibilities than men/boys and face a different set of expectations, based on social and cultural norms. For many women/girls in Bangladesh, early marriage is a reality, with 51 per cent married by age 18.²¹ Women/girls who marry early face more barriers to completing their education and participating in the formal labour market. Early marriage can negatively affect economic potential: it is estimated that Bangladeshi women/girls who marry

early experience a 12 per cent loss in earnings and productivity.²² Men/boys tend to marry later; only 4 per cent are married by age 18.

Childcare is generally women's/girls' responsibility, and Bangladesh has made some headway in terms of maternal health: the maternal mortality rate has dropped significantly to 123 maternal deaths per 100,000 live births. On average, women/girls have two live births. The adolescent birth rate (births among young women/girls aged 15–19) has dropped to 75.5 per 1,000. (See Table 2.)

Table 2. Household indicators for women/girls and men/boys in Bangladesh

Household indicators	Women/girls	Men/boys
Married by age of 18 (% of total marriages) ²³	51%	4%
Fertility rate, total (births per woman/girl) ²⁴	2.0	N/A
Maternal mortality ratio (deaths per 100,000 live births) ²⁵	123	N/A
Adolescent birth rate (births per 1,000 women/girls aged 15–19) ²⁶	75.5	N/A

ACCESS TO RESOURCES

Finance: Women/girls in Bangladesh are less likely than men/boys to have access to financial services (see Table 3). Only 43.5 per cent of women/girls have a bank or other type of financial account compared to 62.9 per cent of men/boys.²⁷ Women/girls have slightly higher rates than men/boys of borrowing money from formal financial institutions or other sources such as mobile money services, but overall, borrowing rates are quite low. The Covid-19 pandemic exacerbated financial hardship, with 61.7 per cent of women/girls experiencing financial hardship compared to 56.8 per cent of men/boys. Combined, these figures suggest that women/girls face barriers to financial access and are vulnerable to financial hardship.

Table 3. Finance indicators for women/girls and men/boys in Bangladesh

Finance indicators	Women/girls	Men/boys
Owns account at a financial institution or with a mobile-money-service provider ²⁸	43.5%	62.9%
Borrowed any money from a formal financial institution or using a mobile money account ²⁹	16.8%	15.7%
Experienced or continuing to experience severe financial hardship because of the disruption caused by Covid-19 ³⁰	61.7%	56.8%

Education: Bangladesh has made large strides towards closing the gender gap in education: women/girls now have higher completion rates for primary and lower-secondary education than men/boys (see Table 4). One influencing factor in this context has been the prevalence of garment industry jobs that require employees to have a basic education. However, upper-secondary education completion rates are low for both groups, with women/girls having slightly lower completion rates than men/boys. Women/girls still face barriers to education, as they often participate in household labour and income-generating activities during the school term, which can force them to drop out of school. Early marriage is also a major reason for women/girls dropping out of school.³¹

Table 4. Education indicators for women/girls and men/boys in Bangladesh

Education indicators	Women/girls	Men/boys
Completion rates, primary ³²	89%	76%
Completion rates, lower-secondary	71%	59%
Completion rates, upper-secondary	27%	32%

INFLUENCES AND NORMS

Decision-making: Women/girls in Bangladesh experience different levels of authority and decision-making power in their lives, households and communities, as illustrated in Table 5. When asked, 59.4 per cent of women/girls reported having a say in core decisions about household purchases, healthcare and visits to family and friends; 11.9 per cent reported having no decision-making power about any of these factors. These figures suggest that not all women/girls have agency when it comes to key decision areas of their lives.

Table 5. Decision-making indicators for women/girls in Bangladesh

Decision-making indicator	Women/girls
Women/girls have the final say, alone or jointly, about major household purchases, decisions about their own healthcare and visits to family, relatives and friends ³³	59.4%
Women/girls make their own informed decisions about sexual relations, contraceptive use and reproductive healthcare ³⁴	64.3%
Women/girls participate in decisions about major household purchases ³⁵	71.8%
Women/girls participate in decisions related to their own healthcare	76.4%
Women/girls participate in decisions about visiting family, relatives and friends	74.5%
Women/girls participate in none of the above	11.9%

Legal rights: Women/girls do not have the same legal rights and protections offered to men/boys in Bangladesh. Table 6 lists some of the laws that do not protect women/girls in the same way as they protect men/boys. For example, in Bangladesh, women/girls do not have legal protection around equal pay and gender discrimination in the workplace. Marriage rights are different for women/girls than for men/boys — for example, women/girls cannot remarry or divorce in the same way as men/boys can. In addition, under the current legal framework, women experience restrictions in signing contracts that men do not. Taken together, these disparities show the different legal realities for women/girls that contribute to their disempowerment.

Table 6. Legal rights indicators for women/girls in Bangladesh

Legal rights	Is this legal right the same for women/girls as it is for men/boys?
The law mandates equal remuneration for female and male workers for work of equal value ³⁶	No
The law prohibits discrimination in employment based on gender ³⁷	No
There is legislation on sexual harassment in the workplace ³⁸	Yes
There is legislation specifically addressing domestic violence ³⁹	Yes
A woman can obtain a judgement of divorce in the same way as a man can ⁴⁰	No
A woman can sign a contract in the same way as a man can ⁴¹	No
A woman has the same rights to remarry as a man has ⁴²	No

Power and influence: Women/girls do not have the same access to power and influential roles in work or government as men/boys. For example, women hold only 20.9 per cent of seats in parliament and 7.7 per cent of ministerial-level jobs. They are also less likely to hold powerful positions in business: only 12 per cent of senior management-level roles are occupied by women.

Table 7. Power and influence indicators for women/girls and men/boys in Bangladesh

Power and influence	Women/girls	Men/boys
Share of seats held in parliament ⁴³	20.9%	79.1%
Employment in ministerial-level positions ⁴⁴	7.7%	92.3%
Employment in senior- and middle-management positions ⁴⁵	12.0%	88.0%

Climate Change and Risks

Bangladesh is extremely vulnerable to climate change and climate-related disasters. It regularly experiences cyclones, flash floods and drought and is ranked 30th for vulnerability on the ND-Gain Country Index.⁴⁶ An estimated 7.2 million people are impacted by flash floods in Bangladesh every year, and the average annual fiscal loss caused by climate-related disasters is estimated at US\$3 billion.⁴⁷

Due to differences in access to resources, assets and decision-making processes, women/girls are disproportionately impacted by the effects of climate change and fallout from climate events. For example, they are at high risk of food insecurity, water loss and forced migration.⁴⁸

Cyclones and storm surges are occurring in Bangladesh with greater frequency because of climate change. Women/girls are more vulnerable to their consequences because they are more likely to have limited access to early warning information and technology. Disaster shelters are not designed to accommodate the needs of different genders, which can discourage women/girls from using them. Women/girls are severely affected by stretched medical services and food and water insecurity in the aftermath of a disaster.⁴⁹

During monsoons and times of high rainfall, agricultural land can become waterlogged. Changes in water levels, particularly salt water, can lead to high salinity in agricultural land, which has a negative impact on crops. Floods and flash floods are a recurring reality in Bangladesh, and the ensuing disaster conditions impact women/girls in particular. They can make it difficult for women/girls to collect drinking water and fuel and can lead to forced migration for women/girls, crop loss or failure and food insecurity. At the other end of the weather scale, rising temperatures because of climate change have caused drought conditions in some areas of the country. Drought contributes to food insecurity and malnutrition: when food is in short supply, men/boys are given priority over women/girls, and a lack of drinking water heavily impacts household workloads and health. Drought can lead to forced migration for women/girls, which can force them to drop out of school and increase their risk of being trafficked.⁵⁰

CLIMATE CHANGE POLICIES IN BANGLADESH

Bangladesh has several key policy documents that guide its climate change response. At the international level, it has signed and ratified the 1992 Convention on Climate Change and ratified the Kyoto Protocol.⁵¹ At a national level, key policy documents outline challenges, policy actions and implementation plans for Bangladesh. Core policy documents include the following:

Bangladesh Climate Change Strategy and Action Plan (BCCSAP 2009): The BCCSAP outlines a 10-year programme to build the capacity and resiliency of Bangladesh in the context of climate change. It highlights the need to prioritise the needs of vulnerable groups, such as women, in the climate change response process. The action plan has six core pillars: food security, social protection and health; comprehensive disaster management; infrastructure; research and knowledge management; mitigation and low-carbon development; and capacity building and institutional strengthening.⁵²

Bangladesh Delta Plan 2100 (BDP2100 2018): The BDP2100 provides a 100-year strategic framework focused on creating adaptive water resources and making the delta climate-resilient and prosperous. It highlights key adaptation projects concerning water, disaster and land-use management to mitigate climate-induced disaster risks and safeguard wetlands and ecosystems, notes equitable governance-related interventions, and links to the key policy outlines of the National Action Plan.⁵³

National Adaptation Programme of Action (NAPA 2022): The NAPA was updated in 2022 and offers a long-term vision for climate change adaptations and interventions for Bangladesh. It is centred on a core vision of “building a climate-resilient nation through effective adaptation strategies to foster a robust society and ecosystems and stimulate sustainable economic growth.”⁵⁴ It offers a framework of six tangible goals: protecting against climate change variability and induced natural disasters; developing climate-resilient agriculture for food, nutrition and livelihood security; developing climate-smart cities for improved urban environments and well-being; promoting nature-based solutions for the conservation of forestry, biodiversity and community well-being; imparting good governance by integrating adaptation into the planning process; and ensuring transformative capacity building and innovation.

Climate Change and Gender Action Plan (CCGAP 2015): The CCGAP offers a gender lens through which to view the climate change action plan, with a core goal to “mainstream gender concerns into climate change-related policies, strategies and interventions ensuring access to, participation in, contributions towards and benefits for the diverse group of stakeholders for the sustainable and equitable development of Bangladesh.”⁵⁵ It builds on the six core action pillars highlighted in the BCCSAP and provides a helpful policy tie-in for project work by highlighting multiple actions to place women at the centre of climate change initiatives.

National Plan for Disaster Management (NPDM 2021–2025): Updated in 2020 to incorporate a five-year participatory approach, the NPDM’s core policy focus is on stimulating proactive disaster risk reduction, with an emphasis on capacity strengthening. The plan places importance on “disaster risk management linking with rapid urbanization and climate change, and the necessity of disaster risk reduction for sustainable development”⁵⁶ and provides a framework for practical risk reduction actions.

Other policy documents that contribute to the overarching climate change action framework in Bangladesh include **National Communications to the UNFCCC (2018)**, **Vision 2021**, **Perspective Plan 2021–2041**, **Nationally Determined Contributions (NDCs)** and **Technology Needs Assessment and Technology Action Plans for Climate Change Adaptation (2012)**.⁵⁷

Persons with Disabilities

In Bangladesh, it is estimated that in 2016, 6.94 per cent of the population had one or more visible or non-visible disabilities.⁵⁸ Data on disabilities are imperfect, but the national census data suggest that “there are more persons with disabilities in rural than urban areas and physical and visual impairments are the most common disabilities.”⁵⁹ There is a wide range of women/girls with physical and mental disabilities, all of whom have unique needs. Physical disabilities include speech, sight and hearing impairments. There are limited data available on women/girls with disabilities and the unique barriers they face, but a variety of organisations have been working to develop programmes and projects for this group.⁶⁰

EDUCATION AND EMPLOYMENT BARRIERS

It is estimated that there are “66,705 [*sic*] children (male: 33,901; female: 32,803) aged 5–17 years with disabilities”⁶¹ in Bangladesh, and many of them face barriers to education, despite the existence of government programmes to help them. Access to services and support for families and persons with disabilities is still lacking. In 2018, an estimated “9,462 aged 3–4 years were eligible to enter early childhood education programmes, but less than 20 per cent attended.”⁶² Education rates among women/girls with disabilities are much lower than education rates among the general female population.⁶³ A study by Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV), for example, revealed that of the 292 women/girls with disabilities who participated in the survey, 48.6 per cent were non-literate. Only 19.5 per cent reported attending primary education and 14 per cent reported attending secondary education.⁶⁴ Barriers to education include lack of financial resources, lack of parental support, distance to school and cognitive barriers to learning. Access to educational programmes that support persons with disabilities is a challenge for women/girls who live in rural locations as such programmes are often limited to urban areas. As well, many learning institutions do not have the required infrastructure — for example, ramps or accessible toilets — to support women/girls with disabilities.⁶⁵

Persons with disabilities, and particularly women/girls, also face barriers to securing employment — for example, lack of accessible work opportunities, lack of support from family and community and lack of skills. In 2011, Bangladesh launched the National Skills Development Policy, which recommended a 5 per cent admission quota for skills training for persons with disabilities, to support employment-related training. However, persons with disabilities continue to face barriers to accessing relevant skills training for a variety of reasons, including low self-confidence and lack of family support.⁶⁶ In addition, training and employment opportunities often need to be created through government or community programmes or promoted to employers.

CULTURAL, HEALTH AND LEGAL BARRIERS

Stigma around disabilities persists in some families and communities. In the SARPV study, many women/girls with disabilities reported living with their parents or family members and participating only in household work. Access to the community and resources such as healthcare is a challenge for many women/girls with disabilities. Most communities do not have the infrastructure — for example, ramps — to support people whose mobility is impaired. In the SARPV study, only 7.2 per cent of the women/girls who participated reported regularly seeking medical advice for

their disability. Those who need ongoing support for their health often rely on immediate family members, neighbours or household help for care.⁶⁷

In addition, there are still gaps in the legal framework that leave women/girls with disabilities vulnerable. For example, in Bangladesh, women/girls with disabilities do not have enshrined protections relating to equal rights, parental leave, employment or domestic violence (see Table 8). In the SARPV study, 79 per cent of the women/girls with disabilities who participated said they had no knowledge of disability policies and 64 per cent reported having no knowledge of the laws concerning disability.⁶⁸ There is a continued need to provide data to government and policymakers to better inform policy, create awareness of the barriers that persons living with disabilities face daily and design programming for and with persons with disabilities, particularly women/girls.

Table 8. Legal indicators for women/girls with disabilities in Bangladesh⁶⁹

Legislation	Exists (yes/no)
Is there a gender equality or non-discrimination law that specifically recognises and protects the rights of women/girls with disabilities?	N/A
Is there a law that specifically protects and promotes the rights of women/girls with disabilities?	No
Does the disability rights law follow the social model — that is, is it enacted in daily life?	Yes
Does the law provide support to women/girls with disabilities in the exercise of their parental rights and responsibilities (e.g., extension of maternity leave, financial aid, legal protection to keep custody of their children, etc.)?	No
Is there a law or policy that mandates reasonable accommodation for workers with disabilities?	Yes
If the answer to the previous question is “Yes,” does the reasonable accommodation law or policy mention women/girls with disabilities?	No
Are there incentives in law or policy for businesses to employ persons with disabilities (e.g., quotas, tax breaks, wage replacement)?	No
If the answer to the previous question is “Yes,” does the employment incentives law or policy mention women/girls with disabilities?	N/A
Does the domestic violence law explicitly address women/girls with disabilities?	No
Does the domestic violence law establish accessibility to services for women/girls with disabilities who are survivors of violence?	No
Is there legislation on sexual harassment against women/girls with disabilities?	No

IMPACTS OF COVID-19 ON WOMEN/GIRLS IN BANGLADESH

The Covid-19 pandemic impacted the lives of women/girls in Bangladesh in the following ways:

- Increased rates of unemployment and reduced economic participation.
- Reduced access to health and water, sanitation and hygiene (WASH) services.
- Increased burden of care and domestic work.
- Increased risk and prevalence of gender-based violence.
- Increased risk of children facing domestic violence and lack of education.
- Lack of inclusion in the design and creation of gender-responsive plans and policies during the pandemic.⁷⁰

Country Profile: Malawi

Gender and Gender Equality

Malawi has a population of 19,889,742: 10,218,942 women/girls and 9,670,800 men/boys.⁷¹ In the Global Gender Index released in 2022, Malawi ranked 132nd, with an index score of 0.632. This rank marked a drop from 2021, when Malawi ranked 115th.⁷² There is much room to increase political empowerment, economic participation and gender parity for women/girls in Malawi.⁷³

LABOUR AND EMPLOYMENT

Women/girls in Malawi participate less in the labour force (63.3%) than men/boys (72.4%). Agriculture is the predominant industry for both genders in Malawi, with 67.2 per cent of women/girls in the workforce working in agriculture. A smaller proportion of women/girls (32.7%) work in services and industry compared to men/boys (43.1%).⁷⁴ Women/girls are more likely than men/boys to be in vulnerable employment, particularly as many women/girls are smallholder farmers who have limited security, although the rates are high for both groups: 66.5 per cent for women/girls and 54 per cent for men/boys.⁷⁵ Just under two-thirds of the population in Malawi lives below the poverty line, which shows that both genders are experiencing vulnerability and economic hardship. Table 9 shows the labour and employment indicators for both women/girls and men/boys.

Table 9. Labour and employment indicators for women/girls and men/boys in Malawi

Labour and employment indicators	Women/girls	Men/boys
Labour force participation rate, percentage of population aged 15 and older ⁷⁶	63.3%	72.4%
Employment in agriculture, percentage of labour force ⁷⁷	67.2%	56.9%
Employment in services and industry, percentage of labour force ⁷⁸	32.7%	43.1%
Vulnerable employment, percentage of labour force ⁷⁹	66.5%	54.0%
Population living below the international poverty line ⁸⁰	60.4%	57.6%

HOUSEHOLD REALITIES

Women/girls have different household roles and responsibilities than men/boys, and they face a different set of expectations, based on social and cultural norms. Many women/girls in Malawi marry early: 38 per cent are married by the age of 18.⁸¹ Early marriage is driven by poverty — families marry off their daughters in an effort to reduce debt burdens or receive bride prices — lack of opportunity and norms around pregnancy outside of marriage. Early marriage often correlates with leaving education. Of those married by the age of 18 in Malawi, 52 per cent have a primary education, 29 per cent have a lower-secondary education and 5 per cent have higher education.⁸²

Childbirth and childcare play a large role in the lives of women/girls in Malawi. The maternal mortality rate is improving — it was 381 maternal deaths per 100,000 live births in 2020 — and the birth rate among girls has been decreasing.⁸³ On average, women/girls have 3.9 live births, which cements their role as caregivers in their households. (See Table 10.)

Table 10. Household indicators for women/girls and men/boys in Malawi

Household indicators	Women/girls	Men/boys
Married by age 18 (% of total marriages) ⁸⁴	38%	7%
Fertility rate, total (births per woman/girl) ⁸⁵	3.9	N/A
Maternal mortality ratio (deaths per 100,000 live births) ⁸⁶	381	N/A
Adolescent birth rate (births per 1,000 women/girls aged 15–19) ⁸⁷	117.9	N/A

ACCESS TO RESOURCES

Finance: Women/girls in Malawi are less likely than men/boys to have access to financial services. Only 35.1 per cent of women/girls have a bank or other type of financial account, compared to 47.8 per cent of men/boys. Women/girls and men/boys have the same rates of borrowing money from a financial institution. Both groups also have an extremely high level of worry regarding financial hardship because of the Covid-19 pandemic, with 93.7 per cent of women/girls and 94 per cent of men/boys describing themselves as “very worried.” When these data are examined in tandem with the employment rates and poverty line, it is clear that both genders in Malawi face barriers to accessing sustainable livelihoods, although women/girls are slightly more vulnerable to shocks than men/boys are. (See Table 11.)

Table 11. Finance indicators for women/girls and men/boys in Malawi

Finance indicators	Women/girls	Men/boys
Owns account at a financial institution or with a mobile-money-service provider ⁸⁸	38.1%	47.8%
Borrowed any money from a formal financial institution or using a mobile money account ⁸⁹	10.1%	10.0%
Experienced or continuing to experience severe financial hardship because of the disruption caused by Covid-19 ⁹⁰	93.7%	94.0%

Education: Malawi continues to have low education rates for both women/girls and men/boys. Rural and poor children of both genders have lower completion rates overall than urban children. Women/girls have a higher completion rate at primary school (38%) than men/boys (29%), but completion rates drop significantly for both groups in junior and senior secondary schools.⁹¹ (See Table 12.)

Table 12. Education indicators for women/girls and men/boys in Malawi

Education indicators	Women/girls	Men/boys
Completion rates, primary ⁹²	38%	29%
Completion rates, lower-secondary	23%	23%
Completion rates, upper-secondary	15%	16%

Land and home ownership: Women/girls in Malawi do not have the same access to land ownership as men/boys: 36.6 per cent of women/girls and 42.9 per cent of men/boys own land alone, and 18.7 per cent of women/girls own land jointly.⁹³ The same trends apply to home ownership: 34.8 per cent of women/girls and 44 per cent of men/boys own a home alone.⁹⁴ (See Table 13.)

Table 13. Land and home ownership indicators for women/girls and men/boys in Malawi

Land and home ownership indicators	Women/girls	Men/boys
Owens land, jointly (%) ⁹⁵	18.7%	8.2%
Owens land, alone (%)	36.6%	42.9%
Does not own land	42.3%	47.3%
Owens a house, jointly (%) ⁹⁶	21.4%	8.8%
Owens a house, alone	34.8%	44.0%
Does not own a house	40.9%	45.6%

INFLUENCE AND NORMS

Decision-making: Women/girls in Malawi experience barriers to decision-making because of cultural and social norms. Table 14 highlights the decision-making power women/girls have in their daily lives. When asked, 46.9 per cent of women/girls reported having decision-making power over their household's purchases, healthcare and visits to family and friends; a significant 15.1 per cent reported having no decision-making power about any of these factors. These figures suggest that not all women/girls have agency when it comes to key decision areas of their lives.⁹⁷

Table 14. Decision-making indicators for women/girls in Malawi

Decision-making	Women/girls
Women/girls have the final say, alone or jointly, about major household purchases, decisions about their own healthcare and visits to family, relatives and friends ⁹⁸	46.9%
Women/girls make their own informed decisions about sexual relations, contraceptive use and reproductive healthcare ⁹⁹	46.7%
Women/girls participate in decisions about major household purchases ¹⁰⁰	55.4%
Women/girls participate in decisions related to their own healthcare	67.6%
Women/girls participate in decisions about visiting family, relatives and friends	78%
Women/girls participate in none of the above	15.1%

Legal rights: Malawi has made considerable gains in terms of laws relating to and legal rights for women/girls. Table 15 highlights several core areas of the law that directly affect the lives of women/girls. Women/girls are protected under the law in the same way as men/boys when it comes to employment, divorce and remarriage. However, they do not have the same rights as men/boys to sign a contract.

Table 15. Legal indicators for women/girls in Malawi

Legal rights	Is this legal right the same for women/girls as it is for men/boys?
The law mandates equal remuneration for female and male workers for work of equal value ¹⁰¹	Yes
The law prohibits discrimination in employment based on gender ¹⁰²	Yes
There is legislation on sexual harassment in the workplace ¹⁰³	Yes
There is legislation specifically addressing domestic violence ¹⁰⁴	Yes
A woman can obtain a judgement of divorce in the same way as a man can ¹⁰⁵	Yes
A woman can sign a contract in the same way as a man can ¹⁰⁶	No
A woman has the same rights to remarry as a man has ¹⁰⁷	Yes

Power and influence: While Malawi has seen an increase in the number of seats of power held by women/girls in recent years, there is still gender inequality in this area: women hold only 22.9 per cent of seats in parliament and 17.4 per cent of ministerial positions. This means that at a national level, women/girls do not have the same influence over decision-making as men/boys. (Data on employment in senior- and middle-management positions are not available.)

Table 16. Power and influence indicators for women/girls and men/boys in Malawi

Power and influence	Women/girls	Men/boys
Share of seats held in parliament ¹⁰⁸	22.9%	77.1%
Employment in ministerial-level positions ¹⁰⁹	17.4%	82.6%
Employment in senior- and middle-management positions ¹¹⁰	N/A	N/A

Climate Change and Risks

Malawi has continually experienced extreme poverty rates and modest economic growth over the last few decades, and a significant proportion of its population lives below the poverty line.¹¹¹ The country is very vulnerable to the effects of climate change and climate-related disasters, which exacerbate food insecurities and negatively affect agricultural production, its main economic activity. Malawi is one of the most vulnerable countries in the world in terms of climate change: it is ranked 28th on vulnerability on the ND-Gain Country Index.¹¹²

Malawi relies heavily on rain-fed crops, specifically maize, in its agricultural sector. Many smallholder farmers rely on a single rainy season for crop production, and so the country is particularly vulnerable to changing weather patterns.¹¹³ Dry spells and drought, for example, reduce maize yields, which increases food insecurity. Women/girls are particularly vulnerable to drought, as they represent 65 per cent of all smallholder farmers. Women/girls are more vulnerable to climate shocks in general. Data show that households in which women/girls manage the land saw more changes in their overall consumption and caloric intake.¹¹⁴ Women/girls face particular barriers to escaping poverty: a lack of education, early marriage and a lack of formal employment opportunities mean they have fewer resources, including less capital, to improve their circumstances.

Water is a relatively scarce resource in Malawi, and climate change is making the situation worse. For example, changing rainfall patterns have affected the availability of water and rising temperatures have led to greater demand for drinking water. Women/girls often have primary responsibility for collecting water in their communities and so they experience greater stress when water is scarce.¹¹⁵

Floods and cyclones also occur in Malawi, and these weather events place significant extra stress on vulnerable populations. For example, 2019’s Cyclone Idai “caused devastating floods that affected an estimated 975,600 people and submerged or washed away mature crops and destroyed irrigation infrastructure.”¹¹⁶ Women/girls face additional vulnerabilities during climate disasters, including a shortage of hygiene facilities and healthcare, exposure to water-borne illness, pressures to migrate, threats to their physical safety and exposure to trafficking due to displacement.

CLIMATE CHANGE POLICIES IN MALAWI

Malawi has key policy documents that guide its climate change response at both a national and an international level. They include the following:

National Adaptation Programmes of Action (NAPA 2006): The NAPA was developed through a consultative process and provides an overview of climate change vulnerabilities and risks. It

identified 31 adaptation actions to tackle climate change, which were used to produce a list of 15 priority actions.¹¹⁷ Some of the action areas identified were sustaining life and livelihoods for the most vulnerable communities; enhancing food security and developing community-based storage systems for seeds and food; improving crop production and crop resiliency; improving energy access and security in rural areas; improving nutrition among rural communities; disseminating bed nets in high-incidence malaria areas; developing food and water reserves for disaster preparedness and response; developing and implementing strategies for drought preparedness, flood zoning and mitigation works; managing forest fires; and mitigating flooding.¹¹⁸

Nationally Appropriate Mitigation Actions (NAMA 2012): The NAMA highlights practical climate change mitigation strategies for Malawi. It contains key action items focused on the areas of agriculture, waste, energy, land use and land-use change, industrial processes and forestry.¹¹⁹

National Climate Change Management Policy (2015–2016): This policy sets out key goals for addressing climate change in Malawi, with a view to reducing the socio-economic impacts of climate change, improving community resilience by developing sustainable livelihoods and reducing greenhouse gas emissions. Gender equality is listed as a guiding principle in the policy, which notes that women/girls are disproportionately impacted by climate change. The policy identifies the following as key priority areas of climate change adaptation: mitigation; capacity building, education, training and awareness; research, technology development and transfer, and systematic observation; financing; and cross-cutting issues.¹²⁰

Other key policy documents in which a climate change lens is applied include the **Malawi Growth and Development Strategy (MGDS III)** and **Malawi National Communication to the UN in 2021**. The latter provides ongoing reports and updates to the international community on climate change action.¹²¹

Persons with Disabilities

There are limited data available about women/girls with disabilities in Malawi, and most of the data that are available present a high-level overview of disabilities and offer little disaggregation of the varied experiences of women/girls with disabilities. The Malawi Population and Housing Census includes questions about disability status, using the recognised Washington Group questions to measure difficulties in seeing, hearing, walking, remembering, self-care and communicating.¹²² According to the Malawi Population and Housing Census data, 10.4 per cent of the population — 1,556,670 people — identified as having difficulties with at least one of these activities, 9.0 per cent of adults aged 20 years or older are living with a disability and 6.5 per cent of children are living with a disability.¹²³ The 2018 census showed there were 937,536 women/girls with disabilities, which equates to 6.2 per cent of the population. The most common disabilities were “seeing (49 per cent), walking/climbing (27 per cent), hearing (24 per cent), intellectual (16 per cent), and speaking (9 per cent).”¹²⁴

EDUCATION AND EMPLOYMENT BARRIERS

Persons with disabilities in Malawi experience lower scores on social measures, including lower rates of school attendance and lower literacy rates.¹²⁵ In Malawi, 173,651 children with special needs

were enrolled in primary school in 2018, representing about 3.3 per cent of learners. Looking at secondary school, only 8,656 children with disabilities were enrolled in 2018. Girls with disabilities were more likely than boys with disabilities and girls in general to drop out of school. These figures point to girls with disabilities experiencing additional stressors when pursuing an education. The top factors for school dropout for girls with disabilities are their disability, lack of money and sickness.¹²⁶

In Malawi, many students with disabilities are taught in mainstream classrooms, although the Ministry of Education has developed resource centres and separate schools to support students with disabilities. However, many students are not able to access the additional learning resources that they need, and there is a shortage of specialist teachers to provide the required support. Many classroom teachers do not have the skills or knowledge they need to support learners with disabilities, and the schools often do not have the appropriate infrastructure to support these learners.¹²⁷

Persons with disabilities face barriers to accessing technical training and have fewer employment opportunities. They also face barriers to accessing vocational training programmes — for example, lack of funds, accessible transportation and accessible buildings, and for women/girls specifically, lack of family support.¹²⁸ Persons with disabilities are often excluded from formal employment and may look to self-employment or job creation opportunities to secure work. It is estimated that persons with disabilities, as defined by the criteria used by the Washington Group, make up only 0.9 per cent of the labour force, which reinforces how significant the gap in employment is for this population.¹²⁹

CULTURE, HEALTH AND LEGAL BARRIERS

Persons with disabilities have higher rates of mental and chronic illness and face specific barriers within their communities.¹³⁰ For example, women/girls with disabilities in Malawi face discrimination and stigma because of cultural and social norms.¹³¹ There have been reports of women/girls with disabilities being subjected to physical and sexual violence and of violent attacks against people with albinism, all resulting from cultural norms.¹³²

At a national level, there are policies designed to support persons with disabilities, specifically the National Policy on Equalization of Opportunities for Persons with Disabilities, the Malawi Poverty Reduction Strategy Paper (PRSP) and the Malawi Social Action Fund.¹³³ Laws that ensure protection around employment and human rights for persons with disabilities are in place, but limited policy work to date has applied a lens of gender and disability, as illustrated in Table 17. A growing number of organisations advocate and deliver services for persons with disabilities; for example, the Federation of Disability Organisations in Malawi (FEDOMA) is an umbrella organisation that supports the 12 national Disabled People’s Organisations (DPOs).¹³⁴ However, not all individuals with disabilities in Malawi are aware of these organisations and what they do to support the rights of persons with disabilities.

Table 17. Legal indicators for women/girls with disabilities in Malawi¹³⁵

Legislation	Exists (yes/no)
Is there a gender equality or non-discrimination law that specifically recognises and protects the rights of women/girls with disabilities?	No
Is there a law that specifically protects and promotes the rights of women/girls with disabilities?	No
Does the disability rights law follow the social model — that is, is it enacted in daily life?	Yes
Does the law provide support to women/girls with disabilities in the exercise of their parental rights and responsibilities (e.g., extension of maternity leave, financial aid, legal protection to keep custody of their children, etc.)?	No
Is there a law or policy that mandates reasonable accommodation for workers with disabilities?	No
If the answer to the previous question is “Yes,” does the reasonable accommodation law or policy mention women/girls with disabilities?	N/A
Are there incentives in law or policy for businesses to employ persons with disabilities (e.g., quotas, tax breaks, wage replacement)?	No
If the answer to the previous question is “Yes,” does the employment incentives law or policy mention women/girls with disabilities?	N/A
Does the domestic violence law explicitly address women/girls with disabilities?	No
Does the domestic violence law establish accessibility to services for women/girls with disabilities who are survivors of violence?	No
Is there legislation on sexual harassment against women/girls with disabilities?	No

IMPACTS OF COVID-19 ON WOMEN/GIRLS IN MALAWI

The Covid-19 pandemic not only exacerbated existing barriers for women/girls in education and employment but also created new challenges, including the following:

- Increased experiences of domestic and gender-based violence.¹³⁶
- Disrupted education and increased school dropout rates.
- Reduced access to health services and overwhelmed existing health services.¹³⁷
- Increased burden of domestic work.
- Reduced economic growth, including in key economic sectors of food production and tourism, which increased poverty in Malawi.
- Increased barriers to working in the informal economy, which women/girls are largely part of. For example, street vendors, hawkers and market vendors who work in the informal economy were impacted by the lockdown requirements and reduced public transport. As this kind of work has limited social protection, women/girls had little additional financial support during this period.

The unique experiences of women/girls during the pandemic, and the particular barriers they faced, highlight a clear need to include women/girls in the creation of a gender-responsive emergency action plan. The consequences of the Covid-19 pandemic can serve as lessons learned for future policymakers on the value of including the voices of women/girls when creating emergency response plans.¹³⁸

Country Profile: Mozambique

Gender and Gender Equality

Mozambique has a population of 32,077,072: 16,339,849 women/girls and 15,737,224 men/boys.¹³⁹ On the Global Gender Index released in 2022, Mozambique ranked 34 with an index score of 0.752. This marked a drop from 2021, when Mozambique ranked 32. According to the index, Mozambique had made gains in health, survival and educational attainment, and had room to grow in terms of political empowerment and economic participation.¹⁴⁰

LABOUR AND EMPLOYMENT

Labour force participation rates in Mozambique are 78.0 per cent for both genders. However, women/girls predominantly work in agriculture, with 79.8 per cent of the female labour force working in this sector. In contrast, 60.2 per cent of the male labour force works in agriculture and 39.7 per cent in services and industry. Women's/girls' employment is highly vulnerable: 9.2 out of 10 women/girls are in vulnerable employment. Many people in Mozambique live below the poverty line, although women/girls are more likely to be in this situation: 67.9 per cent of women/girls live below the poverty line, compared to 60.9 per cent of men/boys. (See Table 18.)

Table 18. Labour and employment indicators for women/girls and men/boys in Mozambique

Labour and employment indicators	Women/girls	Men/boys
Labour force participation rate, percentage of population aged 15 and older ¹⁴¹	78.2%	78.8%
Employment in agriculture, percentage of labour force ¹⁴²	79.8%	60.2%
Employment in services and industry, percentage of labour force ¹⁴³	20.2%	39.7%
Vulnerable employment, percentage of labour force ¹⁴⁴	92.2%	72.2%
Population living below the international poverty line ¹⁴⁵	67.9%	60.9%

HOUSEHOLD REALITIES

Women/girls experience high rates of early marriage in Mozambique: 53 per cent are married by age 18. Early marriage is linked to household poverty for women/girls, cultural norms around marriage and virginity, early pregnancy and lack of education.¹⁴⁶ It also negatively affects women's/girls' economic potential. It is estimated that preventing early marriage “could see a 15.6% rise in earnings for women who married early and would generate an additional USD 375 million in earnings and productivity for the country.”¹⁴⁷ For many women/girls, having children and being responsible for childcare is a standard household expectation. On average, women/girls have 4.6 live births. Inroads have been made on maternal health: the maternal mortality rate is currently 127 per 100,000 live births. (See Table 19.)

Table 19. Household indicators for women/girls and men/boys in Mozambique

Household indicators	Women/girls	Men/boys
Married by age 18 (% of total marriages) ¹⁴⁸	53%	10%
Fertility rate, total (births per woman/girl) ¹⁴⁹	4.6	N/A
Maternal mortality ratio (deaths per 100,000 live births) ¹⁵⁰	127	N/A
Adolescent birth rate (births per 1,000 women/girls aged 15–19) ¹⁵¹	165.8	N/A

ACCESS TO RESOURCES

Finance: Women/girls in Mozambique are less likely than men/boys to have access to financial services. Only 38.7 per cent of women/girls have a bank or other type of financial account, compared to 61.0 per cent of men/boys. Men/boys are more likely to have access to a financial institution and to borrow money from it. Financial hardship stemming from the Covid-19 pandemic seems to have impacted both genders at similar levels: 70.6 per cent for women/girls and 61.0 per cent for men/boys.¹⁵² (See Table 20.)

Table 20. Finance indicators for women/girls and men/boys in Mozambique

Finance indicators	Women/girls	Men/boys
Owns account at a financial institution or with a mobile-money-service provider ¹⁵³	38.7%	61.0%
Borrowed any money from a formal financial institution or using a mobile money account ¹⁵⁴	9.2%	21.1%
Experienced or continuing to experience severe financial hardship because of the disruption caused by Covid-19 ¹⁵⁵	70.6%	72%

Education: Education rates in Mozambique continue to be below the Sub-Saharan Africa average and show slight disparities between women/girls and men/boys. Primary school completion rates are higher for men/boys (65%) than for women/girls (58%). Lower-secondary rates are slightly lower for women/girls (33.1%) than for men/boys (35.2%). Women/girls face specific barriers to achieving an education, including a low cultural value being placed on female education and work, inadequate access to hygiene and WASH resources, gender-based violence and harmful traditional practices.¹⁵⁶ In addition, approximately one-third of 15-year-old girls report having experienced physical violence in an educational context, including being subjected to physical violence on the way to school and being sexually abused in school by students and teachers. Early marriage and pregnancy also contribute to women's/girls' low education rates, as women/girls lack access to sexual education and are exposed to social norms around having children that can put pressure on them to drop out of school. (See Table 21.)

Table 21. Education indicators for women/girls and men/boys in Mozambique

Education indicators	Women/girls	Men/boys
Completion rates, primary ¹⁵⁷	58%	65%
Completion rates, lower-secondary ¹⁵⁸	33.1%	35.2%
Completion rates, upper-secondary ¹⁵⁹	11.8%	15.9%

Land and home ownership: Home ownership is a reality for some women/girls in Mozambique: 65.7 per cent of women/girls report owning a home jointly with someone. However, the picture is less positive when we look at the rates for sole ownership of a house: 14.8 per cent of men/boys own a house alone, compared to only 3.0 per cent of women/girls. Land ownership shows a different trend: 47.3 per cent of women/girls own land jointly, compared to 28.2 per cent of men/boys. More men/boys (56.2%) than women/girls (46.3%) report not owning land. (See Table 22.)

Table 22. Land and home ownership indicators for women/girls and men/boys in Mozambique

Land and home ownership indicators	Women/girls	Men/boys
Owens land, jointly (%) ¹⁶⁰	47.3%	28.2%
Owens land, alone (%) ¹⁶¹	3.4%	13.3%
Does not own land	46.3%	56.2%
Owens a house, jointly (%)	65.7%	42.6%
Owens a house, alone	3.0%	14.8%
Does not own a house	25.4%	39.2%

INFLUENCE AND NORMS

Decision-making: Women/girls in Mozambique have some decision-making power, but they still face barriers in the form of social norms in this context. Table 23 highlights the decision-making power of women/girls in their daily lives. Many women/girls have decision-making power over at least one aspect of daily life, but only 64.7 per cent report having a final say in household, healthcare and family visiting decisions. About half (49.1%) of women/girls report making their own decisions about sexual relations and reproductive health. A total of 10.7 per cent of women/girls reported having no decision-making power at all.

Table 23. Decision-making indicators for women/girls in Mozambique

Decision-making	Women/girls
Women/girls have the final say, alone or jointly, about major household purchases, decisions about their own healthcare and visits to family, relatives and friends ¹⁶²	64.7%
Women/girls make their own informed decisions about sexual relations, contraceptive use and reproductive healthcare ¹⁶³	49.1%
Women/girls participate in decisions about major household purchases ¹⁶⁴	75.5%
Women/girls participate in decisions related to their own healthcare	78.5%
Women/girls participate in decisions about visiting family, relatives and friends	80.3%
Women/girls participate in none of the above	10.7%

Legal rights: Mozambique has made considerable gains in laws designed to offer protection to women/girls. Table 24 highlights several core areas of the law that affect women/girls. Women/girls have no legal entitlement to receive the same pay as men for work of equal value, but they have access to the same legal protections as men/boys around other aspects of employment, sexual harassment, divorce and remarriage.

Table 24. Legal indicators for women/girls in Mozambique

Legal rights	Is this legal right the same for women/girls as it is for men/boys?
The law mandates equal remuneration for female and male workers for work of equal value ¹⁶⁵	No
The law prohibits discrimination in employment based on gender ¹⁶⁶	Yes
There is legislation on sexual harassment in the workplace ¹⁶⁷	Yes
There is legislation specifically addressing domestic violence ¹⁶⁸	Yes
A woman can obtain a judgement of divorce in the same way as a man can ¹⁶⁹	Yes
A woman can sign a contract in the same way as a man can ¹⁷⁰	Yes
A woman has the same rights to remarry as a man has ¹⁷¹	Yes

Power and influence: Since 2010, Mozambique has seen increases in female representation not only in the workforce but also in government positions. Currently, women hold 42.4 per cent of parliamentary seats and 45.5 per cent of ministerial positions. Women/girls have made gains in high levels of business as well: 22.1 per cent of women report being in senior- and middle-management positions.¹⁷² (See Table 25.)

Table 25. Power and influence indicators for women/girls and men/boys in Mozambique

Power and influence	Women/girls	Men/boys
Share of seats held in parliament ¹⁷³	42.4%	57.6%
Employment in ministerial-level positions ¹⁷⁴	45.5%	54.4%
Employment in senior- and middle-management positions ¹⁷⁵	22.1%	77.9%

Climate Change and Risks

Mozambique falls into the vulnerable category on the ND-Gain Country Index and is ranked as the 50th most vulnerable country to the impacts of climate change.¹⁷⁶ With its large coastal regions, Mozambique is prone to floods, storms, droughts and landslides, all of which are exacerbated by climate change.¹⁷⁷ Climate change threatens to change average minimum and maximum temperatures and increase the intensity of rainfalls, which in turn will lead to rising sea levels and increased droughts and floods.¹⁷⁸ A large percentage of the population are smallholder farmers, so climate change and climate-related disasters greatly impact food production and household security. It is estimated that climate change could lead to decreases in major food crop productions, such as maize, of 11 per cent.¹⁷⁹

Cyclones are a long-established fact of life along the coast of Mozambique, particularly between October and April. Over half of the population lives in low-lying coastal areas that are susceptible to natural disasters and storm-related conditions, such as strong winds, storm surges and heavy rainfalls. Cyclones cause significant damage to infrastructure, disrupt water sanitation, degrade the coastal environment and create food insecurity.¹⁸⁰

Drought also affects Mozambique, particularly in the central and southern regions, and it is becoming more frequent with climate-related shifts in rainfall and El Niño events. Drought reduces food production and grazing land availability, and increases both disease outbreaks and the mortality rate. One of the worst droughts in Mozambique’s history occurred in 2015–2016, and food availability was subsequently reduced by 15 per cent.¹⁸¹

Women/girls are one of the most vulnerable groups in the context of climate change. Climate disasters increase stress on women/girls by increasing “food insecurity, poverty and gender-based violence, and increasing their dependency on male partners, family and landowners for their livelihoods.”¹⁸² In the face of storms, drought and other climate disasters, women/girls bear a particularly heavy burden as they have to secure food, fuel and water for their households while dealing with lack of access to sanitation and healthcare systems and greater financial insecurity.

CLIMATE CHANGE POLICIES IN MOZAMBIQUE

On a policy level, Mozambique has developed specific climate change strategies in the last decade.¹⁸³ Previously, the country had often addressed environmental concerns through its national policy plans, but in recent years it has created more specific policies and legislation. A gender lens has been applied to climate change policies with the development of a Climate Gender Action Plan.¹⁸⁴ Key policy documents include the following:

National Adaptation Programme of Action (NAPA 2007): The NAPA identifies both key climate change risks for Mozambique and proposed actions to mitigate them. The four action areas are strengthening an early warning system; developing capacities of agricultural producers to cope with the impacts of climate change by reducing soil degradation resulting from inappropriate agricultural practices; reducing the impacts of climate change in coastal zones via dune erosion control and mangrove restoration; and improving the management of water resources by updating the water infrastructure and establishing water-sharing agreements.¹⁸⁵

National Strategy for Climate Change (ENMC 2013–2025): A major milestone in climate change policy for the country, this strategy focuses on “climate change adaptation and disaster risk reduction measures and also focuses on mitigation by targeting low carbon development.”¹⁸⁶ It has three core themes: adaptation and climate risk management, mitigation and low-carbon development, and cross-cutting issues. The strategy actions include legal reform to address climate change, research and capacity building. The strategy was designed to be introduced via a three-phase approach, with the first phase focused on “improving the response of local communities to climate change, reducing poverty, planning adaptation measures, as well as identifying low-carbon economy opportunities.” It also calls for the creation of a Centre of Knowledge on Climate Change (CGC) within the Ministry of Science and Technology.¹⁸⁷

Climate Change and Gender for the Republic of Mozambique (2010 and 2014): This action plan applies an intersectional lens to climate change, focusing on the experience of women/girls and vulnerable communities. Building on the ENMC, the Republic of Mozambique used a consultative process to create a gender-responsive action plan, referred to as ccGAP. The action plan highlights key actions in priority areas that particularly affect women/girls, as well as climate change mitigation and risk reduction strategies.¹⁸⁸

Persons with Disabilities

According to the 2017 census, an estimated 727,620 people — that is, 2.6 per cent of the population — in Mozambique live with a disability.¹⁸⁹ A 2009 household survey conducted by the research company SINTEF found that common disabilities included amputated limbs, impaired hearing or sight, paralysis and intellectual disabilities.¹⁹⁰ There is a shortage of data on women/girls with disabilities and limited data on how various disabilities impact women’s/girls’ lives. This section provides an overview of the key barriers to full participation in daily life for persons with disabilities, but it must be remembered that this is not a homogeneous group who have had a shared, single experience.

EDUCATION AND EMPLOYMENT BARRIERS

Persons with disabilities, particularly women/girls, face challenges in accessing resources and being included in society at large in Mozambique. In a 2009 household survey of persons with disabilities, 94 per cent reported needing educational services and 92 per cent reported needing vocational training, but neither group could access the relevant services.¹⁹¹ About half of the survey participants reported that they had not received any education. Persons with disabilities who want to attend educational institutions face a twofold barrier: inadequate accessibility of classroom spaces and a lack of teachers with the skills to provide specialised instruction.

Persons with disabilities also face discrimination in accessing jobs and income-generating activities.¹⁹² It is estimated that “between 2013 and 2015 46,200 jobs were created in Mozambique, of which just 1,576 were assigned to people with some kind of disability.”¹⁹³ In the 2009 study by SINTEF, 51 per cent of survey participants with a disability had never been employed. Reported barriers to employment included functional limitations and lack of accessible work; respondents also reported that when they found work, they were more at risk than their peers of losing that work due to economic changes. Women/girls with disabilities who participated in the survey were more likely than men/boys with disabilities to report never having worked outside of the home and to being a homemaker instead.¹⁹⁴ Cultural norms around disability contribute to a lack of family and community support for inclusion in education and employment.

CULTURE, HEALTH AND LEGAL BARRIERS

Persons with disabilities in Mozambique do not have equal access to health and safety services. They face barriers to accessing “distribution points, WASH facilities, markets, schools, employment, shelter and health care as well as to participate in cultural activities”¹⁹⁵ in their communities. They also face barriers relating to physical movement — for example, spaces like schools and hospitals do not have the appropriate infrastructure to accommodate their particular needs. In addition, persons with disabilities face threats to their physical safety. People with albinism are particularly vulnerable to verbal and physical violence, trafficking and murder.¹⁹⁶

There have been moves to create policies and laws that focus on the rights of persons with disabilities. Mozambique ratified the Convention on the Rights of Persons with Disabilities (CRPD) in 2011 and has language on disability in its inclusive education policy.¹⁹⁷ However, there is limited legislation focusing on the lives of women/girls with disabilities, as noted in Table 26.

Table 26. Legal indicators for women/girls with disabilities in Mozambique

Legislation	Exists (yes/no)
Is there a gender equality or non-discrimination law that specifically recognises and protects the rights of women/girls with disabilities?	N/A
Is there a law that specifically protects and promotes the rights of women/girls with disabilities?	N/A
Does the disability rights law follow the social model — that is, is it enacted in daily life?	N/A
Does the law provide support to women/girls with disabilities in the exercise of their parental rights and responsibilities (e.g., extension of maternity leave, financial aid, legal protection to keep custody of their children, etc.)?	No
Is there a law or policy that mandates reasonable accommodation for workers with disabilities?	No
If the answer to the previous question is “Yes,” does the reasonable accommodation law or policy mention women/girls with disabilities?	N/A
Are there incentives in law or policy for businesses to employ persons with disabilities (e.g., quotas, tax breaks, wage replacement)?	No
If the answer to the previous question is “Yes,” does the employment incentives law or policy mention women/girls with disabilities?	N/A
Does the domestic violence law explicitly address women/girls with disabilities?	Yes
Does the domestic violence law establish accessibility to services for women/girls with disabilities who are survivors of violence?	No
Is there legislation on sexual harassment against women/girls with disabilities?	No

IMPACTS OF COVID-19 ON WOMEN/GIRLS IN MOZAMBIQUE

The Covid-19 pandemic not only exacerbated existing barriers for women/girls in education and employment but also created new challenges. In Mozambique, it impacted women/girls in the following ways:

- Reduced access to health services and overwhelmed existing health resources. Maternal death rates increased by 1.18 times in 2019–2020 in Mozambique.¹⁹⁸
- Reduced household income for 64 per cent of women aged 35–54.
- Increased food prices and reduced the availability of food.
- Increased school dropout rates and introduced new challenges to accessing education, such as a lack of technology and unreliable or no Internet access.
- Negatively affected the mental and physical health of women/girls.
- Increased domestic and gender-based violence experienced by women/girls.¹⁹⁹

Country Profile: Pakistan

Gender and Gender Equality

Pakistan has a population of 231,402,117: 114,586,264 women/girls and 116,813,852 men/boys.²⁰⁰ On the Global Gender Index released in 2022, Pakistan ranked 145th, with an index score of 0.564, its highest-ever ranking.²⁰¹ It has worked to close 56.4 per cent of gender gap indicators. On the index, Pakistan has made small increases in the four key categories of economic participation, education attainment, health and survival and political empowerment.²⁰²

LABOUR AND EMPLOYMENT

There are significant differences between labour and employment rates for women/girls in Pakistan and rates for men/boys. Women/girls have a labour force participation rate of 24.6 per cent; men/boys have a rate of 80.9 per cent. Women/girls are also more likely to be in vulnerable employment (69.3%) than men/boys (50.5%), although this rate has been declining over time.²⁰³ Of the women/girls in the labour force, 67.9 per cent work in the agricultural sector, compared to 28.7 per cent of men/boys. Women/girls (4.8%) are almost as likely as men/boys (4.2%) to be living below the poverty line. (See Table 27.)

Table 27. Labour and employment indicators for women/girls and men/boys in Pakistan

Labour and employment indicators	Women/girls	Men/boys
Female/male labour force participation rate, percentage of population aged 15 and older ²⁰⁴	24.6%	80.9%
Employment in agriculture, percentage of labour force ²⁰⁵	67.9%	28.7%
Employment in services and industry, percentage of labour force ²⁰⁶	41.9%	71.3%
Vulnerable employment, percentage of labour force ²⁰⁷	69.3%	50.5%
Population living below the international poverty line ²⁰⁸	4.8%	4.2%

HOUSEHOLD REALITIES

Women/girls in Pakistan traditionally occupy the domestic sphere, taking primary responsibility for domestic labour. Women/girls in Pakistan have an average birth rate of 3.5 children (live births). Maternal mortality rates have gradually been improving, decreasing to 154 per 100,000 live births in 2020 from 387 per 100,000 live births in 2000. The age at first marriage is gradually increasing, with the average age of marriage now 23.7 for women/girls and 26.9 for men/boys. However, as of 2018, 18 per cent of women/girls were first married by age 18.²⁰⁹ (See Table 28.)

Table 28. Household indicators for women/girls and men/boys in Pakistan

Household indicators	Women/girls	Men/boys
Women who were first married by age 18 (% of women aged 20–24) ²¹⁰	18.0%	N/A
Fertility rate, total (births per woman/girl) ²¹¹	3.5	N/A
Maternal mortality ratio (deaths per 100,000 live births) ²¹²	154	N/A
Adolescent birth rate (births per 1,000 women/girls aged 15–19) ²¹³	42.3	N/A

ACCESS TO RESOURCES

Finance: Women/girls in Pakistan are less likely than men/boys to have access to financial services. Only 13.5 per cent of women/girls have access to an account at a financial institution or mobile money provider. Access to formal financial borrowing is low for both groups: 3.3 per cent for women/girls and 3.9 per cent for men/boys. Both groups also report similar levels (approximately 62%) of financial hardship stemming from the Covid-19 pandemic. (See Table 29.)

Table 29. Finance indicators for women/girls and men/boys in Pakistan

Finance indicators	Women/girls	Men/boys
Owns account at a financial institution or with a mobile-money-service provider ²¹⁴	13.5%	28.2%
Borrowed any money from a formal financial institution or using a mobile money account ²¹⁵	3.3%	3.9%
Experienced or continuing to experience severe financial hardship because of the disruption caused by Covid-19 ²¹⁶	61.8%	62.6%

Education: Major gains have been made towards parity in education between women/girls and men/boys in Pakistan. As Table 30 shows, women/girls have similar completion rates to those of men/boys. However, universal primary and secondary education has not yet been achieved. For example, approximately 35 per cent of women/girls have not completed primary education.²¹⁷ Gaps in education attainment are widest in rural and poor areas, where women/girls are pressured to drop out of school for a variety of reasons.

Table 30. Education indicators for women/girls and men/boys in Pakistan

Education indicators	Women/girls	Men/boys
Completion rates, primary ²¹⁸	65%	67%
Completion rates, middle school	56%	57%
Completion rates, junior secondary	39%	38%
Completion rates, senior secondary	31%	28%

Land and home ownership: Asset ownership is not a reality for the vast majority of women/girls in Pakistan: 96.7 per cent of women/girls report not owning a home at all, compared to 7.8 per cent of men/boys. This suggests women/girls have little housing security outside of family and marriage. Land ownership is also almost non-existent among women/girls, although the percentage of men/boys in this situation is also relatively high: 97.9 per cent of women/girls and 72.9 per cent of men/boys report not owning land.

Table 31. Land and home ownership indicators for women/girls and men/boys in Pakistan

Land and home ownership indicators	Women/girls	Men/boys
Owns land, jointly (%) ²¹⁹	0.8%	14.4%
Owns land, alone (%)	1.2%	9.8%
Does not own land	97.9%	72.8%
Owns a house, jointly (%) ²²⁰	1.4%	35.1%
Owns a house, alone	1.8%	30.7%
Does not own a house	96.7%	27.8%

INFLUENCE AND NORMS

Decision-making: Women/girls in Pakistan are not fully empowered to make their own decisions. Data available from the World Bank show that 39.4 per cent of women/girls report having no decision-making power. When asked about healthcare in general, 50.5 per cent reported being able to make decisions, but this figure drops to 40.3 per cent for reproductive health-related decision-making. Only 44.1 per cent of women/girls report that they participate in decisions about major household purchases. These figures suggest that not all women/girls have agency when it comes to key decision areas of their lives.²²¹ (See Table 32.)

Table 32. Decision-making indicators for women/girls in Pakistan

Decision-making	Women/girls
Women/girls have the final say, alone or jointly, about major household purchases, decisions about their own healthcare and visits to family, relatives and friends ²²²	35.8%
Women/girls make their own informed decisions about sexual relations, contraceptive use and reproductive healthcare ²²³	40.3%
Women/girls participate in decisions about major household purchases	44.1%
Women/girls participate in decisions related to their own healthcare	50.5%
Women/girls participate in decisions about visiting family, relatives and friends	48.5%
Women/girls participate in none of the above	39.4%

Legal rights: Women/girls in Pakistan do not enjoy the same legal protections as men/boys, so inequity is a systemic issue. Specifically, divorce and remarriage laws are not the same for women/girls as for men/boys, women/girls cannot sign contracts in the same way as men/boys and women/girls are not legally entitled to be paid the same as men/boys for work of equal value. (See Table 33.)

Table 33. Legal indicators for women/girls in Pakistan

Legal rights	Is this legal right the same for women/girls as it is for men/boys?
The law mandates equal remuneration for female and male workers for work of equal value ²²⁴	No
The law prohibits discrimination in employment based on gender ²²⁵	Yes
There is legislation on sexual harassment in the workplace ²²⁶	Yes
There is legislation specifically addressing domestic violence ²²⁷	Yes
A woman can obtain a judgement of divorce in the same way as a man can ²²⁸	No
A woman can sign a contract in the same way as a man can ²²⁹	No
A woman has the same rights to remarry as a man has ²³⁰	No

Power and influence: Women/girls do not occupy positions of power in business and government at the same rates as men/boys. As of 2021, women hold 20.5 per cent of parliamentary seats, which indicates a slight decline since 2010. Women hold only 10.7 per cent of ministerial jobs and 7.8 per cent of senior-management roles in companies, which suggests that women/girls experience barriers to achieving seats of power and influence.²³¹ (See Table 34.)

Table 34. Power and influence indicators for women/girls and men/boys in Pakistan

Power and influence	Women/girls	Men/boys
Share of seats held in parliament ²³²	20.5%	79.5%
Employment in ministerial-level positions ²³³	10.7%	89.3%
Employment in senior- and middle- management positions ²³⁴	7.8%	92.2%

Climate Change and Risks

Pakistan is experiencing climate change and climate-related disasters that are putting pressure on vulnerable communities — for example, extreme changes in annual maximum and minimum temperatures, droughts, epidemics and floods that contribute to illness and insecurity.²³⁵ The country is in the vulnerable category on the ND-Gain Country Index and is ranked as the 35th most vulnerable country in the world.²³⁶

Extreme temperatures are a particularly noticeable consequence of climate change in Pakistan. It is now not unusual for many areas to experience temperatures of 38°C and prolonged heatwaves. The country experienced an estimated 126 heatwaves between 1997 and 2015, and their incidence continues to increase.²³⁷ Heatwaves and extreme temperatures not only affect humans' health and well-being but also have an economic impact: prolonged extreme heat reduces workers' ability to work safely, putting a strain on production and hourly earnings.

Flooding also occurs in many regions of Pakistan. Approximately 714,000 people are affected by flooding every year, and the GDP can be reduced by approximately US\$1.7 billion as a result.²³⁸ Women/girls are particularly badly impacted by flooding. In 2010, for example, floods affected the lives of 713,000 women/girls aged between 15 and 49 and 133,000 pregnant women/girls.²³⁹ Many girls were unable to attend school, as 50 per cent of girls enrolled in school lived in flood-affected districts.²⁴⁰ Access to healthcare, particularly neonatal and emergency obstetric care, was disrupted. Access to sanitation facilities and latrines was also affected, which had the secondary effect of reducing the physical and psychological safety of women/girls. Furthermore, approximately 640,000 girls in flood-affected areas are at increased risk of coercion, gender-based violence and child marriage.²⁴¹

Women/girls are vulnerable to the effects of climate change events because of their lack of social and economic empowerment. They often lack access to mobile phones or early warning systems,²⁴² and they are not involved in decision-making about issues related to climate change, so programmes and interventions do not take their specific needs into account.

CLIMATE CHANGE POLICIES IN PAKISTAN

Pakistan's policy framework for dealing with climate change has grown, although in reality, at a policy level, there is fragmentation as well as gaps in capacity to lead climate change action. However, the Ministry of Climate Change, which was created in 2017, has emerged as a lead agency at the national level in environmental action and disaster risk management.²⁴³ Key climate change policies for the country include the following:

National Climate Change Policy (2012 and 2021): Launched in 2012 and updated in 2021, this policy outlines risks, actions and key implications for Pakistan in the context of climate change. It has a core goal of ensuring “that climate change is mainstreamed in the economically and socially vulnerable sectors of the economy and to steer Pakistan towards climate resilient development.” Importantly, it includes a lens of gender mainstreaming and is looking to create “pro-poor gender sensitive adaptation.”²⁴⁴ It focuses on key environmental areas such as water, agriculture and forestry, and lists policy actions around mitigation, awareness and capacity building, research and technology, and government reform.²⁴⁵

National Disaster Risk Reduction Policy (2013): The National Disaster Risk Reduction policy highlights that there are low levels of knowledge about the inherent risks of climate change–related hazards. It is designed to support the building of national resilience to shocks from natural and human-made hazards.²⁴⁶ To achieve this, the policy advocates for creating a multi-pronged approach; embedding vulnerability and risk analysis; strengthening community participation and resilience; strengthening the resilience of vulnerable groups; building compatibility with local customs and norms; creating roles for layers of government; collaboration across organisations; and being transparent and accountable. It offers tangible actions to deliver on these key goals.

Climate Change Gender Action Plan of the Government and People of Pakistan (ccGAP 2022): The ccGAP offers a gender lens in order “to support policy measures and strengthen institutional processes that enhance women’s participation in climate decision making and implementation.”²⁴⁷ Developed by the Ministry of Climate Change, the action plan is the first national-level document to guide climate change action from a gender perspective and offer tangible action items for deepening women’s/girls’ knowledge of, capacity to deal with and resiliency to climate-related risks.

Additional relevant policy and international governance documents include the **Technology Needs Assessment for Climate Change Adaptation (2016)** and the **Updated Nationally Determined Contributions 2021**.²⁴⁸

Persons with Disabilities

An estimated 27 million people in Pakistan are living with disabilities. Of those, 70 per cent are women/girls living in rural areas.²⁴⁹ Physical, hearing, visual and mental disabilities are the most common.²⁵⁰ Persons with disabilities are very vulnerable, and they often face physical and social barriers to accessing education, employment and services. At a national level, there is a significant lack of data on the complexities of disabilities, which can make it difficult to understand the nuances of the needs of women/girls who are living with disabilities.²⁵¹

EDUCATION AND EMPLOYMENT BARRIERS

Persons with disabilities face barriers to accessing school, employment and their legal rights.²⁵² Children with disabilities have lower education participation rates than the general population. Approximately 41.4 per cent of school-aged children have physical disabilities, 12.1 per cent have behavioural disabilities and 11.8 per cent have multiple disabilities.²⁵³ In Pakistan, children with physical or mental disabilities are supposed to attend special education programmes run by the Ministry of Education, but there are service gaps because of “lack of pre-service training on special education, limited teaching staff, inadequate facilities and low enrolment rates.”²⁵⁴ Classroom accessibility is also a challenge: only 2 per cent of schools have ramps and 5 per cent have disability-friendly washrooms.²⁵⁵

Pakistan passed laws in the 1980s to support the employment and rehabilitation of persons with disabilities; those laws mandated employers to have a 2 per cent hiring quota for persons with disabilities.²⁵⁶ However, enforcement of these laws is weak, and many companies do not comply.²⁵⁷ Persons with disabilities face barriers to attending vocational training and finding employment. The barriers include inadequate accessible transport to get to work, lack of workplaces and jobs that

support a range of disabilities and cultural stigma. Women/girls already face barriers to entering the labour market, which, combined with discrimination around (dis)abilities, lack of job seeker support and lack of education, makes it even more challenging for women/girls with disabilities to gain employment.

CULTURE, HEALTH AND LEGAL BARRIERS

There is a strong cultural stigma in Pakistan around disabilities, and many families try to hide or deny disabilities in their children. This can make it difficult to identify and support persons with disabilities. Culturally, women/girls with disabilities face a particular stigma: it is considered harder for them to marry compared to men/boys with disabilities.²⁵⁸ Women/girls with disabilities are more vulnerable to domestic violence, and since they often rely on their abusers as caretakers, it is more difficult for them to seek help.²⁵⁹ During the Covid-19 pandemic, the government suspended the distribution of disability-specific identity cards, which meant that persons with disabilities found it difficult to access government social protection schemes, including cash support.²⁶⁰

Access to healthcare is another area of concern for persons with disabilities. Many persons with disabilities live in rural areas, where healthcare services are often limited or inadequate. There is limited state-funded care for long-term disabilities, which creates financial challenges for those who need care. Where healthcare services do exist, they are not all accessible to people whose mobility is impaired.²⁶¹

Pakistan has worked to establish legislative frameworks to support persons with disabilities. Specifically, it ratified the International Labour Organization's (ILO) Convention on Vocational Rehabilitation and Employment of Disabled Persons. Under the *ICT Rights of Persons with Disabilities Act* of 2020, disability is defined as “a long term physical or mental condition that limits a person's movements, senses or activities and shall include physical, mental, intellectual and developmental disorders or sensory impairments.”²⁶² As Table 35 shows, a growing number of legal frameworks specifically support women/girls with disabilities. However, there are still gaps in the policies and laws, not least the lack of a gender lens that could be used to help develop policies or programmes to address the unique needs of women/girls with disabilities.

Table 35. Legal indicators for women/girls with disabilities in Pakistan

Legislation	Exists (yes/no)
Is there a gender equality or non-discrimination law that specifically recognises and protects the rights of women/girls with disabilities?	NA
Is there a law that specifically protects and promotes the rights of women/girls with disabilities?	Yes
Does the disability rights law follow the social model — that is, is it enacted in daily life?	Yes
Does the law provide support to women/girls with disabilities in the exercise of their parental rights and responsibilities (e.g., extension of maternity leave, financial aid, legal protection to keep custody of their children, etc.)?	No
Is there a law or policy that mandates reasonable accommodation for workers with disabilities?	Yes
If the answer to the previous question is “Yes,” does the reasonable accommodation law or policy mention women/girls with disabilities?	No
Are there incentives in law or policy for businesses to employ persons with disabilities (e.g., quotas, tax breaks, wage replacement)?	Yes
If the answer to the previous question is “Yes,” does the employment incentives law or policy mention women/girls with disabilities?	No
Does the domestic violence law explicitly address women/girls with disabilities?	Yes
Does the domestic violence law establish accessibility to services for women/girls with disabilities who are survivors of violence?	No
Is there legislation on sexual harassment against women/girls with disabilities?	No

IMPACTS OF COVID-19 ON WOMEN/GIRLS IN PAKISTAN

The Covid-19 pandemic heavily impacted women/girls in Pakistan by exacerbating existing barriers and presenting new challenges. Key trends seen in Pakistan for women/girls during the pandemic include:

- School shutdowns placed already vulnerable students, particularly women/girls, at greater risk of school dropout.
- Increased domestic work for women/girls, which led to school dropout.
- Reduced access to healthcare.
- Reduced informal economic activity, which largely involves women/girls.
- Increased gender-based violence.²⁶³

Country Profile: Sri Lanka

Gender and Gender Equality

Sri Lanka has a population of 22,156,000: 11,481,595 women/girls and 10,674,495 men/boys.²⁶⁴ The country has made gains in closing its gender gap. On the Global Gender Index released in 2022, Sri Lanka ranked 110th with an index score of 0.670.²⁶⁵ This was an increase from 2021, when Sri Lanka ranked 116th with an index score of 0.670. Sri Lanka has made improvements in gender parity in health and survival, education attainment and economic participation, but it has seen a drop in parity in political empowerment.²⁶⁶

LABOUR AND EMPLOYMENT

Only 33.1 per cent of women/girls participate in the labour force compared to 70.7 per cent of men/boys, which suggests that women/girls face barriers to economic participation.²⁶⁷ Of those women/girls who are in the labour force, 26.6 per cent work in agriculture, compared to 25.3 per cent of men/boys. The percentage of women/girls in vulnerable employment is 39.5 per cent, which marks a slight increase over recent years; 37.1 per cent of men/boys are in vulnerable employment.²⁶⁸ (See Table 36.) Women/girls face cultural barriers to entering the workplace and their chances of being hired are lower than those of men/boys. Those who do find work often experience wage discrimination.²⁶⁹

Table 36. Labour and employment indicators for women/girls and men/boys in Sri Lanka

Labour and employment indicators	Women/girls	Men/boys
Female/male labour force participation rate, percentage of population aged 15 and older ²⁷⁰	33.1%	70.7%
Employment in agriculture, percentage of labour force ²⁷¹	26.6%	25.3%
Employment in services and industry, percentage of labour force ²⁷²	73.4%	74.7%
Vulnerable employment, percentage of labour force ²⁷³	39.5%	37.1%
Population living below the international poverty line ²⁷⁴	1.3%	1.1%

HOUSEHOLD REALITIES

Cultural norms in Sri Lanka mean that a woman's/girl's place is generally seen to be in the home, and women's/girls' work is viewed as childcare, elder-care and housework. This creates barriers for women/girls who want to participate in the labour force.²⁷⁵ Furthermore, for 10 per cent of women/girls in Sri Lanka, early marriage is a reality, and many other women/girls enter co-habitation arrangements that are outside of legal marriage but are recognised by their community.²⁷⁶ Early marriage in Sri Lanka is driven not only by cultural practices such as dowries, attitudes to statutory rape and norms around honour for women/girls in pre-marital relations with men but also by conflict and disaster.

Sri Lanka has improved healthcare around childbirth, including reducing the maternal mortality rate. The adolescent birth rate has also decreased. It is currently 15.7 births per 1,000 women/girls aged 15–19. On average, women/girls have a birth rate of two children. Women/girls bear more household responsibilities than their male counterparts, with a 2017 survey finding that “women’s participation in both unpaid domestic activities and caregiving activities was 27.6 per cent higher than that of men.”²⁷⁷ (See Table 37.)

Table 37. Household indicators for women/girls and men/boys in Sri Lanka

Household indicators	Women/girls	Men/boys
Married by age of 18 (% of total marriages) ²⁷⁸	10%	N/A
Fertility rate, total (births per woman/girl) ²⁷⁹	2	N/A
Maternal mortality ratio (deaths per 100,000 live births) ²⁸⁰	29	N/A
Adolescent birth rate (births per 1,000 women/girls aged 15–19) ²⁸¹	15.7	N/A

ACCESS TO RESOURCES

Finance: Women/girls and men/boys have equal access to financial services, with 89.3 per cent of each group owning a financial account.²⁸² Women’s/girls’ rates (21.2%) of borrowing money are almost on par with those of men/boys (21.8%).

The Covid-19 pandemic contributed to financial hardship: 54.2 per cent of women/girls, compared to 48.9 per cent of men/boys, experienced financial hardship. In 2022, Sri Lanka experienced an economic and energy crisis because of a shortage of hard currency. This led to fuel shortages and price increases for key commodities. Food inflation reached 25.7 per cent and retail inflation 15.1 per cent, which put additional strain on the financial resources of many people in the country.²⁸³ (See Table 38.)

Table 38. Finance indicators for women/girls and men/boys in Sri Lanka

Finance indicators	Women/girls	Men/boys
Owns account at a financial institution or with a mobile-money-service provider ²⁸⁴	89.3%	89.3%
Borrowed any money from a formal financial institution or using a mobile money account ²⁸⁵	21.2%	21.8%
Experienced or continuing to experience severe financial hardship because of the disruption caused by Covid-19 ²⁸⁶	54.2%	48.9%

Education: Sri Lanka has made significant gains in women’s/girls’ education rates, with gender parity in primary and secondary completion rates. (See Table 39.) And at the university level, more women/girls are enrolling (60%) and graduating (68.5%) than men/boys. However, educational attainment has not translated into economic empowerment for women/girls in Sri Lanka. They continue to face gender discrimination in employment, from the hiring process to being paid

differently from men/boys.²⁸⁷ There appears to be a mismatch between the skills they have developed and the skills demanded by the labour market — for example, some employers prioritise technical and vocational training, which is more commonly pursued by men/boys.²⁸⁸

Table 39. Education indicators for women/girls and men/boys in Sri Lanka

Education indicators	Women/girls	Men/boys
Completion rates, primary ²⁸⁹	97.9%	98.6%
Completion rates, lower-secondary ²⁹⁰	100%	100%

INFLUENCE AND NORMS

Decision-making: Some, but not all, women/girls exercise decision-making power in their households. A 2018 study involving 28,000 households found that when it came to major household purchases, 20.2 per cent of women/girls made decisions alone, and 64.2 per cent made decisions jointly with male partners. Women/girls had slightly higher rates of decision-making about daily purchases, with 37.8 per cent reporting that they make these types of decisions alone and 48.7 per cent that they make them jointly.²⁹¹ (See Table 40.)

Table 40. Decision-making indicators for women/girls in Sri Lanka

Decision-making	Women/girls
Women/girls decide alone about major household purchases ²⁹²	20.2%
Women/girls decide jointly about major household purchases	64.2%
Women/girls whose husband decides alone about major household purchases	15.6%
Women/girls decide alone about daily household purchases	37.8%
Women/girls decide jointly about daily household purchases	48.7%
Women/girls whose husband decides alone about daily household purchases	13.5%

Legal rights: In Sri Lanka, women/girls do not benefit from the same employment-related legal protections as men/boys. Specifically, the law does not mandate equal remuneration for women/girls and men/boys and does not protect against gender-based employment discrimination. Furthermore, women/girls cannot sign a contract in the same way as men/boys. However, women/girls do enjoy equal rights around divorce and remarriage and there are laws in place to protect women/girls from domestic violence and sexual harassment. (See Table 41.)

Table 41. Legal indicators for women/girls in Sri Lanka

Legal indicators	Is this legal right the same for women/girls as it is for men/boys?
The law mandates equal remuneration for female and male workers for work of equal value ²⁹³	No
The law prohibits discrimination in employment based on gender ²⁹⁴	No
There is legislation on sexual harassment in the workplace ²⁹⁵	Yes
There is legislation specifically addressing domestic violence ²⁹⁶	Yes
A woman can obtain a judgement of divorce in the same way as a man can ²⁹⁷	Yes
A woman can sign a contract in the same way as a man can ²⁹⁸	No
A woman has the same rights to remarry as a man has ²⁹⁹	Yes

Power and influence: Women/girls do not have the same access to power and influential roles in work or government spaces as men/boys have. Women occupy significantly fewer positions in government, holding only 5.3 per cent of seats in parliament and 3.7 per cent of ministerial-level jobs. They are also less likely to hold powerful positions in business: only 26.1 per cent of senior management-level roles are occupied by women. (See Table 42.) This lack of representation of women/girls means that they have little say in decisions that affect them.

Table 42. Power and influence indicators for women/girls and men/boys in Sri Lanka

Power and influence indicator	Women/girls	Men/boys
Share of seats held in parliament ³⁰⁰	5.3%	94.7%
Employment in ministerial-level positions ³⁰¹	3.7%	96.3%
Employment in senior- and middle-management positions ³⁰²	26.1%	73.9%

Climate Change and Risks

Sri Lanka is vulnerable to the effects of climate change and climate-related disasters. It experiences floods, storms, landslides, droughts and epidemics.³⁰³ It is ranked as the 60th most vulnerable country on the ND-Gain Country Index and is considered highly vulnerable. However, it is also categorised as being on the road “to responding effectively to climate change.”³⁰⁴

It is anticipated that Sri Lanka will see increases in its average high temperatures and more days of extreme heat, defined as surpassing 35°C.³⁰⁵ Droughts are increasingly common: approximately 10 per cent of Sri Lanka’s population was exposed to drought between 2001 and 2013.³⁰⁶ This puts pressure on water supplies, a challenge that disproportionately impacts the lives of women/girls, particularly in rural areas, as they are generally responsible for collecting water, fuel and food. Droughts can cause women/girls to travel greater distances to find clean water and fuel, which

increases their unpaid labour time.³⁰⁷ Lack of water can also negatively affect crop production and lead to food insecurity, putting additional pressure on women/girls to provide food for their households. Women/girls are not primary decision-makers about water allocation, particularly when crops are at risk.³⁰⁸

Floods — including river floods, flash floods and coastal floods — are another frequent occurrence. A particular hazard of flooding is that it can lead to other disasters such as landslides and epidemics. It is estimated that natural disasters create a GDP loss of US\$380 million in Sri Lanka, and around 35 per cent of the population is at risk of experiencing landslides.³⁰⁹ Women/girls are particularly vulnerable in disaster conditions, with increased exposure to unsafe sanitation, lack of healthcare and increased risk of gender-based violence.

Climate change is also jeopardising Sri Lanka's economy. Tourism, particularly along the coast, employs 5 per cent of the population, and the coast is vulnerable to climate change-related disasters, such as storms. Food production will decline as extreme heat events become more frequent and more intense. Women/girls in Sri Lanka already face barriers to economic participation, and a climate-related economic downturn will only exacerbate their situation. A focus on gender-specific climate change policies is needed, as is an increase in women's/girls' decision-making and leadership to create solutions and increase resiliency to climate change.³¹⁰

CLIMATE CHANGE POLICIES IN SRI LANKA

On a policy level, Sri Lanka has taken some steps to address its vulnerability to the effects of climate change. For example, it has ratified key international climate change protocols, including the Paris Agreement. Key pieces of policy for Sri Lanka include the following:

National Climate Change Policy of Sri Lanka (2012): The National Climate Change Policy provides a core framework for climate change adaptation and mitigation. It contains several core objectives: increase community awareness and sensitivity to climate change vulnerability; adopt adaptive measures to avoid/minimise adverse impacts of climate change on people and their livelihoods and ecosystems; mitigate greenhouse gas emissions as a step towards sustainable development; promote sustainable consumption and production; enhance knowledge about the multifaceted issues related to climate change and build capacity among the population as a whole to make prudent choices; develop Sri Lanka's capacity to address the impacts of climate change effectively and efficiently; and integrate climate change issues into the national development process.³¹¹

National Adaptation Plan for Climate Change Impacts in Sri Lanka (NAPC 2016–2025): The adaptation plan centres on two key aspects of adaptation: key vulnerable sectors and cross-cutting national needs. It identifies nine vulnerable sectors: food security, water, coastal sector, health, human settlements, biodiversity, tourism and recreation, export development, and industry-energy-transportation. Cross-cutting themes of focus include policy, legal, economic and governance issues; institutional and governance issues; institutional development and co-ordination; international co-operation and partnerships; resource mobilisation, research and development; technology transfers and standards; building the adaptive capacity of communities; education, training and awareness; and climate-induced disaster risk management and climate information management.³¹²

Currently, there is no gender lens applied in the National Climate Change Policy, and limited policy work at the national level in Sri Lanka has considered climate change from the viewpoint of women/girls. Programme work in Sri Lanka has identified the need to consider adaptation and mitigation of climate risks from a female viewpoint.³¹³ Some initial steps have been taken towards gender mainstreaming in climate change work, with calls from policy leaders to create a gender action plan for climate change.³¹⁴

Other key policy documents concerning climate change action in Sri Lanka include the **Nationally Determined Contribution**, **National Policy on Disaster Management**, **National Communication to the UN** and **Technology Needs Assessment**.³¹⁵

Persons with Disabilities

Persons with disabilities account for 8.7 per cent of Sri Lanka's population. The 2012 census data show that 57 per cent of women/girls had disabilities, compared to 43 per cent of men/boys.³¹⁶ The most prevalent disabilities for women/girls are impaired sight and mobility, followed by impaired hearing and cognition.³¹⁷ Women/girls with disabilities are not a homogeneous group; they face different challenges depending on their disability. However, there are currently not enough data available to allow us to examine these unique realities in detail.

EDUCATION AND EMPLOYMENT BARRIERS

Sri Lanka has worked to create laws and regulations on inclusive education, but there is still room for improvement when it comes to the educational attainment of children with disabilities. Of those who were identified as having a disability in 2012, 34.6 per cent reported having a primary school education, 33.8 per cent a secondary school education and 13.9 per cent no schooling at all.³¹⁸ Of those who attend school, many attend special education programmes within a broader school system. However, teacher training in working with children with special needs is inadequate, and there is a lack of resources to support persons with disabilities in the school system. Furthermore, not all classrooms and schools are physically accessible, making it difficult for people with physical or mobility-related disabilities to attend.³¹⁹

Persons with disabilities also face barriers to employment. Roughly two in three people with a functional difficulty are not economically active.³²⁰ Many employers do not offer the necessary accommodations for mobility, such as lifts or accessible washrooms. Persons with disabilities also face barriers to accessing vocational training to gain the skills they need for employment.³²¹ Self-employment or jobs created through community programmes are the best options for many persons with disabilities who want to find work. During the Covid-19 pandemic, women/girls with disabilities were at extreme risk of losing their jobs: a reported 79 per cent lost their employment income.³²²

CULTURE, HEALTH AND LEGAL BARRIERS

Persons with disabilities in Sri Lanka face stigma and discrimination in their communities. They can be seen as bad luck, or their disability may be viewed as a punishment for something they did in a previous life.³²³ Women/girls with disabilities are seen as particularly vulnerable and in need of protection by family members, which can reduce their empowerment and agency.

Many persons with disabilities find it extremely difficult to access services in their communities. People who live in rural communities have little access to infrastructure — for example, paved roads — that can accommodate the particular mobility needs associated with a physical disability.³²⁴ This can make accessing community services and activities challenging. Persons with disabilities also face challenges in accessing the health services they need — for example, there is often a limited supply of assistive devices, such as wheelchairs and prostheses, and the locations of the services are not always accessible.³²⁵

Sri Lanka has expanded its legal and policy framework around disability and inclusion, ratifying the Convention on the Rights of the Child and the Convention on the Rights of Persons with Disabilities.³²⁶ At a national level, the government put forward a National Action Plan for Disability in 2014. The plan calls for a focus on “seven key areas: empowerment; health and rehabilitation; education; work and employment; mainstreaming and enabling environments; data and research; and social institutional cohesion.”³²⁷ No laws and policies currently focus on the intersectionality of disability and gender, as highlighted in Table 43.

Table 43. Legal indicators for women/girls with disabilities in Sri Lanka³²⁸

Legislation	Exists (yes/no)
Is there a gender equality or non-discrimination law that specifically recognises and protects the rights of women/girls with disabilities?	NA
Is there a law that specifically protects and promotes the rights of women/girls with disabilities?	No
Does the disability rights law follow the social model — that is, is it enacted in daily life?	No
Does the law provide support to women/girls with disabilities in the exercise of their parental rights and responsibilities (e.g., extension of maternity leave, financial aid, legal protection to keep custody of their children, etc.)?	No
Is there a law or policy that mandates reasonable accommodation for workers with disabilities?	Yes
If the answer to the previous question is “Yes,” does the reasonable accommodation law or policy mention women/girls with disabilities?	Yes
Are there incentives in law or policy for businesses to employ persons with disabilities (e.g., quotas, tax breaks, wage replacement)?	No
If the answer to the previous question is “Yes,” does the employment incentives law or policy mention women/girls with disabilities?	N/A
Does the domestic violence law explicitly address women/girls with disabilities?	No
Does the domestic violence law establish accessibility to services for women/girls with disabilities who are survivors of violence?	No
Is there legislation on sexual harassment against women/girls with disabilities?	No

IMPACTS OF COVID-19 ON WOMEN/GIRLS IN SRI LANKA

The Covid-19 pandemic heavily impacted women/girls in Sri Lanka, exacerbating existing barriers and presenting new challenges. Key trends seen in Sri Lanka for women/girls during the pandemic include the following:

- Increased risk and prevalence of gender-based violence at home.
- Reductions in key industries, including tea production and garment exports, and migrant workers' remittances.
- Increased caregiving and domestic work, adding to the existing domestic burden of women/girls.
- Women who headed households faced new challenges at home, including waiting in long queues to buy goods and selling household goods at markets.³²⁹

Conclusion

The findings show that while the focus countries have made some progress towards achieving gender equity in some areas of life, progress has been neither consistent nor evenly spread across the various sectors or countries and vulnerable populations continue to face particular inequities. However, it is important to remember that data for some of the survey categories were not available in every country — for example, there were no data on land and home ownership for Bangladesh — so there are gaps in the picture.

In addition to helping to shape future programming, the findings highlighted some environmental risk factors that could affect the implementation and sustainability of the Empowering Women and Girls project.

- The various natural disasters discussed in the country profiles destroy women's/girls' livelihoods and impact the partners' capacity to deliver on their project commitments.
- Outbreaks of disease are likely to affect both the target population and the people who are implementing the project, which will lead to delays.
- Extreme heat and drought can lead to greater domestic labour for women/girls and impact their ability to attend training.
- A government focus on disease prevention or better agricultural practices will take implementers and beneficiaries away from the project.

PROJECT ACTION

To address the risks listed above, COL has developed a Climate Responsive Sustainable Livelihoods and Food Security Strategy. This strategy has both an environmental conservation perspective and a gendered perspective built into it. It fosters transformative learning for climate action through developing and digitising learning resources as well as fostering social and ecological awareness that expands learners' orientation from individual behavioural change to achieving wider social change by targeting the root causes of climate vulnerability and risks.

PROJECT ACTIONS FOR GENDER EQUALITY AND PERSONS WITH DISABILITIES

- This project will engage men/boys, community members and community leaders to help shift cultural norms around the role of women/girls.
- Women/girls do not have one single experience. The project will use disaggregated data and build programming that meets the unique needs of women/girls.
- The programme will consistently apply an intersectional lens that looks at gender and other dimensions — for example, climate change and disability.
- The programme planning will involve ways to make the programme accessible to all by considering accessibility in physical spaces — for example, classrooms and workshop spaces — and digital spaces — for example, the website and online learning platform. Training on accessibility topics — for example, how to create accessible documents and support learners — will be provided over the course of the project. Accessibility will be a key feature of data collection — for example, offering different ways to participate in data collection and looking at accessibility when selecting survey tools.

- Programme evaluation data will be collected and analysed in a disaggregated way to give a holistic overview of the participants' experiences in terms of their sex, age and abilities.
- Programme training will:
 - › consider the different experiences and abilities of women/girls with disabilities — for example, limitations on mobility, vision loss and hearing loss,
 - › consider relevant policies and initiatives — for example, awareness building and capacity training — to integrate with larger climate change programmes and policies at play, and
 - › focus on the legal and human rights of persons with disabilities to increase knowledge and awareness.
- Women/girls will be made aware of their legal rights, given training on their legal and employment rights and introduced to possible employment options.
- Connections to organisations that serve people with intersectional identities — for example, women/girls with disabilities — will be forged through the community platforms and women's rights organisations.

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