



# IMPROVING WOMEN'S LIVES

WORLD BANK ACTIONS SINCE BEIJING



THE WORLD BANK



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THE WORLD BANK  
GENDER AND DEVELOPMENT GROUP  
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## FOREWORD

The World Bank is committed to building a world free from poverty. Where gender inequality persists, efforts to reduce poverty are undermined. Numerous studies and on-the-ground experience have shown that promoting equality between women and men helps economies grow faster, accelerates poverty reduction, and enhances the dignity and well-being of men, women, and children.

Among the world's six billion people, half live on less than \$2 a day and one-fifth on less than \$1 a day. Gender inequalities create additional burdens, not only for women, but also for society as a whole.

At the Fourth World Conference in Beijing a decade ago, the World Bank committed itself to actions that would enable women and girls everywhere to realize their potential, improve their quality of life, and help build better economic outcomes for all. In Beijing, representatives from several hundred women's organizations recommended ways in which the World Bank might help meet the growing global consensus to promote gender equality and empower women. Partly in response to these recommendations, the Bank increased its efforts on gender equality in its assistance to member countries. As a result of these efforts, gender issues are now better integrated into the Bank's country assistance strategies than was the case 10 years ago, support for girls' education has increased, and more of the Bank's lending operations promote gender equality. This emphasis on promoting gender equality has included addressing emerging challenges, such as the changing face of the HIV/AIDS pandemic that now threatens women more than men.

The World Bank recognizes that its efforts to promote gender equality and empower women must continue so that the goals agreed on in Beijing can be fully realized. The last decade of innovation, experience, and activism has shown that improving women and girls' lives is not a problem that has no solution; there are many practical steps that can be taken to reduce inequalities based on gender. The World Bank remains committed to the goal of gender equality and will continue to work in partnership with governments, the development community, and women and men across the world to make this goal a reality.

**James D. Wolfensohn**

*President, The World Bank Group*

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## ABBREVIATIONS

BP	Bank Procedures
CAS	country assistance strategy
CDD	community-driven development
CGA	country gender assessment
CGAP	Consultative Group to Assist the Poor
CSO	civil society organization
DAC	Development Assistance Committee
EFA	Education For All
EGCG	External Gender Consultative Group
FAO	Food and Agriculture Organization
FTI	Fast-Track Initiative
GNP	gross national product
GENFUND	Norwegian/Dutch Trust Fund for Gender Mainstreaming
HIV/AIDS	human immunodeficiency virus/acquired immune deficiency syndrome
HNP	health, nutrition, and population
IFC	International Finance Corporation
ILO	International Labour Organization
IMF	International Monetary Fund
<i>InfoDev</i>	Information for Development Program
KDP	Kecamatan Development Project
MAP	Multi-Country HIV/AIDS Program
MDG	Millennium Development Goal
MENA	Middle East and North Africa
NGO	nongovernmental organization
OECD	Organisation for Economic Co-operation and Development
OED	Operations Evaluation Department
OP	Operational Policy
PEKKA	Woman-Headed Household Empowerment Program (Indonesia)
PROGRESA	Programa de Educación, Salud y Alimentación (Mexico)
PRSP	Poverty Reduction Strategy Paper
STD	sexually transmitted disease

UN	United Nations
UNAIDS	Joint United Nations Programme on HIV/AIDS
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNFPA	United Nations Population Fund
WBI	World Bank Institute
WHO	World Health Organization

*Note: All dollar amounts are U.S. dollars unless otherwise indicated.*



## INTRODUCTION

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Ten years ago, at the Fourth World Conference on Women in Beijing, the development community agreed on a Platform for Action to advance the lives of women and girls. Today, disparities between men and women remain pervasive around the world—in resources and economic opportunities, in basic human rights, and in political voice—despite significant gains in some areas and countries. These disparities are strongly linked to poverty. Ignoring them comes at great cost to people's well-being and to countries' abilities to grow sustainably and govern effectively.

The World Bank is committed to helping member countries fulfill the Beijing Platform for Action and recognizes that gender equality is critical to development and to poverty reduction. The World Bank has addressed gender issues since the 1970s, but the Bank's emphasis in this area increased following the 1995 Beijing Conference. Today, gender equality is explicitly recognized as essential to achieving the World Bank's poverty reduction mission.

During the last decade, the ways in which the World Bank addresses gender issues have evolved, in step with the evolving environment for development work. The prominence of the Millennium Development Goals (MDGs) and poverty reduction strategies, combined with responses to global agendas, as set out at the Monterrey International Conference on Financing for Development in 2002 and the World Summit on Sustainable Development in Johannesburg in 2002, have had a strong impact on how the World Bank addresses poverty reduction and, within it, gender issues. Emerging global trends, such as the rapid spread and feminization of the HIV/AIDS pandemic, have also influenced the Bank's work on gender equality.

This report is the World Bank's contribution to the 49th Session of the United Nations Commission on the Status of Women, which will review the implementation of the Beijing Declaration and Platform for Action and the outcome document of the Twenty-Third Special Session of the UN General Assembly, commonly referred to as Beijing+5. The report describes the World Bank's role as a partner in the international effort to promote gender equality and empower women. The World Bank's strategy is to mainstream gender issues into its work, examining the ways in which policies and programs affect women and men. While its work addresses both male and female gender issues, this report focuses primarily on

female gender issues because the Beijing Platform for Action's goals focus on improving the status and lives of women and girls.

Recognizing that the world has changed remarkably over the last 10 years, this report illustrates how, by assisting countries' efforts to advance gender equality and improve women's and girls' lives, the World Bank supports the goals outlined in the Beijing Platform for Action and helps countries secure a better economic future. The World Bank contributed a similar report to the Beijing+5 Special Session of the General Assembly in 2000.

The main section of this report describes World Bank activities that have furthered the Beijing Platform for Action goals. The next section outlines global trends in improving girls' and women's lives, and highlights some areas in need of further action. Subsequent sections describe World Bank projects that have helped to improve the lives of women and girls, the Bank's analytical work on gender issues, and enabling institutional changes that have helped the Bank to increase attention to gender issues in its work. The final section discusses the way forward.

### **BOX I.1 The 12 Critical Areas of Concern Recognized in Beijing**

Held in Beijing, China, the 1995 Fourth World Conference on Women represented a watershed in the movement for securing equality, development, and peace for all women across the world. With the adoption of the Beijing Declaration and Platform for Action by representatives from 189 countries, the conference gave the world a new comprehensive action plan to enhance women's social, economic, and political empowerment.

At the Beijing Conference, 12 critical areas of concern and priorities were identified. These were: 1) women and poverty; 2) education and training of women; 3) women and health; 4) violence against women; 5) women and armed conflict; 6) women and the economy; 7) women in power and decision making; 8) institutional mechanisms for the advancement of women; 9) human rights of women; 10) women and the media; 11) women and the environment; and 12) the girl child.

The development community met again in 2000 at the Twenty-Third Special Session of the United Nations General Assembly to review progress in the five years since Beijing. Commonly referred to as Beijing+5, the Special Session adopted a political declaration and outcome document entitled *Further Actions and Initiatives to Implement the Beijing Declaration and Platform for Action*. In addition to a continued focus on the 12 critical areas of concern, the outcome document recommended that the international community focus on current challenges affecting the implementation of the Beijing Declaration and Platform of Action, including globalization, the impact of science and technology on development, the changing patterns of migratory flows, demographic trends, and the rapid progression of the HIV/AIDS pandemic.

## IMPROVING WOMEN'S LIVES: PROGRESS AND OBSTACLES

In the last 10 years, the lives of women and girls around the world have, on average, improved due in part to concerted action by the international community and national governments and in part through the actions of women and girls themselves. Today, there is greater awareness that gender equality is important for economic development and poverty reduction, and there is a greater commitment to promoting gender equality almost everywhere. But declaring victory would be premature. Gender inequalities still prevail in many countries, as evidenced by such indicators as high and unchanged maternal mortality, disparities in access to secondary education and basic health services, and women's underrepresentation at all government levels. At the same time, the challenges to achieving gender equality have evolved as a result of such forces as increased globalization and the spread of the HIV/AIDS pandemic. Global trends in improving girls' and women's lives are outlined below, and remaining areas in need of action are highlighted.

### GLOBAL PROGRESS

In the 30 years since the First World Conference on Women in Mexico City, the world has witnessed significant improvements in women's status and in gender equality in most developed and developing countries.

#### **Improvements in Girls' Education**

With few exceptions, female education levels have improved considerably. In South Asia, Africa, and the Middle East, girls' primary enrollment rates doubled in the second half of the 20th century, rising faster than boys' enrollment rates and substantially reducing gender gaps in schooling (World Bank 2001a). In several regions, primary enrollment rates have flattened out at high levels: in East Asia and the Pacific, Latin America and the Caribbean, and Europe and Central Asia, gross enrollment rates for females have reached or surpassed 100 percent (World Bank 2001a). In 2000, the global gap in the numbers of girls compared to boys enrolled in primary education was five percentage points, compared to 16



percentage points in 1975. By 2000, the gender gap in primary completion rates in low-income countries was 13 percentage points, compared to 18 in 1990 (World Bank 2004a). For example, girls' gross enrollment rates in The Gambia more than doubled between 1980 and 2000, rising from 36 to 75 percent; in Guinea, the gross enrollment rate for girls increased from 19 percent in 1990 to 63 percent 11 years later (Kane 2004).

### **Progress in Women's Life Expectancy**

Another area of progress is women's life expectancy. Better diets, safer water, and control of communicable diseases have improved health and longevity in many parts of the world. Since 1970, average life expectancies have increased by 15 to 20 years in developing countries (World Bank 2001a). The expected biological pattern of greater female than male longevity has emerged worldwide: by 1990, female life expectancy exceeded male life expectancy in all developing regions. For the first time, women in South Asia now live longer than men (World Bank 2001a). This improvement in women's longevity is an indicator of better treatment of women and girls and a valued outcome that the Beijing Platform for Action identified.

### **Improvements in Women's Labor Market Position**

There have also been improvements in women's labor market position in some regions and countries. Since the 1970s, women's labor force participation has risen an average of 15 percentage points in East Asian and Latin American countries (World Bank 2001a). The female share of non-agricultural employment has also increased. Between 1990 and 2002, 81 countries (of 111 studied) experienced increases in the female share of non-agricultural employment, while 30 countries saw declines (most of the latter were countries in Europe and Central Asia or the Middle East and North Africa, which were experiencing economic slowdowns) (ILO 2003). Globally, South Asia and the Middle East and North Africa have the lowest female shares of non-agricultural employment, although in some countries in these regions, women's employment share is relatively high (UN MDG Task Force 2004).

Although labor codes vary widely across countries, some countries have revised their labor codes to establish more equal treatment of men and women in the labor force. Examples include the extension of state benefits to informal workers in Chile, South Africa, and Thailand; new government policies in Jordan and the Philippines that set minimum standards for migrant contracts that include life insurance, medical care, workplace protections, and rest days (UN MDG Task Force 2004); and policies to increase female representation in highly skilled technology positions in Brazil, India, and Malaysia (Gurumurthy 2004).

### **Improved Property Rights and Political Representation**

Since Beijing, women's property and inheritance rights have also improved in some countries. One example has been the introduction of joint husband-wife land titling in several Latin American and Asian countries. In some countries, women have made notable progress in political life, sometimes through the introduction of quota systems to increase women's representation in political governance structures. For example, India adopted constitutional amendments in 1993 that required that one-third of local council seats be reserved for women. Similarly, in Pakistan, the 2000 Devolution of Power Plan reserved 33 percent of local legislative seats for women. And in Rwanda, the post-conflict reconstruction era brought significant increases in female political representation, the establishment of women's councils at all political levels, and the promotion of affirmative action in local administration (Rwandan Ministry of Finance and Economic Planning 2002).

Over the past three decades, women's issues have gained prominence on the international and national development agendas. Attention went not only to the plight of poor and disenfranchised women in developing countries, but also to the unfinished gender agenda in more developed countries, such as addressing women's underrepresentation in higher-paying jobs and management positions and reducing the prevalence of gender-based violence.

## **PERSISTENT AND EVOLVING CHALLENGES**

Despite these advances, the Beijing Platform for Action has yet to be fully implemented. Progress in improving women's lives has been highly uneven across countries and regions, and there is no region where women and men enjoy full equality in social, economic, and legal rights. In many countries, women still lack independent rights to own land, manage property, or conduct business. And in most countries, women are underrepresented in political decision-making bodies. Progress in some of the "critical areas of concern" identified at Beijing does not necessarily guarantee progress in others. Some countries display considerable advances in women's health and education, yet still have not addressed women's overrepresentation in the informal labor market or low representation in politics.

### **Limited Progress on Many Health Indicators**

Although many health indicators in developing countries have improved over the last two decades, maternal mortality ratios have shown little change. Only the Middle East and North Africa region is on target to meet the maternal mortality MDG, which sets out to reduce the maternal mortality ratio by three-quarters between 1990 and 2015 (World Bank 2004f).

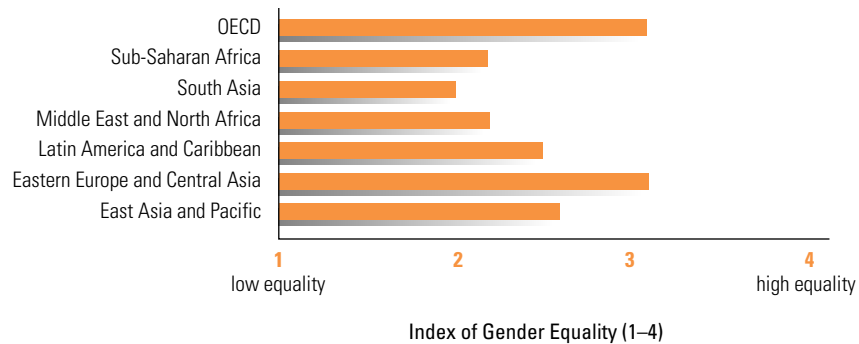




Every year, more than 500,000 women die from preventable pregnancy-related causes, and for every woman who dies, millions more survive but suffer a debilitating injury, often with lifelong consequences (UNFPA 2004). Only 58 percent of women in developing countries deliver with the assistance of a trained midwife or doctor, and only 40 percent give birth in a hospital or health center (World Bank 2003). There continues to be a high unmet need for affordable, accessible, and sustainable reproductive health care, including family planning.

Women continue to suffer other health problems, such as malnutrition and respiratory infections. Millions of poor households in developing countries rely on traditional biomass fuels for cooking and domestic heating, and suffer a disproportionately high burden of ill health from exposure to indoor smoke as a result. In particular, indoor air pollution causes acute respiratory infections in children and chronic obstructive pulmonary disease in women. For example, an estimated 500,000 women and children die in India each year due to indoor air pollution-related causes (Smith 1999).

### In No Region of the World Are Women and Men Equal in Legal, Social, and Economic Rights



Source: World Bank 2001a.

Note: A value of 1 indicates low gender equality in rights and a value of 4, high equality. The rights indicators used in figure 1 are an average of three indexes of gender equality in rights collected for more than 100 countries. The three indexes focus on gender equality in political and legal rights, social and economic rights, and rights in marriage and in divorce proceedings. The indexes are constructed using a consistent methodology across countries in which the extent of rights is evaluated against rights as specified in several human rights instruments of the United Nations.

**Figure 1.1**

Globally, women account for 48 percent of adults infected with HIV/AIDS, but infection rates are increasing more rapidly among females than among males. In Sub-Saharan Africa, 57 percent of those infected are women (UNAIDS 2004). In many African countries, females aged 15–24 have prevalence rates three times higher or more than those of males of the same age (UNAIDS 2004). And in many Caribbean countries, women are the majority of new HIV cases. Women also continue to bear disproportionate responsibility for caring for sick family members, including those ill with AIDS.

### Gender-Based Violence Remains Prevalent

Gender-based violence occurs in all countries. Rooted in gender inequalities, violence against women, including domestic violence, is often tolerated and sometimes even condoned by community norms and unprotected under the law. Results from 50 surveys across the world estimate that 10–50 percent of women have been victims of physical violence by an intimate partner at some time in their lives (Heise, Ellsberg, and Gottemoeller 1999). Women's exposure to violence is amplified in post-conflict-settings. One study found that one-quarter of Burundian women in a Tanzanian refugee camp had experienced sexual violence since becoming refugees (Nduna and Goodyear 1997).



### **Slow Improvements in Secondary Education**

Although there has been a clear trend towards gender equality in education in the last decades, the gains have been slow and uneven. In 2000, girls constituted more than 57 percent of the 104 million children aged 6–11 not in school (UNESCO 2003) and women were almost two-thirds of the 860 million non-literates worldwide (UNESCO 2003). On average, women in South Asia have only half as many years of schooling as men. And in Sub-Saharan Africa, only 60 percent of girls are enrolled in primary school, far short of the 100 percent called for in the Millennium Development Goals (World Bank 2003). Secondary education statistics paint a bleaker picture. Current estimates predict that only 22 of 128 countries studied will reach gender parity in secondary education by 2015 (UNESCO 2003). Boys' secondary enrollments have not reached 100 percent either, with only small gains having been made in South Asia and the Middle East and North Africa, and there are countries in which girls' secondary enrollments exceed boys' (World Bank 2004g). But in most countries, the secondary education deficit remains particularly acute for females.

### **Persistent Labor Market Inequalities**

Increases in women's educational attainment relative to men's have not translated into gender equality in earnings. Large gender gaps in earnings persist in most countries. On average, female employees worldwide earn about three-quarters of what men earn. Gender differences in education, work experience, and job characteristics explain only about one-fifth of this gap (World Bank 2001a). In the East Asian countries that have grown rapidly, in part because of exports produced with female labor, gender wage gaps remain large and have worsened in some cases (Seguino 2000). Worldwide, women also remain underrepresented in higher paying jobs, including administrative and managerial jobs.

Across developing regions, female-run enterprises tend to be less well capitalized than those run by males. Throughout Sub-Saharan Africa, female farmers have less access than male farmers to machinery, fertilizers, and extension information. With a few notable exceptions, female-managed enterprises—farm and non-farm—continue to have relatively less access to credit and related financial services.

### **Persistent Inequalities in Property Ownership, Civil Rights, and Political Representation**

In all regions of the world, there is evidence of significant gender disparities in land ownership. For example, data for five Latin American countries (Brazil, Mexico, Nicaragua, Paraguay, and Peru) show that women constitute one-third or less

of all landowners (Deere and León 2003). In Brazil, women are only 11 percent of the landowners, while in Paraguay—which has the highest percentage of female landowners among the five countries—women make up 30 percent of all landowners (Deere and León 2003). In the Latin America and Caribbean region, where gender disparities in most human development indicators are relatively small and inheritance laws relatively egalitarian, gender differences in land ownership stand out. In many Sub-Saharan African countries, women obtain land rights chiefly through their husbands, losing these rights when they are divorced or widowed. The spread of HIV/AIDS has exacerbated the problem of widows losing their rights to land.

While noticeable gains have been made, women nonetheless continue to be vastly underrepresented at all levels of government, with limited power to influence decision making. In 2004, the proportion of seats that women held globally in national parliaments was 15.6 percent, up by less than 2 percentage points since 1990 (IPU 2004).

Thirty years after the First World Conference on Women, despite significant commitments to improve women's and girls' lives and impressive gains in some areas and countries, gender inequalities remain common. Policies and programs need to address the ongoing gender inequalities in resources, rights, and voice. The next section illustrates some of the World Bank's contributions to improving women's and girls' lives since the Beijing Conference.

## THE WORLD BANK AND THE BEIJING PLATFORM FOR ACTION

The World Bank began to give special attention to gender equality in the 1970s, but the Bank's emphasis on this issue increased markedly after the 1995 Beijing Fourth World Conference on Women. Gender equality is now an explicit element of the World Bank's mission to reduce poverty, and there is a clear understanding that unless inequalities in the capacities, opportunities, and voice of women and men are reduced, the Bank's poverty reduction agenda will not be achieved. Furthermore, the Bank has also changed the ways in which it addresses gender issues, in response to the changing environment for development cooperation, including the adoption of the Millennium Development Goals (MDGs) and the advent of the Poverty Reduction Strategy Paper (PRSP) approach.

### **BOX 2.1 The Beijing Platform for Action and the Millennium Development Goals**

Today, the Millennium Development Goals guide the development community. The Beijing Platform for Action is closely linked to the MDGs. Failure to achieve many of the Beijing objectives will stall the achievement not only of the third Millennium Development Goal—which explicitly sets out to promote gender equality and empower women—but the remaining MDGs as well, thereby undermining the quality of life for girls and women and slowing the course of development. For example:

- The importance of gender equality for economic growth makes it critical to accelerate progress towards achieving the income poverty goal (MDG 1);
- Meeting the education goal (MDG 2) requires addressing the conditions specific to girls or boys that prevent them from attending or completing primary school; and
- Low levels of maternal schooling and women's lack of income contribute to high child mortality rates (MDG 4).

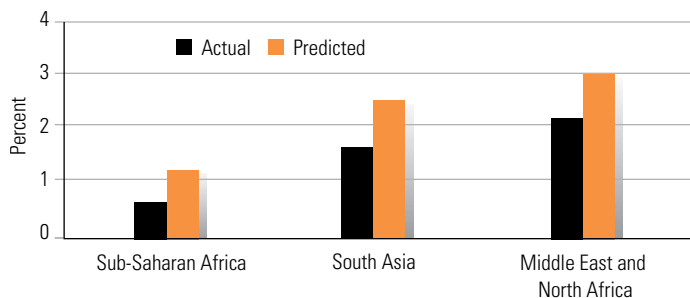
The World Bank has adopted a country-led and country-specific strategy to integrate the promotion of gender equality issues into its lending and non-lending assistance. This section illustrates how this strategy has helped to benefit women and girls by assisting countries to reach the goals set out in the Beijing Declaration and Platform for Action. Bank actions are discussed under three rubrics—*resources*, *rights*, and *voice*—each comprising several of the 12 critical areas of concern from the Beijing Platform for Action.

## IMPROVING WOMEN'S ACCESS TO RESOURCES

Women continue to have less access than men to a range of productive resources, including education, health care, land, decent work, information, and financial resources. This reduced access hurts women's ability to participate in the economy and to contribute to higher living standards for their families. For example:

- Inefficient allocation of productive resources within households causes significant output losses. One study suggests that, if women had equal access to agricultural inputs in Sub-Saharan Africa—where women are a large proportion of farmers—total agricultural outputs would increase by 5 to 20 percent (World Bank 2001a).
- Low investment in girls' education significantly reduces a country's economic output. If South Asian, African, and Middle Eastern countries had closed the schooling gender gap at the rate that East Asia did between 1960 and 1992, a study suggests that their income per capita would likely have grown an additional 0.5-0.9 percentage points per year (World Bank 2001a).

### Faster Progress in Closing Gender Gaps in Schooling Would Accelerate Economic Growth



Source: World Bank 2001a.

Note: "Predicted" represents the average predicted GNP growth rate for a region if its gender gap in education had decreased as much as the gender gap in East Asia did between 1960 and 1992.

**Figure 2.1**

The Beijing Platform for Action recognizes the importance of equal access to resources and calls on governments, the international community, and civil society to take strategic actions to eliminate gender inequalities in access to education, health care, and productive resources. Several key World Bank's actions in this area are described below.

### **Assisting Countries in Reducing Inequalities in Access to Education**

Evidence from around the world shows that one of the most effective development actions a country can take is eliminating gender disparities in education. When a country educates both its girls and boys, economic productivity tends to rise, maternal and infant mortality usually fall, fertility rates decline, sounder management of environmental resources is promoted, and the next generation's health and educational prospects are improved. In India, for example, research suggests that achieving universal female primary education would likely reduce the infant mortality rate by between 20 and 25 percent (Wang and van der Klaauw 2004).

The World Bank has provided over \$34 billion in education loans and credits since the first education loan was approved in 1963. As of June 2004, about 90 low- and middle-income countries were implementing a total of 142 World Bank-financed education projects together worth about \$8.5 billion. The World Bank works closely with national governments, United Nations agencies, donors, nongovernmental organizations (NGOs), and other partners to help developing countries in their efforts to reach the Education For All (EFA) goal of achieving universal primary education for all children by 2015. Launched in 1990 and reaffirmed in 2000 as a Millennium Development Goal, EFA is an international commitment to provide every child in the developing world with good-quality primary school education. To add international momentum and commitment, the World Bank worked closely with partners to launch the Fast-Track Initiative (FTI) in June 2002, which provides additional support to countries that have in place a poverty reduction strategy and a sound education sector plan. Between 2003 and 2004, direct external FTI financing increased from \$300 million to \$350 million and by \$45 million through the EFA-FTI Catalytic Fund. For the 2003–07 period, about \$255 million has been mobilized for short-term financing for education sector programs, particularly in countries that are unable to mobilize sufficient resources.

World Bank-financed education projects incorporate a variety of activities aimed at reducing gender disparities in education. These include: providing stipends to families to cover the educational cost of school attendance for girls; training and hiring more female teachers; building and improving school sanitary



facilities; and providing a clean water source for girls who need to carry water home after school.

Program evaluations from recent World Bank-financed education projects indicate that interventions to lower the costs of girls' schooling for families can increase girls' enrollment rates and close education gender gaps. In Balochistan, Pakistan, from 1993–2000, World Bank support helped NGOs build schools in poor urban neighborhoods, with a subsidy tied to girls' enrollment. Schools could admit boys as long as they made up less than half the total enrollment. After this policy was adopted, girls' primary school enrollment increased by 50 percent.

In Yemen, a World Bank-funded project responded to the needs of rural women who wanted to learn to read instructions and verses and write simple letters and documents. Drawing on Yemen's rich oral tradition, the project used poetry as a tool to teach literacy. Early in the project, 95 rural women learned to read by creating and sharing poetry with other women in their communities. Seventy-seven percent of the participants met or surpassed the project's target goals of reading and writing a short paragraph, reading short verses and recognizing other printed words. The project is now being extended to other communities nationwide. The World Bank also funded two Basic Education Expansion projects in Yemen of \$55 million and \$65 million in 2000 and 2004, which aim to reduce gender gaps in education enrollments and achievement levels.

In Mexico, the World Bank worked with the government and provided funding to Mexico's *Programa de Educación, Salud y Alimentación* (PROGRESA). The program reaches over 2.6 million rural households and links cash benefits and nutritional supplements to mandatory participation in health and education programs. Several design features directly target women; for example, mothers are designated as the official beneficiary and receive the cash transfers. The program attempted to redress the lower secondary school enrollment levels found among girls in Mexico (67 percent compared to 73 percent for boys) by making its school-based cash transfer amounts greater for girls than for boys in secondary school. PROGRESA led to increases in secondary school enrollment rates ranging from 11 to 14 percentage points for girls and from 5 to 8 percentage points for boys.

### **Contributing to Reducing Inequality in Access to Health Services**

Providing women, men, and children with basic health care and nutrition lies at the heart of Bank strategies to reduce poverty and promote economic growth. Reproductive health services are also critical for women's and children's well-being and survival. In many settings, gender inequalities in the control of a household's economic resources, in decision-making power, and in freedom of movement outside the household contribute to the poor health of women and

**BOX 2.2 Expanding Girls' Education in the The Gambia and Mauritania**

In The Gambia, the World Bank has supported the government's efforts to reduce gender disparities in school since the early 1990s, most recently through the Third Education Sector Project. The project aimed to increase girls' school enrollment by increasing public expenditure on education by 10 percent annually, until education expenditures rose from 15 to 21 percent of total government expenditures. Funding is being provided to: (a) the Girl Friendly Schools Initiative in primary schools, which has improved the physical conditions in schools where girls' attendance was low, in return for community commitments to increase female enrollments, and (b) the Girls' Scholarship Trust Fund in secondary schools, which subsidizes girls' enrollment fees. In addition, remedial training for female teachers at The Gambia College has helped attract and keep female student-teachers in the college, increasing the number of female teachers at the primary level, and, to a lesser extent, the secondary level. As a result of these efforts, girls' enrollment rate in grades 1–5 increased from 55 percent in 1996 to 73 percent in 2002, and all signs are that this number has continued to increase.

In Mauritania, the World Bank supported the government's Education Sector Development Program, which applied a wide array of strategies to accomplish gains in girls' schooling, including efforts to address the issues of distance from school, recruiting female teachers, establishing girls' scholarships, and establishing school canteen programs. The program also combined secular school in the mornings with religious instruction in the afternoons, thereby meeting the religious learning requirements that parents set. As a result of the program, the primary gross enrollment rate for girls increased from 39 in 1990 to 85 in 2001. In 2003, girls represented a significant proportion of pupils both at the primary level (48 percent) and secondary level (45 percent). However, at both levels, boys performed better in end-of-cycle exams and the girls' repetition rate was higher than for boys.

girls. For women, poor nutrition, high fertility rates, high anemia levels, and poor quality or non-existent reproductive health services contribute to high maternal mortality rates, low child survival rates, and reduced productivity.

Some 201 million women, most of them in developing countries, still have an unmet need for contraceptive services (UNFPA 2004). Meeting their needs would prevent an estimated 23 million unplanned births, and 1.4 million infant deaths (UNFPA 2004).

The World Bank began working in population and reproductive health over 30 years ago and is the single largest external source of health, nutrition, and population (HNP) financing for low- and middle-income countries. To date, the Bank has allocated over \$16 billion in loans and credits to more than 100 countries





for HNP projects. In recent years, about 20 HNP projects have been approved annually, with average new lending of about \$1.3 billion per year.

Activities aimed at reducing gender inequalities in access to health, nutrition and population services are important components of these projects and strong partnerships are critical to the Bank's work in this area. For example, the World Bank is a partner in the Safe Motherhood Initiative, is a co-sponsor of UNAIDS, supports the Integrated Management of Childhood Illness project (which targets communicable diseases among the poorest and most vulnerable children), and is a founding partner of the Global Partnership to Roll Back Malaria. Since 1997, through the Development Grant Facility, the World Bank has supported capacity building of civil society organizations (CSOs) and NGOs to develop innovative

interventions for improving adolescent health, achieving safe motherhood, and addressing harmful traditional practices such as female genital mutilation.

In Bangladesh, malnutrition levels remain among the highest in the world (World Bank 2002d). In 1995, the government launched the Bangladesh Integrated Nutrition Project with United Nations Children's Fund and World Bank support. By the end of 2001, the project had reached more than three million households in over 13,000 villages across Bangladesh, providing such services as growth monitoring and promotion, behavior change communication, and supplementary feeding for malnourished pregnant and breast-feeding women and severely malnourished children under the age of two. In program areas, severe malnutrition declined among children under two years of age from 13 to two percent over six years. And half or more of all pregnant women in the targeted area gained weight. In 2000, the World Bank provided another \$92 million for a broader National Nutrition Program, aimed at expanding community-based nutrition services and activities. The project has been successful in feeding and restoring health to over 1.2 million teenage girls, 191,000 lactating women, 158,000 pregnant mothers, and 718,000 children under two years of age.

Information and communication technology is playing an important role in promoting access to health services. The World Bank's Information for Development Program (*InfoDev*) financed the India Healthcare Project, which uses handheld computers to assist in delivering quality health care to rural populations. In India's Andhra Pradesh state, the project is providing handheld computers to auxiliary nurse midwives, enabling them to eliminate redundant paperwork and freeing their time to deliver health care to poor women. Midwives provide most health services in the state's vast rural areas, with each serving about 5,000 women—typically across multiple villages. Midwives usually spend 15–20 days a month collecting and registering data. With handheld computers they can cut that time by up to 40 percent—increasing the impact and reach of limited resources, with positive health impacts for women and girls (Cecchini 2002).

### **Supporting the Fight Against HIV/AIDS and Sexually Transmitted Diseases**

HIV/AIDS has emerged as a global challenge to development, threatening to reverse the development gains of the last few decades in many parts of the world. In 2003, almost five million people became newly infected with HIV, the greatest number in any one year since the epidemic began. The overwhelming majority of people with HIV/AIDS—98 percent of women and 94 percent of men—live in developing countries (UNAIDS 2004). In 1998, women made up 41 percent of all people living with HIV worldwide. Today, more than 20 years into the epidemic,

**BOX 2.3 Improving Women's Health in Bolivia and Malawi**

In 1999, confronted by some of Latin America's bleakest health indicators, the Bolivian government asked the World Bank to help finance a program to bring better health care to poor families throughout the country. The World Bank responded by approving a \$25 million Health Sector Reform Program that prioritized reducing the country's high maternal and infant mortality rates. The number of births attended by trained health workers climbed to 51 percent in 2000 from 36 percent in 1998, and immunization coverage rose to 86 percent from 75 percent.

In response to these results, in June 2001, the World Bank approved a loan of \$35 million for the project's second phase. During the second phase, the Basic Health Insurance System is being expanded geographically to cover an additional 25 percent of the population, and a special effort is being launched to reach underserved areas by assigning new health teams to the poorest regions of the country, supported by indigenous community agents. Evaluations conducted in 2003 show progress: since 1989, the maternal mortality rate has been reduced by 59 percent, and the rate of child mortality has been reduced by 53 percent.

From 1999 to 2003, the World Bank and the government of Malawi worked together on the Malawi Population and Family Planning Project to increase women's access to and use of family planning services in six pilot districts. Given the shortage of skilled health staff in Malawi, the project relied on community-based distribution agents for the delivery of family planning services. The community-based agents received financial and material incentives, including training, uniforms, and bicycles. The strategy was highly successful, so much so that in the pilot districts, the percentage of women aged 15–19 who had used contraception at zero parity almost doubled between 1999 and 2003, from 11 to 21 percent, compared to a three percent increase in the control districts.

women account for nearly half the 40 million people living with HIV worldwide (UNAIDS 2004).

Central to combating the epidemic is understanding the issues associated with female and male vulnerabilities and risks. Already physically and socially more vulnerable than boys to HIV infection, girls are also more vulnerable to dropping out of school to care for sick relatives or assume other domestic duties.

The World Bank has committed more than \$1.7 billion to combat the spread of HIV/AIDS in developing countries and has pledged that no country with an effective anti-HIV/AIDS strategy will go without funding. In partnership with African governments, the World Bank launched the Multi-Country HIV/AIDS Program (MAP), which makes significant grant resources available to CSOs and communities to assist them in the fight against HIV/AIDS. Since it was launched in 2000, MAP has provided \$1 billion to help 28 countries expand their national prevention, care, and treatment programs.

In recent years there has been a steady rise in the World Bank's attention to male and female gender-based risks and vulnerabilities in HIV/AIDS projects, and the gender aspects of the epidemic are being addressed on multiple fronts. To better understand the linkages between gender and HIV/AIDS, the World Bank has undertaken a number of studies on this topic. It sponsored a series of reviews of the attention given to gender issues in HIV/AIDS operations in Sub-Saharan Africa, especially under the MAP. These reviews provided rapid feedback to operational task teams on sectors and themes requiring special attention to gender issues during the preparation and implementation of HIV/AIDS operations. As a result of these reviews, the Bank produced the manual, *Integrating Gender Issues into HIV/AIDS Programs: An Operational Guide* (World Bank 2004d). Further, with the support of the government of Norway, the World Bank financed country studies in Burkina Faso, the Gambia, and Senegal on the roles that bisexual, gay, and transgendered men play in the fight against HIV/AIDS. The studies highlighted the diversity of this group, making clear the need to include these men in the planning and implementation of anti-HIV/AIDS campaigns. The Bank has also sponsored studies and policy dialogue on the legal and gender dimensions of HIV/AIDS in Ethiopia, Tanzania, and Uganda to gain insight into the role of law and justice sector policies and institutions in promoting access to HIV/AIDS-related rights, protections and services.

In the past, most of the MAP funds already committed for Africa were spent on prevention, palliative care, and awareness creation. Looking ahead, the World Bank is increasingly focusing on HIV/AIDS treatment and in June 2004, the World Bank approved a grant of \$60 million to support a regional program aimed at scaling up access to HIV/AIDS treatment. The Regional HIV/AIDS Treatment



Acceleration Project will be implemented in Burkina Faso, Ghana, and Mozambique, and is the first World Bank-funded project to focus primarily on HIV/AIDS treatment in Africa. The project has a specific focus on reducing mother-to-child transmission and finances the training of birth attendants and the purchase and distribution of the needed drugs to prevent mother-to-child transmission. Gender-sensitive indicators will be used to track women's participation in the treatment programs, and work will be done with ministries to reduce gender-based violence.

### **Providing Women with Improved Access to Productive Resources**

Providing women with access to productive resources has a direct and positive impact on economic growth and on reducing poverty, while increasing women's economic opportunities and empowerment. Many societies have institutions and practices that limit women's access to productive assets and resources, such as

**BOX 2.4 Stemming the HIV/AIDS Pandemic in Brazil and Chad**

In 1990, Brazil had one of the world's largest numbers of reported AIDS cases. By 1995, AIDS was the number one cause of death among young women in the State of São Paulo, and was the second most common cause among men. In the center-west of Brazil, indigenous women were becoming the most vulnerable group due to increased male migration, increased prostitution among indigenous women, and high levels of alcohol abuse. At the Brazilian government's request, in 1993 the World Bank approved \$160 million for the AIDS and Sexually Transmitted Diseases Control Project to reduce the incidence of HIV and sexually transmitted diseases (STDs) and to improve diagnosis and treatment of persons with HIV/AIDS. Between 1993 and 1997, the project helped 175 NGOs conduct more than 400 grassroots campaigns, educating high-risk groups about unsafe or harmful behaviors. Commercial sex workers (most of whom are women) were identified as a target group together with pregnant women, for the prevention of mother-child transmission. National evaluations show that between 1996–1999, the use of condoms with a regular partner in the last 12 months increased among women from 12 percent to 21 percent and remained about the same among men (26 percent). Prevalence of HIV/AIDS among women who delivered babies in health facilities decreased from 2.8 percent in 1998 to 1.7 percent in 2000. Since late 2003, the program's third phase has expanded to include partners of high-risk individuals, sexual violence victims, women attending STD clinics, female intravenous drug users, and adolescents giving birth.

The World Bank and the government of Chad worked in partnership to reduce fertility and slow the spread of HIV/AIDS through the Population and AIDS Control Project. The project ran from 1995–2001 and involved establishing a social fund to channel resources from the central government to the private sector and NGOs through grants for activities contributing to population and HIV/AIDS control. Six NGOs were recruited to assist in project preparation and supervision; the social fund helped build local capacity and gave people in rural areas better access to health services. A microcredit component was incorporated into the project to increase sustainability and cover women's income generating activities. Following project implementation, a study of Chad's health sector showed that HIV/AIDS awareness had increased most rapidly among women during the project period, especially among the poorest women.



land ownership, financial services, and formal sector employment. The World Bank's water and sanitation, transport, rural and urban development, energy, and private sector development work seeks to improve women's access to productive resources on multiple fronts. Experience shows that well-designed interventions can yield large economic benefits to people who are normally excluded from the formal sector.

#### *Water and Sanitation*

Recognizing that women and men usually have very different roles in water and sanitation activities—with women most often being the providers and managers of domestic water supply in rural households and the guardians of household hygiene—the Bank is funding innovative approaches to integrate gender issues into water and sanitation projects.

In Morocco, for example, the government launched the National Program for Rural Water Supply and Sanitation in 1998 with World Bank support, constructing and rehabilitating water supply and sanitation facilities in 27 rural provinces. Before the project, only 20 percent of Morocco's rural population had access to safe drinking water. Today, over 50 percent have clean water and adequate sanitation, an improvement that has dramatically diminished water-related diseases such as diarrhea. To ensure women's participation and to facilitate hygiene education, provisions were made to include at least one woman in each social mobilization team; each team helped beneficiaries establish water users' associations to take over management of the schemes after undergoing training. By ensuring the provision of safe potable water from public taps less than 500 meters away from the homes of beneficiaries, the project reduced the time women and girls spent fetching water by 50 to 90 percent. Saving time in water collection has meant more girls are able to attend school: during the past four years, rural primary school attendance for girls jumped from 30 to 51 percent in the project areas.

Similarly, the Water and Sanitation Project in Paraguay emphasized inclusive and participatory approaches to enhance sustainable water use, relying on gender-balanced community water management groups to operate and maintain water and sanitation systems. In South Africa, the Roundabout Outdoor HIV/AIDS Awareness Initiative, funded in 2000, addresses the dual problems of high HIV/AIDS prevalence, at 12 to 20 percent nationwide, and insufficient access to clean water for seven million people.

#### *Transport*

Development of transport infrastructure was previously assumed to benefit both sexes equally. The World Bank now recognizes that men and women often have differing transport needs and constraints, and are affected differently by transport

**BOX 2.5 The Roundabout Outdoor HIV/AIDS Awareness Initiative in South Africa**

Traditionally, rural South African women and girls collect water at the nearest stream and then carry it home, often on their heads. Apart from being inefficient, this can have serious health effects, causing severe headache and spinal damage, and reliance on water from open streams that are often unclear. The Roundabout Outdoor HIV/AIDS Awareness Initiative, supported by the World Bank Development Marketplace, provides communities with convenient, safe water access. It captures the energy of children at play to pump water into elevated holding tanks, while simultaneously enhancing community well-being by placing HIV/AIDS public awareness messages on the tanks. By adapting the standard windmill design to be powered by children at play, the Roundabout pump ensures a safe water supply, reduces the number of waterborne diseases, minimizes the amount of labor women and girls expend in obtaining water, and raises awareness of South Africa's most deadly disease. The Roundabouts supply villages with 1,400 liters of clean drinking water per hour into low-maintenance storage wells—a much faster rate than any hand-driven pump can reach. The Roundabout is unique in that it uses commercial advertising to help cover its costs, while providing an attractive private sector marketing outlet. Since 2000, Roundabout Outdoor has been working with the South African Department of Water Affairs and Forestry and donors to build more than 400 pumps across South Africa, benefiting 200,000 villagers. The model is now being replicated in Mozambique as part of a project funded by the International Finance Corporation (IFC), the World Bank's private sector investment arm.

interventions. For example, rural transport projects that build roads for motorized transport sometimes miss opportunities to benefit poor rural women, who mainly work in and around the village and travel on foot. A gender-sensitive transport policy could include better rural roads and paths that are friendly to alternative means of transport such as bicycles and carts, which are common means of transport among poor women. Similarly, urban transport systems that carry people to and from employment centers are sometimes inadequate for women, who may have safety or modesty concerns, and who must combine income-generating activities with household and family activities, such as taking children to school or visiting the market.

The Bank's transport portfolio has become increasingly gender-sensitive since Beijing. The Dhaka Urban Transport Project in Bangladesh is one example of a gender-sensitive intervention. The project has increased women's use of public transport through women-only bus services, bus route scheduling for women passengers, user-friendly sidewalks, and other pedestrian amenities. Rural roads





projects in Peru and Guatemala also increased women's access to employment, markets, and public services through improved transportation.

Special attention has been given to women's transport needs in Africa, including interventions in Guinea and Senegal that increased women's mobility by promoting alternative modes of transport, including bicycles. The World Bank will continue to be involved in this area in Africa and will be implementing the Rural Access and Mobility Project in Nigeria in 2005. The project has a strong focus on strengthening the capacity of rural stakeholders, especially women, to identify, design, and implement interventions that contribute to improvements in their livelihood. Transport infrastructure improvements will ensure that women have access to markets and improved access to social and economic services.

#### *Rural and Urban Development*

Rural women are responsible for half of the world's food production and produce between 60 and 80 percent of the food in most developing countries (FAO

**BOX 2.6 Connecting Isolated Villages to Markets in Peru and Guatemala**

The joint World Bank/Inter-American Development Bank Peru Rural Roads program worked with men and women of the Andean region to improve smaller roads and tracks in the area. Cheaper and faster transport services enhanced women's access to health services, improved opportunities for girls to attend school, facilitated social interaction, and enabled easier access to markets. Where villagers previously had to walk an average of five hours each way to get to the market, the same trip now takes one hour by bus. Women were also central to the project's decision-making process as they were appointed to leading roles in many committees and formed the majority on some committees. The road-maintenance microenterprises that the community established to maintain local roads and tracks required that women be at least 10 percent of their members and 30 percent of direct beneficiaries of their projects. Women now participate more in markets and fairs and spend less time obtaining fuel and food supplies than before the project was implemented, and their participation in local initiatives and political involvement has also increased.

Similarly, the Second Rural and Main Roads Project in Guatemala has had a significant impact on women's mobility. Project evaluations showed that 17 percent more people in beneficiary than in non-beneficiary communities reported an increase in the number of women who use means of transport such as pick-ups and trucks to reach their destinations. Women in the non-beneficiary communities usually walk. In beneficiary communities there is also greater openness to women using health centers, going to markets, and working in road-related maintenance works.

2004). Yet, despite their contribution to global food security, women farmers are frequently overlooked in development programs. The World Bank recognizes that a rural development project's impact is likely to improve when women and women's groups are involved in project design. As a result of women's involvement, a range of projects now incorporate gender-responsive actions. For example, in the Tunisia Northwest Mountainous and Forestry Areas Development Project, the World Bank supported activities aimed at increasing household income through the improvement and diversification of agricultural and pastoral production systems, and through the promotion of off-farm income-generating activities, such as beekeeping, poultry, and cattle rearing. Women were specifically targeted for income-generation training, in areas such as improved plant and animal production techniques. Women also received funds to raise milk- and meat-producing cattle. To ensure women's participation, the project recruited female extension agents. The project also installed potable water sources, halving the distance women had to walk to collect water.

The World Bank is paying particular attention to gender-sensitive land titling programs. Examples include the Vietnam Land Tenure Certificate Project and the Lao People's Democratic Republic Land Titling Project.

The Bank's urban development portfolio is increasingly taking gender issues into account. In Venezuela, in 1999 the Bank financed the Caracas Slum Upgrading Project to assist the community in rehabilitating public stairs and pedestrian paths, construct sewerage collectors, recover urban spaces such as public squares and community centers, and construct retaining walls to prevent hill erosion. Women participated in the project through community consultations and training, and as construction workers, project staff, and neighbor inspectors. Neighbor inspectors are community representatives responsible for supervising construction work. Women's participation enhanced project performance by improving the quality of the civil works, guaranteeing their maintenance, and improving the efficiency of field staff. The result is increased security of family livelihoods through employment generation for women, and more equal household decision making in response to women's empowerment.

### *Energy*

Lack of modern energy is a major development challenge. Roughly two-thirds of African households—more than 350 million people—depend on burning wood fuels for their daily cooking (Kinkade 2002). Not only is this practice unsustainable under prevailing land and forestry use patterns, but burning wood fuels in poorly ventilated spaces also poses a serious health hazard for families, particularly for women and children.

Women tend to spend more time than men on basic subsistence activities, such as gathering fuel-wood and cooking. The time spent on these activities reduces rural women's income-generating activities. Positive secondary effects associated with access to energy sources include increased reading hours for children and adults, and increased time spent helping children with homework (UNDP and World Bank 2004).

The World Bank is supporting several gender-responsive energy sector initiatives. One such project is the Millennium Gelfuel Initiative, supported by the World Bank's Development Marketplace, which provides families with more efficient and environmentally-friendly stoves. The Millennium Gelfuel Initiative was launched to re-engineer Greenheat Gelfuel (a 100 percent organic product that can be locally produced in most African countries) into a renewable, low-cost, safe, and clean household cooking fuel and to design appropriate stoves for the fuel. Low-cost, high-efficiency stoves were developed specifically for the Gelfuel, and a Gelfuel burner was designed, which can be retrofitted into more than 15 types of traditional African cooking stoves. Consumer tests and marketing

### **BOX 2.7 Improving Women's Access to Land in the Lao People's Democratic Republic**

The constitution and national law in the Lao People's Democratic Republic afford women equal access to land. However, the custom of couples residing in the husband's family home that exists among some ethnic groups often forces women to give up their land when they marry. Since 1995, the Lao government, the Australian Agency for International Development, and the World Bank have been working together through the Laos Land Titling Project to provide women with a system of clear and enforceable land-use ownership rights that includes ensuring that women's names appear on land titles. Placing women's names on land titles protects women's property rights in the event of marriage or divorce and from their husbands' arbitrary decisions. The Department of Lands worked with the Lao Women's Union to ensure women's titling rights in six provinces where women typically inherit land but live in their husbands' village. Much progress has been made. In areas where the systematic titling project is operating, 34 percent of titles are in women's names and 38 percent are joint titles. This contrasts with non-project areas, where only 15 percent of land titles are in women's names and 28 percent are jointly titled.

Women have started to use their new land titles to secure credit, and now have both the incentive and the credit to invest in sustainable land-management practices and productive activities, both of which increase household incomes and expand the local economy. A follow-up project began in 2004 to further improve the security of women's land tenure in the six provinces and to expand the program to additional provinces.

assessments conducted in Ethiopia, Malawi, Mali, Mozambique, Senegal, and Zimbabwe affirmed the Gelfuel's appeal and potential commercial viability.

#### *Income-Generating Opportunities*

World Bank-supported projects are helping women to participate in the private sector, for example by providing credit, improving access to information and communication technology, and providing income-generating opportunities. As a cofounder of the Consultative Group to Assist the Poor (CGAP), a consortium of 28 donor agencies designed to improve the capacity of microfinance institutions, the World Bank supports a number of gender-responsive projects. For example, in 2003, with International Fund for Agricultural Development support, CGAP funded the Bai Tushum Project in Kyrgyz Republic. The project is providing loans to individual women to purchase milk cows and to groups of women to buy dairy equipment.

In the Copán Valley in Honduras, the Bank supported a government program that taught women how to produce ceramics, make bread and pastries, set up







and maintain plant nurseries, and make candles for sale. In addition to providing income-generating opportunities, this program had an important psychological impact on the Copán women by strengthening their self-esteem and helping them to realize their potential.

In Vietnam, a World Bank-assisted Rural Finance Project provided nearly \$650,000 to 250,000 rural households. Women were almost one-third of the borrowers; their repayment rate was 98 percent. The project also financed mobile banking, which provides services to remote areas without bank branches using specially equipped vehicles. Each mobile bank visits an average of 62 remote locations a month, adding more than 200 savings accounts and more than 500 new borrowers every month, many of them women.

Recognizing the need for Iraqi women to re-enter the labor force and build entrepreneurial skills, the World Bank in 2004 provided training to Iraqi businesswomen and policymakers. In Tajikistan, the World Bank supported the Tajik government in creating income-generating opportunities for women. To assist women worldwide to connect and network with female entrepreneurs, in 2004, the World Bank and IFC developed a web-based *Global Directory of Women's Business Associations*.

### **BOX 2.8 Creating Income-Generating Opportunities for Women in Tajikistan**

The World Bank provided funding to reduce the potential for conflict and ameliorate poverty in one of Tajikistan's most difficult post-conflict areas. The project is headed by a local women's association that is helping households headed by single women lift themselves out of poverty and obtain the knowledge and job skills necessary to engage in business or start their own enterprise. Considerable progress has been made, including the recent construction of a Women's Community Center as a home for the women's association. The association's trainers (all of whom are women) have developed modules to train women members on key social development issues, such as family rights and responsibilities, basic health care and nutrition, and conflict resolution and decision-making. Planned social enterprise activities include market research, a microcredit program, and a childcare business. The members are already operating a bakery to provide operating funds for the association.

### **BOX 2.9 Connecting Villagers through Phones in Bangladesh**

In 1999, the IFC (the World Bank's private sector investment arm) loaned \$16.7 million to and invested \$1.57 million in GrameenPhone Limited in Bangladesh to expand rural connectivity. GrameenPhone is the largest mobile telephone operator in Bangladesh, and the sole provider of telecommunications services to the Grameen Village Phone operators. Villagers eligible for microcredit through Village Phone—most of whom are women—are given loans to purchase mobile phones. These "operators" then sell telephone service to the villagers in their community and can earn enough money to repay the Grameen Bank loan. This program has had several benefits. First, it has reduced the need for residents of remote rural communities to make costly trips to nearby cities. Second, owning mobile phones has opened up a new economic niche for rural women. An operator can expect to earn more than \$1,000 per year, in a country where the average per capita income is \$380. Third, villagers depend on operators to obtain a valuable service, something that gives the operators economic independence and a more prominent role in their communities. As of October 2003, more than 39,000 village phones were in operation in nearly 28,000 villages.



## REDUCING GENDER DISPARITIES IN RIGHTS

Legal, social, and economic rights provide an enabling environment in which women and men can participate productively in society, attain a basic quality of life, and take advantage of the new opportunities that development affords. Greater equality in rights is also associated with greater gender equality in education, health, and political participation. For example, a World Bank study found that if all countries in South Asia, Sub-Saharan Africa, and the Middle East and North Africa were to increase gender equality in rights to the level of the “most equal” country in their respective regions, the ratio of women to men in parliament would likely more than double in the Middle East and North Africa and would increase by more than 60 percent in the other two regions (World Bank 2001a).

The Beijing Platform for Action calls for actions to improve women's rights, such as reducing violence against women and meeting women's needs in conflict settings. The Bank's role is to promote economic development and poverty reduction, but this can only be done effectively by working with partners to end the inequalities that are harmful to development. To this end, the World Bank is supporting a variety of activities that contribute to improving women's rights.

### Improving Women's Access to Legal Services

The World Bank is assisting governments to strengthen their legal and judicial systems to provide the good governance that is needed for development. A strong legal framework that reflects international commitments and gender-sensitive enforcement mechanisms can also contribute significantly to the promotion and protection of women's welfare and their social, economic, and political rights. In recognition of this, the Bank funded an NGO project in Egypt designed to teach poor women their rights as citizens and provide them with the official citizenship documents necessary to access such vital benefits as credit, the vote, inheritance, and pensions.

The World Bank is supporting a number of projects, particularly in the Latin America and Caribbean Region, to improve poor women's access to legal services. In 2004, the World Bank also committed to supporting programs in Chile and Uruguay to improve the capacity of their legal systems to ensure gender equality in legal services. In Chile, the Fundación Facultad de Derecho at the Universidad de Chile will conduct capacity building for legal practitioners on women's human rights, the integration of international law into domestic legal practice, and the creation of a network of practitioners that will increase civil society's ability to assess legal and judicial performance. In Uruguay, activities will focus on the implementation of the National Plan for the Eradication of Vio-



**BOX 2.10 Improving Egyptian Women's Access to Entitlements through Identity Cards**

In Egypt, many women do not possess identity cards or birth certificates; this, in turn, makes it difficult for them to vote, establish a business, or access microcredit or basic services such as health care and education. In 2000, the World Bank provided a Development Marketplace grant to a project designed to help poor Egyptians, particularly women and girls, obtain identity cards and birth certificates. By June 2001, the Egyptian Center for Women's Rights had led a mass media campaign that had resulted in publicity in the national media and dialogue with government authorities to simplify the civil registration process. The program was conducted in Cairo and surrounding areas.

By 2003, approximately 56,000 women had obtained identity cards and birth certificates, making it easier for them to inherit property in their names, obtain passports, access microcredit, lay claim to their deceased husbands' pensions, register for literacy classes, and find employment in the formal sector. Roughly 350,000 more women in the project area have already been identified as needing such documents. The campaign's awareness-raising efforts also encouraged groups such as the National Council for Women, a quasi-governmental organization, to allocate funds to cover the cost of identity cards and birth certificates in some areas. Most women affected by the project have become far more aware of their legal rights. In the words of one woman, "It's a new life. I finally feel like a citizen of this country."

lence Against Women, including a pilot training program on women's rights. The pilot will provide training for judges, attorneys, academics, and legal professionals to assist them in developing a coordinated institutional response to violence against women and the necessary institutional change to reduce its incidence. In Ecuador, a judicial reform project, which provided legal services in response to women's needs, was launched in 1996. The project's law and justice component, which received a \$10.7 million World Bank loan, undertook reforms that supported NGOs working to provide free legal services to poor women in four pilot legal service centers. The project provided a variety of legal services to almost 21,000 poor women on issues ranging from domestic violence to disputes over land ownership and inheritance. Through this program, women gained a greater awareness and understanding of their rights. A project evaluation found that the women using the project's legal services reported: an increase in support received from former husbands of \$10 a month per child; a 17 percentage point reduction in the incidence of severe physical violence; and a five percentage point increase in the likelihood that the woman or her children were attending school. A similar project was initiated in Peru.



The World Bank has had an active gender and law program in Sub-Saharan Africa since 1991. Currently, the focus is operational, with the objective of providing institutional strengthening and capacity-building support to governments and civil society organizations involved in advancing women's status. The program has mobilized around \$6 million in grants for work in 14 African countries. In Tanzania, for example, the gender and law program financed a participatory land appraisal to identify and examine gender and land issues after the Ministry of Community Development and Women determined there was a need for additional information on customary land practices. The appraisal recommended that land control be vested in the village assembly, as opposed to the clan, that land be registered in the names of both spouses, that before disposing of any land, the allocating authority ensure that wives consented to the proposed disposition, and that they and their children retain access to their means of subsistence. These recommendations fed into the debate on the Tanzania Land Bill, which was passed in 1999. Other operations have included an institutional development grant for Uganda for increasing the legal literacy of newly elected councilors, and an institutional development grant for Zimbabwe to analyze women's legal constraints and increasing awareness of gender issues.

To date, the World Bank has organized five gender and law conferences. The fifth conference, *Laws, Institutions, and Gender Equality*, was held in March 2003 and focused on sharing information on women's rights at the domestic and international levels. Open to both external and internal audiences, these conferences have been instrumental in raising awareness about the importance of legal and judicial frameworks—and laws—for gender equality and development.

### **Working to Combat Gender-Based Violence**

Violence against women has steep human, social, and economic costs. In addition to having direct effects on women's physical and emotional health and well-being, gender-related violence also has important indirect impacts. For example, women with a history of physical or sexual abuse face elevated risks of gynecological disorders, unintended pregnancies, unsafe abortions, sexually transmitted infections (including HIV/AIDS), and adverse pregnancy outcomes (Bott, Morrison, and Ellsberg 2004). World Bank efforts in this area include policy dialogue with governments, research to help deepen knowledge of this topic, and awareness raising.

World Bank-financed projects have included components to address the immediate needs of battered women and their children, and have provided social and legal services to help women with issues such as domestic violence, sexual violence against children, and child support. For example, in Indonesia, to

mobilize community support for achieving the rights of women victims of violence, the National Commission on Violence Against Women conducted a 16-day Campaign of Activism on Violence Against Women in cooperation with local organizations in more than 15 districts. With support from the Norwegian and Dutch governments, the World Bank provided funding for activities in six of the districts. The project opened opportunities for a more strategic collaboration with local governments, police, hospitals, and other communities for future campaigns, while also building local groups' capacity to lead such campaigns. In India, the World Bank is supporting a program to sensitize police personnel in 124 police stations in Delhi on issues related to gender-based violence.

The World Bank has recently focused on the development implications of gender-based violence. Bank-sponsored work has included commissioning analytical papers on various aspects of this topic and holding a workshop to raise awareness and identify potential intervention points. Bank country gender assessments in Ethiopia, Kenya, Malawi, Uganda, and Zambia included sections on gender-based violence.

### **BOX 2.11 Increasing the Awareness of Gender Issues in the Delhi Police Force**

On International Women's Day in March 2003, in partnership with the World Bank and the NGO Coalition for Rural Empowerment, the Delhi police launched the first of 114 gender sensitization workshops to be held over the year for the 124 police stations in the capital and a total of 6,000 police personnel. The program responded to the lack of awareness among police of the relevant laws surrounding women's rights and how to deal with the high levels of crime against women in the city. Gender experts, NGO workers, women's activists, judicial officials, and senior police officers provided training on a range of topics, including gender and HIV/AIDS. As the training was held at the Sudinalay Rehabilitation Shelter Home for Women, which the Coalition for Rural Empowerment operates, the participating police personnel had an opportunity to interact with the survivors of various atrocities who reside at the shelter, thereby helping them to better understand and empathize with the victims of violence. Observers from other state police forces attended with the intention of implementing similar programs in their own states. As a result of the initiative, the Delhi police have incorporated a major gender sensitization module into the regular training course for police personnel at the Delhi Police Training Academy.

### Assisting Women in Post-Conflict Settings

Since Beijing, there has been increased recognition that conflict and war, both interstate and intrastate, have different implications for women and men. For women, the consequences have included rape and torture, displacement, lack of access to health services, increased vulnerability to HIV and sexually transmitted diseases, mental health disorders, and social isolation of widows and the sexually abused (Rehn and Sirleaf 2002). The interests and effectiveness of women and men in peacemaking and reconstruction also differ. In 2000, the United Nations Security Council Resolution 1325 called on all actors involved in negotiating and implementing peace agreements to adopt a gender perspective that considers the special needs of women and girls during repatriation and resettlement, rehabilitation, reintegration, and post-conflict reconstruction.

The Bank's Operational Policy on Development Cooperation and Conflict (OP 2.30) allows the Bank to support states that are transitioning from war to enable them to achieve economic and social recovery and sustainable development "with particular attention to the needs of war-affected groups who are especially vulnerable by reasons of gender, age, or disability." Recognizing the importance of gender issues in post-conflict reconstruction, the World Bank is undertaking several activities aimed at integrating gender issues into its post-conflict work, including research, awareness raising, capacity building, and grants.

Established in 1997, the Post Conflict Fund supports innovative work in uncertain and fragile conflict-affected societies where regular World Bank funding may not be possible. Several of the Fund's initiatives have incorporated gender issues. For example, the Knitting Together Nations project in Bosnia created inter-ethnic sustainable employment opportunities for Bosnian women in areas such as the production, marketing, and sale of traditional knitwear. The Women Reconstructing Southern Africa program financed capacity-building activities to enhance women's leadership in rural villages. The War Widows and Welfare project in Indonesia helped poor widows recover their economic capacity in eight provinces affected by violence, and the Female Teachers In-Service Training project in Peshawar, Pakistan, supported the training of female teachers in Afghanistan University, where many students are members of the Afghanistan refugee community.

The World Bank is also conducting research on the links between gender relations and conflict. For example, in 2004 the World Bank published *Gender, Conflict, and Development* (Bouta, Frerks, and Bannon 2004), which examines how conflict affects women and men differently, and explores the challenges of sustaining positive gender change during post-conflict reconstruction.

During conflict, women are often actively involved in fighting; they represent between 10 percent and one-third of both non-state military actors and regular

armed forces (Bouta, Frerks, and Bannon 2004). In Rwanda and the Republic of Congo, the World Bank supported women's reintegration into society in the aftermath of war. The Rwanda Demobilization and Reintegration Project, which began in 2002, provides targeted support for the social and economic reintegration of female ex-combatants. Specific measures include ensuring that the special needs (such as security and sanitation) of female ex-combatants are taken into account in demobilization centers and ensuring that all benefits for ex-combatants are equally accessible to men and women. A similar project was implemented in the Republic of Congo. It focuses on assisting female and male ex-combatants to re-introduce themselves into their communities and establish sustainable livelihoods by providing them with information, counseling, referral services, vocational training, formal and informal apprenticeship schemes, and educational opportunities.

The Bank is also working with client countries to assist women and men in rebuilding their lives in the aftermath of natural disasters. The World Bank recognizes the importance of ensuring that both women and men are involved in community efforts to prepare for disasters, such as organizing disaster brigades

### **BOX 2.12** Assisting War Widows in Indonesia

Widowed women living in war-torn regions rank among the poorest of Indonesia's 28 million people living in poverty. The Woman-Headed Household Empowerment Program (PEKKA) began in 1999, and specifically targeted widows. The project operates in four provinces, providing financial resources for food, medicine, and infrastructure for widows and their children. The Ministry of Home Affairs in partnership with the National Commission on Violence Against Women runs the project. The project also supports cultural activities, including a photo documentation program. Under the project, widows elect their own representatives to the program; each receives a full month of intensive training in community organizing and microcredit management.

In just three years, the group has attracted more than 6,000 members. On average, household expenditures among program participants have risen, and PEKKA families appear to eat a better diet than they did before joining the program. The government is pleased with PEKKA's apparent success and has expanded the program to three additional provinces that have experienced conflict. PEKKA widows also have newfound confidence and organized a touring photographic exhibition of their work to other PEKKA provinces. A delegation of widows visited Washington, DC, in 2004 to exhibit their photos and exchange knowledge and experience with other community activist groups in the U.S.

and preparing emergency plans. As part of this work, the Bank is taking steps to ensure that risk analysis and vulnerability maps take into account female-headed households, that both women and men receive post-disaster psychosocial counseling, and that post-disaster work opportunities for men and women are not limited by traditional gender roles (Correia 2001). Specific examples of Bank interventions with this focus include work in Honduras during the aftermath of Hurricane Mitch in 1999, and in Turkey during the aftermath of the 1999 Marmara earthquake.

### STRENGTHENING WOMEN'S VOICE AND POWER TO INFLUENCE

Women's ability to influence decisions in the community and nation is often limited by a lack of access to voice and decision making power. Although women have gained the right to vote in nearly all countries, there still are large gender disparities in political participation and representation at all government levels—from local councils to national assemblies. Furthermore, once at the decision-





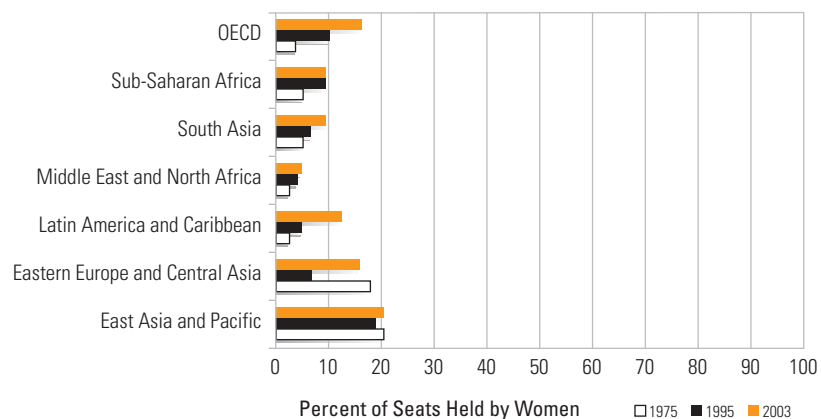
making table, women often lack the tools to participate effectively and make their voices heard.

The Beijing Platform for Action recognized the importance of giving women equal voice. For example, the platform calls for actions to reduce gender inequality in power and decision making at all levels, and asks governments to implement mechanisms to promote women's advancement. The World Bank is supporting a variety of measures to increase women's voice in policymaking and development decisions.

### Empowering Women to Participate in Local Development Activities

The Bank increasingly supports approaches that put the local community at the center of development. To this end, the Bank is funding community-driven development (CDD) projects that work directly to help poor women and men empower themselves, economically and socially. By empowering local communities, encouraging participation and inclusion in decision making, and developing accountability mechanisms, CDD projects support the development of communities that are more socially integrated, inclusive, and cohesive—and thus, better able to ensure that community development meets local needs. Bank CDD lending has grown rapidly in recent years, from about \$325 million in 1996 to close to \$2 billion in 2003.

### Female Representation in Parliament Remains Low



**Figure 2.2**

Source: World Bank 2001a, 2004e and 2004g.

Several community-based World Bank-supported projects specifically focus on empowering poor women. For example, the District Poverty Initiatives Project in India supports women's self-help groups to use collective action to generate higher incomes and reduce harmful social conditions such as child marriage, rape, and men's abandonment of their families. In India's Andhra Pradesh state, the project's initial phase was so successful that the state government chose to rapidly extend it to cover all the state's districts.

In Indonesia, through the World Bank-supported Kecamatan Development Project (KDP), villagers receive grants for infrastructure projects that they have chosen after assessing the community's needs. KDP developed several rules and processes to ensure that women's voices are effective in determining village projects, thereby empowering them to influence local development actions. KDP also helped liberate women from time-consuming tasks such as foot transport and water collection. In one village, a gravel road was built to the local rice paddies and created access for motorcycle taxis, making the transport of rice easier and reducing the time women spent traveling to and from the paddies. In a nearby village, a three-kilometer-long water pipe was built through a dense forest and up the steep sides of a volcano to pipe water directly into the village, thereby reducing the time women spent collecting water. During the three Kecamatan projects, women's status has progressively improved. Where previously women's roles were confined to the household, KDP has promoted women's participation in community decision making and used women facilitators in council meetings; it also initiated a special planning stream for women's groups, a competitive reward for promoting women's participation, and a women engineers program. Women initiated 6,170 proposals (or 55 percent) of the 11,275 proposals funded across 23 provinces.

The World Bank is also supporting several projects that reserve positions or set quotas to ensure women's participation. For example, in Timor Leste, the World Bank-supported Community Empowerment and Local Governance Project introduced quotas for female representation in new local governance structures. In many Bank-supported water and sanitation projects, women have constituted half or more of local water management committees, something that research suggests enhances project effectiveness and sustainability.

### **Supporting the Participation of Civil Society in Improving the Lives of Women and Girls**

Civil society organizations (CSOs) have a major role to play in giving greater voice to poor and excluded women and men, promoting public sector accountability and transparency, and increasing the capacity for service delivery, especially where the public sector's capacity is weak. Today, the World Bank interacts with

**BOX 2.13 Strengthening Women's Voice in Timor Leste**

In Timor Leste, the Bank-supported Community Empowerment and Local Governance Project helped communities create democratically-elected village councils that were accountable and participatory. Through the councils, local communities received grants to rehabilitate basic infrastructure and restart economic activities. The loss of so many male combatants had created a large number of widows and female-headed households. To ensure that the needs of these households were met, the project incorporated a 50-50 male-female quota for elected hamlet (village) representatives. The program has increased the number of women in leadership positions and women's participation in governance and community development planning on the local level, as well as their participation in public life more generally.

thousands of CSOs every day. CSO involvement in Bank-financed projects has increased from 21 percent of total projects in 1990 to an estimated 71 percent today. The World Bank also provides support to CSOs through small-grants programs in more than 60 countries. These small grants programs have disbursed more than \$4 billion over the past 15 years.

In low-income countries, the process of preparing and implementing Poverty Reduction Strategy Papers (PRSPs) has opened new opportunities for broad-based participation by poor people, citizens' groups, and the private sector in setting national priorities and policies and in improving attention to addressing gender inequalities:

- In Vietnam, the World Bank helped the government integrate gender issues into its PRSP and, with the Norwegian government's support, provided resources to increase gender awareness among key provincial officials responsible for implementing Vietnam's PRSP, specifically by funding a series of workshops for about 500 provincial officials.
- In Ghana, the World Bank provided support to a country-led national workshop in November 2001 that brought together the national PRSP team, government officials, gender activists, and NGOs to address ways of integrating gender issues into the PRSP.
- In Nepal, the Bank was instrumental in assisting the government to identify social inclusion as one of the four PRSP pillars. Recognizing that targeted





programs had done little to change the structural foundations of exclusion and poverty, the government reframed its PRSP to focus explicitly on overcoming gender, caste, and ethnic exclusion in mainstream policies and programs.

- The World Bank also assisted the governments of Bangladesh, Pakistan, Côte d'Ivoire, Yemen, and Bosnia Herzegovina, among others, to incorporate gender issues into their PRSPs.

In an effort to assist client countries in integrating gender issues into the PRSPs, the Bank included a separate chapter on gender issues in the *PRSP Sourcebook* (World Bank 2002a). The *Sourcebook* is a guide to assist countries in developing and strengthening their poverty reduction strategies; it provides guidance both on the process of formulating a poverty reduction strategy and on substantive aspects of poverty diagnosis and strategy.

New partnership opportunities between the Bank and civil society were created in recent years through the preparation of country gender assessments (CGAs). In the Bank's gender mainstreaming strategy, CGAs are the first step in a process designed to inform the World Bank and its clients about the key gender inequalities that are barriers to economic growth and poverty reduction. CGA results are used to inform the Bank's country assistance strategy (CAS) and to support countries in preparing their development strategies.

The Jordan CGA drew on a series of video conference dialogues with the Ministry of Planning, the Jordanian National Council for Women, the United Nations Development Fund for Women (UNIFEM) and key Jordanian women's NGOs to determine the focus, coverage, and priority issues of the CGA and define a detailed outline for the report.

In preparing the São Tomé and Príncipe CGA, initial consultations were conducted with local and central governments, civil society, local gender experts, UN agencies, and other donors. The consultations culminated in a high profile two-day workshop that identified areas of high priority for the report with a view to improving the effectiveness of development programs and projects.

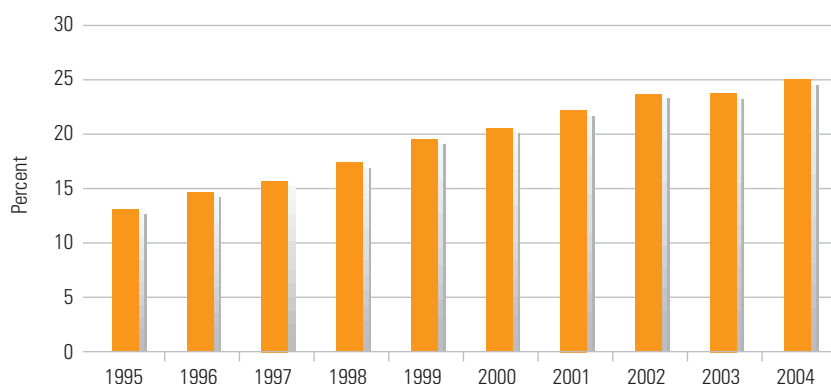
### **Improving Gender Balance among World Bank Staff**

Just as the World Bank is committed to helping client countries achieve better gender balance in their policies and programs, it is also committed to improving the gender balance among its staff, particularly in senior positions. In 1998, the World Bank introduced a three-pronged approach to diversity, focusing on nationality, gender, and racial equality. The first diversity agreements were made in 1999, committing vice presidents to increasing the representation of women, underrepresented nationalities, and staff of Sub-Saharan African origin, especial-

ly in key professional and managerial or senior technical positions. Current women's representation targets are set at 45 percent of key professional staff and 30 percent of managers and senior technical staff.

Over the past several years, the Bank Group has made considerable progress in achieving better gender balance. Between 1995 and 2004, the percentage of women in key professional grades has risen from 31 to 42 percent. During the same period, the percentage of women in key management and senior technical grades has risen from 13 percent to 25 percent.

### Steady Increase of Women in Management and Senior Technical Positions in the World Bank



Source: World Bank Office of Diversity Programs 2004.

Figure 2.3





## CREATING AND SHARING KNOWLEDGE ON GENDER EQUALITY

By creating and sharing knowledge on the links between gender equality and development, the World Bank is helping to improve women's and girls' lives. Enhanced knowledge helps countries understand why and how gender equality contributes to development. This section details some of the Bank's efforts to strengthen our knowledge of gender equality and development issues.

### SUPPORTING ANALYTICAL WORK

Shortly after Beijing+5, the World Bank undertook a major study of the costs of persistent gender disparities to well-being and countries' development prospects, to better understand the links between gender equality and poverty reduction. This work culminated in the report, *Engendering Development—Through Gender Equality in Rights, Resources, and Voice* (World Bank 2001a). The report provided empirical evidence that gender equality promotes development, and helped the World Bank and its partners make the economic argument that equality-promoting interventions are more effective than development policies that fail to reduce gender inequalities.

Building on *Engendering Development* and in partnership with the Netherlands government, the World Bank is currently completing a work program that examines the gender impacts of several types of country economic policies and disseminates these findings to Bank staff and policymakers. The policy areas covered in this work include public sector downsizing, trade and competitiveness, public expenditures, pension reform, labor markets, child labor, and safety nets and transfers. The studies provide information to help development practitioners decide whether analysis of gender issues should be a high priority in particular economic policy areas, and tools to conduct the analysis.

In line with the World Bank's country-specific approach to development assistance, the Bank is also contributing to improved understanding of the importance of gender equality for poverty reduction and economic growth in specific countries and regions. Reports include *Gender in Transition* (World Bank 2002c),

which details the changing nature of gender issues in the transition countries of Europe and Central Asia over the last decade, and *Gender and Development in the Middle East and North Africa: Women and the Public Sphere* (World Bank 2004b), which argues that women's increased participation in the public sphere is critical for the region's development. In 1999, the World Bank issued a regional report on gender issues in Africa, *Gender, Growth, and Poverty Reduction* (Blackden and Bhanu 1999), which described many of the critical ways that gender inequality was hampering Africa's development.

The Bank has also completed (alone or in partnership with governments, civil society, and other development agencies) more than three dozen country gender assessments. Many of these assessments have influenced government poverty reduction strategies and the Bank's policy recommendations. For example, the Benin CGA informed a Bank-led public expenditure review and influenced poverty reducing expenditures in that country. In Uganda, the CGA built on extensive in-country work on gender issues and underpinned the integration of gender issues into the country's poverty reduction strategy, as well as into the Bank's budget support. The CGA is also being used to inform the government of Uganda's revised National Gender Policy, and poverty assessment. Likewise, Vietnam's CGA influenced the Bank's recent country assistance strategy. The Vietnam country program included activities such as re-titling land to include the names of both husbands and wives, training provincial authorities to mainstream gender issues in the implementation of Vietnam's Poverty Reduction Strategy, and addressing gender issues in anti-poverty lending.

The World Bank has also produced research on a variety of specific gender issues related to development, including the gender dimensions of alcohol consumption in Latin America and the Caribbean (World Bank 2002b), globalization and the gender wage gap (Oostendorp 2004), and the prevalence, causes, and costs of gender-based violence (Morrison and Orlando 2004). In addition, analytical work in specific sectors has influenced Bank recommendations to governments. In Vietnam, for example, analysis of the impact of public sector downsizing on male and female workers found that displaced female employees would benefit more from lump-sum compensation than from standard severance packages (Rama 2002). Based on this finding, the Vietnamese government modified its assistance package for workers displaced during state-owned enterprise downsizing to include a substantial lump-sum component.

## INVESTING IN KNOWLEDGE NETWORKS

The World Bank recognizes the importance of local ownership of development agendas. It supports local knowledge networks and helps them build capacity to



better address gender issues. For example, in the Middle East and North Africa (MENA), through the Development Grant Facility and in partnership with UNDP and the Arab Gulf Programme for United Nations Development Organizations, the World Bank is supporting the MENA Regional Gender and Development Network. First established in 2001 in Arab-speaking countries, the initiative has created an active network of policymakers, academicians, NGOs, and donor organizations concerned with gender and development issues. It not only provides a platform for much needed policy dialogue on otherwise “ignored” and sensitive gender topics, but also reinforces the work of individual organizations in gender training and research. In July 2004, the network was expanded to include Persian-speaking scholars, NGOs, and policymakers in addition to the original Arab speakers.

In Europe and Central Asia, the World Bank has supported a long-distance video dialogue series that focused on the challenges of implementing gender-responsive legislation in Central Asia. With funding from the government of the Netherlands and in partnership with UNDP, the initiative helped build local capacity among government and civil society representatives from Kazakhstan, the Kyrgyz Republic, Tajikistan, and Uzbekistan to ensure gender equity as these countries reform their legal systems.

The World Bank Institute (WBI) also plays an important role in building capacity on gender equality issues in the Bank's member countries. Every year WBI organizes about 1,000 training activities that reach approximately 75,000 participants, including parliamentarians, government ministers, other government officials, and university students. Women currently represent over one-third of the trainees, and women's participation has been increasing mainly in "hard sector" training, such as anti-money laundering, governance, and private sector development.

### IMPROVING SEX-DISAGGREGATED STATISTICS

Increasing the availability of user-friendly data on gender differences and characteristics is essential for countries to better measure development determinants and outcomes. The World Bank is supporting several initiatives aimed at making sex-disaggregated data readily available to governments, civil society, and development partners. These initiatives include GenderStats, a global electronic database of gender statistics and indicators, and regional databases for Africa, Europe and Central Asia, Latin America and the Caribbean, and the Middle East and North Africa.

The World Bank is also working to enhance countries' statistical capacity to generate data on gender differences and issues. For example, the Bank worked with the national statistical agencies of Bolivia, Honduras, and Peru to enhance their capacity for generating and analyzing gender statistics and is working with the Kosovo statistical office to build gender-monitoring capacity.

#### **BOX 3.1 Raising Awareness about the Links between Gender and the MDGs**

In response to the MDGs' promise as a global action roadmap, the World Bank produced a special report on the links between gender equality and the MDGs, and hosted an international conference on the same topic, jointly organized by the United Nations Inter-Agency Network on Women and Gender Equality, the Multilateral Development Bank/International Monetary Fund Working Group on Gender, and the OECD/DAC Network on Gender Equality. Workshop participants identified three strategic ways to integrate a gender perspective in MDG policies and interventions: engendering national planning processes, mobilizing grassroots support for gender equality, and sex-disaggregating MDG monitoring. They proposed follow-up actions in each area. Both the report and the conference made clear that gender equality is important for achieving all the MDGs, not just the third goal.

## ENABLING INSTITUTIONAL CHANGES

Integrating a cross-cutting issue like gender equality into the Bank's work in a wide range of development landscapes is a challenge. The Bank has an Operational Policy on *Gender and Development*, and has created institutional responsibilities and systems to implement and monitor the impact of this policy. This section describes enabling institutional changes undertaken in the past decade to facilitate gender mainstreaming in the Bank's work.

### ADOPTING A GENDER MAINSTREAMING STRATEGY

Several key institutional changes have been implemented to facilitate the integration of gender issues into Bank assistance. Since Beijing, each of the Bank's six regional departments has appointed gender coordinators who assist regional operational staff to mainstream gender issues into their analytical work and lending operations. In addition, and in parallel with the Bank's decentralization, over 70 country gender focal points have been appointed in World Bank country offices.

In the past decade, the World Bank's poverty reduction approach has become increasingly participatory and country driven. The country ownership principle is embodied in the Poverty Reduction Strategy Papers (PRSPs), which encapsulate a country's own development vision and puts the country in the driver's seat. This approach has had implications for the Bank's work on gender issues and is a key driving force in the Bank's current gender mainstreaming strategy.

In September 2001, the Bank adopted a strategy to integrate the promotion of gender equality into its country assistance. Two Operations Evaluation Department evaluations of the Bank's record in mainstreaming gender between 1990 and 2000 played an important role in formulating the new strategy. The World Bank's Gender Mainstreaming Strategy, *Integrating Gender into the World Bank's Work: A Strategy for Action* (2001b), uses a country-led, country-specific approach in which the Bank takes responsibility to:

- Conduct periodic assessments of the gender-based barriers to economic growth and poverty reduction in each of the Bank's active client countries (via a country gender assessment);
- Use the assessment's findings in country dialogue to identify priority gender-responsive interventions; and
- Integrate gender analysis and gender-responsive interventions into lending in the priority sectors identified in the assessment and agreed to in the country dialogue.

Following the adoption of the strategy, the Bank updated and reissued its Operational Policy on *Gender and Development* (OP 4.20) to reflect the strategy's recommendations. It also issued a Bank Procedures statement (BP 4.20) defining procedures for Bank staff. Together, the OP and BP provide the policy framework for the Bank's actions in gender and development.

#### **BOX 4.1 Evaluating the Bank's Gender and Development Activities**

Two evaluations of the Bank's implementation of its gender policy during the 1990s, conducted by the Bank's Operations Evaluation Department (OED), found that Bank assistance was most effective when it was based on a sound diagnosis of the gender context, was comprehensive rather than restricted to a particular sector, was framed within a country-led agenda, and was delivered with strong country ownership at different levels, collaboratively with other partners. These findings contributed to the development of the Bank's country-led, country-specific gender mainstreaming strategy.

The evaluations also found there had been satisfactory gender mainstreaming in the health and education sectors and confirmed the existence of positive results on the ground for both men and women. Integration of gender issues into Bank assistance in the economic sectors was found to be relatively weak and *ad hoc*. Whether in the financial sector, public sector, small and medium enterprises, or the private sector, gender considerations were mostly absent or only marginally discussed in project design and implementation. The evaluations also found that the existing gender policy framework was unclear to many Bank staff; that gender mainstreaming responsibilities and procedures were inadequately established; and that there were weak systems for monitoring results and policy implementation. OED's main recommendations were that the Bank: clarify its gender policy; take into account country policies for women or gender; and strengthen local institutions to implement these policies. The Bank's current Operational Policy and Bank Procedures address these recommendations.





### **BOX 4.2 The Operational Policy and Bank Procedures Statement on Gender and Development**

The Operational Policy on *Gender and Development* (OP 4.20) states that the Bank's "gender and development policy is to assist member countries to reduce poverty and enhance economic growth, human well-being, and development effectiveness by addressing the gender disparities that are barriers to development and by assisting countries in formulating and implementing their gender and development goals." It does so by preparing country gender assessments in all countries in which it has an active program. The results of this assessment are incorporated in country dialogue and reflected in the Bank's country assistance strategy. The Bank Procedures statement (BP 4.20) specifies both the procedures to be followed in preparing the country gender assessments and the institutional responsibilities for ensuring the implementation and monitoring of the policy.

## **MONITORING IMPLEMENTATION OF THE STRATEGY**

To track the strategy's implementation, Bank staff conduct annual monitoring exercises and share the results with the World Bank's Board of Executive Directors as well as with Bank management and staff.

Findings from the most recently completed monitoring exercise show progress in implementing the Bank's gender mainstreaming strategy:

- By the end of June 2004, close to 40 country gender assessments had been completed, with additional CGAs planned for subsequent years.
- Attention to gender in the Bank's country diagnostic work, especially in poverty assessments, and its country assistance strategies increased markedly over the last five years. All poverty assessments completed between July 2003 and June 2004 analyzed the gender dimensions of poverty and proposed gender-responsive actions, and more than 80 percent of all country assistance strategies approved in that same period proposed actions to address gender issues in at least one sector.
- Attention to gender issues in the Bank's assessments of PRSPs has also increased. Between July 2003 and June 2004, over half of the World Bank–International Monetary Fund (IMF) joint staff assessments of PRSPs provided concrete advice on how to improve attention to gender issues; some assessments also recommended further steps in the collection and monitoring of sex-disaggregated data.

- The Bank's MENA region identified gender as one of their five focus areas (the others are public sector reform, private sector development, education, and water). These focal areas are intended to shape all Bank activities in the region.

### GENDER EQUALITY PARTNERSHIPS

The Bank collaborates on gender equality issues with other development agencies, both bilateral and multilateral, and has ongoing collaborations with civil society. These partnerships greatly strengthen the Bank's efforts to promote gender equality.

Partly in response to requests from civil society representatives at the 1995 Beijing Fourth World Conference on Women, in 1996 the World Bank established an External Gender Consultative Group (EGCG) to advise the Bank on the design and implementation of its gender policies and to help strengthen dialogue on gender issues between the Bank and civil society. The EGCG includes members from national women's organizations, academia, and CSOs from around the world. The EGCG meets periodically with World Bank management and staff to provide guidance on key gender and development issues. This group's advice was instrumental during the preparations of the Bank's publication, *Engendering Development*, and the gender mainstreaming strategy. EGCG advice also assists the Bank in implementing the gender mainstreaming strategy.

To facilitate a more proactive Bank engagement on gender issues at a regional level, the Consultative Council on Gender for MENA was established in January 1999. Since then, this Council, which comprises regional civil society representatives and experts on gender issues, has helped the World Bank identify and formulate solutions to the most pertinent gender concerns in the MENA region. The Council promoted the idea of training all regional Bank staff on gender equality issues, identified and contributed to gender-focused research, and contributed to engendering other regional analytical work.

The World Bank regularly coordinates gender-related development activities and shares operational and organizational experiences with other international development agencies, including those in the United Nations system, the regional development banks, and bilateral development cooperation agencies. The World Bank is a member of the United Nations Inter-Agency Network for Women and Gender Equality, is an official observer at the Network on Gender Equality of the Development Assistance Committee of the Organisation for Economic Co-operation and Development (OECD), and is a member of the Multilateral Development Banks/IMF Working Group on Gender. These groups



seek to share experiences and harmonize policies and procedures across development agencies. The World Bank also participates in sessions of the United Nations Commission on the Status on Women.

Strong partnerships have been established with particular bilateral donor agencies to promote gender equality in developing countries. For example, the governments of Norway and the Netherlands have contributed to a Norwegian/Dutch Trust Fund for Gender Mainstreaming (GENFUND) for several years.

Partnerships with other development agencies have been especially valuable in conducting country gender assessments. Of the 38 CGAs completed to date, almost half have been completed with the financial or technical assistance of multilateral or bilateral donors. For example, the Malawi CGA received UNDP technical and financial support; the Ethiopia CGA was conducted jointly by the UN Economic Commission for Africa; the CGA for El Salvador was a joint World Bank and Inter-American Development Bank study; and the UNDP, the World Bank, and the Asian Development Bank jointly supported the Cambodian CGA, which was published by the Cambodian government. Bilateral donor partnerships have also supported CGA preparation, including in Uganda, Tanzania, Argentina, Ecuador, and Nepal.

### **BOX 4.3 The Norwegian and Dutch Trust Fund for Gender Mainstreaming**

In 2001, the Norwegian Government, which has a long track record of supporting World Bank gender activities, initiated a trust fund designed to encourage gender mainstreaming in the World Bank's work, and the Trust Fund for Gender Mainstreaming was born. The trust fund was designed to support strategic and innovative work on gender equality, with a strong focus on poverty reduction and an emphasis of activities that would produce good results and could be replicated. In 2003, the government of the Netherlands, also a long-term champion of gender work within the Bank, joined Norway in financing the trust fund.

To date, the GENFUND has allocated more than \$3 million to 68 World Bank activities in a variety of sectors and countries. Some examples include: documenting rural women's knowledge in providing primary health care and nutrition in Guinea, Malawi, and Mali; improving young women's access to information and communication technologies in Uganda; and integrating gender into Bank or government policy and analytical instruments such as poverty assessments, public expenditure reviews, and PRSPs.

Many World Bank country offices also participate actively in donor or UN agency forums focused on gender and development issues. These forums partner on a range of activities, from co-funding of small-scale activities to conducting country-wide consultations on new government gender policies or action plans. Overall, partnerships help strengthen the Bank's work to promote gender equality and women's empowerment in developing countries. Strengthening these partnerships is one of the Bank's goals for the coming years, as is discussed in the next section.



## THE WAY FORWARD

During the past decade, the world has witnessed a changing environment for gender and development. Many emerging development concerns, including the HIV/AIDS pandemic and its increasing feminization, the rapid aging of population in some regions and the growth of adolescent populations in others, globalization and technological advances, a growing recognition of the private sector's importance as a source of finance and economic dynamism, and decentralization of governance, all raise new opportunities and challenges for achieving gender equality. The international architecture for development has also changed. Today, the Millennium Development Goals and countries' own poverty reduction strategies are guiding the development community. The MDGs set specific targets toward which the entire development community is working while country-owned strategies to reduce poverty identify the specific path a country will follow to achieve the MDGs. Because gender equality is central to poverty reduction and the MDGs, meeting the MDGs and implementing each country's poverty reduction strategy are closely linked to meeting the Beijing goals.

The decade since the Beijing Conference has demonstrated that it is possible to improve women's and girls' lives. Although there are no "one-size-fits-all" formulas, there are many practical steps that can be taken to reduce inequalities based on gender. This section focuses on the way forward for World Bank support to countries in meeting the Beijing goals.

### HELPING COUNTRIES MEET THEIR GOALS FOR EMPOWERING WOMEN AND GIRLS

The current environment presents both opportunities and challenges for achieving the Beijing goals. Looking ahead, the World Bank's support to countries in meeting their own goals for empowering women and girls will emphasize three areas:

- Supporting gender-relevant policy analysis, dialogue, and operational work;
- Promoting greater gender equality through private sector development; and
- Working more closely with civil society and development partners.





The World Bank will also continue to play a facilitation role to mobilize action on important gender and development issues.

### **Supporting Gender-Relevant Policy Analysis, Dialogue, and Operational Work**

One key lesson from the past decade is that country policies can have very different impacts on men and women. Recognizing these different impacts, and, where they are judged to be detrimental to human well-being and sustainable development, formulating policies that ensure that both females and males benefit from policy changes are vital for countries to reach their development goals. One of the Bank's strengths is its policy research expertise and its ability to conduct broad-scale policy dialogue with country counterparts. The Bank will continue to expand its work on the links between gender equality and poverty reduction, both at a global level (for example, through its flagship reports and research and policy papers) and at a regional and country level (for example, through country gender assessments). The overall impact of gender equality and women's empowerment on development is well established, but issues in particular areas of economic policy and in different countries need further examination. The World Bank will continue to address gender issues in overall development policy, as well as look at emerging issues, such as the gender aspects of HIV/AIDS and the development implications of gender-based violence.

### **Promoting Greater Gender Equality through Private Sector Development**

The private sector and trade are increasingly recognized as critical sources of growth and economic dynamism. Private capital flows to developing countries are five times the magnitude of official flows, and trade liberalization has enabled some countries to achieve unprecedented growth. Women's role in private sector development has thus far been largely underappreciated and under-supported. To rectify this problem, the Bank is seeking ways to promote female entrepreneurship and income-generating opportunities for women. The Bank's Private Sector Development Group and the International Finance Corporation are developing a program to advance women's entrepreneurship, address gender discrimination in the investment climate, encourage women's participation in the formal labor force, and promote private sector investment that will enable women to reach their full potential.

### **Working More Closely with Civil Society and Development Partners**

With the participatory and country-driven approach to development that the Bank and the development community have adopted in the past decade, working

with partners has become increasingly important. Because different development agencies have different strengths, ensuring that the entire community collaborates with partners in government and civil society is critical for strengthening efforts to promote gender equality and empower women. The World Bank is already an active participant in the global community's efforts to enhance the opportunities and quality of lives for women and girls, and seeks to further strengthen its partnerships in the pursuit of this goal.



The Beijing goals are ambitious and their attainment requires a serious and concerted global effort. But, as this report has illustrated, improving women's lives is possible. There are many concrete steps that can be taken to reduce inequalities based on gender and thereby improve the lives all of citizens—women, girls, men, and boys.

The Beijing Conference's 10th anniversary presents an opportunity to reaffirm the development community's commitment to improving women's and girls' lives. The World Bank remains committed to promoting gender equality in the world as well as in its own organization. The Bank will continue to work in partnership with members of the development community to advance the Beijing goals.



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