

# Videoconference Proceedings

## Gender Equality and Results Frameworks

*"Would you tell me please, which way I ought to go from here?"*

*"That depends a good deal on where you want to get to," said the cat.*

*"I don't much care where," said Alice. "Then it doesn't matter which way you go," said the cat.*

*Alice in Wonderland, Lewis Carroll*

### INTRODUCTION

**Through a series of four videoconference sessions and a subsequent electronic discussion, initiated and financed by the Swiss Agency for Development Corporation, the Independent Evaluation Group (IEG) disseminated and deepened the findings of IEG's Evaluation of Bank Support for Gender and Development (2010).** Its key objectives included (i) improved South-South learning through sharing of experience on addressing gender issues and (ii) strengthened networking and collaboration among country stakeholders grappling with similar issues. These sessions brought together about 170 participants from 12 countries (Afghanistan, Bangladesh, Burundi, Côte d'Ivoire, Democratic Republic of Congo, Egypt, Ethiopia, Ghana, Kenya, Pakistan, Republic of Yemen, and Tanzania) to discuss a variety of gender issues in four videoconference sessions (Table 1). The attached annexes summarize the discussions at each session, and this note summarizes and analyses the overall discussion.

**During the sessions, participants noted a rich set of results and activities necessary to support gender equality.** Not surprisingly, however, these different results and activities were expected to contribute to strengthening a common set of higher-level outcomes that were similar in all countries irrespective of the topic under discussion.

These desired outcomes were (i) equal opportunity and capabilities for women and men, (ii) strengthened security (or reduced risks) for both women and men, and (iii) equal voice and participation of women and men in development policy making and implementation.<sup>1</sup> Despite the commonality of broad outcomes, it was also clear that interventions need to be tailored to specific country, economic, social, and local contexts, if they are to effectively contribute to achievement of these higher-level outcomes noted above. The higher-level outcomes would, therefore, provide necessary guidance for designing, implementing, and monitoring interventions to support gender equality. To be effective, the intermediate outcomes, the outputs, the inputs, and activities in each country or area would need to be carefully designed based on rigorous analysis of local economic, social, and political contexts.

Described in this note are the issues and recommendations that participants outlined through the videoconference and the subsequent online discussions hosted by IEG between October and December 2010. The issues are analyzed around the three key desired outcomes: equal opportunity and capability, enhanced security, and equal voice and participation.

1. This framework is utilized by the World Bank's Operational Policy 1.00 on Poverty Reduction, and was adapted for IEG's evaluation.

**FOREWORD**

To disseminate the importance of a results framework in designing and implementing activities to support gender equality, in close collaboration with country teams, IEG organized four videoconferencing sessions to discuss gender issues related to themes selected by client participants at two previous face-to-face workshops held in early 2010. These themes were: gender, microfinance, and women’s entrepreneurship; gender and climate change; gender and law; and gender-based violence.

The four videoconference sessions brought together about 170 participants from a number of different countries including Afghanistan, Bangladesh, Burundi, Côte d’Ivoire, Democratic Republic of Congo, Ethiopia, Ghana, Kenya, Pakistan, Republic of Yemen, and Tanzania. IEG also created an online knowledge network, Gender in Evaluation, to deepen the dialogue through a subsequent electronic discussion and to share resources and knowledge across the countries. In the two months after its launch, 82 members joined this network. Overall, many valuable lessons have been gained, and this publication summarizes the rich experience and thoughtful views of the participants.

We would like to thank all the participants for their time and for sharing their rich experience with us. Their names are listed in annex E as acknowledgement of their contribution. We would like to also thank all World Bank staff who participated and gave significant time to organizing these sessions. Finally, we express our deep appreciation to the Swiss Development Agency for Cooperation for initiating and financing this activity.

*Ali M Khadr*  
Senior Manager  
Independent Evaluation Group

**EQUAL OPPORTUNITY AND CAPABILITY**

**Providing equal economic opportunities for women was a critical dimension in all four discussions.** Participants in the gender-based violence (GBV) session urged that women victims be provided with alternate income-earning opportunities because otherwise, they continue to be dependent on the one who perpetrates the violence. To effectively address the implications of climate change, participants in the climate change session stressed the need for additional income for women, which would allow them to obtain improved and diversified inputs to replace their loss and to guard against future risks. In the microfinance session, the importance of economically empowering women through savings before providing microcredit was found to be important.

**Table 1: Videoconference Sessions, Topics, and Participating Countries**

Date	Topic	Participating countries		
October 13	Gender and microfinance	Bangladesh	Ethiopia	Tanzania, Yemen, Rep. of
October 18	Gender and climate change	Kenya	Ghana	Bangladesh
October 19	Gender and law	Afghanistan	Pakistan	Yemen, Rep. of
October 20	Gender-based violence	Burundi	Côte d’Ivoire	Congo, Dem. Rep. of

**In each session, participants noted different factors that adversely constrain the economic empowerment of women.** Drought and floods, two main manifestations of climate change, have resulted in women having to walk longer for both water and energy for domestic purposes, reducing their time for pursuing other more productive activities and affecting their health. Appropriate technology for water conservation and farming techniques have helped women in different countries adapt to climate change as well as free up their time for productive activities. In Kenya, when women were provided with technology to collect and conserve water, or for subsistence harvesting, men were willing to take on the responsibility for work traditionally perceived as women’s work. In providing microfinance, lack of access to raw materials and markets for finished products was a severe constraint. Financing of rural roads and suitable transport services must be supported.

**Women’s capabilities need to be enhanced if they are to access and avail themselves of economic opportunities and services—this was an important dimension in all sessions.** Women must not only have equal opportunities to access credit, but also be able to acquire capabilities and skills to use microfinance. Literacy, numeracy, and basic knowledge of financial management are important to ensure that a woman can use resources to diversify and expand her business. Awareness of one’s rights is the first step to enforcement of laws and prevention of GBV, and participants stressed the need to ensure that school and college curricula impart the necessary awareness. Coordination of services for victims of GBV is an important element in strengthening women’s capability to handle violence. For example, in Côte d’Ivoire, medical staff in rural health centers as well as in urban hospitals are generally ill prepared to assist GBV survivors. In particular, they may lack the authority to administer emergency antiretroviral treatment to victims of sexual violence, as is the case for nurses staffing health posts.

**To enhance their capabilities and allow them to better use economic opportunities, women need access to relevant information, training, technology, and credit to be competitive and to expand and diversify their**

**income.** Women need access to information on agriculture (for instance, how many inches of rain to expect and when). At the same time, training and capacity-building interventions need to be carefully tailored to women's priorities and schedules. Women from poor households often do not have the time (even a few hours, participants noted) to attend training; yet they are the ones who need it most. Several effective innovations were identified. In Bangladesh, nongovernmental organizations are training adolescent girls in financial management and helping set up groups to "catch them young," when they have fewer constraints that prevent attendance at meetings and training sessions. Such training makes them more economically savvy (if not independent) and helps them in later years, when they have little time for training and awareness raising. Another nongovernmental organization provides an hour of mandatory training to both the wife and husband at the time they collect their microloan.

## REDUCED VULNERABILITY TO SHOCKS

**Participants noted the need to protect women against multiple and wide-ranging shocks.** For women from poor households, in addition to general risks faced by the poor, such as illness or death in the family, unpredictable climate change, global economic changes that affect local economies, increased fuel and food prices, there are gender-specific risks emanating from their subsidiary position in the household, weak control over their own assets, legal systems that fail to enforce gender-equal laws or regulations, harassment of different forms in the public arena, and violence or unreasonable demands in the private domain from partners and other family members.

**Participants noted that such economic and social risks commonly obliterate the benefits of any microenterprise for women who are often without any savings to buffer the loss.** A well-designed intervention in microfinance should anticipate and address such risks through increased savings and access to insurance.

**Reducing risks of natural disasters is critical if women's economic and physical welfare is to be sustained.** Given their different roles, responsibilities, and resources, women have less ability than men to mitigate risks. When floods destroy fields or drought eliminates any surplus harvests, women need to have equal capacity to buffer the risks, because they remain responsible for bringing food to the table. Some studies show that women cope by eating less. Special attention must be paid to women in such situations. To avert health risks due to floods, water purification tablets were widely disseminated in Bangladesh. Women, however, were not told how to use them, so the impact of this measure was marginalized. Participants in the climate change ses-

sion revealed that broadcasting through local radio in local languages was effective in getting information to women and getting them to seek shelter at the appropriate time—even more so when broadcasts are by women themselves. Women's additional need for privacy and their increased care responsibilities for the elderly and children must also be considered in designing public shelters.

**Significant risks to women's economic empowerment arise if laws and regulations at different levels (global, national, local, and community) do not effectively protect women against violation of their rights.**

Substantive legislation was not perceived as a significant issue by participants in most countries, although a few issues were identified where action could help: the plight of domestic employees, who work in a legal vacuum in many South Asian countries; and the continuation of discriminatory practices such as women's ineligibility to witness documents in commercial settings in Pakistan. Participants noted that many countries were revising unequal laws. In Côte d'Ivoire, for example, the Constitution of 2000 supports gender equality. The Penal Code of 1981 has also been reformed to ensure that GBV is considered as a crime. The 1998 law on rape and female genital mutilation was amended. An inventory of discriminatory legislation has been made, and bills are pending to ensure that discrimination in the law is removed. In Afghanistan, the most recent Constitution has given strengthened gender equality, and a task force has been constituted to identify discriminatory gender provisions and how such issues can be appropriately addressed.

**Weak enforcement of gender-equal laws threatens women's security.** Formal enforcement systems did not furnish security to women that the violations of their rights would be properly addressed in a timely manner. This was exacerbated in some participating countries by parallel community-level systems of enforcement based on traditional and patriarchal practices, despite the more gender-equal laws on the books. The confusion between religious laws and traditional practices also reduced women's security. Involving communities and religious authorities in addressing this confusion was stressed by some participants in the gender and law session.

**Effective coordination of support services is also an important dimension.** For example, in dealing with GBV, medical staff may be unwilling or unable to provide medical certificates to be used in legal processes; this greatly limits survivors' chances to obtain legal redress. For effective microfinance, a good rural roads network and transport services catering to remote areas are essential. In addressing climate change, extension services catering to women's roles and responsibilities are essential, as are health services that address increased health risks.

**Equal access to social protection mechanisms is also important to ensure that women are safeguarded against risks and shocks.** In Bangladesh, a recent study showed that women have equal or greater social capital than men through family and social networks; women also bond better and help each other. Tapping this social capital is important in addressing risks from climate change. Illness in the family can destroy a carefully and painfully built-up microenterprise. Participants stressed the importance of insurance to avert such losses.

**Reducing the risks of GBV is very important for the well-being not only of women, but of children and families as well.** Integrated and protective services for these victims were stressed as necessary to reduce the risks of violence. Other mechanisms to help included the establishment of a trained police team to handle GBV; care for children born out of rape; reintegration of young victims of rape into school systems; and associations to support the victims, for example, women with a pregnancy resulting from rape.

**Participants cautioned that sometimes even well-intentioned activities such as microfinance can increase risks for women if they are not planned based on careful social and economic analysis.** Strong caution was expressed regarding the risks of providing microfinance in all contexts. In some situations, savings would be a more appropriate mechanism to empower women for microfinance can result in unanticipated adverse impact for women. This happens because women often have no control over the funds borrowed or the income generated, yet they may be ostracized within a household (particularly by in-laws) for becoming indebted and for bringing “shame” to the family. A social assessment would indicate the type of actions that could help to mitigate this risk and are reportedly undertaken before designing microfinance interventions in many parts of Pakistan and Afghanistan.

Participants also noted that rigorous social assessments would avoid erroneous notions; for instance, Bangladeshi women do not know how to swim and are therefore more adversely affected by floods. A participant cited a study that indicated that rural and coastal women in Bangladesh learn to swim as children. However, they are reluctant to abandon their homes (often their only asset) or they stay to look after parents or children, who are not equally mobile. Also, women often drown because they find it difficult to swim in traditional attire (sarees are made of six-yard pieces of cloth), which can get entangled, especially as women are usually carrying two or three children. The lack of women-friendly public shelters also increases the risks that they will turn to these shelters only at the last moment.

## EQUAL VOICE AND PARTICIPATION

**To achieve sustainable gender equality and/or women’s economic empowerment, equal voice and participation in development is critical.** For this to happen, participants stressed the need for inclusive gender-aware institutions and policies in all areas that encourage the equal participation of both women and men in all development matters.

**Gender-aware institutions require gender-aware policies, clear plans of action, and a monitoring framework to assess progress toward results, and continuing performance evaluation to understand lessons and update/revise policies.** This came out clearly as a critical dimension in all sessions. Participants of the microfinance session pointed out that microfinance reaches only a small percent of the population (in Tanzania only 2 percent of the population). Any financial sector policy must consider how gender considerations will be mainstreamed into financial sector policy and institutions to allow flexibility to develop innovative products tailored to women and their needs. For example, Tanzanians spoke about innovations that have worked, such as microleasing, where women lease land for their activity. In Côte d’Ivoire, participants spoke about the country’s policy for GBV, which provides a clear framework for support. In climate change, the need for adaptation strategies with both a long-term and a short-term vision was emphasized. For example, schools need to teach and inform students on the human, social, and economic consequences of climate change and their gender implications; at the same time, short-term interventions are urgently needed to give women the capacity to adapt to immediate hazards.

**Participants pointed out the importance of action plans in supporting gender equality because issues were multidimensional and stakeholders were varied.** Such plans are also often helpful in moving the agenda forward effectively in areas such as climate change, where evidence is still needed to guide mitigatory activities. Such action plans were also found necessary in GBV, where multidimensional support was essential. In 2009, a strategy to fight against this was developed in Burundi. As a part of this strategy, the Penal Code was revised and a bill is under way to revise the Family Code. Budgetary resources have been allocated to the Ministry of Justice for the victims’ support. Personnel are being appointed as focal points in the police and at judicial levels. In each city, at a decentralized level, there are services and offices for the care of victims.

**A monitoring plan around an agreed results framework must be part of a gender-aware action plan.** Associated indicators must be thoughtfully developed and results must be monitored to understand progress. For example,

participants noted that typical financial sector indicators, such as number of microfinance loans made to women and percentage of loans returned, would be inadequate to assess women's empowerment. The importance of monitoring multiple dimensions of empowerment was stressed by nongovernmental organizations to understand the impact on women's empowerment.

**Performance evaluation is another important function in a gender-aware institution.** For example, participants in the gender and microfinance session noted the lack of rigorous impact evaluation on the results of microfinance activities on women. In fact, participants pointed out anecdotal evidence to show that many women were harmed in different ways by microfinance. Yet microfinance is increasingly being promoted by different governments, with support from development agencies for even the poorest of the poor women. Several participants, including the representative from the Consultative Group for Alleviation of Poverty, stressed the need for regular impact evaluations to obtain lessons on what is working and what is not.

**Voice and participation in decision making are important, whether it is in determining the nature of laws and mechanisms for enforcement at a country level, in mitigating risks of climate change at a community level, or in ensuring what microfinance should be used for or how GBV should be addressed at a household level.** Several participants noted that their countries are gradually establishing a 30 percent quota for women at different levels of government to force women's voices into the public arena. In the Democratic Republic of Congo, to overcome the difficulties of access to justice for victims of sexual violence, public hearings are held for victims to speak out. Kenyan participants spoke about how participatory risk assessments involving women result in the preparation of risk maps identifying climatic hazards and how women, people in their care, and livestock can better access shelters. Such participation helps women understand their vulnerabilities and be better prepared.

**Finally, “Men are the problem and yet hold the solutions to several gender-related issues,” stated a participant of the GBV session.** In all sessions, participants stressed the need to include men in the fight for gender equality and to raise awareness of communities and of women themselves. Participants from the Democratic Republic of Congo noted the significant efforts of GBV prevention and awareness campaigns to help victims break the silence, as well as the involvement of religious organizations (social and medical assistance). A good practice from Ghana showed how with community support and persuasion men are willing to support gender equality even when it has an adverse impact on their own interests: in a Ghanaian village men were persuaded to share good cultivable land that was less prone to floods with women farmers, thereby reducing the risks for women. The community was being supported in enhancing the productivity of the available land so that both men and women would benefit.

## CONCLUSION

**The discussions reiterated that a clear results framework is not only needed, but is essential in addressing challenging and complex areas such as gender equality.** In developing this framework, three lessons need to be kept in mind. One, to achieve the desired outcomes, the results framework will need to be multidimensional or across sectors—education, health, water, energy, transport, financial sector, capacity building, legal reform, and so on. Two, to be effective, intermediate outcomes, outputs, inputs, and activities with associated indicators must be tailored specifically to country and local contexts. Finally, given that most development agencies or state organizations typically provide support in sectoral silos, the results framework must be developed at the highest level so that it sets the overall development agenda for supporting gender equality, and all entities or units must prioritize, design, implement, and monitor interventions within this framework. Without such an overall results framework, achieving gender equality will be slow, because efforts will remain fragmented and weak.

## Annex 1

### Summary of Videoconference Session on Gender, Microfinance, and Entrepreneurship

October 13, 2010

*Rigorous assessments are needed to understand the impact of microfinance on women borrowers...*

This draft summarizes the discussion of the videoconference held on October 13, 2010, on gender, microfinance, and entrepreneurship, as well the conversation held through a subsequent electronic discussion. Participants' names are provided in Annex 5.<sup>1</sup> Their message is clear: **Microfinance can empower women in a variety of ways.** It can help empower them economically by giving them a sustainable income, and such income can encourage greater inclusion within families and communities; increased self-employment or functioning microenterprises can be an effective means of poverty reduction and growth.

However, strong **caution was expressed.** The evidence for such a conclusion is patchy, and rigorous impact evaluation has still not been undertaken. Evidence does not demonstrate that **microfinance is a panacea for every situation.** If incorrectly designed and implemented, microfinance programs could have a deleterious effect. Also, there is a clear need for both a **multidimensional approach** to gender equality and understanding that microfinance is just one tool that may be appropriate in certain situations.

Summarized here are the key discussion points around **four desired results or outcomes** for effective microfinance services to women.

#### EQUAL ACCESS TO AND CONTROL OVER MICROFINANCE

**Microfinance reaches only a small percent of the population** (in Tanzania, only 2 percent of the population). How does one better integrate gender considerations into mainstream financial sector policy and institutions? One response to this question was that financial institutions need to develop innovative products tailored specifically to women and their needs. For example, Tanzanians spoke about innovations that have worked, such as

1. Comments and additions are gratefully acknowledged from Mohammad Jawad Afzali, Shagufta Alizai, Shirin Jahangir, and Begum Rokeya.

microleasing, where women lease land for their activity. Some argued that collateral-free microcredit, or microfinance, needs to be encouraged. In Bangladesh, for example, over the last two decades, access to microcredit has encouraged self-employment in rural, nonfarm activities; more than 80 percent of microcredit borrowers are women—this essentially means the emergence of a new class of women entrepreneurs.

Attention must be paid to the “missing middle.” Many groups are disadvantaged in terms of access to microfinance. In spite of the many successes of microfinance, in Bangladesh the “missing middle” (those who do not have access to microcredit or to loans through formal banking services) constitutes the most credit-starved group. The financial sector in Bangladesh is highly segmented, with the formal banking system providing services mainly to the relatively affluent and (microfinance intermediaries—MFIs) targeting the poor (typically those with less than a half acre of land). Small and middle farmers and enterprise owners—those who are relatively better off in terms of getting MFI credit but not well enough off to access the formal banking system—have few options in obtaining credit services.

#### STRENGTHENED WOMEN'S CAPACITY

Several **constraints were noted to strengthening women's entrepreneurship** and increasing productivity, including lack of mobility of women, lack of adequate networking, weak understanding of the basics of financial management, lack of support from communities (and often from male partners), weak access to markets, lack of knowledge of product innovation, time constraints, lack of transportation, and lack of access to information.

**Customized training** for women is critical. Training should **respond to women's activities and needs**, not to male-owned activities. Women need support on managing economic activities, pricing control, access to marketing

The opinions printed in this report do not necessarily reflect the views of the World Bank or its member governments or of IEG. This summary attempts to capture the videoconference discussion and present the views of the participants. The World Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility whatsoever for any consequence of their use.

networks, transport, and so on. To address **women's time constraints**, participants pointed out the need to ensure that new and innovative forms of training are available. Using **appropriate technology and media** is important. In the Republic of Yemen, training is part of the project, and **building on the strengths of women** was important in training design. Even illiterate and poorly educated women were managers in their own homes, and training should not assume that all illiterate women have no capacity. **Training women trainers** was important in some contexts: Afghan participants spoke about the need to ensure separate training sessions for women by women. **Training the trainers** helps build institutional capacity. There is also a need to monitor the results of different training methods.

**Another area where strengthening is critical is women's access to markets.** Improving markets in rural areas is also challenging. Some nongovernmental organizations bought the products produced by women and helped market them. However, there was the observation that only a few nongovernmental organizations, such as Bangladesh Rural Advancement Company, have been successful in also providing such services.<sup>2</sup>

## REDUCING RISKS TO MICROFINANCE

Participants stressed the need for **a social analysis** or for **participatory planning in designing** microfinance programs to mitigate any adverse impact on women. A social relations framework takes into account family, social, and community groups and the interaction an individual has with each. Decisions and ownership are not a woman's at many stages; therefore, such analysis helps ensure better design. In many cases, a family-based loan may be better. An analytical framework for understanding the needs before designing microfinance programs was put forward. Is there a need to develop women's capacities for managing their businesses? What resources are available to strengthen the business? Where will other support be needed? What cultural, social, political, geographic, and other challenges constrain women's activities, and what are the appropriate mechanisms to address these constraints?

2. "BRAC is a pioneer in establishing Arrong, an outlet to help marketing of grassroots produce, especially handicrafts. Over the years it has diversified. Other nongovernmental organizations-MFIs are also coming forward. Market linkages in the livestock sector are exemplary. Chilling plants, milk tankers, to carry milk to processing plants have been established by government-sponsored agencies (Milk Vita, BRAC, Grameen Bank, private entrepreneurs like PRAN, Rangpur Dairy, and so forth). These linkages are helping the producers to get fair price in remote areas for perishable items, previously sold at meager prices." (Comment provided by participant)

Savings—not microfinance—may be the first step in the process of women's economic empowerment in some contexts and can help enhance access to microfinance. In Ethiopia, poor women function within their households and it is difficult to take financial officers from the bank to the home. Thus, there were cases where male entrepreneurs were asked to hire women as workers to build up their skills, train them, and give them some income as a first step. Such a gradual process, which can build confidence, was endorsed by many.

Some form of **basic insurance** is needed to mitigate risks of women losing all their assets on the first setback in the family, such as illness. Participants stressed the need to provide matching funds for disaster management and "softer" funds after disasters.

One participant noted that two types of change must be monitored to determine whether women are ready to take on the risks inherent in a higher level of economic activity: (i) conditional change (visible changes such as improved housing, land, clothes, and food) and (ii) positional change (improved education, better health, and strengthened rights). To sustain conditional change, positional change is important. The first can be sought through regular attendance in meetings, regular saving according to ability, augmented skills for a woman's existing business, and the identification of specific enterprises for expansion. If these are achieved in ways such as accumulated capital through savings or the existing business becoming more profitable, then it is time to consider supporting graduation to a next stage.

## INCREASING VOICE AND PARTICIPATION OF WOMEN

Among more conservative communities, it is important to **establish a center or a space to give women technical and other necessary support.** Women's resource centers afford a space in which women can function. They have been immensely popular with women and respected by communities. In such environments, women can gain support for marketing, training in literacy and numeracy courses, and so on.

**Ensuring women's control (not just access) over resources is important** because once women become successful, their male partners take interest. There have been cases where this reduces effectiveness, if not destroying the activity! Training both the wife and husband together might help in these instances. Some participants felt that control of resources is not important, as long as the benefits accrue to the entire household. Others stressed the importance of involving communities and male family members to support women's access to microfinance. This precludes adverse issues such as women being ostracized for not paying back or having to bear the burden of the debt under unfortunate circumstances.

**“Catch them early”** appears to be another interesting tactic to ensure increased participation of women. Female adolescents are being trained in financial and business management and then are put in touch with microfinance agencies—an innovative way of dealing with weak skills. The young women are not yet constrained by household and child care responsibilities and have more time to establish economic activity.

**Assessing women’s empowerment** (enhanced voice and participation) is critical to confirm whether microfinance is increasing women’s capacities. Many participants stressed the need for rigorous evaluations to assess the impact of microfinance programs on women’s empowerment. In assessing the results of microfinance activities for women, it is inadequate to just monitor loan repayments and the number of loans taken. It is

## Annex 2

### Summary of Videoconference Session on Gender and Climate Change

October 18, 2010

*Women are adapting to climate change. They are eating less...*

October 18, 2010, brought together a set of expert practitioners from Bangladesh, Ghana, Kenya, and Washington, DC, to discuss issues related to gender and climate change. The discussion was illuminating, informative, and inspiring. Climate change has no gender, but the consensus was clear that climate change has differentiated implications for both women and men.

The session began with a **brief primer on climate change**. Participants agreed that although people across the world have always coped with weather unpredictability, greenhouse gas-induced climatic changes have intensified, and the speed of climate change has also accelerated. Carbon dioxide traps heat in the atmosphere. Experts predict several consequences of higher temperature: rainfall will increase, both in levels and concentration; there will be higher numbers of cyclonic activity; crop yields will decrease, with higher incidence of weeds and related effects on agriculture; pollinators such as bees will be thrown off-sync when flowering cycles are affected; coral reefs will die because of temperature increases; and oceans will become more acidic, with unknown effects on sea life. Perhaps the scariest prediction is a 25 percent probability of the global temperature going up by six degrees in the span of this century.

These predictions flag difficult adaptation choices, particularly for poorer countries: adapt to today's climate variations, deal with disasters, and anticipate calamities.

#### GENDER MATTERS

Women and men experience climate change differently. They have different roles and differential access to economic and natural resources, which leads to differentiated capacity to adapt to variability in climate change. Statistics can be alarming, but they always tell a story. Fourteen of every 15 cyclone-related deaths in Bangladesh are women—why? What can be done about it? A three-dimensional framework (adopted from

the Inter-Governmental Panel on Climate Change [<http://www.ipcc.ch/>]) was presented to analyze gender, climate change, and adaptation issues:

- Reduced exposure to hazard
- Decreased sensitivity/vulnerability to risk
- Improved adaptive capacity to climate change variability.

The presenter stressed that all three dimensions of this framework need to be addressed to deal effectively with adaptation issues.

Participants from Bangladesh, Ghana, and Kenya confirmed that climate change affects men and women differently, although the types of hazards and the implications varied. In Bangladesh, climate change has resulted in unpredictable and more frequent cyclones, resulting in many deaths, with more women affected than men. In Ghana, flooding has implications for energy use. About 70 percent of Ghanaian women depend on fuel food, as they do not have access to alternate forms of energy. Floods decrease access to firewood; this impacts women's time, security, and health. In Kenya, regular droughts result in a lack of adequate food, the death of livestock, and a lack of water for household and agriculture purposes; this has significant gender implications.

**Government leadership is critical.** Governments are implementing several actions to manage, protect, and preserve natural resources. Governments have or are in the process of formulating clear policy frameworks and national action plans: The government of Bangladesh has issued a National Adaptation Program of Action that includes 34 adaptation programs; it has also issued a Climate Change Strategy and Action Plan (2009), which encompasses 6 pillars and 44 other programs. In 2009, the government of Kenya formulated a National Climate Change Response Strategy, which clearly defines priorities and actions. The program focuses on the availability of food,

The opinions printed in this report do not necessarily reflect the views of the World Bank or its member governments or of IEG. This summary attempts to capture the videoconference discussion and present the views of the participants. The World Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility whatsoever for any consequence of their use.

energy to cook the food, and water and has both a short- and long-term vision. The framework also aims to inform citizens of their responsibilities, for example, efficient use of water at the household level. At the same time it focuses on affordability, because most often it is women from poor households who suffer.

**Increased funding is also being allocated for programs and interventions to address climate change.** The government of Bangladesh representative spoke about how the government has increased funding in its national budget for women. It has also introduced a gender budget for the 10 ministries, of which 50 percent is to be spent on adaptation measures for women. Such an inclusive approach is essential, in the view of participants.

**A participatory comanagement approach is recommended in all countries.** Local governments and communities (both men and women) need to have authority and capacity to take action. Dysfunctional decentralized systems do not work, particularly when traditional systems of governance have given way. Other stakeholders also have important roles. In Kenya, women parliamentarians are reacting both in their capacity as lawmakers and in their oversight capacity. Their network identified the critical need to sensitize the population to the linkages between climate change and disasters (including droughts, mudslides, floods, new and more disease outbreaks, and even the conflict in the country). In their oversight role, they regularly engage the government on the policy framework to address climate change. They are seizing the opportunity provided by the new constitutional dispensation to ensure gender-aware policies and laws.

## A RESULTS FRAMEWORK FOR DESIGNING AND ASSESSING ADAPTATION MEASURES

Participants categorized three desired outcomes necessary for effective adaptation: reduced exposure to hazards, decreased sensitivity to risks, and improved adaptive capacity to climatic variability.

### *Reduced Exposure to Hazards*

Women have multiple jobs and face multiple risks because of the inherent disadvantages built into social and cultural norms. This leaves women from poorer households more exposed to climate variability.

**Exposure to risks can be reduced if both women and men have access to timely and user-friendly information on forecasts and other relevant information.** Broadcasting in local languages through community radios is effective in getting information to rural women, enhancing their capacity to plan. Some participants observed that pub-

lic announcements in women's voices carry a greater sense of urgency for women.

**Better services could help reduce gender-related exposure to hazards.** In Bangladesh, a Bank-supported study found that women did not leave their homes during emergencies because of their multiple care responsibilities, and because shelters built by governments are not gender friendly. The study also suggests that Bangladeshi women in coastal and rural areas learn to swim as children, contrary to the popular notion that more women die during cyclones because they do not know how to swim. Participants noted that women tend to wait until the last moment to leave their homes because of elders or because of reluctance to abandon the house, their only asset. Additionally, they find it difficult to swim in traditional attire (sarees), which can get entangled, especially if one is carrying several children at the same time. Participants noted that responses to cyclone disasters have not always been woman friendly. In cyclone shelters, women have children and elders to look after. Yet shelters are often far away and difficult to access. It would help to construct small cyclone shelters in villages. Also, existing shelters do not focus on security or sanitary facilities in a manner responsive to women's needs. To wait to build sanitary latrines is unwise, one participant noted; women need a private space even if it is unsanitary, because the need is urgent.

**Participation of women in design and implementation of disaster management leads to reduced risks.** Participants in Kenya spoke about how participatory risk assessments involving women and looking at the exposure levels and adaptive capacity of different groups to improve targeting were helping. Women are thus helped to think through their vulnerabilities and how they can mitigate such risks. Risk maps, which are often based on indigenous knowledge, could identify hazards and how local communities and women can have better access to shelters, what they should do about livestock, and so on.

### *Decreased Sensitivity/Vulnerability to Risk*

Dealing with climate variability not only involves reducing exposure, but also must mitigate the risks faced by both women and men so that they are better prepared to deal with those risks. Some measures were mentioned to mitigate risks.

**Ensure women's improved access to resources.** This increases their capacity to address risks. A good example from Ghana was cited. Women were given improved access through 20- to 40-year leases on upland agricultural land, which is not as prone to flooding as the lowlands, which they previously had leases on. One agency worked with the Ministry of Agricul-

ture so that both men and women could increase their yields from the same land area.

**Mobility and wage labor reduce risks.** Migration is an adaptation technique to reduce exposure to risk, but mostly the richest and poorest households use this technique. At the same time, vulnerability is very high in the urban areas because of increased violence that comes from the loss of traditional protective mechanisms. People come together in urban areas to help each other, but poverty fragments this cohesion, and it is important to ensure that technical solutions are matched with appropriate social solutions.

**Support for strengthening of skills that decrease dependency on natural resources can lead to a sustainable reduction of risks.** Participants noted that micro-finance for income generation with flexible terms could be a helpful tool. Homestead gardening and food processing was another way to reduce risks. In Ghana, participants spoke about encouraging coastal forestation in a manner that also enhances additional income for women, such as planting species of trees that would not only provide environmental protection, but also provide fuel wood or essential products for continuing traditional crafts and activities.

#### *Improved Adaptive Capacity to Climate Variability*

Participants noted that the capacity to adapt to climate change depends on one's endowment (human, natural, social, and economic resources) and entitlements (voice, participation in decision making). Consideration of the gender-related differences in endowments and entitlements is essential if both men and women are to be supported in adapting to climate change. The mechanisms will need to be determined based on specific contexts, and participants raised several important principles that need to be kept in mind:

**Adaption strategies need to have both short- and long-term visions and reach.** For example, education needs to teach and inform on the human, social, and economic implications of climate change. At the same time, short-term solutions need to provide capacity to adapt to immediate hazards.

**The choice of appropriate technology is crucial when helping women to adapt to climate change hazards,**

whether it is to help in collecting water or finding alternative forms of cooking energy. For example, shifting to water-efficient greenhouse farming is a method to ensure food on the table. Such interventions, however, have an unanticipated gender implication. Technological aspects of greenhouse farming attracted men, and this is bringing men into subsistence farming.

**Diversification of crops and livestock is an important adaptive technique.** Women are predominantly responsible for subsistence farming in Sub-Saharan Africa. Drought-resistant and early maturing crops are being introduced. Crops that communities rely on during seasonal changes (sweet potatoes and so on) are encouraged. They last longer and provide nutrition. Men are primarily responsible for cattle. The mortality rate among cattle is very high during the droughts. Hardier animals such as goats are being introduced. Promoting traditional crops that would help move households from one season to the next would help in getting through the lean seasons.

**Using innovative ways of water storage helps women adapt to drought situations.** Women bear the burden of collecting water for household purposes. Floods add issues of water safety (both for domestic consumption and for health needs), and droughts increase the burden of finding water. Women have to walk long distances or wait in long queues to collect water. Rainwater harvesting has been demonstrated as one option for pastoralist communities. With simple technology, such as underground water tanks, water scarcity is being reduced. Moreover, women can lock the tanks and control access to water.

There is no doubt that pervasive gender issues generated by fundamental social structures cannot be sorted out through climate change interventions. At the same time, a strong consensus emerged that—whether in South Asia or in Africa—gender-related dimensions must be considered in designing and implementing mechanisms to deal with climate change variabilities. Such gender mainstreaming can ensure that the selected mitigating or adaptive actions benefit both men and women, resulting in enhanced development effectiveness. Furthermore, such gender-aware responses can help support progress toward gender equality or at least exacerbate gender inequalities less.

## Annex 3

### Summary of Videoconference Session on Gender and Law

October 19, 2010

*Gender-aware laws are not the key problem. Enforcing laws and regulations that protect women is the key issue.*

Participants from Afghanistan, Pakistan, and the Republic of Yemen took part in a videoconference on October 19, 2010, to discuss gender and the law. To achieve equal rights, discussion was structured around the following three dimensions:

- Reduced gender discrimination in law
- Gender-aware enforcement of laws by the state
- Increased women's awareness of, and capacity to, seek justice.

Merely ensuring that laws are revised is inadequate if at the same time communities and decision makers are reluctant to accept the new vision the law embodies. Similarly, it is inadequate to pass laws; enforcement of existing laws must also be supported, as well as responsive and accessible services provided when women's rights are violated.

#### REDUCED GENDER DISCRIMINATION IN LAW

Discrimination in legal provisions did not appear to be the key priority constraint in any of the three countries whose representatives participated in the videoconference. Lack of supporting policies to protect and implement women's rights in general was the critical issue. Participants did, however, point out a few substantive issues.

The lack of legislation in the domestic sector was pointed out as a problem in economic justice—rules were needed for freedom of association, long hours, and lack of pay. Large numbers of girls and women work under difficult circumstances and are constrained by multiple barriers, including a legal vacuum, lack of speedy justice, and challenging social cultural norms.

The interplay between formal laws and customs results in some substantive issues. The existence of a parallel system of laws and enforcement was pointed out by several participants as a significant problem. Women have little voice in such systems, which often become culturally sanctioned forms of

violence against, and suppression of, women. In Pakistan, the laws have been codified, but the federal Shariat Court is not allowed to review violations of family law. The Supreme Court has jurisdiction and decides cases more cautiously, given their sensitivity.

Participants stressed the importance of distinguishing between religious tenets and traditional practices. In many cases, practices that are followed are not based on religion, but on tradition. Unjustifiable interpretations are applied that are not gender equitable or equal, especially given that the Koran provides equality to women in almost all spheres. For example, marriage is a contract in which husband and wife have equal position. Such a distinction in the laws would help effectively address some of the more traditional practices that sometimes go even against religious principles.

#### GENDER-AWARE ENFORCEMENT OF LAWS BY THE STATE

Weak rights enforcement is a critical issue that constrains enjoyment of equal legal rights. Even educated women are apprehensive about accessing justice. If they have tried, it involved long delays, manipulation of the court system, and significant financial resources.

Alternate dispute resolution mechanisms need to be encouraged. The International Finance Corporation's Pakistan ADR Project has been instrumental in institutionalizing alternate dispute resolutions/mediation in Karachi, Pakistan, and since its launch has developed several initiatives to support women in business, including the use of gender tracking within the set of indicators that measures the project's results. The team also trained mediators and "master" trainers of mediation skills, which helped ensure that women are well represented among the center's accredited staff. About a quarter of the program's mediators and 38 percent of the master trainers are women. Through the master trainers, the project also conducts regular training at the local level, which has resulted in placement of female judges in 27 of 52 judicial

The opinions printed in this report do not necessarily reflect the views of the World Bank or its member governments or of IEG. This summary attempts to capture the videoconference discussion and present the views of the participants. The World Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility whatsoever for any consequence of their use.

positions. Nearly 400 women have participated in workshops and events to raise their awareness about mediation and alternative dispute resolution through the center. The project also addresses women in business and the challenges they face in settling legal disputes through Pakistan's judicial system. Of the 1,522 cases referred for mediation at the center, 21 percent have involved women-owned businesses as litigants. More than a quarter of the 1,053 cases successfully resolved at the center have involved women-owned businesses as litigants.

Parliamentarians are critical stakeholders, and it is important to enhance their capacity to support gender equality. Their accountability for supporting gender-equal policies and laws also needs to be strengthened.

### **INCREASED WOMEN'S AWARENESS OF, AND CAPACITY TO, SEEK JUSTICE**

Merely changing laws is inadequate. People, both women and men, need to be sensitized. There has been progress in some areas. In Pakistan, for example, a custom still prevalent in many rural communities involves handing over custody of little girls to strangers in compensation for some consideration received. Addressing the issue started with a 2003 documentary by the Aurat Foundation and because of a long-term advocacy process involving all kinds of stakeholders, including civil society,

the law was amended—and the practice is now prohibited. Challenges to such advocacy, however, still continue because a law on the books is just a first step and is inadequate to effect change or reform.

It is also important to create space for women's education without breaking the social-cultural norms. Obtaining the support of religious leaders is important to ensure sustainable change. Participants urged the Bank to involve men and other members of community to help overcome resistance by making a business case for women's involvement in the private sector.

Participants pointed out that with donors, reform is often limited to one time frame. For example, a Sexual Harassment Act was passed in 2010. It is necessary to arrange seminars to raise awareness about the law. For example, ombudsmen were surprised to know that they can use it.

Men need to change—they are the problem *and* the solution, as was stressed by several participants. Women are not aware of their duties; nor are they aware of their rights. Programs are needed to enhance public awareness. Women in the rural areas are more affected than those in urban areas.

The media are important to bring civil society on board. Nongovernmental organizations, the media, and governments need to work together. Introducing gender-equality courses in universities is one mechanism for spreading awareness.

## Annex 4

### Summary of Videoconference Session on Gender and Violence

October 20, 2010

*Gender-based violence is universal; it knows no boundaries...*

Gender-based violence (GBV) is a complex issue, entangled with customary and traditional practices that make it more intractable and complicated. Yet there was consensus among the participants. GBV is not caused by other forms of conflict, but is exacerbated in contexts of conflict. The consensus at the session was clear: GBV is not a private issue to be addressed within families. It is an issue of public interest that must be addressed openly and head on.

A second key message from this session was that although steps are being taken to prevent GBV and protect victims in Burundi, Côte d'Ivoire, and the Democratic Republic of Congo, participants clarified that GBV cannot be addressed by itself. GBV must be prevented through laws that prohibit violence against women. There is a need to establish and strengthen institutions and systems that support strict punishment of violations. There are some protective services for victims when that could empower them. There is need to involve community and religious groups as well as women in empowering women in the prevention GBV, as well as to reduce prejudices against its victims. The media, civil society, nongovernmental organizations, and governments all need to work together to address the issue.

Participants also spoke about the need for evaluation of approaches that work in different settings and the need for better data and statistics. Monitoring GBV should be a regular part of the health care system and other protective services, and information should be collected systematically, with methods established for documentation and analysis.

Participants raised several issues and commented on several results that must be achieved in addressing GBV in their respective countries. These comments are framed around three areas: prevention, protection of victims, and participation of women in decision making.

#### PREVENTION OF GBV

**Prevention** is an important dimension in any results framework to address GBV.

**Empowering women to counter GBV is an important first step.** For effective prevention of GBV, social norms and patterns of behavior need to be transformed so they are gender neutral and nonviolent. It is essential to promote women's empowerment and address power imbalances that cause GBV. All three country representatives spoke of gender policies that had been issued in their countries, although the need remained to strengthen implementation. To achieve this, a holistic and interdisciplinary approach is needed. A clear gender policy must underlie development, and gender must be mainstreamed into all development interventions.

**Addressing prejudices against women** is essential, as is raising awareness of societies in preventing GBV. This is particularly important in terms of reducing cultural and traditional prejudices and practices that authorize some forms of violence, such as female genital mutilation and dowry deaths.

**Community awareness** of the inequities and costs of violence in general needs to be raised. Changing the mindset of the public is critical. Organizing public hearings to provide justice to victims has helped raise awareness in the Democratic Republic of Congo. Participants also noted the effectiveness of efforts to help victims break the silence and gain the involvement of religious organizations for social and medical assistance, following a faith-based approach. Through awareness campaigns in the Côte d'Ivoire, communities have appropriated the fight against GBV, with the active involvement of men.

In conflict countries, ex-combatants need to be reintegrated into social and economic activities; facilitating their reentry into community life is important to reducing GBV.

#### PROTECTING VICTIMS OF GBV

**Protecting victims of GBV** is a second critical dimension. If the violence cannot be stopped, then protecting the victim is even more important. This involves a number of issues that

The opinions printed in this report do not necessarily reflect the views of the World Bank or its member governments or of IEG. This summary attempts to capture the videoconference discussion and present the views of the participants. The World Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility whatsoever for any consequence of their use.

range from adequate legal frameworks, to enforcement systems, to protective services.

In all three countries, **legal frameworks** are in place or being put into place to address GBV. It is not a question of merely enacting a law sanctioning GBV—a comprehensive legal framework is necessary. The Democratic Republic of Congo has made efforts to improve the regulatory framework and policies against GBV with the support of the United Nations. Gender parity is reflected in the country's Constitution. A national gender policy is in place. A law of child protection is in force. In 2006, the Criminal Code was amended to expand the definition of rape and help expedite the prosecution of GBV perpetrators. The process of revising the Family Code has also been initiated.

Participants in all three countries noted the importance of **institutions and systems** to help enforce the law and protect women from GBV. Improvement of police response was critical and particularly enhanced by the creation of special units in the Democratic Republic of Congo and Burundi. Improving the judicial response has been mentioned by Burundi and the Democratic Republic of Congo, through mobile courts (to bring justice for litigants) in the latter country and with focal points within the Ministry of Justice in the former. Involvement of police and the army in the fight against sexual violence was found to be helpful in the Democratic Republic of Congo. In contrast, special units to fight against sexual violence in particular have been implemented in Burundi. Participants from Côte d'Ivoire noted that responses in their county appear to be weaker and cited several constraints on the overall quality of the response (in particular medical services).

A diversity and multiplicity of actors need to **provide coordinated services and support** if victims are to be effectively protected. Training of service personnel in matters related to GBV is essential, including training them to handle victims in a culturally acceptable manner. However, legal, medical, or forensic training is costly and rare in participating countries. There is insufficient authority to issue medical certificates for courts, which constrains women from bringing the cases to

court at all. School personnel need to be trained to ensure that children born out of rape are well integrated into schools, instead of being stigmatized. The lack of female officers with adequate awareness to provide support to GBV victims further exacerbates violence. Lack of knowledge in administering “antiretro virus” to fight HIV constrains provision of health services as well. Better harmonization of national strategies to fight GBV is needed to strengthen systems that are able to offer comprehensive medical and psychosocial care for victims.

## WOMEN'S VOICES AND PARTICIPATION IN DECISION MAKING

**Participation and voice of both men and women** are critical elements to effectively address GBV. The imperative of involving men in the process was noted. Donors should shift from women and development to a gender and development approach. “If we empower the daughter of the father, we need to focus on the father also,” said one participant.

The importance of **supporting the participation of women in decision making** was stressed. Burundi has also instituted a quota of 30 percent women for representation in all decision-making bodies.

**Several constraints** were noted to addressing GBV; this means that GBV takes place with rampant impunity. *Weak political support*, particularly in enforcing legislation, was one key issue. Strengthening the support involves not only approaches by formal institutional actors, but also by communities. The condoning of female genital mutilation as a traditional practice was decried in the session. *Dysfunctionality in provision of medical services* was another significant institutional factor.

At the judicial level, systemic delays and the lack of adequate evidence on presenting violence and persistence of certain traditions (female genital mutilation and so forth) contribute to weakening protective services.

It is important to address these constraints and take effective action against GBV. The ultimate message from the participants is clear: GBV cannot be tolerated and must be addressed through all effective means.

## Annex 5

### List of Participants

#### AFGHANISTAN

Mr. Ismail Nawabi, Senior Officer, Gender Unit, Swedish Committee  
 Mr. Jawad Afzali, Gender Officer, DACAAR  
 Ms. Anjuman Naemi, Director of Household Economy Development, Ministry of Women Affairs  
 Ms. Fakhria Latifi, Student, Kabul University  
 Ms. Fatima Faizi, Senior Officer, Swedish Committee for Afghanistan  
 Ms. Khalid Azizi, Program Director for Bank funded project, Ministry of Justice  
 Ms. Mahbooba Waizi, Director, Afghan Women Business Council  
 Ms. Marzia Mina, Gender Coordinator (Project), Ministry of Agriculture, Irrigation, and Livestock

#### BANGLADESH

Dr. Bilqis Amin Hoque, Director of Research, Environment and Population Research Centre (EPRC)  
 Mr. AKM Abdullah, Financial Sector Specialist, World Bank Dhaka Office  
 Mr. Arifur Rahman, Student, Dhaka  
 Mr. Aumio Srizon Samya, Student, Dhaka  
 Mr. Iqbal Ahammed, Executive Director, Padhakep Manabik Unnayan Kendra  
 Mr. Iqbal Alam Khan, Visiting Fellow, Bangladesh Institute of Development Studies  
 Mr. Md. Erfanul Huq Chowdhury, Executive Director, UDDIPON  
 Mr. Md. Masum Bellal, Student, Dhaka University Department of Women and Gender Studies  
 Mr. Md. Mynul Islam, Student, Dhaka  
 Mr. Omar Farook, Technical Coordinator, CARE Bangladesh  
 Mr. Shameran Abed, Program Manager Microfinance, BRAC  
 Mr. Zulfiqar Ali, Senior Research Fellow, Bangladesh Institute of Development Studies  
 Ms Shirin Jahangeer, Country Facilitator and Consultant, World Bank  
 Ms. Begum Rokeya, Executive Director, Sabalambi Unnayan Samity (SUS)  
 Ms. Dilruba Yasmin, Deputy Chief Planning Section, Ministry of Women and Children Affairs (MOWCA)  
 Ms. Farzana Kashfi, Sector Specialist, BRAC  
 Ms. Kuntala Chowdhury, Student, Dhaka  
 Ms. Mehbuba Jabin Lopa, Student, Dhaka  
 Ms. Parveen Mahmud, Deputy Managing Director, Palli Karma Sahayak Foundation (PKSF)  
 Ms. Reba Paul, Executive Secretary, Bangladesh Water Partnership (BWP)  
 Ms. Sharmin Rashid, Student, Dhaka

#### BURUNDI

Ms. Anne Bariyuntura, UNFPA  
 Mr. Bakari Sogoba, UNICEF  
 Mr. David Kizera, Min Secretare Publique  
 Ms. Desire Ndagijimana, Charge de la Communication et Synergie, PDRT  
 Ms. Francine Nzibarega, Point Focal Genre Er VBG De La Disision Des Driots De L' Homme et Justice du Binpnud/Unité Justice  
 Ms. Jeanne-Odette Niyongere, Lutte Contre Les Violences Sexuelles Et Assistance aux Victimes  
 Mr. Joseph Mujiji, CHOVIPE (Coalition Des Hommes Pour La Lutte Contre Les Violences Faites aux Femmes)  
 Ms. Josiane Karirengera, Centre SERUKA  
 Ms. Marie Josée Kandanga, UNIFEM

Ms. Julien Bareguwera, Lutte Contre les Violences Sexuelles et Assistance aux Victimes  
 Ms. Patricia Ntahorubuze, PNUD/Unité Justice  
 Ms. Radeconde Busabusa, Ministère en Charge des Droits de L'homme et du Genre  
 Ms. Thécla Kabuye, Conseiller au Secrétariat Général Du Gouvernement, Représentante Légale de FAWE  
 Ms. Theodora Nisabwe, Country Facilitator and Consultant, World Bank  
 Mr. Willy Ndayishimiye, AFJB (Association des Femmes Juristes)  
 Ms. Yollande Magonyagi, UNFPA

## **CÔTE D'IVOIRE**

Ms. Anne Marie Djoko, Responsable cellule genre à ONUCI, ONUCI, section genre  
 Ms. Coulibaly Fanta, Cellule de lutte contre les violences faites aux femmes et aux enfants (CLVFE) du MFFAS  
 Dr. Abhe Gngorran Laurence Eliane, Ministère de la Santé et de l'Hygiène publique  
 Ms. Fatima Maiga, Directrice de UNIFEM, UNIFEM  
 Ms. Helene M'bra Falcy, Country Facilitator and Consultant, World Bank  
 Ms. Kouye Pauline, Coordinatrice du programme genre et droits de l'homme, UNFPA - CI  
 Ms. Sombo Kouao Viviane, Présidente de l'association des femmes juristes de CI (AFJ CI)  
 Ms. Ossouhou Kone Véronique, Manager, Advocacy programme VBG, International Rescue Committee IRC - CI  
 Ms. Rachel Gogoua, Directrice de ONEF, Organisation pour la femme, la famille et l'enfant (ONEF)  
 Sie Kambou, Assistant programme protection de UNICEF - CI  
 Yao Kouassi Euphrasie Hortense, Directrice de l'égalité et de la promotion du genre du MFFAS - CI

## **DEMOCRATIC REPUBLIC OF CONGO**

Ms. Marie Françoise Marie-Nelly, Country Director, World Bank  
 Ms. Angélique Sita Akele, Administrateur nationale a la Protection, UNHCR  
 Ms. Kasuva Vira, Programme Manager, Gender and HIV, ACET DRC  
 Ms. Mireille Ikoli Kamunga, Programme Officer, GBV, UNFPA  
 Mr. Assumani Ibrahim, Directeur Secteur Violence basé sur le Genre, Réseau Action Femmes  
 Mr. Emery Nkanka, Provincial Secretary, LIZADEEL  
 Mr. Joseph Godé Kayembe, Président, National NGO for Protection of Woman and Child against Sexual Violences  
 Mr. Rodin Muvuyu Ndenu-Ghonu, Programme Administrator, Woman National NGO (CONAFED)  
 Ms. Annie Kenda Bakajika, Adviser to the Minister on social protection, Ministry of Gender  
 Ms. Dalita Cetinoglu, GBV Coordinnator DRC, IRC  
 Ms. Diane Bomboko, Executive Assistant  
 Ms. Marie Mukaya Bingila, Programme Administrator- Child Protection against sexual violences- UNICEF  
 Ms. Rachel Boketa, Programme Manager, UNIFEM  
 Ms. Suzanna Balbo, Advisor, Monusco  
 Ms. Tasha Gill, Focal point coordinnating agencies, UNICEF  
 Prof. Muhigirwa Ferdinand, Directeur du CEPAS, CEPAS (Centre Études pour l'Action Sociale)  
 Reverend Kongo Kote, Pastor, Expert in "trauma healing," Congo Protestant University  
 Ms. Yvonne Kavuo Kambale, Facilitator, World Bank

## **EGYPT**

Ms. Helle Lily Anderson, Operations Officer, IFC  
 Ms. Uloma Aforji Ulke, Senior Program Officer, IFC

## **ETHIOPIA**

Mr. Abebe Girmay, Ethiopian Competitiveness Facility (ECF) Manager  
 Mr. Asfaw Abebe, Director, Federal SMEs Enterprise Manager  
 Mr. Berhanu Adenew, EEA  
 Mr. Habtamu, Gasha Microfinance S.C

Mr. Mellessaw Shanko, Megen Power Ltd., Managing Director  
 Ms. Milkyas Teklegiorgis, PSD CB project coordinator  
 Mr. Awash Abatew, Addis Credit and Saving Institution  
 Ms Yehwalawork Eshete, Women's Affairs Department Head - MOTI  
 Mr. Tezera Getahun, Pastoraist Forum of Ethiopia  
 Ms. Tsige Haile, Director, WISE

## **GHANA**

Dr. Joseph Yaro, Geography Department, University of Ghana, Legon.  
 Ms. Edna Kuma, Africa Women Lawyers Association (AWLA)  
 Ms. Elizabeth A. Asante, Country Facilitator and WB Consultant  
 Ms. Eunice Asante, Ministry of Environment, Science and Technology (MEST)  
 Ms. Felicia Yamga, Community Driven Gender Advocacy Movement  
 Ms. Franciska Issaka, Centre for Sustainable Development Initiatives (CENSUDI)  
 Mr. Frank Wilson Bodza, Women in Law and Development Foundation (WILDAF)  
 Mr. George Ahiabile, Participatory Development Associates (PDA) Ltd.  
 Mr. John Avoka, Community Driven Gender Advocacy Movement (CODRIGAM)  
 Mr. Joseph Opoku, HATOF Foundation  
 Ms. Laretta Kuadey, HATOF Foundation  
 Mr. Patience Ayamba, Centre for Sustainable Development Initiatives (CENSUDI)  
 Mr. Robert Bamfo, Climate Change Desk  
 Ms. Rose Mensah-Kutin, ABANTU for Development  
 Mr. Samuel Dotse, HATOF Foundation  
 Mr. Sasu Oppong, Forestry Commission  
 Mr. Tony Dogbe, Participatory Development Associates (PDA) Ltd.  
 Ms. Vanessa Sena Awadzi, HATOF Foundation

## **KENYA**

Ms. Alice Kaundia, Environment Secretary, Ministry of Environment and Mineral Resources-  
 Ms. Annabell Waititu, Country Facilitator and World Bank Consultant  
 Mr. Christian Albert Peter, Senior Natural Resources Management Specialist, World Bank  
 Ms. Eva Rathgeber, Chair, Gender and Water Alliance  
 Mr. Geoffrey Kimiti, Climate Change Programme coordinator, Institute of Environment and Water  
 Ms. Getrude Salano, Gender Officer, Water and Sanitation for the Urban Poor (WSUP)  
 Ms. Janet Macharia, Senior Gender Adviser, United Nations Environment Programme  
 Mr. Joe Ageyo, News Editor, Global Environmental Governance, Nation Television (NTV)  
 Ms. Rachel Shebesh, Member of Parliament, Chair of the African Parliamentarian Initiative for Climate Risk Reduction and  
 UN Champion for Disaster Reduction, Member of Parliament  
 Ms. Rosemary Rop, Water and Sanitation Specialist (Social Accountability), World Bank  
 Ms. Safia Abdi, Programme Officer-DCM/DRR, Cord-Aid Field Office  
 Ms. Theresa Wasike, Gender Desk Officer, Ministry of Water and Irrigation  
 Ms. Wanjiku Wakogi, Regional Gender Programme Coordinator, Heinrich Böll Foundation

## **PAKISTAN**

Dr. Saeeda Asadullah Khan, Vice Chancellor Fatima Jinnah Women's University  
 Dr. Salma M. Jaffar, Operations Director, Save the Children  
 Mr. Imran Rizvi, Founder KZR Associates & Chief Executive RIZ Consulting  
 Mr. Yusuf Rehan, Riz Consulting  
 Ms. Adeela Rehman, Fatima Jinnah Women University  
 Ms. Fatima Bano, Fatima Jinnah Women University

Ms. Hina Arooj, Fatima Jinnah Women University  
 Ms. Mariam Qaiser, Consultant, World Bank  
 Ms. Maryam Zafar, Fatima Jinnah Women University  
 Ms. Nausheen Ahmed, Corporate Secretary & Legal Head, Habib Bank Limited  
 Ms. Nyghat Siddique, Deputy Secretary Ministry of Women Development, Government of Pakistan  
 Ms. Salima Agha, Fatima Jinnah Women University  
 Ms. Samar Minallah, Executive Director, Ethnomedia  
 Ms. Shagufta Alizai, First Women's Bank  
 Ms. Shaheen Zamir, First Women's Bank  
 Ms. Simi Kamal, Chief of Party, Gender Equity Program, Aurat Foundation

## **TANZANIA**

Mr. Stephano Kinzango, University of Dar es Salaam, PhD candidate  
 Mr. T. Nchimani, Principal Economist, Bank of Tanzania  
 Mrs. F. Rutabanzibwa, Chairperson, Microfinance Technical Committee, Bank of Tanzania  
 Mrs. Gladys Nyamagere, University of Dar es Salaam, PhD candidate  
 Mrs. Justina Utouh, University of Dar es Salaam, PhD candidate  
 Ms. Beverly Brar, Consultant, Facilitator for Tanzania, World Bank,  
 Ms. Dina Bina, Chairperson, Tanzania Women's Chamber of Commerce  
 Ms. Elena Bonometti, Consultant, PREM, Gender and Development Group World Bank  
 Ms. Hellen Lutege,, Managing Director, Better Life for Tanzanians Trust Fund (BELITA) MM Area  
 Ms. Joyce Chonjo, Director Empowerment, National Economic Empowerment Council  
 Ms. Khadija Simba, Managing Director of Hygiene Products Ltd.  
 Ms. Lauren Hendricks, Executive Director, Access Africa, CARE USA  
 Ms. Margareth Chacha, Director, Tanzania Women Bank Ltd  
 Ms. Neema Komba, Country Director, Micro Insurance Agency Tanzania Ltd.  
 Ms. Patricia Mwangi, SME Finance Specialist, Financial Sector Deepening Trust (FSDT)  
 Ms. Veronica Mgalawe, Capacity Building Dept., Savings and Credit Co-operative Union League of Tanzania

## **REPUBLIC OF YEMEN**

Dr. Afrah Alzouba, Project Manager, SOUL for Development  
 Dr. Bilkis Zabara, Sana'a University  
 Dr. Elham Aleryani, Sana'a University  
 Dr. Fatima Kahtan, Consultant, SOUL for Development  
 Dr. Husnia Al-Kaderi, Sana'a University, Faculty of  
 Dr. Ibtisam Rashed , Sana'a University  
 Dr. Mahasen Al-Munaibari, Director, Center of Agricultural Protected Environmental Area  
 Dr. Nagat Gumaan, General Manager, Yemen Feed Company  
 Mr. Mohammed Al-Lai, Executive Director, Al-Amal (Hope) Bank for Micro-Finance  
 Mr. Wael Makki, IFC, Yemen  
 Mr. Yousuf Al-Kuraimi, Managing Director, Kuraimi Islamic Microfinance Bank  
 Ms. Ghada Almutawakel, Youth Leadership Development Foundation  
 Ms. Kafia Al-Afeef, Youth Leadership Development Foundation  
 Ms. Nada Al-Fakih, Operation Manager, Sana'a Micro Finance Program/ SOUL for Development/SFD

## **WORLD BANK GROUP**

Ms. Marie F. Marie-Nelly, Country Director, DRC  
 Mr. Abdul Mohammad Durani, Social Specialist  
 Ms. Najla Sabri, (Country Facilitator) Afghanistan  
 Ms. Wahida Obaidy, Team Assistant, Afghanistan

Ms. Mercy Tembon, Country Manager, Burundi  
Ms. Rosalie Kigeme, Burundi  
Mr. Espen Villanger, Senior Economist, (Country Facilitator), Ethiopia  
Ms. Beatrix Allah-Mensah, (Country Facilitator), Ghana  
Ms. Navin Salim Merchant, Operations Officer (Karachi Facilitator)  
Ms. Tahira Syed, Operations Officer (Country Facilitator), Pakistan  
Ms. Yvette Shungu, Program Assistant (Country Facilitator), Democratic Republic of Congo  
Ms. Josephine Masanque, Senior Portfolio Management Specialist (Country Facilitator), Yemen  
Ms. Samra Shaibani, Senior Communications Officer, (Country Facilitator), Yemen  
Mr. Wael Makki, IFC, Yemen  
Mr. Gregory Ellis, Senior Operations Officer, OPCFC  
Ms. Maria Correia, Sector Manager, SASDS  
Mr. Robin Mearns, Lead Social Development Specialist, SDV  
Mr. Eric Duflos, Senior Financial Sector Spec, CGAP  
Ms. Maurizia Tovo, Lead Technical Specialist, AFTSP  
Mr. Fransisco Campos, Economist, AFTPM  
Mr. Pia Peeters, Senior SD Specialist  
Ms. Nilufar Ahmad, Senior Gender Specialist  
Mr. Ali M. Khadr, Senior Manager, IEGCR  
Mr. Hans-Martin Boehmer, Senior Manager, IEGCS  
Mr. Ken Chomitz, Senior Adviser, IEG  
Ms. Bahar Salimova, Information Officer, IEG  
Mr. Alex H. Mckenzie, Senior Information Officer, IEG  
Mr. Bidjan Nashat, Facilitator, IEG  
Mr. Raoul Blindenbacher, Adviser, IEG  
Ms. Claude Leroy-Themeze, Senior Economist, IEG  
Ms. Mary Amini, Information Officer, IEG  
Ms. Gita Gopal, Consultant, IEG