

Gender: Working Towards Greater Equality

Beginning in the 1980s, the Bank made progress in integrating gender issues into operations, particularly in education. Between 1995 and 2000 the Bank lent more than US\$3.4 billion for girls' education programs, and was also the single largest lender in the world for health, nutrition, and population projects, three-quarters of which contained gender-responsive actions.

In 2001, in response to a request from IDA donors, the World Bank adopted a gender mainstreaming strategy, setting the stage for integrating gender concerns into all IDA operations. In fiscal year 2004/05, 85 percent of all World Bank credits approved for IDA countries included attention to at least some gender issues in project design.

Gender progress has been greater in health and education than in agriculture, infrastructure, private sector and finance. For instance, while average life expectancy for women has increased by 15 to 20 years in developing countries since 1970, women's formal labor force participation still trails by 37 percent.

In an effort to better integrate gender concerns in lagging sectors, a new World Bank Group Gender Action Plan - *Gender Equality as Smart Economics* -- was launched during the Annual Meetings in September 2006. It will guide the Bank's gender equality work in the coming four years, with most of the operations under the plan expected to occur in IDA countries



IMPACT

IDA countries have succeeded in reducing the gap between girls' and boys' school enrollment from 16 percentage points in 1999 down to 10 percent in 2004. Average life expectancy for women has also increased by 17 years since 1960.

Education

Recent activities conducted by the Bank and its client countries to reduce the gender gaps in primary and secondary

education have made a major contribution to reaching the third Millennium Development Goal (gender equality). World Bank-financed education projects incorporate a variety of activities including: 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.

Through the Girls' Education and Education for All initiatives, IDA has supported access to good quality basic education, with a special focus on girls and on the poorest groups. Examples include the IDA-financed Bangladesh Female Secondary School Assistance Project, which provided incentives to keep girls in schools, resulting in higher enrollment levels, increased marriage age, and more women employed with higher income. Girls' share of enrollment increased from 33 percent in 1991 to 56 percent in 2005; Secondary School Certificate pass rates for girls increased from 39 percent in 2001 to 46 percent in 2006.

Health

In health, too, there has been steady progress. The Multi-country HIV/AIDS Program Operations in Africa has focused particular attention on addressing the gender dynamics in its response to the pandemic, with operations in a series of countries. In Chad, IDA funds a project to reduce the transmission and socioeconomic impact of HIV/AIDS by supporting education and income-generating activities for women. In Rwanda, IDA has financed rural access to AIDS care: 5,000 poor patients, mainly women, benefit from antiretroviral therapy (60 percent of those in need). In Africa generally, IDA has financed services to prevent mother-to-child HIV transmission for more than 1.5 million women, and helped distribute 1.3 billion male condoms and 4 million female condoms.

However, women continue to trail men in terms of formal labor force participation, access to credit, entrepreneurship rates, income levels, inheritance and ownership rights, and number of seats in parliament.

Employment

Overall, women in IDA countries have even less access to formal jobs now than they had 25 years ago: the female labor force shrunk from 53 percent in 1980 to 49 percent in 2005, while men continue being employed at roughly the same level, around 86 percent.

The share of women in non-agriculture wage employment barely budged in IDA countries since 1990, from 23 percent to 25

percent in 2003. Moreover, women in developing countries still earn on average about 22 percent less than men after taking into account differences in observed skills. Women in Africa receive less than 10 percent of all credit going to small farmers and 1 percent of the total credit to the agricultural sector, while they make up a majority of agricultural workers.

Restricting economic opportunity for women is bad economics

This is problematic because it is unfair: life chances should not be pre-ordained at birth. But it is also problematic because restricting economic opportunity for women is bad economics: under-investing in women limits economic growth and slows down progress in poverty reduction. Consequently, countries with greater gender equality tend to have lower poverty rates.

There can be many reasons for this. For instance, there is strong evidence linking increases in women's productivity and earnings to lower household poverty and better health, educational and nutritional outcomes for children, eventually leading to higher productivity. In Brazil, the survival probabilities of a child increases by about 20 percent when income is in the hands of the mother instead of the father. In labor markets, there are good examples of women's employment in manufacturing, and of the benefits women, industries and economies draw from their participation.

There is plenty of empirical evidence that giving women access to credit boosts health and education outcomes. But it is also good business, because repayment rates are higher. When credit is provided directly to the woman, it has a significant effect on consumption expenditure, children's schooling, and her labor supply. Studies also show that when credit is in the hands of mothers, children's nutrition increases, and they grow 17 percent more than when fathers control the credit.

In agriculture, meanwhile, a sustained productivity increase of basic food crops is one of the most vital factors in achieving income growth for the poorest households. There is compelling evidence from Burkina

Faso and Kenya that agricultural productivity could be raised by as much as 20 percent, simply by reallocating existing agricultural inputs more equally between men and women.

Transport

Transport offers a striking illustration of the interdependence between public policy and household economics, and the associated time problem for women. Studies in the 1990s indicated that women in sub-Saharan Africa transported more on their heads in volume than was transported in vehicles. Time spent by an average household on domestic transport activities can translate into a daily input per woman of hours.

Community development

The World 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. As of end-June 2006, the IDA portfolio of CDD lending for activities financed between 2000 and 2006 totaled approximately US\$9.1 billion.

Several community-based World Bank-supported projects specifically focus on empowering poor women. For example, the Andhra Pradesh District Poverty Initiatives Project in India supports women's self-help groups that use collective action to generate higher incomes and reduce harmful social conditions such as child marriage, rape, and men's abandonment of their families.

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 committee membership, something that research suggests enhances project effectiveness and sustainability.

Empowering women in Indonesia

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 would be heard when selecting village projects.

KDP also helped liberate women from time-consuming tasks such as walking 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. Over the course of 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.

IDA CONTRIBUTION

IDA is well suited to provide strategic support for gender equality work, a complex task which spans a variety of sectors and often requires sustained efforts over long periods of time.

First, changing attitudes, traditions and behaviors related to gender identity unflinchingly takes a long time and requires unrelenting support and capacity building. IDA has the ability to sustain activities through its lending instruments and through its analytical and advisory services, which can help deliver results on targets such as gender equality, where entrenched practices can take a long time to change.

Second, by its nature, gender mainstreaming requires organized assistance across many sectors. Progress on key gender indicators - such as girls' enrollment rates, maternal mortality, labor force participation and asset ownership - also depend on investments in water, sanitation, transport and access to financial services. So far, relatively little of IDA's support to gender equality comes from cross-sectoral lending instruments. This is unfortunate since IDA is perhaps uniquely positioned to encourage better planning of cross-sectoral investments and policy actions.

Finally, IDA supports the poorest countries where women's levels of well-being are the lowest, but also where their contributions matter the most to improve the situation of families and communities. They are also countries where interventions can have the quickest results, both in terms of improving gender equality and reducing national poverty levels.

A new Gender Action Plan

The Bank's new Gender Action Plan, *Gender Equality as Smart Economics*, incorporates the lessons from the implementation of its previous gender mainstreaming strategy, and works to establish a solid empirical rationale for gender equality activities. It assigns staff with gender expertise to different sectors and strengthens the measurement of sex-disaggregated impact of Bank assistance.

Gender Equality as Smart Economics seeks to increase the productivity and earnings of women producers and their access to formal financial services. It helps young women's transition to quality employment and increases the number of women starting agribusinesses and engaging in high-value agriculture. And it boosts women's access to essential infrastructure services, particularly transport, water and energy.

Spanning fiscal years 2007-11, *Gender Equality as Smart Economics* finances activities in four areas:

Operations

Examples of future projects include:

Finance. In *Tanzania*, where women have very poor access to financial services, a line of credit for women at a commercial bank will be established. Women will receive training to help increase their "bankability," and regulatory and legal reforms will be supported to give women better credit access. *Gender and Growth Assessments*, in Tanzania and Ghana, will identify constraints to women's access to financial services and define policies to lower them.

Infrastructure, transport. *Secondary education in Pakistan.* Girls' dropout rates after primary school increase when the secondary school is outside the home community, often due to concerns about girls' safety. A pilot will identify interventions to address safety concerns through provision of improved transportation and assess whether subsidized school transport or offering households with female students a stipend tied to school distance is most effective in facilitating girls' secondary enrollment.

Entrepreneurship and product markets. *Market-led smallholder development in the Zambezi valley, Mozambique.* To transition from subsistence agriculture and help raise rural income levels, smallholder farmer groups, women producer's organizations and other supply-chain participants will receive direct support in marketing, credit, and agribusiness development. A Community Investment Fund will be set up

to provide resources for infrastructure to increase agricultural productivity.

Infrastructure, energy. *Meeting women's energy needs in Bangladesh and Ethiopia by facilitating fuel substitution, securing land tenure and enabling access to credit services.* In Bangladesh, a pilot Technical Assistance Project is being prepared to test an improved stove program and to test credit schemes for their purchase. It will evaluate health benefits from reduced exposures to toxins. In Ethiopia, a rural energy services project will provide secure land tenure to women for the sustainable use of woodlands to provide fuelwood for home use and for sale.

Results-based initiatives

Results-Based Initiatives (RBIs) are designed to increase women's economic empowerment at relatively low cost by leveling the playing field and increasing women's ability to access and compete in markets. RBIs are relatively small and designed to be scaled-up considerably and replicated if successful. An example is the RBI launched for *Agricultural processing and marketing in Liberia*, through which the 500 members of the Ganta Concern Women's Group receive assistance with farm practices, transportation, processing and marketing for produce grown on plots of land, recently accessed after the country's long conflict. The intervention will be evaluated and lessons learned. If

successful, this RBI will be replicated and scaled-up elsewhere in Liberia, and in other parts of the world.

Policy research and data

Gender Equality as Smart Economics supports research to identify existing market failures and other factors that inhibit women's economic empowerment, as well as interventions that can help remove these barriers. A first research stream will focus on the macro links between gender equality and growth, and on the micro foundations of such growth. A second research stream will examine the impact of policy reform on women's and men's welfare, focusing on the key markets: land, labor, product, and financial. This research program will be carried out in partnership with research institutes in developing countries.

The Plan also improves the availability of sex-disaggregated statistics--the basic building blocks for measuring results--at the national and international levels.

Communications

A communications campaign has helped ignite a global initiative on women's economic empowerment. *Gender Equality as Smart Economics* communicates the rationale for women's economic empowerment in developing countries, harmonizes efforts among donor partners, and supports in-country operations.



The implementation of the Gender Action Plan will face several important challenges. High-level political leadership, technical expertise and financial resources are key elements to ensure that gender policies are in fact implemented in both donor agencies and in recipient countries. Financial resources, in particular, are needed upfront to enhance the capacity of donors and implementation agencies to mainstream gender. In addition to these challenges, the successful implementation of gender equality policies is largely contingent on client countries' interest and institutional capacity, and will require sustained support and attention.