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

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

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

- The importance of gender equality for economic growth makes it critical to accelerate progress towards achieving the income poverty goal (MDG 1);
- Meeting the education goal (MDG 2) requires addressing the conditions specific to girls or boys that prevent them from attending or completing primary school; and
- Low levels of maternal schooling and women’s lack of income contribute to high child mortality rates (MDG 4).
The World Bank has adopted a country-led and country-specific strategy to integrate the promotion of gender equality issues into its lending and non-lending assistance. This section illustrates how this strategy has helped to benefit women and girls by assisting countries to reach the goals set out in the Beijing Declaration and Platform for Action. Bank actions are discussed under three rubrics—resources, rights, and voice —each comprising several of the 12 critical areas of concern from the Beijing Platform for Action.

IMPROVING WOMEN’S ACCESS TO RESOURCES

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

- Inefficient allocation of productive resources within households causes significant output losses. One study suggests that, if women had equal access to agricultural inputs in Sub-Saharan Africa—where women are a large proportion of farmers—total agricultural outputs would increase by 5 to 20 percent (World Bank 2001a).

- Low investment in girls’ education significantly reduces a country’s economic output. If South Asian, African, and Middle Eastern countries had closed the schooling gender gap at the rate that East Asia did between 1960 and 1992, a study suggests that their income per capita would likely have grown an additional 0.5-0.9 percentage points per year (World Bank 2001a).

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

![Graph showing faster progress in closing gender gaps in schooling would accelerate economic growth](image)


Note: “Predicted” represents the average predicted GNP growth rate for a region if its gender gap in education had decreased as much as the gender gap in East Asia did between 1960 and 1992.
The Beijing Platform for Action recognizes the importance of equal access to resources and calls on governments, the international community, and civil society to take strategic actions to eliminate gender inequalities in access to education, health care, and productive resources. Several key World Bank’s actions in this area are described below.

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

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

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

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

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

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

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

Providing women, men, and children with basic health care and nutrition lies at the heart of Bank strategies to reduce poverty and promote economic growth. Reproductive health services are also critical for women’s and children’s well-being and survival. In many settings, gender inequalities in the control of a household’s economic resources, in decision-making power, and in freedom of movement outside the household contribute to the poor health of women and
girls. For women, poor nutrition, high fertility rates, high anemia levels, and poor quality or non-existent reproductive health services contribute to high maternal mortality rates, low child survival rates, and reduced productivity.

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

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

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

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

In Mauritania, the World Bank supported the government’s Education Sector Development Program, which applied a wide array of strategies to accomplish gains in girls’ schooling, including efforts to address the issues of distance from school, recruiting female teachers, establishing girls’ scholarships, and establishing school canteen programs. The program also combined secular school in the mornings with religious instruction in the afternoons, thereby meeting the religious learning requirements that parents set. As a result of the program, the primary gross enrollment rate for girls increased from 39 in 1990 to 85 in 2001. In 2003, girls represented a significant proportion of pupils both at the primary level (48 percent) and secondary level (45 percent). However, at both levels, boys performed better in end-of-cycle exams and the girls’ repetition rate was higher than for boys.
for HNP projects. In recent years, about 20 HNP projects have been approved annually, with average new lending of about $1.3 billion per year.

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

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

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

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

HIV/AIDS has emerged as a global challenge to development, threatening to reverse the development gains of the last few decades in many parts of the world. In 2003, almost five million people became newly infected with HIV, the greatest number in any one year since the epidemic began. The overwhelming majority of people with HIV/AIDS—98 percent of women and 94 percent of men—live in developing countries (UNAIDS 2004). In 1998, women made up 41 percent of all people living with HIV worldwide. Today, more than 20 years into the epidemic,
BOX 2.3 Improving Women’s Health in Bolivia and Malawi

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

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

From 1999 to 2003, the World Bank and the government of Malawi worked together on the Malawi Population and Family Planning Project to increase women’s access to and use of family planning services in six pilot districts. Given the shortage of skilled health staff in Malawi, the project relied on community-based distribution agents for the delivery of family planning services. The community-based agents received financial and material incentives, including training, uniforms, and bicycles. The strategy was highly successful, so much so that in the pilot districts, the percentage of women aged 15–19 who had used contraception at zero parity almost doubled between 1999 and 2003, from 11 to 21 percent, compared to a three percent increase in the control districts.
women account for nearly half the 40 million people living with HIV worldwide (UNAIDS 2004).

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

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

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

In the past, most of the MAP funds already committed for Africa were spent on prevention, palliative care, and awareness creation. Looking ahead, the World Bank is increasingly focusing on HIV/AIDS treatment and in June 2004, the World Bank approved a grant of $60 million to support a regional program aimed at scaling up access to HIV/AIDS treatment. The Regional HIV/AIDS Treatment
The World Bank and the Beijing Platform for Action will be implemented in Burkina Faso, Ghana, and Mozambique, and is the first World Bank-funded project to focus primarily on HIV/AIDS treatment in Africa. The project has a specific focus on reducing mother-to-child transmission and finances the training of birth attendants and the purchase and distribution of the needed drugs to prevent mother-to-child transmission. Gender-sensitive indicators will be used to track women’s participation in the treatment programs, and work will be done with ministries to reduce gender-based violence.

Providing Women with Improved Access to Productive Resources
Providing women with access to productive resources has a direct and positive impact on economic growth and on reducing poverty, while increasing women’s economic opportunities and empowerment. Many societies have institutions and practices that limit women’s access to productive assets and resources, such as
BOX 2.4 Stemming the HIV/AIDS Pandemic in Brazil and Chad

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

The World Bank and the government of Chad worked in partnership to reduce fertility and slow the spread of HIV/AIDS through the Population and AIDS Control Project. The project ran from 1995–2001 and involved establishing a social fund to channel resources from the central government to the private sector and NGOs through grants for activities contributing to population and HIV/AIDS control. Six NGOs were recruited to assist in project preparation and supervision; the social fund helped build local capacity and gave people in rural areas better access to health services. A microcredit component was incorporated into the project to increase sustainability and cover women’s income generating activities. Following project implementation, a study of Chad’s health sector showed that HIV/AIDS awareness had increased most rapidly among women during the project period, especially among the poorest women.
land ownership, financial services, and formal sector employment. The World Bank’s water and sanitation, transport, rural and urban development, energy, and private sector development work seeks to improve women’s access to productive resources on multiple fronts. Experience shows that well-designed interventions can yield large economic benefits to people who are normally excluded from the formal sector.

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

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

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

**Transport**
Development of transport infrastructure was previously assumed to benefit both sexes equally. The World Bank now recognizes that men and women often have differing transport needs and constraints, and are affected differently by transport
interventions. For example, rural transport projects that build roads for motorized transport sometimes miss opportunities to benefit poor rural women, who mainly work in and around the village and travel on foot. A gender-sensitive transport policy could include better rural roads and paths that are friendly to alternative means of transport such as bicycles and carts, which are common means of transport among poor women. Similarly, urban transport systems that carry people to and from employment centers are sometimes inadequate for women, who may have safety or modesty concerns, and who must combine income-generating activities with household and family activities, such as taking children to school or visiting the market.

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

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

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

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

**Rural and Urban Development**

Rural women are responsible for half of the world’s food production and produce between 60 and 80 percent of the food in most developing countries (FAO
The joint World Bank/Inter-American Development Bank Peru Rural Roads program worked with men and women of the Andean region to improve smaller roads and tracks in the area. Cheaper and faster transport services enhanced women’s access to health services, improved opportunities for girls to attend school, facilitated social interaction, and enabled easier access to markets. Where villagers previously had to walk an average of five hours each way to get to the market, the same trip now takes one hour by bus. Women were also central to the project’s decision-making process as they were appointed to leading roles in many committees and formed the majority on some committees. The road-maintenance microenterprises that the community established to maintain local roads and tracks required that women be at least 10 percent of their members and 30 percent of direct beneficiaries of their projects. Women now participate more in markets and fairs and spend less time obtaining fuel and food supplies than before the project was implemented, and their participation in local initiatives and political involvement has also increased.

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

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

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

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

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

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

**Income-Generating Opportunities**

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

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

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

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

Women have started to use their new land titles to secure credit, and now have both the incentive and the credit to invest in sustainable land-management practices and productive activities, both of which increase household incomes and expand the local economy. A follow-up project began in 2004 to further improve the security of women’s land tenure in the six provinces and to expand the program to additional provinces.
and maintain plant nurseries, and make candles for sale. In addition to providing income-generating opportunities, this program had an important psychological impact on the Copán women by strengthening their self-esteem and helping them to realize their potential.

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

Recognizing the need for Iraqi women to re-enter the labor force and build entrepreneurial skills, the World Bank in 2004 provided training to Iraqi businesswomen and policymakers. In Tajikistan, the World Bank supported the Tajik government in creating income-generating opportunities for women. To assist women worldwide to connect and network with female entrepreneurs, in 2004, the World Bank and IFC developed a web-based Global Directory of Women’s Business Associations.
BOX 2.8 Creating Income-Generating Opportunities for Women in Tajikistan

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

BOX 2.9 Connecting Villagers through Phones in Bangladesh

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

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

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

Improving Women’s Access to Legal Services

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

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

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

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

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

By 2003, approximately 56,000 women had obtained identity cards and birth certificates, making it easier for them to inherit property in their names, obtain passports, access microcredit, lay claim to their deceased husbands’ pensions, register for literacy classes, and find employment in the formal sector. Roughly 350,000 more women in the project area have already been identified as needing such documents. The campaign’s awareness-raising efforts also encouraged groups such as the National Council for Women, a quasi-governmental organization, to allocate funds to cover the cost of identity cards and birth certificates in some areas. Most women affected by the project have become far more aware of their legal rights. In the words of one woman, “It’s a new life. I finally feel like a citizen of this country.”
The World Bank has had an active gender and law program in Sub-Saharan Africa since 1991. Currently, the focus is operational, with the objective of providing institutional strengthening and capacity-building support to governments and civil society organizations involved in advancing women’s status. The program has mobilized around $6 million in grants for work in 14 African countries. In Tanzania, for example, the gender and law program financed a participatory land appraisal to identify and examine gender and land issues after the Ministry of Community Development and Women determined there was a need for additional information on customary land practices. The appraisal recommended that land control be vested in the village assembly, as opposed to the clan, that land be registered in the names of both spouses, that before disposing of any land, the allocating authority ensure that wives consented to the proposed disposition, and that they and their children retain access to their means of subsistence. These recommendations fed into the debate on the Tanzania Land Bill, which was passed in 1999. Other operations have included an institutional development grant for Uganda for increasing the legal literacy of newly elected councilors, and an institutional development grant for Zimbabwe to analyze women’s legal constraints and increasing awareness of gender issues.

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

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

World Bank-financed projects have included components to address the immediate needs of battered women and their children, and have provided social and legal services to help women with issues such as domestic violence, sexual violence against children, and child support. For example, in Indonesia,
mobilize community support for achieving the rights of women victims of violence, the National Commission on Violence Against Women conducted a 16-day Campaign of Activism on Violence Against Women in cooperation with local organizations in more than 15 districts. With support from the Norwegian and Dutch governments, the World Bank provided funding for activities in six of the districts. The project opened opportunities for a more strategic collaboration with local governments, police, hospitals, and other communities for future campaigns, while also building local groups’ capacity to lead such campaigns. In India, the World Bank is supporting a program to sensitize police personnel in 124 police stations in Delhi on issues related to gender-based violence.

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

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

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

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

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

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

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

During conflict, women are often actively involved in fighting; they represent between 10 percent and one-third of both non-state military actors and regular...
armed forces (Bouta, Frerks, and Bannon 2004). In Rwanda and the Republic of Congo, the World Bank supported women’s reintegration into society in the aftermath of war. The Rwanda Demobilization and Reintegration Project, which began in 2002, provides targeted support for the social and economic reintegration of female ex-combatants. Specific measures include ensuring that the special needs (such as security and sanitation) of female ex-combatants are taken into account in demobilization centers and ensuring that all benefits for ex-combatants are equally accessible to men and women. A similar project was implemented in the Republic of Congo. It focuses on assisting female and male ex-combatants to re-introduce themselves into their communities and establish sustainable livelihoods by providing them with information, counseling, referral services, vocational training, formal and informal apprenticeship schemes, and educational opportunities.

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

**BOX 2.12 Assisting War Widows in Indonesia**

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

In just three years, the group has attracted more than 6,000 members. On average, household expenditures among program participants have risen, and PEKKA families appear to eat a better diet than they did before joining the program. The government is pleased with PEKKA’s apparent success and has expanded the program to three additional provinces that have experienced conflict. PEKKA widows also have newfound confidence and organized a touring photographic exhibition of their work to other PEKKA provinces. A delegation of widows visited Washington, DC, in 2004 to exhibit their photos and exchange knowledge and experience with other community activist groups in the U.S.
and preparing emergency plans. As part of this work, the Bank is taking steps to ensure that risk analysis and vulnerability maps take into account female-headed households, that both women and men receive post-disaster psychosocial counseling, and that post-disaster work opportunities for men and women are not limited by traditional gender roles (Correia 2001). Specific examples of Bank interventions with this focus include work in Honduras during the aftermath of Hurricane Mitch in 1999, and in Turkey during the aftermath of the 1999 Marmara earthquake.

**STRENGTHENING WOMEN’S VOICE AND POWER TO INFLUENCE**

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

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

**Empowering Women to Participate in Local Development Activities**

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

![Female Representation in Parliament Remains Low](image)

**Figure 2.2**

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

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

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

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

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

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

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

- In Vietnam, the World Bank helped the government integrate gender issues into its PRSP and, with the Norwegian government’s support, provided resources to increase gender awareness among key provincial officials responsible for implementing Vietnam’s PRSP, specifically by funding a series of workshops for about 500 provincial officials.

- In Ghana, the World Bank provided support to a country-led national workshop in November 2001 that brought together the national PRSP team, government officials, gender activists, and NGOs to address ways of integrating gender issues into the PRSP.

- In Nepal, the Bank was instrumental in assisting the government to identify social inclusion as one of the four PRSP pillars. Recognizing that targeted

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

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

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

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

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

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

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

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

**Improving Gender Balance among World Bank Staff**

Just as the World Bank is committed to helping client countries achieve better gender balance in their policies and programs, it is also committed to improving the gender balance among its staff, particularly in senior positions. In 1998, the World Bank introduced a three-pronged approach to diversity, focusing on nationality, gender, and racial equality. The first diversity agreements were made in 1999, committing vice presidents to increasing the representation of women, underrepresented nationalities, and staff of Sub-Saharan African origin, especial-
ly in key professional and managerial or senior technical positions. Current women’s representation targets are set at 45 percent of key professional staff and 30 percent of managers and senior technical staff.

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

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

*Figure 2.3*