

**AFRICAN DEVELOPMENT BANK  
AFRICAN DEVELOPMENT FUND**



**THE GENDER POLICY**

**OESU**

**JUNE 2001**

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### **BIBLIOGRAPHY**

## LIST OF ACRONYMS

ADB	African Development Bank
ADF	African Development Fund
AMINA	The African Development Fund Micro-finance Initiative for Africa
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CLS	Core Labour Standards
COMESA	Common Market for East and Southern Africa
CPIA	Country Policy and Institutional Assessment
CSO	Civil Society Organisation
CSP	Country Strategy Paper
DAC	Development Assistance Committee
ECOWAS	Economic Commission for West African States
EPCP	Economic Prospects and Country Programming
FAWE	Forum for African Women Educationalists
FGM	Female Genital Mutilation
GAD	Gender and Development
GDI	Gender Development Index
GEM	Gender Empowerment Measure
GPOA	Gender Plan of Action
ICPD	International Conference on Population and Development
ILO	International Labour Organisation
MDB	Multi-lateral Development Bank
ODA	Official Development Assistance
OECD	Organisation of the Economic Co-operation and Development
PFA	Platform for Action
PPF	Project Preparation Facility
PRSP	Poverty Reduction Strategy Paper
PTA	Preferential Trade Agreements
RFI	Regional Financial Institution
RMC	Regional Member Country
SADC	Southern Africa Development Community
SAP	Structural Adjustment Policies
SME	Small and Medium size Enterprises
SNA	System of National Accounts
TAF	Technical Assistance Fund
TOR	Terms of Reference
UN	United Nations
UNDP	United Nations Development Programme
UNCED	United Nations Conference on Environment and Development
UNECA	United Nations Economic Commission for Africa
UNESCO	United Nations Education, Scientific and Cultural Organisation
UNFPA	United Nations Population Fund
UNIFEM	United Nations Development Fund for Women
WHO	World Health Organisation
WID	Women in Development
WILDAF	Women in Law and Development in Africa

## **EXECUTIVE SUMMARY**

1. This policy paper defines the commitment of the African Development Bank (the Bank) to promote gender mainstreaming as a means of fostering poverty reduction, economic development and gender equality on the continent. The policy is set within the framework of the Bank's New Vision (1999) in which Poverty reduction constitutes the broad framework within which strategic actions to achieve gender equality will be pursued. Due account has been taken of the critical areas of concern for gender mainstreaming and women empowerment elaborated in the Dakar and Beijing Platform for Action (PFA), as well as consensus that already exists between the Bank and Regional Member Countries (RMCs) concerning the Bank's priority areas of focus.
2. It is noted that Africa has pronounced, region-specific gender characteristics that are of direct relevance to its economic and social development. Gender in all societies is an important criterion in assigning roles and rights and in shaping women's and men's access to and control over resources. The social construction of gender reflects cultural values and norms which legitimise gender difference and justify unequal relations between women and men. The marginalisation of women from participating effectively in economic, social and political life on the continent is one of its most pronounced socio-economic characteristics. Gender has, therefore, become an issue for development intervention because inequalities continue to exist between women and men and are a cost to development.
3. The policy seeks to provide, among other things, a requisite framework for action, which will ensure equal access to women and men of all Bank resources and opportunities.
4. In order to ensure the involvement of all stake-holders, this policy paper has been developed through a participatory approach which included consultations with Bank staff, RMC governments, Civil Society Organisations (CSOs) and other development partners.

### *Conceptual Framework*

5. The policy elaborates the key concepts and approaches that underpin gender and development issues. It summarises the evolution in perspectives and practices designed to integrate gender/women into the development process that have taken place in the last thirty years. Under the first approach, which is commonly referred to as Women in Development (WID), women as well as their concerns are seen as largely excluded from the development mainstream and their integration into development through stand-alone initiatives is advocated. With experience, it was realised that the exclusive focus on women ignored the political, economic and social relations that men and women are engaged in, and which shape their lives, livelihood strategies, prospects and well-being. Such an approach was insufficient in the African context, in which roles and status assigned to men and women were, and still are, largely culturally determined. The second approach identified as Gender and Development (GAD) is not centred on women, but on gender and the social, political and economic relations as well as the structures and processes that create,

reinforce and sustain gender inequality. Unlike the WID approach, GAD seeks to redress these unequal relations between men and women. It seeks to take account of the link between culture and development in particular the cultural-specific forms of social inequality. The gender approach has an agenda to transform unequal gender relations through the empowerment of both women and men, by enabling them to question cultural values, practices and structures.

### **Rationale for a new policy**

6. A number of developments that have taken place after the adoption of the WID policy in 1990, both within the Bank and at the international level, call for the development of a new strategic policy that will allow the Bank to play a more visible role in promoting gender-responsive development on the continent. Within the Bank, there is a requirement to operationalise the Vision, in which gender is identified as a priority cross cutting issue. At the international level, the agenda for women's development has given a renewed emphasis on the critical areas of concern and expanded the area of focus. The recommendations of the 1994 International Conference on Population and Development (ICPD), for example, stressed the requirement for partnership between women and men in productive and reproductive life. During the Fourth World Conference on Women (1995), African governments gave their firm commitment to the gender mainstreaming approach.

### **Bank experience: achievements and challenges**

7. The Bank introduced the gender mainstreaming approach in its operations in 1987. Since then three phases in the Bank's gender experience can be identified. The first phase was characterised by activities that sought to lay the foundation for the integration of WID in the Bank including the adoption of the WID policy. During the second phase, the Bank undertook concrete measures to operationalise its WID policy in areas such as: the establishment of the Bank's WID Unit; the promotion of women's access to credit; the enhancement of staff gender competence; the adoption of guidelines for a select number of sectors and the incorporation of gender issues in the project cycle. Since 1996 (third phase), gender is identified as a crosscutting issue, along with environment, civil society/participation, population and institutional development.
8. The Bank's experience in supporting WID and gender mainstreaming activities has highlighted, among other things, the need to:
  - conduct an in-depth evaluation to enable the Bank to take stock of the resources and efforts that have been directed to such activities to-date;
  - make gender dimensions visible at all appropriate points of all Bank policy/project documents; and
  - revisit its administrative and lending procedures for a more effective and gender responsive lending and budgeting.

## **The Gender situation in Africa**

9. The cultural environment in Africa is among the factors that have influenced the participation rate of women and men both in the public and private spheres. Whereas there are significant local and national particularities, roles assigned to men and women are largely culturally pre-determined and different. Although in some countries measures have been taken to provide women with fundamental rights *de jure* such as the right to own land and to inherit property through the constitution, civil codes and statutory law, *de facto*, extensive discrimination against women still persists. Women's rights are still largely abrogated by customary and/or religious laws and practices that exist concurrently with statutory law and are simultaneously applied.
10. The gendered experience of poverty becomes very clear on examination of various development dimensions - in the division of labour, access to and control over resources, education, health and participation in the political arena as well as in the formal labour market. In addition, whereas Africa has the largest number of the poor in the world, it is also increasingly taking on a female character, a phenomena that has been termed the *feminisation of poverty*.

## **The Policy framework: guiding principles and priority areas**

### *Guiding Principles*

11. The policy elaborates a set of guiding principles, which emphasise, among other things, the need to apply gender analysis to all Bank activities. It also recognises that the concept of gender implicitly embodies a culture which entails cooperation and interdependence between women and men. The utilisation of the gender analytical framework is designed to enhance understanding of the culturally determined gender elements relevant to programme/project implementation.

### *Priority areas*

12. Although the Bank's Vision identifies several areas of operational focus, a strategic choice involving fewer priorities for effective channelling of efforts and resources has been made. This is necessary in order to optimise policy implementation, to reinforce the Bank's strategic focus for policy dialogue and advocacy as well as to strengthen its interaction with other development partners on major initiatives in the areas of gender. The Bank will therefore pay particular attention to five areas namely education, agriculture and rural development, women's poverty, health and governance.

## **Implementation Strategies**

### *Programming Strategies*

13. *Macro-Economic and sector work.* A gender inclusive macro-economic policy framework is crucial to the attainment of gender equality goals at sector and project level. Gender considerations will therefore be addressed in all upstream macro-economic activities through which Bank Group policies are translated into programs

and projects in order to ensure that implementation strategies respond to the specific needs and priorities of women and men. The Bank will also periodically review the Operations Manual and other Bank instruments to strengthen their responsiveness to gender concerns.

14. *Ensuring Impact.* The creation of result-oriented, gender sensitive indicators of the Bank's effectiveness in mainstreaming gender issues is essential in determining the degree to which Bank's policies, programs and projects have succeeded in achieving results related to gender equality and women's empowerment. Concrete proposals will therefore be made as to how the project intends to address gender considerations and information throughout the programme/project cycle will, to the extent possible, contain gender-disaggregated data of the envisaged beneficiaries. In addition, the Bank will report on a yearly basis the proportion of projects within the Bank's annual portfolio that significantly address gender concerns; the size in financial and resource terms of project's gender components; and, the numbers of women and men as a proportion of the total number of project beneficiaries.
15. *Participation.* The Bank is increasingly playing an important role in promoting participatory development approaches and stakeholder consultation in RMCs. The participatory process is key to transformation of culturally determined gender relations. It affords women and men an opportunity through which they can jointly address issues relevant to their own development and question the equal relations of gender between themselves with a view to changing them. Since experience indicates that women's viewpoints may not always be adequately taken into account during project identification and design, special measures will be taken to ensure women's full participation in these processes.
16. *Bank support to gender-related activities of RMCs.* A common ground already exists between the Bank and RMCs on the priority areas of concern, which will form the basis of Bank interventions. The Bank will respond to initiatives emanating from the RMCs including support to Women targeted projects. The Bank will support gender training for officials in RMCs to provide them with skills to incorporate gender concerns in the national programming cycle.
17. *Support to research.* The Bank recognises the need to position itself on a number of critical issues that are pertinent to the continent. To this end, the Bank will support research in areas which will enable it to design appropriate development interventions with a view of achieving tangible transformation in the lives of women and men.

### ***Institutional strategies***

18. *Responsibility.* The Bank is aware that gender mainstreaming constitutes a cross-cutting theme that intersects various management levels. As such, senior management will continue to provide the requisite signals that gender issues are a priority. The Bank will advocate for gender equality issues in its policy dialogue with RMCs in the context of their discussions on PRSPs, CSPs, Economic and Sector Work as well as Portfolio Reviews. It will also ensure the inclusion of gender dimensions throughout the project cycle.

19. *Accountability.* Country Departments (CDs) will be accountable for ensuring effective gender mainstreaming. In this respect, each CD will elaborate a plan of action (POA), which will identify indicators, monitoring mechanisms, targets, time-frame and resources required to effectively implement it. In dealing with RMCs, the departments will use policy dialogue to demonstrate that gender mainstreaming is an integral requirement in all Bank supported programmes and projects.
20. *Enhancement of Gender Capacity.* Gender training for different levels of staff will be provided in order to enhance competence and to enable Bank staff to play an effective advocacy role.
21. *Resource Implications.* The operationalisation of the gender mainstreaming approach will not necessarily mean creating separate budgets or seeking additional resources for women but will require an analysis of how the Bank's lending activities affect women and men. Thus, activities related to gender will be mainstreamed into the regular project costs. In addition, future Bank budgeting will also address gender issues through non-lending activities and will allocate resources for catalytic initiatives such as training and gender research.
22. *Regional Initiatives and Networking.* The Bank will pursue and intensify for collaboration and information sharing with regional bodies and other development partners, including African institutions and NGOs working in the area of gender.

## **1. BACKGROUND**

### **1.1 Introduction**

- 1.1.1 This policy paper reaffirms the commitment of the Bank to promote gender mainstreaming (working definitions of the gender concept are attached as glossary in Annex 1) as a means of fostering poverty reduction, economic development and gender equality in the Region. The focus of the policy is on gender equality<sup>1</sup> as a development goal rather than on women as a target group. The achievement of this goal requires the Bank to examine all of its policies, programmes and projects for their actual and potential impacts on women and men.
- 1.1.2 The policy is based on the premise that Africa has pronounced, region-specific gender characteristics that are of direct relevance to its economic and social development. It takes into account the international agenda, which calls for a transformation, aimed at achieving full and equal partnership between women and men, a condition *sine-qua-non* for meeting the challenges confronting the African continent.
- 1.1.3 Within this broader perspective, the question of how to translate gender concerns into development policies and interventions, and in particular how financial and other resources can be most equitably and efficiently targeted to increase women's productivity and empowerment, has been at the core of policies and development interventions for a number of years now. It has been argued that a unique focus on women is insufficient and that development policymaking and planning should take into account the relations between women and men and address their needs simultaneously.
- 1.1.4 Gender has become an issue for development intervention. First, inequalities continue to exist between women and men despite significant improvements in the absolute status of women and gender equality in most African countries. Women's culturally disadvantaged position, visible across a number of development dimensions, has limited their capacity to develop their full potential. They have less social, economic and legal rights than men and lack access to development resources, benefits and decision-making participation at all levels of society. Secondly, gender inequalities have a detrimental impact on development. Studies have shown that discrimination on the basis of gender results in slower economic growth, greater poverty, weaker governance and lower quality of life (World Bank, 1998;UNDP, 1995). Conversely, the enhancement of women's capacities in education leads to reductions in infant and child mortality, improved nutritional status and a marked impact on poverty reduction. Policies are therefore required to address the development needs of both women and men and to transform the structures and processes that continue to sustain inequality.

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<sup>1</sup> Equality here is defined as enjoyment of human rights by women and men. This is a universally accepted principle, reaffirmed by the Vienna Declaration adopted by 171 states at the World Conference of Human rights in 1993. It has economic, legal and political dimensions such as equal opportunity to participate in economic and political decision making; equal access to basic services, including education and health; equal protection under the law; elimination of discrimination by gender and violence against women; equal reward for equal work and equal rights of citizens in all areas of life, both public and private.

- 1.1.5 The Bank's New Vision, which was adopted through consultation with regional member countries (RMCs) and other development partners, constitutes the main framework for the policy. In the Vision Statement, poverty reduction is identified as the most critical development challenge facing the African continent and gender along with environment, is considered as a priority cross-cutting theme which should be mainstreamed into all of the Bank's work.
- 1.1.6 The policy also reflects the principles of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the global consensus reached through several world conferences in particular the Dakar and the Beijing conferences as well as the wealth of research and insights emanating from the region. In addition, the policy is in line with the guidelines for gender equality and women's empowerment in development co-operation of the Development Assistance Committee (DAC) of the Organisation of the Economic Co-operation and Development (OECD).
- 1.1.7 The policy was developed through a participatory approach. To this end, consultations were conducted with Bank staff and with representatives of RMC's governments, civil society organisations (CSOs) and other development partners. The consultations were instrumental in making some recommendations that have been incorporated into this policy document.

## **1.2 Evolution of Paradigms - WID and GAD**

- 1.2.1 An understanding of the concepts that underpin gender equality issues is key to bringing about the form of development that promote gender equity and which meets the expectations of both women and men.
- 1.2.2 The question of how to integrate women effectively into the development process both as agents and as beneficiaries has evolved considerably over the past thirty years and has presented a paradigm challenge to development agencies. The approach taken up internationally in the 1970s, which is referred to as "Women in Development" (WID), focused on women in relation to the economy and the development process from which women were perceived as being largely excluded. Central to the thinking on WID was how to conceptualise the nature of the problem as well as the measures required to achieve real transformation in the lives/position of women relative to men. With this perspective, measures were taken to integrate women in development activities through targeted projects or separate components.
- 1.2.3 With experience, it was realised that the exclusive focus on women ignored the political, economic and social relations that men and women are engaged in, and which shape their lives, livelihood strategies, prospects and well-being. In the African context, this was very critical since the roles and status assigned to men and women were, and still are, largely culturally determined. In such a situation, discounting women's relations with men incurred resistance as it threatened culturally established patterns of behaviour. In retrospect not only did the WID approach fail to challenge or transform unequal gender but it also left the structures, processes and mechanisms that sustain gender inequality intact.

- 1.2.4 WID projects were often welfare oriented and neglected their role as economic agents in their own right. In most instances, they remained on the fringes of mainstream policy making and planning and their impact on development discourse remained almost invisible. Furthermore, the adoption of WID led RMCs and development agencies to establish separate structures (ministries, departments, commissions, women's desks or units) which were given the mandate to improve the situation of women, but were under-resourced relative to other organisational expenditures in terms of staff complements and support systems.
- 1.2.5 Due to the limitations of the WID strategy, a new policy framework referred to as GAD emerged in the early 1990s. Unlike WID, it requires the restructuring of the development mainstream through the incorporation of the visions, needs and interests of women and men in the definition of development policies, priorities and strategies<sup>2</sup>. Its focus was not centred on women, but on the social, political and economic relations as well as the structures and processes that create, reinforce and sustain inequality on one hand and result in different outcomes for both women and men on the other (summary of the differences in approach are depicted in Annex 2).
- 1.2.6 The GAD approach emphasises the fundamentally social nature of gender differences and introduces the concept of "gender mainstreaming" as a key strategy for analysing the relationship between women and men both within the public as well as the private spheres. It seeks to be holistic and take account of the link between culture and development, which has complementary as well as conflictual dimensions. Development work is visualised in terms of its potential to induce change in socio-cultural factors and to address, among other aspects, the cultural-specific forms of social inequality. The underlying assumption of the GAD approach is that women as well as men may be privileged or disadvantaged by social and economic structures. In this context a better understanding of women's as well as men's perceptions, position and scope for changing gender relations is seen as indispensable. The gender approach has an agenda to transform unequal gender relations through the empowerment of both women and men, by enabling them to question cultural values, practices and structures.
- 1.2.7 GAD uses gender analysis as a tool for gathering information on gender needs, priorities, opportunities, constraints and impact of development activities. It requires planners to determine whether the policies and programs that they implement provide equal opportunities for women and men to meet their self-defined needs. The main objective of the mainstreaming approach is, therefore, to bring gender issues centre-stage in policy making, resource allocation, institutional structures and processes and in decision making about development goals and objectives.

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<sup>2</sup> The GAD approach recognises that improvement in women's position requires analysis of the relations between women and men across a number of dimensions. It underscores the need to understand the ways in which the unequal gender relations may contribute to the extent and forms of exclusion that women face in the development process. Under this approach, the participation, commitment and co-operation of men are seen as critical in transforming gender relations.

- 1.2.8 The limited experience of the mainstreaming approach within development agencies (see Annex 3) has provided some insights on the prerequisites for its successful operationalisation. These include existence of a strong relationship between gender and the overall mandate of the institution; a supportive institutional climate; an adequate administrative capacity in human resource terms for the incorporation of gender issues into policies, programmes and projects; the institutionalisation of the GAD policy and a clear delineation of responsibility and accountability. It also requires establishing clear quantitative and qualitative indicators to monitor performance and assess progress; capacity building to enhance gender competence; making deliberate decisions on how to finance GAD activities and promoting effective collaboration with RMCs and other development partners.

### **1.3 Organisation of the Paper**

The policy paper is divided into 6 Chapters. Chapter 1 contains an introduction to the paper and the underlying conceptual framework. The policy rationale is discussed in Chapter 2 while chapter 3 examines the Bank's experience, challenges and achievements in operationalising the WID policy. Chapter 4 analyses various dimensions of the gender situation on the continent and the problems facing RMCs in fostering gender equality. The policy's framework, goal, guiding principles and priorities sectors are elaborated in Chapter 5 and Chapter 6 spells out the implementation strategies, both at programming and institutional level, for promoting gender mainstreaming.

## **2. RATIONALE FOR A NEW POLICY**

### **2.1 Overview**

This policy paper builds on the lessons learned in operationalising the Bank's first policy paper on Women in Development (1990) which was designed to promote a number of objectives, including the need to integrate women's concerns into Bank operations and to identify major constraints that inhibit women from maximising their contribution to national development efforts. While these objectives remain relevant today, there has been an evolution in the visions, development perspectives and practices demand for more innovative approaches. The following developments provide the Bank, as a regional development and financial institution, with the opportunity to play a more catalytic role in promoting gender responsive development.

### **2.2 The Bank's New Vision**

The Bank's New Vision lays out key areas of intervention where it can take a leadership role and make a significant and measurable development impact. Gender is singled out as a priority cross-cutting issue which must permeate all Bank operations. The Vision *inter-alia* requires the Bank to work closely with RMCs to mainstream gender and promote measures that will lead to the empowerment of women. It specifies that special attention be given to programs that seek to:

- provide increased support for functional literacy programmes that address business and development, agro-processing and marketing, primary health care, nutrition, family planning, water management and sanitation;

- eliminate gender disparity in primary and secondary education; and
- reduce infant and maternal mortality.

### **2.3 The International Agenda of the 1990s**

- 2.3.1 A very powerful message on the need to mainstream the gender perspective and to promote the empowerment of women in all development interventions was conveyed by all the world conferences that took place in the 1990s. These include the 1992 United Nations Conference on Environment and Sustainable Development (UNCED); the 1994 International Conference on Population and Development (ICPD), the 1995 World Summit for Social Development; and the 1995 Fourth World Conference on Women. These conferences underscored the crucial role that women play in achieving sustainable development. The ICPD in particular stressed the requirement for partnership of both women and men.
- 2.3.2 During the Fifth Regional Conference on Women in Dakar (1994) as well as the Fourth World Conference on Women in Beijing (1995), African governments put a very strong emphasis on gender equality and the empowerment of women, all of which are considered to be prerequisites for building a sustainable, just and developed society. Governments committed themselves *“to promote an active and visible policy of mainstreaming a gender perspective in all policies and programmes so that, before decisions are taken, an analysis is made of the effects on women and men, respectively”* (Beijing PFA, 1995). In the PFA twelve (12) critical areas of concern (see Annex 4) as well as actions required to realise these commitments at various levels are clearly spelled out.

### **2.4 The Designated Role of Regional Financial Institutions**

- 2.4.1 A new policy framework is required to enable the Bank to play an effective role in line with the Beijing Declaration and Platform for Action (PFA), which calls upon Regional Financial Institutions (RFIs) to:
- increase resources allocated to eliminating absolute poverty;
  - support financial institutions that serve low income, small scale and micro-scale women entrepreneurs and producers ;
  - increase funding for the education and training needs of girls and women;
  - give higher priority to women’s health;
  - revise policies, procedures and staffing in order to ensure that investments and programs benefit women; and
  - allocate loans and grants to programs for implementing the PFA.

- 2.4.2 The new policy will also enable the Bank to reinforce the commitments it made during the Beijing Conference, namely: to take specific measures to engender the policy dialogue with its RMCs; to refine Bank procedures and routines in order to ensure that gender analysis is undertaken at all stages of the project cycle and to give priority to sectors where investing in women will have the greatest return such as agriculture, education and health.

## **2.5 African Priorities Five Years after Beijing**

- 2.5.1 The synthesis of the national evaluation reports<sup>3</sup> of the implementation of the Beijing PFA during the last five years revealed emerging priority areas of focus in RMCs. The majority of countries prioritised poverty-reduction, the promotion of women's access to credit, the education and training of women and girls, health and the HIV/AIDS pandemic, women and the economy, women and governance and the human rights of women.
- 2.5.2 Subsequent reports that were presented during the Extraordinary Session of the United Nations General Assembly (June, 2000), indicated that significant barriers to the achievement of gender equality still remain despite substantial progress in advancing the position of women in a wide range of sectors. The summary of persistent or new obstacles led to the adoption of the outcome document which spelled out the new global framework and further actions required to achieve the goals and objectives contained in the Beijing Declaration and PFA. Regional financial institutions were called upon once more to allocate the necessary human and financial resources for specific and targeted activities to promote gender equality and strengthen poverty eradication strategies with the full and effective participation of women.

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<sup>3</sup> ECA (1999). Report of the Sixth African Regional Conference on Women. Addis Ababa.

### **3. BANK EXPERIENCE: ACHIEVEMENTS AND CHALLENGES**

#### **3.1 Bank Commitment to WID in Gender Issues**

- 3.1.1 The analysis of the Bank's work in WID and gender points to the existence of three phases, each of which is reflective of certain changes that the Bank as a development institution has undergone. Whereas the Bank's initial approach targeted women as a special group, in a later period a broader focus on integrating a GAD perspective in the Bank's interventions has become more dominant.
- 3.1.2 The first phase, (1986 to 1990) was characterised by several activities, which sought to lay the foundation for the integration of WID at the Bank. These include the hosting of several seminars whose objective was to assist the Bank to define and forge future strategic directions; the appointment of the senior adviser to the President on WID in 1987; the setting up of the WID unit and the recruitment of two gender experts in the same year with United Nations Development Programme (UNDP) funding. Several of the Bank activities undertaken at that stage were funded from external sources. In 1990 the Bank's first WID policy was adopted.
- 3.1.3 During the second phase (1991-1995), the Bank assumed full responsibility for financing the WID Unit and also undertook first steps towards the implementation of the policy. This phase also saw the recruitment of three Gender experts in 1991, who replaced the two recruited with UNDP assistance.
- 3.1.4 Gender as a cross-cutting issue characterises the current phase and has been operational from 1996 when the Boards of Directors revisited the newly created Bank structure and established a unit responsible for mainstreaming cross-cutting issues into Bank functions and operations.

#### **3.2 The Operationalisation of the WID Policy**

- 3.2.1 The Bank's first WID policy emphasised women as a special target group. The objectives of the WID policy were to:
- provide a framework for the incorporation of women's concerns and needs into normal operations of the Bank;
  - identify major constraints that inhibit women from maximising their contribution to national development efforts;
  - stimulate dialogue with RMCs on the kind of projects/programmes aimed at integrating women into the development process; and
  - establish a policy framework for Bank Group co-operation with bilateral, multilateral and non-governmental organisations in the area of WID.
- 3.2.2 The WID approach was rationalised in terms of efficiency arguments, in which women are perceived as an under-utilised asset for development. The anti-poverty strategy was also espoused in order to direct Bank support to initiatives that were designed to promote women's income-generation.

- 3.2.3 The adoption of the WID policy in 1990 provided an enabling environment, which gave impetus to numerous gender-related activities. Experiences of implementation are captured in the Mid-Term Review of the Bank's WID Programme, which was conducted in 1995. This report indicates that there were some successes as well as weaknesses. The WID programme had been successful in raising general awareness within the Bank of the importance of gender-sensitive development. Approximately US \$ 35 millions had been committed to projects/programmes specifically devoted to WID activities by 1995 and the Bank managed to contribute to the WID agenda at regional and international levels. Nonetheless, the Bank's WID activities did not succeed in mainstreaming gender issues in the regular lending program of the Bank. Specifically, it was established that "*the quality of gender analysis in the context of the project design is not up to the level necessary for an adequate mainstreaming of gender issues in the operations of the Bank*" (ADB 1995).
- 3.2.4 Underlying this evaluation were various shortcomings. First, WID expertise was exclusively located at the policy level and thus unable to be involved in the day to day handling of the Bank's lending programme. The WID unit interacted with country departments mainly through participating in the Inter-Departmental Working Groups and was seldom involved in any project cycle activity before appraisal. And, whereas the Bank's project preparation and appraisal teams often lacked needed expertise in WID issues, inputs from the WID unit were solicited too late a stage in the project cycle to make meaningful impact. In addition, although the numerous project documents incorporated a brief standardised text on gender/women issues, it was of limited utility and had little substantive meaning in terms of project design or operational activities.
- 3.2.5 Secondly, there was a mismatch between resources and activities as funding for the unit's activities was never institutionalised on assuming permanence within the Bank structure. As such the unit had to rely on donor funding whose availability was unpredictable and not conducive to proactive planning.
- 3.2.6 Thirdly, due to an unclear demarcation of responsibility, the onus for integrating women's concern in Bank's projects was seen as the domain of the WID unit and not of operational departments. This situation was exacerbated by the overwhelming work-burden for the three gender experts who constituted the WID Unit and whose time was taken up by activities not directly linked to the lending programme.
- 3.2.7 Fourthly, since there was no operational or institutional mechanism in place to ensure compliance, the implementation of the WID policy and guidelines was a matter of personal discretion or initiative and was therefore not systematically applied or enforced. In addition the cost implications of their operationalization (in terms of the need for gender-disaggregated data, inclusion of gender expertise and duration of project missions) were not addressed.
- 3.2.8 Finally, although gender training was successful in raising gender awareness in the Bank, it had a limited impact. This was due to lack of continuity as it was externally funded, lack of evaluation of the training impact on the quality of gender analysis in operations and failure to incorporate gender training in the Bank's regular training programme.

### **3.3 Experience of WID Projects**

- 3.3.1 The approval of the WID policy gave impetus to RMCs to identify a number of women-targeted projects. Between 1990 and 1995, twelve (12) project proposals were submitted for financing in countries including Mozambique, The Gambia, Ghana, Malawi and Senegal. Although only 12 WID projects have been funded to-date, the Bank experience of these projects has been quite positive.
- 3.3.2 A study of these projects (ADB, 1994) revealed that they had avoided most of the shortcomings that confront many other WID projects particularly with regard to loan size, project duration and application of the holistic approach. Their impact had gone beyond improving the lives of women to producing a marked impact on poverty reduction. Women's ministries and non-governmental organisations (NGOs) in some RMCs had also benefited from Bank supported WID projects.
- 3.3.3 In terms of development planning and practice, these projects provide useful insights on the prerequisites for success of women-targeted projects. In some RMCs, a national policy dialogue, which drew attention to the traditional barriers to women's productivity – lack of control over productive assets such as land, credit, appropriate technology, information and markets, was stimulated. The implementation of these projects also revealed the multi-dimensional nature of women's activities and highlighted the need to adopt an inter-disciplinary approach to women's issues<sup>4</sup>.
- 3.3.4 The study underlined the need to ensure a wider mix of Bank expertise in the design of women-targeted projects. Currently, such projects are assigned exclusively to the Bank's social divisions. The study also underscores the need to pay attention to resource dimensions at several levels including human, financial and time dimensions required for an effective gender-responsive programming process.

### **3.4 The Adoption of the Gender Mainstreaming Approach**

- 3.4.1 In 1995, the Board of Directors approved the results of the Mid-Term Review together with a proposed Gender Strategy whose main thrust was the Bank's commitment to promote gender sensitive development in Africa. Although the adopted strategy was not executed, since it coincided with the implementation of the reform process and the putting in place of a new Bank structure, it nevertheless contained several useful elements that have a bearing on this policy. These include: the requirement to incorporate a gender perspective in all Bank policies, the significance of capacity building for gender competence, the need to engender the Bank's resource allocation mechanisms, the identification of priority areas for gender mainstreaming, the requirement to specify monitoring and evaluation indicators and the need for dialogue with RMCs and other institutions.

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<sup>4</sup> Some of the WID projects had generally gone beyond merely focussing on income generation activities to addressing issues such as functional literacy training, credit, extension advice, provision of time-saving technology (such as grain mills and wells), marketing, and support for day-care and health-related activities. Furthermore, the Bank was able to forge links with other development partners and to participate in even larger multi-sectoral WID projects that respond to the multi-faceted nature of women's needs.

3.4.2 With the new structure, the WID Unit was disbanded and its experts either left the Bank or were re-deployed to new responsibilities. The restructuring led to the creation of the Environment and Sustainable Development Unit (OESU) in which gender along with the environment, population, civil society participation and institutional development were placed under the same umbrella. The Board's approval of the creation of the unit reflected the Bank's recognition of the inter-relatedness of these cross-cutting issues and the need to address them in an integrated manner.

### Box 1

3.4.3 The Task Force which was set up to develop the Terms of Reference for the new Unit and to assist in the development of its strategy recommended, among other things, that the Bank had to devote sufficient internal resources to the mainstreaming of gender and other cross-cutting issues, and to promote an effective interaction and interface among them. In addition, the Task Force recommended a clear definition and sharing of responsibilities for promoting gender mainstreaming and the development of projects /programmes with specific emphasis on cross-cutting themes (e.g. women or men focused projects).

3.4.4 Accordingly, a key function of the unit's mandate is to promote the mainstreaming of gender issues in Bank operations and to enhance their visibility through their inclusion in policy dialogue with development partners. The Bank has recently recruited a number of gender specialists, who are the gender focal points in country departments.

3.4.5 The Bank's record in post-1995 period indicates that the adoption of the gender mainstreaming approach has contributed positively to the way gender issues are handled in the Bank at policy, programme and project levels.

#### **THE GAMBIA: LOWLAND AGRICULTURAL DEVELOPMENT PROGRAMME** (1996, UA 4.00 million)

The overall objective of the programme co-financed through an ADF loan is to contribute to improved food security for the poor small-holder rice growers. The project has a number of components including the development and upgrading of lowland rice schemes, enhancement of access to tidal swamps, provision of support services to community-based organisation and the establishments of a national strategy and institutional framework for lowland agricultural development.

The project takes into account the gender division of labour in The Gambia in which men and women own different crops. Men mainly cultivate coarse grain and groundnut plots in the upland areas and women are predominant in rice production in the lowlands, which are more difficult to cultivate. Primary target populations are impoverished women in the traditional rice production sector. Most of the women farmers indicated that their workload had decreased due to the project activities, as land preparation and access to the swamps was made easier because of improved roads and bridges. In nearly all villages of the project zone, school enrollment of boys and girls had gone up due to an increase in family income. The study also demonstrated that women's traditional access to rice land and their control over income generated by the project has been increased.

Some of the achievements made at the end of 2000 include:

- ✓ training of 236 female and 161 male farmers in various agronomic aspects of rice production.
- ✓ participation by 7400 farmers (in 74 villages) in a rural appraisal exercise to identify problems and solutions; and
- ✓ creation and training of site management committees composed of women and men in every village that are responsible for the maintenance of the project site.

Although concrete impact remains to be established, it is significant that all recently adopted Bank policies provide concrete gender mainstreaming strategies. These include, *inter-alia*, the policies on Education, Health, Agriculture and Rural Development, Governance, Population, and Co-operation with Civil Society Organisations. In the context of the current lending programme, the Lending Policy and Guidelines require the Bank to address gender through the enhancement of program design and policy dialogue. It focuses on the need to mainstream the gender perspective in all policies and programs in order to facilitate a dynamic and central role for women. The Country Policy and Institutional Assessment (CPIA) concretises the objectives of the lending policy by specifying women's empowerment as an element of assessment on the basis of which decisions to allocate resources to RMC are made.

### Box 2

**THE TANZANIA ADF SMALL  
ENTREPRENEURS LOAN FUND (SELF)  
(1999, UA 8.00 million)**

The ADF financed Tanzania Small Entrepreneurs Loan Facility (SELF) is one of the new generation of Micro-finance Projects that is aiming to increase the access of the poor, to financial and capacity building services. The project design was based on a thorough analysis of gender disaggregated data with a particular focus on the socio-economic status of women and the constraints impeding them from accessing basic social and economic services in an equitable manner. The result of this analysis, was instrumental in determining the key components of the project which are all geared towards enhancing the empowerment of women (60% of project beneficiaries) in the project target area. To achieve this target the project designed strategies geared to: (i) implementing a significant number of outreach and sensitisation/promotion activities to ensure that sufficient numbers of women know about the services being offered under the project and that the necessary counselling or social inter-mediation is provided to facilitate their participation in project activities; (ii) requiring Micro-finance Institution's (MFI's) responsiveness to differentiate the needs of the poor through segmentation of clients in order to provide more customised financial services; (iii) providing support to MFIs in the use of qualitative monitoring and impact assessments in terms of ensuring that financial services are reaching poor women and (iv) establishing targets to be achieved by the participating MFIs in order to achieve gender balance in terms of their staff and targeted beneficiaries.

3.4.6 In addition, whereas the findings of the Bank's effectiveness in mainstreaming gender issues in programme and sector work are yet to emerge, some informed conclusions can be made. The first is the evidence of greater gender awareness in the Bank and the opportunities that exist to strengthen competence in this area. Some notable indicators of this awareness are the improvement in the quality of the treatment of gender issues and demonstrated understanding of the difference between gender and women both in project design and implementation (as illustrated in Box 1). Secondly, the inclusion of gender as a priority has created room not only for a better interface with other crosscutting issues and themes but also enhanced the possibility of mainstreaming gender more effectively into the Bank's over-arching goal of poverty (in Box 2, for example, the gender composition of the targeted beneficiaries is clearly specified). Furthermore, it has given impetus for the provision of dedicated human resources, a

condition *sine-qua-non* for the translation of gender mainstreaming requirements into action.

- 3.4.7 Gender mainstreaming is also increasingly applied across a wide range of Bank projects. Several education projects, for example, contain specific components that are designed to raise female enrolment ratios in basic education and in some cases to tackle the problem of early pregnancies among school girls. Similarly, agricultural sector projects seek to take gender roles into account through the enhancement of food security, provision of water through irrigation and access to rural credit. Health projects have provided specialised services for women of child-bearing age and children in rural areas. Public Utility projects have generated direct employment to both men and women. Rural water supply electrification projects have improved women's access to potable water and increased their productivity in maize processing.
- 3.4.8 In addition, the Bank in 1997 set up the African Development Fund Micro-finance Initiative for Africa, also known as AMINA, with the objective of increasing the capacity of existing micro-finance institutions to deliver an appropriate range of financial services to micro-entrepreneurs. AMINA has to-date provided support to over 70 NGOs delivering savings and credit services. Most of these NGOs have between 40% and 100% of their loan portfolio devoted to women in rural and urban areas, with the clear objective of promoting their economic empowerment.

### **3.5 Gender Mainstreaming at the Institutional Level**

Mindful of the business and efficiency benefits of a work environment that fosters gender balance, the Bank has launched an institutional gender initiative to enhance gender equality within the institution. This initiative entails establishing a comprehensive policy framework for addressing institutional gender issues, adopting relevant gender sensitive policies and practices and implementing related reform measures. The objective of the gender initiative is, on one hand, to develop a work environment that facilitates equal contribution of men and women to the Bank's mission and, on the other, to ensure gender equality through balanced gender representation at all levels of the Bank. The gender initiative is thus an integral part of the efforts to ensure that gender considerations are well reflected in its own internal governance structure, policies, strategies, and practices as the means to increasing its development effectiveness. In this endeavour, the Bank has committed itself to working closely with RMCs and other development partners to mainstream gender in all aspects of its operational work.

### **3.6 Lessons and Recommendations**

Whereas the foregoing indicate that the Bank has made considerable progress and gained experience over the last decade in the area of gender, they also contain a number of valuable insights, which have a significant bearing on this policy and which have been incorporated in the policy response. These are:

- the Bank's evaluation of its work in gender mainstreaming efforts in both resource and operational terms should be undertaken and its findings disseminated as it is an indispensable guide to future courses of action;
- effective gender mainstreaming in Bank documents, requires visibility of these dimensions at all appropriate points;

- project design should take into account the financial implications of gender analysis;
- gender-sensitive monitoring and follow-up instruments should be put in place in order to allow accurate and systematic reporting which should reflect impact of Bank interventions on women and men;
- successful gender mainstreaming will require that senior management provide active leadership in implementing the Bank's commitment to gender mainstreaming objectives;
- a critical mass of staff who is gender aware and equipped with the requisite skills is an imperative for effective gender mainstreaming; and
- due to its inherent multi-sectoral nature, gender mainstreamed and women targeted projects will demand an inter-disciplinary approach that fosters the involvement of wide ranging expertise in project development and implementation.

## 4. GENDER EQUALITY IN AFRICA

### 4.1 The Gender Situation in Africa<sup>5</sup>

- 4.1.1 Africa is a continent rich in its diversity not only in terms of culture but also in languages, ethnic and religious backgrounds. Whereas there are significant local and national particularities, roles assigned to men and women are largely culturally pre-determined and different. The cultural environment is among the factors that have influenced the participation rate of women and men both in the public and private spheres. Indeed culture has been invoked to legitimise differences in gender status, values and roles and to justify unequal gender relations in a manner that to a large extent favours men and disadvantages women. This is documented by various authors and institutions (Nyerere, 1973; ECA, 1994; World Bank 1995, 2000).
- 4.1.2 Although in some countries measures have been taken to provide women with fundamental rights *de jure* such as the right to own land and to inherit property through the constitution, civil codes and statutory law, *de facto*, extensive discrimination against women still persists. In some contexts, women's rights have been abrogated by negative customary and/or religious laws and practices that exist concurrently with statutory law and are simultaneously applied. Customary and traditional practices in many African countries prevent women from controlling and inheriting land and other resources on an equal footing with men. Even in cases where matrilineal inheritance rules prevail, women's right to land is often precarious as property is normally under the ownership and control of men in the family. The lack of land rights by women weakens their position in accessing financial resources in situations where conventional forms of collateral are required.
- 4.1.3 The existence of the dual or multiple systems of law also constrains women's ability to access credit, to own and dispose of property, to open bank accounts and to obtain travel documents in some instances depend upon the goodwill of their male relatives. In other situations, despite the provisions of the right to work stipulated in labour laws, the husband's consent is sought to enable women to paid work.
- 4.1.4 Traditional mentalities still hamper the use of contraceptive practices. This has led to high levels of infant, child and maternal mortality, which is greater in Africa than on any other continent. Constraints arising from the socio-cultural milieu such as forced marriages, gender biased teaching and educational materials, and girls' responsibility for heavy domestic work at an early stage also continue to curtail women's access to education thus making it difficult for them to acquire higher and relevant education. In politics, access to power varies greatly among African countries, it is still mainly a male preserve. In sum, culture is one of the underlying causes of inequality in Africa and it imposes considerable constraints on women's full participation in the continent's development.

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<sup>5</sup> Reference here is made to two dimensions of the gender situation: a quantitative dimension (that refers to relative numbers of females and males in specific sectors, settings or situations) and a qualitative dimension (which embraces the knowledge, experiences, priorities, values and perceptions of both women and men).

- 4.1.5 ***Feminisation of poverty.*** Empirical evidence from a number of studies (UNDP, 1995; World Bank, 1998) reveals that whereas Africa has the largest number of poor in the world and confirms that poverty is on the rise across the continent, it is also increasingly taking on a female face, a phenomena that has been termed as the *feminisation of poverty*. As is observed in the Beijing PFA, women's poverty is directly related to the absence of economic opportunities, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and to support services (Beijing PFA, 1996). This situation has been further compounded by labour migration, changes in family structures and inequality in income and consumption, together with the unequal distribution of control between and within families, which have left women disadvantaged and have prevented them from developing their full potential.
- 4.1.6 ***The gender division of labour.*** Whereas both men and women play substantial economic roles in Africa, gender is an important principle in determining the division of labour. Women and men are not equally active in the different productive sectors. For example, whereas in North Africa men predominate in agriculture, in most parts of Sub-Saharan Africa, agriculture is a female intensive activity and women play crucial roles in the economic survival of their families. They perform about 90 per cent of the work of processing food crops and providing household, water and fuel-wood; 90 per cent of the work of hoeing and weeding with primitive instruments; 80 per cent of the work of food storage and transport from farm to village and 60 per cent of the work of harvesting and marketing (World Bank, 1998). This significant contribution notwithstanding, credit facilities are most often unavailable to most women. According to estimates, women in Africa receive less than 10 per cent of the credit to small farmers and 1 per cent of the total credit to agriculture (World Bank, 1998).
- 4.1.7 In much of Africa, men have been losing some of the traditional roles due to changes in socio-economic and political environments leading to heavy responsibilities for women who have had to assume new roles in addition to their traditional ones. The impact of environmental changes, civil conflict and male migration in search of employment in the urban center has resulted in inordinate increase in the working hours for women (World Bank, 1998).
- 4.1.8 ***Formal Sector Employment.*** Although gender disaggregated data for formal sector employment is insufficient, the statistics available show that fewer women than men are represented in this sector. The representation is highest in southern Africa with 38 per cent in Botswana and 37 per cent in Mauritius. In Niger and Chad, women occupy 9 per cent and 5 per cent respectively of jobs in the formal sector. In Northern Africa, about 21 per cent of the women participate in the labour force (ILO, 1996).
- 4.1.9 ***The informal sector.*** Data about the informal sector is also scarce, but according to estimates women comprise about 60 per cent of the informal sector in Africa. In Sub-Saharan Africa more than 50 per cent of the women who are economically active work in the informal sector, whereas in North Africa approximately one third of economically active women are working in this sector (World Bank, 1998). Some of the limiting factors in capturing the contributions of women in this sector, are due to inadequate data, prevailing definitions of economic activity and the nature of their

work (concentrated in subsistence production), which mostly goes unrecorded and therefore not included in the System of National Accounts (SNA).<sup>6</sup>

- 4.1.10 **Political participation.** Access to political power varies greatly among RMCs, with the percentage of women in parliament ranging from 0% in Djibouti to 30% in South Africa (UNIFEM, 2000). Compared to Latin America and the Caribbean, where female representatives occupy 15.3 per cent of parliament seats, women comprise only 11.2% of all seats in Parliament in Sub-Saharan Africa and 3.7% in North Africa and the Arab States. An alternative index to measure equality in political participation is the UNDP's Gender Empowerment Measure<sup>7</sup> (GEM), for 1999 indicates that parity between women and men remains unrealised. Of the three countries with the lowest value two were African, namely Niger (0.120) and Togo (0.185), which implies that opportunities for women in these countries are much constrained.
- 4.1.11 Another significant indicator is the UNDP Gender Development Index<sup>8</sup> which revealed in 1999 that Sub-Saharan Africa has, for the last five years, a GDI of 0.454 (on a scale of 0 to 1), meaning high inequality in achievements between women and men, and is the lowest GDI ranking compared to the rest of the developing world. The GDI for Latin America and the Caribbean and South East Asia and the Pacific in the same period, was 0.749 and 0.692 respectively (UNDP, 1999).
- 4.1.12 **Legal aspects.** Whereas most African countries have ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), women's lack of knowledge about existing laws, which are designed to protect them, constitutes a barrier to their empowerment.
- 4.1.13 **Education.** In education, gender differentials still exist at all levels and the gap widens at the higher levels. In 1997, for example, 88 per cent of African boys were attending primary education, compared to 73 per cent of girls; at secondary level 37 per cent of boys compared to 31 per cent of girls; and at tertiary level, 9 per cent and 5 per cent respectively were enrolled. It is significant, however, that the greatest improvements in literacy rates for women in the world since 1990 have occurred in Sub-Saharan Africa where literacy rates have risen from 41 per cent in 1990 to an

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<sup>6</sup> In Kenya, for example, it is estimated that nearly 60 per cent of female activities are not captured in the SNA as compared to 24 per cent of male activities (World Bank, 1998). Failure to capture women's contributions may lead to inadequate consideration of their needs for income, training, credit and technology during project development.

<sup>7</sup> The gender empowerment measure (GEM) evaluates progress in advancing women at the political and economic level. It examines whether women and men are able to actively participate in economic and political life and take part in decision-making. Out of 102 countries 70 had a GEM value lower than 0.5 in 1999 (on a scale of 0-1, 0 signifying no political and economic opportunities, 1 high political and economic opportunities).

<sup>8</sup> The gender-related development index (GDI) measures the average achievement of a country in the same basic human capabilities (life expectancy at birth, education level, adult literacy rate and per capita income) as the human development index (HDI) but takes note of inequality in achievement between women and men. The GDI falls when the achievement levels of both women and men in a country go down or when the disparity between their achievement increases. The greater the gender disparity in basic capabilities, the lower a country's GDI compared with its HDI. In other words, the GDI is the HDI discounted or adjusted downwards, for gender inequality.

estimated 54 per cent in the year 1999 and in North Africa where rates have risen from 37 per cent to 50 per cent (UNESCO, 2000).

- 4.1.14 **Health.** Experience has shown that gender roles and relations influence the degree of exposure to diseases. Despite their longer life expectancy, women in most African communities report more illness and distress than men. In most African societies, girls in the age group of 5-15 years old are more affected than boys in the same age range by water-borne diseases due to their involvement in water-related domestic work (WHO, 1999). Women also suffer more than men from health problems related to their reproductive system.
- 4.1.15 Women's health burdens have been compounded by the deterioration of public health services and systems, the decrease in public health spending, and the privatisation of the health care systems. The lack of safe, effective, affordable and acceptable models of family planning have also acted as impediments to effective population control. These figures are compounded even further by the harmful practices of certain societies, the most crippling of which is female genital mutilation (FGM).
- 4.1.16 **HIVAIDS:** The incidence of the HIV/AIDS pandemic in Africa is particularly staggering as several factors, including gender relations, are fuelling the rapid spread of the infection among women and girls. About 55 per cent of the 27.1 million people living with HIV/AIDS in sub-Saharan Africa are women. Teenage girls are infected at a rate of 5 to 6 times greater than their male counterparts (UNIFEM). Women and girls are unable to protect themselves from unwanted and unprotected sex due to power-based gender relations, lack of economic empowerment, cultural values, beliefs and practices, and lack of access to and control over the means to protect themselves. In addition Women are also the greatest carers of family members suffering from HIV/AIDS. Such situations have profound bearing on the gender division of labour as well as access to and control over productive resources.
- 4.1.17 **Violence.** Women experience violence in their daily relationships and many cases of violence remain unreported (Dakar PFA, 1994). At the Beijing conference, states declared that violence against women impairs the enjoyment by women of human rights and fundamental freedoms. It is now widely acknowledged that violence against women has implications beyond the domestic realm. It is not only detrimental to women's health but entails social, political and economic costs as it curtails women's capacity to participate fully and equally in development activities.
- 4.1.18 **Transport.** Due to the gender division of labour, African women are faced daily with enormous transport burdens. Studies from various parts of the continent indicate that women spend three times more time in transport activities than men and that they transport about four times more in volume (World Bank, 1999). The act of constantly transporting heavy loads on their heads constitutes a major health hazard for women and influences maternal mortality.
- 4.1.19 **Impact of Structural Adjustment Policies.** Since the late 1970s, Structural Adjustment Policies (SAPs) have been implemented with the goal of steering economies toward better economic and social performance. Unfortunately, the earlier generation of SAPs was not conceived with the input of a gender perspective, which led, in specific situations and contexts, to disproportionate burdens and serious

consequences for women. Nevertheless, the impact of SAPs cannot be said to be uniform across the board. In Ghana, for example, women engaged in rural trading benefited from policies favouring that sector. In other contexts, men who predominate in formal sector employment lost jobs in public sector retrenchments, which resulted in shifts women gaining influence in decision making in the household.

4.1.20 *Women and conflict*. Widespread societal conflicts on the continent have resulted in massive displacement of people, hampering sustainable human capital development. It is estimated that over the past 5 years, Africa has produced a flow of over 12 million refugees (over 40% of the world's total), of which 80 per cent are women and children. In addition, the massive rural migration has led to an increase in the number of female-headed households (UNFPA, 1999).

## 4.2 Constraints facing RMCs in Implementing Gender Equality Measures

4.2.1 The Reports of governments' performances in the area of gender over the last five years (ECA, 1999) reveal that most African countries demonstrated great commitment in creating an environment conducive to addressing gender issues and promoting the empowerment of women. Successes were reported in such areas as the establishment of micro-credit schemes, increased school enrolment of girls, expansion of adult literacy programmes, wider areas of health service coverage, the initiation of awareness-raising campaigns and programmes directed to women's human rights. About a third of RMCs have formulated comprehensive national gender policies to guide other sectors in incorporating gender concerns in their policies, plans, and programmes.

4.2.2 The report of African NGOs on the implementation of Dakar and Beijing PFAs in the last five years was also positive on the progress that had been made. However, they noted that the global trade and economic reforms were increasingly leading to the impoverishment of women. They expressed concern about the HIV/AIDS pandemic and the rate at which it continued to affect women. The report also called attention to the environmental impact assessments, which overlooked specific effects on the biological, social and cultural well-being of women. The NGOs expressed the urgent need to strengthen national capacities to accelerate the implementation of the Dakar and Beijing Platforms through adequate constitutional, legislative and financial provisions.

4.2.3 RMCs nevertheless are confronted by a number of constraints in their efforts to promote gender sensitive development. Critical among these are the:

- impact of globalisation, the high cost of external debt and the declining terms of international trade in several developing countries which has worsened the obstacles to development and exacerbated the feminisation of poverty;
- inability by the majority of women to keep pace and take advantage of the benefits of science and technology which are transforming patterns of production, contributing to the creation of jobs and new ways of working and to the establishment of a knowledge- based society;

- rapid progression of the HIV/AIDS pandemic particularly in the developing world which is outstripping the efforts to contain it resulting in increased burden of care for women, of people living with HIV/AIDS and for children orphaned as a result of HIV/AIDS;
- increase in the casualties and damage caused through civil wars in which women more often than men are forced to take on additional responsibilities of meeting the immediate needs of their families;
- absolute shortage of human, financial and technical resources and strong dependence on external finance in the face of declining prices of primary goods and dwindling Official Development Assistance (ODA) resources globally;
- excessive military expenditure which continues to drain the continent of its resources;
- lack of harmonisation and co-ordination of national policies with the international conventions that support the advancement of women;
- low status and inadequate allocation of human, technical and financial resources to national mechanisms in charge of women affairs;
- paucity of gender disaggregated data at the institutional level which can be used to influence policy-making and gender-responsive action; and
- weak civil society organisation and slow evolution in societal attitudes, practices and beliefs that are unfavourable to the advancement of women.

4.2.4 Thus, despite progress made in most countries, available evidence indicates that gender inequality persists at various levels. Due to the significant role that women play in the production of the wealth of the continent, the development and implementation of gender policies merits urgent attention. The adoption of this policy is therefore timely and will enable the Bank to support RMCs to meet this challenge.

## 5. **THE POLICY: FRAMEWORK, GUIDING PRINCIPLES AND PRIORITIES**

### 5.1 **Framework for the Policy**

5.1.1 The Bank's gender policy will be pursued within the context of its stated mandate, which is to "*contribute to the economic development and social progress of its regional members -individually and jointly*". Poverty reduction will provide the broad framework within which strategic actions to achieve gender equality will be taken and due account will be given to the critical areas of action for women's empowerment elaborated in the Dakar and Beijing PFAs.

5.1.2 The main thrust of the proposed strategy is to promote gender mainstreaming in Bank funded programmes and projects as well as all policy documents. The Bank recognises that inequitable gender relations cannot be addressed by focusing on women in isolation. The practical needs and strategic interests of both women and men have to be considered, as do the opportunities and constraints emanating from the local, national, regional and international context in which they live.

### 5.2 **The Goal**

The goal of the Bank's Gender Policy is to promote gender equality and sustainable human and economic development in Africa.

### 5.3 **Policy Objectives**

The major objectives of the Bank's gender policy are two-fold: to promote gender mainstreaming in Bank operations and to support RMCs' efforts to attain gender equality.

### 5.4 **Guiding Principles**

The following principles will form the basis of Bank's assistance in the area of gender/women's empowerment:

- **gender analysis will be an integral part of all Banks' policies, programmes and projects.** Gender analysis<sup>9</sup> will be conducted for all Bank interventions in order to design interventions which respond to the needs and priorities of both women and men. Experience has shown that women and men differ in the way they respond to and/or benefit from development and in the absence of specific attention to differences between women and men, planning for "the people" can result in the exclusion of women or men as participants or beneficiaries of planned change;
- **attention will be paid to the co-operative relations between women and men.**

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<sup>9</sup> Gender analysis is a tool that enables the identification of actors/agents/beneficiaries and the potential for success of an envisaged policy, programme or project activity. It is designed to enhance understanding of the culturally determined gender division of labour and the gender-based access to and control over resources as well as the needs and priorities that characterise this division. It helps in assessing the opportunities/constraints that define both women and men activities and enables the formulation of strategic development interventions thus leading to greater efficiency, effectiveness and sustainability.

The concept of gender implicitly embodies a culture that entails cooperation and interdependence between women and men rather than separation. It is oriented towards an equitable and sustainable development with women and men as equal partners in decision making. The focus on women without taking into account their relations with men can undermine the objective of reducing the disparities. Women do not live in isolation and by addressing them as such, development practitioners risk alienating men and thereby, reducing the impact of development interventions. All initiatives must strive to empower both women and men to transform relations between them by taking into account the needs and interests of both genders and ensuring that all benefit equally from development;

- **women’s economic empowerment will be considered as key to sustainable development.** Women in Africa are active in a variety of economic areas. Moreover, they often shoulder the primary responsibility for the well-being of the family. However, due to legal and customary barriers women lack access to credit and this impedes their effective economic participation. Experience has shown that providing credit services to women enhances productivity and promotes efficient labour allocations. In addition, relative to men, women who possess economic means, invest more in education and health of their children. Measures will therefore be taken to support RMC initiatives that target women entrepreneurs and producers in both the formal and informal sectors and which adopt innovative lending policies and practices;
- **women will not be considered to be a homogeneous group.** Although they may face some common difficulties due to the manner in which a particular society defines gender, other important factors such as class, race, ethnicity and religion also contribute to their position in society. Thus, activities targeting an undifferentiated category “women” may provide opportunities to some women and at the same time leave other groups of women at a disadvantage. Program and project design will take account of difference between women; and
- **a strategic choice will be made on the use of the mainstreaming strategy/targeted inputs.** Targeted projects for women (or men) and gender mainstreaming are not incompatible responses. The question is one of strategic and operational choice depending on particular situations. Targeted interventions may be required to address the disadvantages and limitations experienced by women as a consequence of the way the gender concept is constructed in specific contexts. Thus projects could be designed to address gender disparities, or, to target issues which specifically affect women such as ownership of land, access to credit or legal literacy. Similarly, activities could target the special gender needs of men including awareness of HIV/AIDS, the gender division of labour and male responsibility in reproductive health issues.

## 5.5 Priority areas

- 5.5.1 The Bank's Vision identifies its operational focus around a number of key areas of intervention. The Vision prioritises agriculture and rural development, human resource development as well as private sector development at the country level and economic integration and co-operation at the regional/continental level. As a generic theme, the Bank has singled out governance. Environment and gender are identified as the two key crosscutting issues.
- 5.5.2 As discussed in paragraph 3.4.5, Bank policies related to the above mentioned priorities demonstrate an awareness of the importance of gender issues and specify a few strategies for gender mainstreaming in Bank operations. The pursuit of gender equality within all Vision priorities could be justified for the following reasons. First, common ground exists between the Bank and RMCs concerning the same priority sectors of intervention as emphasised in the Dakar and Beijing Platforms for Action. This prioritisation was also reinforced during the African Preparatory meeting for the Beijing +5 evaluation. Secondly, the Bank can enjoy a comparative advantage over other institutions due to its involvement in programs and projects that target these priorities in a number of RMCs. Thirdly, the Bank has already allocated a large amount of its resources to these sectors. Lastly, these priorities contain great potential for gender-based transformations and will have a bearing upon gender equality in other sectors.
- 5.5.3 However, in order to maintain momentum and credibility and to gain the requisite impact on the ground, a strategic choice appropriate for effective channelling of efforts and resources has been made. A manageable number of priorities will enable the Bank to optimise policy implementation and reinforce its strategic focus for policy dialogue and advocacy role with RMCs. In addition, it will strengthen the Bank's interaction with other development partners on major initiatives related to these priorities. Moreover, it will enhance the institution's visibility and promote the image of the Bank in key international, regional and sub-regional fora.
- 5.5.4 Five areas, namely education, agriculture and rural development, women's poverty, health and governance will therefore constitute the central focus of this policy. The underlying justifications for this prioritisation are articulated under the respective themes below.

### *Education*

- 5.5.5 Education is emphasised in both the Dakar and Beijing Platforms for Action as key to women's empowerment. It expands women's opportunities, enhances their capacity to develop their full potential, contributes to more equal gender relationships and ultimately enables women to benefit from development interventions. Basic literacy is essential in improving women's living standards, as educated women tend to invest more time and resources in child health and nutrition. The education of women also has a direct impact on the reduction of population growth and the decrease in child mortality. Furthermore, education enables women to use their "voice" more effectively in decision-making in the household, community, workplace and the public arena. Literacy also enables women to conduct negotiations and transactions with formal institutions such as banks, trade networks, etc.

- 5.5.6 The Bank's intentions as expounded in the Education Policy are to increase the expansion of female access to education in those countries where primary school enrolment rates for girls remain lower than 50 percent, to establish child-care and pre-school facilities, and to provide counselling facilities for HIV/AIDS, FGM, and family planning. The development of gender sensitive curricula as well as sensitisation training programs for schoolteachers, administrators and parents constitute some of the Bank education activities.
- 5.5.7 In addition, the Bank's intends to support the training of female teachers and the identification of policies and strategies to promote the participation of women in higher education. The Bank is also committed to assisting RMCs in achieving progress towards the goal of universal primary education in all countries by 2015. Child labour, and in particular child trafficking, is an issue of concern to the Bank because of its negative effects on children's health and its implications on their school enrolment and attendance and in particular that of girls.
- 5.5.8 The Bank will particularly support initiatives and efforts in the education sector that serve to:
- promote girl's education in the fields of science and technology in order to ensure that girls and women have access to career development and training to meet the needs of the changing socio-economic context;
  - revise school textbooks and teaching aids for all levels of education, with the objective of addressing gender based stereotypes and cultural prejudice;
  - develop human rights education programmes that incorporate gender dimensions and promote the study of the human rights of women as put forth in UN conventions; and
  - support measures designed to promote equal sharing of work and family responsibilities between women and men, boys and girls.

### ***Agriculture and Rural Development***

- 5.5.9 As agriculture is the mainstay of African populations, most of whom live in rural areas, the Bank is committed to play a leading role in supporting technological, institutional and policy changes that stimulate a lasting transformation in agriculture and the rural economies of RMC's by offering rural populations opportunities of empowerment.
- 5.5.10 The Bank's continued assistance to agriculture and rural development is important because the long term neglect of gender issues in agriculture is directly linked to the poor performance of the sector. Women produce goods and are responsible for the children and the old, fetching wood and water, protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individuals and groups. Although women do the majority of the work related to farming, most of their activities are not remunerated or valued in financial terms.

- 5.5.11 Women's productivity, however, is curtailed by policies and practices that neglect the multi-dimensional nature of their activities. Extension services, agricultural credit and training in modern farming methodologies, for example, ignore women's needs. And, even though women are major agricultural producers, they have limited access to and control over land and its proceeds. Male migration to urban centres has also led to an increase in roles and responsibilities for women in the agricultural sector. Furthermore, women's multiple roles impact negatively on their agricultural productivity and in ensuring food security in particular.
- 5.5.12 Due to their reproductive roles in which they influence and control family and community consumption patterns, women in rural areas, are the traditional and reliable depositories of natural resource management. Their responsibilities entail frequent interaction with the environment given their role in fuel and water collection and utilisation. The targeting of women in agriculture and rural development is therefore an essential factor to growth and to the improvement of living standards on the continent.
- 5.5.13 The Bank's current approach to mainstreaming gender concerns in the Agriculture and Rural Development Policy is well articulated. The Bank's objective is to implement agriculture projects using a multi-dimensional approach in areas such as health, family planning, rural infrastructure and transport, water management and sanitation and to increase its support to micro-finance programs and training for small-scale enterprise programs, that encourage linkages with women's associations in agro-processing and marketing. In agricultural research, the Bank's aim is to place an increasing focus on women-friendly technologies, including improved vegetable production techniques, introduction of simpler lightweight tools for weeding and harvesting, and improved village-level food processing and storage techniques. In addition, the Bank intends to enlarge its support to functional literacy programs that focus on practical areas of concern to women.
- 5.5.14 In order to further enhance the effectiveness of this crucial sector, the Bank will support RMC initiatives that are designed to:
- review, reformulate and implement policies and projects to ensure that a higher proportion of resources reach women in rural areas and that services are provided to men and women on an equal basis;
  - ensure that women's needs and priorities are addressed in public investment programmes encompassing economic infrastructure, electrification, the development of alternative sources of energy;
  - promote policy and law reforms that aim to remove barriers to women's ownership and control over land;
  - support measures designed to assure food security;
  - assist in the development of appropriate technologies aimed at reducing the workload of women and girls;

- facilitate measures to promote women's access to agricultural extension through the training of female agricultural extension agents;
- promote policies and programs that ensure the active involvement of women in environmental decision and policy making in RMCs; and
- develop gender-sensitive data bases and systems to consolidate women's knowledge and experience in sustainable resource use and management and conservation of natural resources.

### ***Reducing women's poverty***

- 5.5.15 The crisis of past unsuccessful development efforts to eradicate poverty has led to the emergence of an enhanced framework that entails a more systematic method to poverty reduction on the continent. Under this approach, RMCs are coming up with Poverty Reduction Strategy Papers (PRSPs), which demand a pro-poor gender-focus.
- 5.5.16 Women are key to any poverty eradication strategy due to their triple role in production, reproduction and community management. They are active in a variety of economic sectors in which they combine wage labour, subsistence farming, fishing and informal sector activities.
- 5.5.17 Though women and men share the burden of poverty, they experience poverty differently due to gender-based variation in their access to and control over social and economic resources, on one hand, and the manner in which they respond and contribute to poverty reduction on the other. There are significant differences in the ways women and men allocate their very limited resources. Due to their role as primary carers of family welfare, women usually provide the largest share of their resources to catering for family's basic needs mainly through their own labour. Therefore women's economic empowerment would ensure the well-being for themselves, the family and society as a whole.
- 5.5.18 As mentioned earlier, gender in all societies is an important criteria in assigning roles and rights and in shaping women's and men's access to and control over resources. In addition, the way gender is defined reflects cultural values and norms which legitimises gender difference and justifies unequal gender relations. However, culture is a dynamic and flexible aspect, which is responsive to several factors. In Africa today customary and traditional practices operate side by side with modern values and behaviour, which often are at variance with each other. To this end, the effectiveness of the Bank's interventions requires an enhanced understanding of the linkages between culture and development.
- 5.5.19 There are a number of emerging concerns that equally require specific measures on the part of the Bank. The first is the growing emphasis on private sector development in RMCs. This points to, among other things, the need to enable women to transform their activities from the informal sector to more structured and formal businesses. Secondly, the combined impact of globalisation, the changing patterns of trade and modern technologies call for the enhancement of skills that most women on the continent do not possess, as they lack the requisite level of education and training.

These two areas require further empirical research and analysis in order to develop appropriate interventions.

5.5.20 Bank support to RMCs will therefore target activities which will:

- support the development of gender responsive poverty reduction strategy papers (PRSPs) in RMCs;
- facilitate the provision of resources to financial institutions that target low income and micro-scale women entrepreneurs and producers in both the formal and informal sectors;
- create innovative credit and saving methodologies that are effective in reaching women in poverty such as open special windows for lending to women who lack access to traditional sources of collateral, or through groups organised in productive units;
- promote policy and law reforms that aim to remove legal barriers, in particular women's ownership of land as well as other impediments to equitable treatment for women in obtaining credit;
- strengthen women's economic capacity through education and training in business and entrepreneurship (marketing, trade, product design and innovation); and
- build the capacity of credit institutions, regional trade organisations and business associations to provide advisory and trade services as well as information on business and investment opportunities to promote entrepreneurship among women.

### *Health*

5.5.21 The attainment of the highest standard of physical and mental health is vital to women's well being and their ability to participate in development activities. However, as discussed above in paragraph 4.1.12, biological factors as well as the structure of gender roles and relations, exposes women to various diseases. Furthermore, women have unequal access to and use of basic health resources including primary health services. Of particular concern to women is the HIV/AIDS pandemic whose transmission is influenced by social and economic factors including poverty, illiteracy, lack of information and the low status of women in society. Its eradication is not only a health issue but has a significant bearing on all development interventions.

5.5.22 The Bank is committed to assist RMCs to achieve greater equality in the distribution of health services to their populations. It places an emphasis on primary health care, population activities, reproductive health (including HIV/AIDS, family planning, maternal and child health), and disease control. Interventions in the health sector include: promotion of programmes and projects aimed at reducing maternal morbidity and mortality rates; support to health education for women in all projects, with a particular focus on family planning, nutrition and environmental health; and support to training programmes for women in the health care delivery systems of RMCs.

5.5.23 In order to respond to women's health needs, the Bank will support activities that are designed to:

- increase women's access to appropriate, affordable and quality health care and information;
- promote programmes that strengthen family health, including community-based family planning, mother and child basic health services and nutrition;
- develop gender-sensitive initiatives which address sexually transmitted diseases, HIV/AIDS, FGM and other sexual and reproductive issues;
- enlist the support of men in safeguarding the reproductive health of their partners through appropriate and sensitive programmes that target men;
- support research on the effects of the reduction in public health expenditures on women; and
- follow up on RMC efforts to eradicate traditional practices which have negative effects on the health of women and children.

### *Governance*

5.5.24 The issue of governance, defined in the gender context as women's participation in decision making, is identified as a critical area of concern in the Dakar and Beijing PFAs in which it was noted that women are largely under-represented in decision making at all levels: government institutions, community and in the household. Furthermore, although most countries have ratified CEDAW and made effort to harmonise national laws with international legal instruments, there is a large gap between the existence of these rights and their effective enjoyment. This is due to lack of awareness on the existence of these rights on the part of women and men alike and also to weaknesses in the instruments of law execution and enforcement.

5.5.25 The equal participation of women and men at all levels of decision making, is a crucial part of good governance. It is argued in the Beijing PFA that women's perspectives contribute to redefining political priorities and placing different issues on the development agenda therefore transforming mainstream politics. It serves to reinforce democracy by creating a balance that accurately reflects the composition of society and ensuring that the processes of policy-making and resource allocation is undertaken in an equitable and efficient manner.

5.5.26 In the promotion of good governance, the Bank will assist RMCs to:

- promote policy and law reforms that aim to remove barriers to the economic participation of women – particularly those that relate to land rights, asset holding, inheritance, credit, and labour;
- promote measures to increase legal literacy;

- support initiatives to increase women's access and capacity to participate in government structures and decision making at all levels;
- promote strategies for effective implementation of internationally accepted norms and standards on women's rights, particularly CEDAW; and
- support reforms within RMC judicial systems including capacity enhancement for the promotion of the respect for women's human rights.

## 6. IMPLEMENTATION STRATEGIES

### 6.1 Operational strategies

#### *Macro-economic and Sector Work*

- 6.1.1 Given the Bank's new emphasis on gender mainstreaming and in order to ensure that programme/project design and implementation strategies respond to specific needs and potentials of women and men, gender analysis will be a guiding principle as well as a programming tool. This will assist in incorporating gender issues at all the right entry points in various Bank documents.
- 6.1.2 A gender inclusive macro-economic policy framework is crucial to the attainment of gender equality goals at sector and project levels. It is therefore strategic that gender considerations be mainstreamed in all upstream macro-economic activities through which Bank Group policies are translated into programs and projects. These include the Country Strategy Papers (CSPs), the Poverty Reduction Strategy Papers (PRSPs), Portfolio Reviews, etc. The effectiveness of this approach will be greatly enhanced by the Bank's adoption of the participatory approach, which involves RMCs' governments, members of civil society, donors and the private sector in the development and implementation of Bank funded activities.
- 6.1.3 As the Bank attaches particular importance to quality at entry point, it will use all consultative avenues as vehicles for advocacy and policy dialogue with borrowing countries to emphasise the inclusion of the gender dimension in economic policy development and planning. These venues will provide an opportunity to analyse RMCs' policies and programs dealing with gender; identify common areas of interest; discuss the commitments made during the Dakar and Beijing conferences; and encourage RMCs to move beyond mere ratification of conventions such as CEDAW to actually promoting their implementation. The recommended strategy in respect of Gender in the CSP will reflect the Bank Group strategy on gender as well as the country's gender priorities identified in the national Plans of Action (POA).
- 6.1.4 The Bank will periodically review the Operations Manual to include requirements for effective gender mainstreaming. In addition, the Country Policy and Institutional Assessment (CPIA) will be revised to take into account progress in the implementation of RMCs' plans of action and the relevant international conventions on women's human rights.

#### *Ensuring Impact*

- 6.1.5 The creation of result-oriented, gender sensitive indicators of the Bank's effectiveness in mainstreaming gender issues is an imperative. Quantitative as well as qualitative<sup>9</sup> time-defined gender impact indicators will be designed to determine the degree to which Bank's policies, programs and projects have succeeded in achieving results related to gender equality goals. In this respect the Bank will report on the following

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<sup>9</sup> Facts, opinions or perceptions that point at a specific condition or situation and measures changes in that condition or situation over time (CIDA, 1996).

on a yearly basis: the percentage of programme/projects that are actually focussing on gender related dimensions ; the size in financial and resource terms of the programme/project's gender component ; and the numbers of women and men as a proportion of the total number of project beneficiaries (a preliminary action plan is attached as Annex 5).

- 6.1.6 In order to ensure that the programme/project design and implementation strategy respond to specific gender needs, pertinent dimensions in the context of the sector will be identified, and concrete proposals made as to how the project intends to address gender considerations. To facilitate this process, Easy Reference Guides and sectoral guidelines on gender will be utilised. Information throughout the programme/project cycle (from identification to evaluation) will, to the extent possible, contain gender-disaggregated data of the envisaged beneficiaries. The indicators for monitoring and evaluation will vary according to the programme/project goal and sector.
- 6.1.7 The Bank has, since 1992, adopted Environmental Assessment Guidelines containing both technical sector based and procedural elements detailing the environmental review process of Bank-financed projects. The guidelines will be refined to develop an integrated system for screening and assessing projects to take account of their potential environmental impact as well as social impact including gender. The categorisation system will indicate specific measures to ensure the equity of impact and to propose mitigative measures in the case of potential negative impacts.

### ***Participation***

- 6.1.8 The new Policy and Guidelines for Co-operation with Civil Society Organisations (2000), the Bank sees stakeholder participation as a key strategy to achieve its overarching objectives of poverty reduction and good governance. The policy highlights the importance of developing partnerships with women's associations and gender sensitive NGOs. It also recognises the important role of CSOs in pressing for gender equity in public and private sector policies and practices. The participatory process is key to transformation of culturally determined gender relations. It constitutes the strategic vehicle through which women and men can address issues relevant to their own development.
- 6.1.9 Since women's viewpoints may not always be adequately taken into account, Bank programme/project missions will therefore take special measures to ensure women's full participation in these processes. This will require efforts to identify and establish working relations with women's organisations at the community, local, national or international levels. Particular attention will be paid to the location and scheduling of activities, the way in which meetings are organised including the feasibility of holding separate or mixed meetings and the way in which information is disseminated as levels of literacy and networking may differ along gender lines.

***Bank Support to gender-related Activities of RMCs***

- 6.1.10 As indicated in paragraphs 5.5.1 and 5.5.2, a common ground already exists between the Bank and RMCs on the priority areas of concern namely poverty, health, education, women's human rights and women's economic empowerment. Most RMCs are in the process of implementing their post Beijing Plans of Action and have established women's machineries<sup>10</sup>, ratified CEDAW and enacted legislation to address gender inequalities.
- 6.1.11 Whereas gender equality can only be achieved from initiatives emanating from the RMCs themselves, the Bank's association with women's machineries and NGOs can provide useful insights on RMCs' perspectives on gender equality issues. The Bank will, therefore, avail itself of every opportunity including annual consultations and programme reviews, to advocate for gender equality through policy dialogue and to explore how Bank assistance can promote the realisation of RMCs' gender equality objectives. Discussions with RMCs' partners, in particular the ministries of Finance and Planning, will focus on a broad range of issues including the overall policy environment for gender mainstreaming, potential areas of collaboration related to the implementation of policies and post-Beijing plans of action.
- 6.1.12 As women targeted initiatives and gender mainstreaming are not mutually exclusive approaches, the Bank will, at the request of RMCs, continue to support women focussed projects and separate components. This approach will be relevant especially in situations where it is necessary to: address gender-specific needs/priorities, reduce gender gaps, and in situations where the socio-cultural norms require that activities for women and men be implemented separately.
- 6.1.13 There are wide variations in RMCs' situations which could be a manifestation of: the degree of commitment to gender equality issues; the level of experience and skills to undertake gender analyses and planning; the availability of data to enable the formulation of gender-sensitive policy-making and planning; and the capacity and opportunity for CSOs to collaborate with the Government. Support to promote gender mainstreaming in RMCs will therefore be flexible and will take into account the diversity of the socio-economic, political and cultural settings, which differentiate countries.
- 6.1.14 Thus, Bank supported interventions in the area of gender and women's empowerment will be flexible and will consist, besides lending, of advisory services, direct technical assistance and other non-lending activities. The Bank will also support gender training for officials in RMCs to provide them with skills to incorporate gender concerns in the national programming cycle. It will target personnel from the key ministries responsible for resource allocation such as the ministries of planning and finance and the ministries responsible for gender affairs. Recognised local institutions in gender training will be identified to participate in training. Training shall be extended to personnel in other sectors and CSOs in order to stimulate internal dialogue within the RMCs and to forge a common understanding of gender dimensions.

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<sup>10</sup> National Machinery refers to a ministry, commission or department for gender/women affairs established by government.

### ***Support to research***

6.1.15 As a development financial institution, the Bank needs to position itself on a number of critical issues that are pertinent to the continent. The promotion of empirical and scientific research on various aspects, therefore, will enable the Bank to design appropriate development interventions that will result in tangible transformation in the lives of women and men. To this end, the Bank will support research in areas such as factors inhibiting women's ownership and inheritance of land, women's and men's labour inputs and time budgets, women's work in the informal and sector, women's contributions to the economy (GDP) and gender issues relevant to project implementation.

## **6.2 Institutional strategies**

### ***Responsibility***

6.2.1 The Bank is aware that gender mainstreaming constitutes a cross-cutting theme that intersects various management levels. As such, senior management will continue to provide the requisite signals that gender issues are a priority. The Bank will advocate for gender equality issues in its policy dialogue with RMCs in the context of their discussions on PRSPs, CSPs, Economic and Sector Work as well as Portfolio Reviews. It will also ensure the inclusion of gender dimensions throughout the project cycle.

### ***Accountability***

6.2.2 Country Departments (CDs) will be accountable for ensuring effective gender mainstreaming. In this respect, each CD will elaborate a plan of action (POA), which will identify indicators, monitoring mechanisms, targets, time-frame and resources required to effectively implement it. In dealing with RMCs, the departments will use policy dialogue to demonstrate that gender mainstreaming is an integral requirement in all Bank supported programmes and projects.

### ***Enhancement of Gender Capacity***

6.2.3 Successful implementation of the proposed strategies and the capacity to establish a common ground on gender equality issues with diverse partners requires gender-aware Bank staff at all levels. Gender training will therefore be designed to cater for the different needs and levels of staff in order to enhance their level of gender awareness, provide sector specific competence and to enable them to play an effective advocacy role. The Bank will also avail itself of tested models for staff training and capacity building to include skills in dialoguing, negotiation and participatory facilitation.

6.2.4 The Bank will also provide staff with gender analysis materials. Currently, some gender sensitisation material including gender analysis tools are already available to staff through the Bank web-site (public folders). In addition, Easy Reference Guides to integrate crosscutting, including gender issues throughout the project cycle, have been distributed to staff in operations. Further elaboration of the gender analytical framework will be provided in the Bank's gender guidelines.

### ***Resource Implications***

- 6.2.5 Engendering the Bank's lending programme and budgeting process is the means by which the resources can be provided to address the different needs of women and men and to signal that gender issues are a priority. The Bank has since the adoption of its Vision in 1999, taken measures to ensure that the key business processes that are closely related to the main building blocks of the vision statement are integrated within capital and administrative budgets.
- 6.2.6 The operationalisation of the gender mainstreaming approach will not necessarily mean providing for separate allocations or seeking additional resources for women. It will entail an analysis of how the Bank's core resources and in particular its lending activities affect women and men. Thus, activities related to the mainstreaming of gender in operations such as the recruitment of consultants, the increase in mission duration and the participation of Women's CSOs in policy dialogues will constitute part of regular project costs.
- 6.2.7 In order to overcome the inadequacies of the past in which catalytic initiatives to promote the empowerment of women through non-lending activities have encountered resource constraints, future Bank budgeting will allocate resources for activities such as: staff training and related activities, gender research (particularly in areas outlined in paragraph 6.1.15), organising or sponsoring workshops, seminars and other fora on gender issues.
- 6.2.8 The Bank will also make use of non-lending budget resources such as the Technical Assistance Fund (TAF) and Project Preparation Facility (PPF) to facilitate the mainstreaming of gender in project cycle activities. Such activities include the development of gender sensitive terms of reference (TORs), collection of gender disaggregated data and promoting innovative pilot projects.

### ***Regional Initiatives and Networking***

- 6.2.9 Collaboration with Regional bodies and with other development partners, including African institutions and NGOs working in the area of gender such as UNIFEM, UNDP, FAO, the World Bank, Forum for African Women Educationalists (FAWE), Women in Law and Development in Africa (WILDAF), and many others who can provide constructive strategies, insights and experiences is crucial. Particular emphasis will be placed on co-operation with regional institutions such as the Organisation of African Unity (OAU) and the Economic Commission for Africa (ECA).
- 6.2.10 The Bank is a member of the Multi-lateral Development Banks (MDBs) Working group on gender, comprised of six partner institutions<sup>11</sup>. The objective of the group is to strengthen the capacity of participating institutions, individually and collectively, to address and mainstream gender issues both at operations and institutional levels through exchange of information and data, sharing of best practices and lessons learnt and to strategize on joint activities.

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<sup>11</sup> These are the Asian Development Bank (AsDB), the Inter American Development Bank (IDB), the World Bank and the International Monetary Fund (IMF) and the European Bank for Reconstruction and Development (EBRD).

The Bank will continue to collaborate on the harmonisation of policies, approaches, and analytical tools for gender mainstreaming with these institutions.

- 6.2.11 The Bank will also endeavour to participate in fora for sharing of experiences and strategies on gender mainstreaming. Collaboration with other institutions will enable the Bank to: develop mechanisms for sharing information between the Bank and RMC and other development partners; update data bases through identification of relevant information and consultants in the African region; and contribute to contemporary perspectives by generating information on gender, including perspectives that are unique to and appropriate for Africa.

## 7. CONCLUSION

- 7.1 In concert with other institutions, the Bank has for the last ten years supported the integration of women into the development process. Although the Bank's initial approach to gender issues was a classic WID approach, which emphasised women as a special target group, Bank operations over time have reflected a conceptual orientation that goes beyond the narrowly defined WID approach to a broader focus on integrating a GAD perspective into a wide range of Bank funded activities.
- 7.2 This policy codifies the Bank's formal commitment to the gender mainstreaming approach. It seeks to define a more systematic approach to the planning of development interventions so that they can address the priorities of women as well as men for greater efficiency, effectiveness and sustainability. Unlike the former WID policy, the focus of this policy is on gender relations, which shape outcomes for both women and men. With the introduction of the gender analytical framework, the fundamentally social nature of gender differences that result in inequalities between women and men gains greater visibility. The policy adopts the concept of "gender mainstreaming" as a key strategy for overcoming women's exclusion from decision making and from access to and control over development resources and benefits.
- 7.3 The Bank will pursue a gender sensitive development in Africa, in a way that complements the development priorities of RMCs in recognition that sustainable development cannot be achieved without taking gender issues into account in development planning and practice. In order to gain the requisite impact on the ground, a strategic choice appropriate for effective channelling of efforts and resources has been made. Five areas, namely education, agriculture and rural development, women's poverty, health and governance will, therefore, constitute the central focus of this policy.
- 7.4 The programming and institutional strategies set forth in the policy paper emphasise the application of gender analysis, both as a principle of and as a tool for gender mainstreaming. The requisite steps for ensuring gender mainstreaming in macro economic and sector work are also elaborated. The strategies stress the need for the allocation of roles and responsibilities, the enhancement of gender competence, and the specification of monitoring and evaluation tools. The need for a project categorisation system that will enable the Bank to capture more fully the resources and efforts directed at gender mainstreaming and women's empowerment is underlined.
- 7.5 The policy elaborates the importance of stakeholder participation and policy dialogue and stresses the need for the Bank to tap into the useful insights and experiences of CSOs. The activities required to create systems and mechanisms to enhance collaboration with other development partners are also specified.

## GLOSSARY OF GENDER CONCEPTS

**BENEFITS:** not simply income, material goods or food for consumption or sale, but also status, power, respect and recognition.

**DEVELOPMENT:** a process by which the members of a society increase their personal and institutional capacities to mobilise and manage resources to produce sustainable and equitably distributed improvements in their quality of life.

**EMPOWERMENT:** achieving control over one's life through expanded choices. Empowerment encompasses self-sufficiency and self-confidence and is inherently linked to knowledge and voice. Empowerment is a function of individual initiative, which is facilitated by institutional change.

**GENDER:** the social meanings given to being either female or male in a given society. It may also be defined as the economic, social, political and cultural attributes and opportunities associated with being male or female. These meanings and definitions vary from one society to another, are time bound and changeable.

**GENDER ANALYSIS:** the systematic assessment of policy and practice on women and men respectively and on the social and economic relationships between the two. The application of a gender perspective to the development issue which is being addressed requires: an analysis of the gender division of labour, the identification of the needs and priorities of women and men, the identification of existing opportunities and constraints to the achievement of development objectives, and the choice of an intervention strategy to address these.

**GENDER AWARENESS:** refers to a recognition of the differences in the interests, needs and roles of women and men in society and how this results in differences in power, status and privilege. Gender awareness also signifies the ability to identify problems arising from gender inequity and discrimination.

**GENDER BLINDNESS:** the inability to perceive that there are different gender roles and responsibilities and, consequently, the failure to realise that policies, programmes and projects may have different impact on women and men.

**GENDER BUDGET:** a budgeting method that takes into account how a government or an organisation's budget affects men and women, boys and girls, it also looks at how the budget affects different groups of women and men, boys and girls. A gender budget does not mean creating a separate budget or looking for additional resources for women.

**GENDER CONCERNS/ISSUES** arise where an instance of gender inequality is recognised as unjust. The fact that women have a higher rate of illiteracy than men is a gender concern and would need to be taken into account in a project that requires literacy skills. Other examples of gender-specific issues are: female genital mutilation, violence against women, discrimination against men in family planning services, etc.

**GENDER/SEX DISAGGREGATED DATA:** the collection of information and the analysis of results on the basis of gender, e.g., data on the status and socio-economic roles of different groups of men and women or data based on the biological attributes of women and men.

**GENDER DISCRIMINATION:** providing differential treatment to individuals on the grounds of their gender. This involves systemic and structural discrimination against women in the distribution of income, access to resources, and participation in decision making. Two types of gender discrimination may be cited: systemic discrimination, which is the entrenchment of social, cultural, and physical norms in the processes and practices of an organisation. It exists when an institution engages in practices that have a negative or differential impact on one gender. Structural discrimination exists where the societal system of gender discrimination is practised by public or social institutions. It becomes more entrenched if it is maintained by administrative rules and laws, rather than by only custom and tradition.

**GENDER DIVISION OF LABOUR:** an overall societal pattern where women are allotted one set of gender roles and men allotted another. This division is not based on skill, but on the basis of sex. An unequal gender division of labour refers to a situation in which one gender category not only carries most of the burden of the labour in question, but one where there exists an unequal division of rewards based on gender.

**GENDER EQUALITY:** requires equal enjoyment by women and men of socially valued goods, opportunities, resources and rewards. Achieving gender equality requires changes in the institutional practices and social relations through which disparities are reinforced and sustained.

**GENDER EQUITY:** a just distribution of benefits and rewards between men and women.

**GENDER MAINSTREAMING:** a process of identifying, taking full account of and integrating the needs and interests of women and men into all policies, strategies, programs, and administrative and financial activities. It involves the recognition of and examining of the co-operative and conflictual relations which exists between women and men. It utilises gender analysis as a tool to enhance and enable development practitioners to identify the opportunities and constraints that each gender faces and to determine whether the policies and programs that they implement provide the same opportunities for women and men. Gender mainstreaming also seeks to involve women, to the greatest possible extent, in the development decision-making process.

**GENDER NEEDS:** these needs arise out of the relative positioning of women (and men) in relation to the Gender Division of labour. They are usually different for men and women. For example there are two types of gender needs for women:

**Practical needs:** are the needs of women arising from the traditional gender division of labour which are unique to particular groups of women. Practical gender needs refer to immediate perceived necessity such as (food, shelter, income) and are context specific. Project addressing these needs include credit schemes, small income generating schemes, grain mills, health services, water and sanitation. They involve women as beneficiaries/participants and affect the condition of women.

**Strategic needs:** these are long term and challenge the gender division of labour and the lack of gender equality. Projects that address these needs include legal rights, skills and leadership training. They involve women as active agents and have impact on the position\_of women relative to men.

**GENDER PERSPECTIVE:** the view of problems, constraints, needs and interests and their relative significance from the standpoint of either women or men.

**GENDER PLANNING:** the formulation of specific strategies, which aim to provide equal opportunities and benefits for both women and men.

**GENDER ROLES:** a social system of role classification, as opposed to a biological one. Example: if child rearing is classified as a female role, it is a female gender role, not a female sex role. Child rearing can be done equally well by men or women. Gender roles are contrasted with sex roles, which cannot be interchanged between the sexes.

**GENDER ROLE STEREOTYPING:** the constant portrayal (in the media, the press, or in education), of women and men occupying certain roles according to the socially constructed gender division of labour and expectations of behaviour.

**GENDER SENSITIVE PLANNING:** planning that takes into consideration the impact of policies and programs on women and men.

**GENDER SENSITIVITY:** the ability to recognise gender needs and constraints and the ability to recognise men's and women's different perceptions and interests arising from their different social positioning.

**GENDER SENSITIVE INDICATOR:** a number, a fact or a perception whose purpose is to point out how far and in what way a development program or project is meeting its gender objectives and achieving results related to gender equity.

**GENDER TRAINING:** the provision of formal learning experiences and skills in order to increase gender analysis and awareness skills which serve to recognise and address gender issues in the programming process.

**POLITICS:** the distribution of power in terms of both resources and influence.

**PRODUCTIVE WORK:** work carried out for the production of goods and services intended for the market.

**REPRODUCTIVE WORK:** concerns tasks surrounding reproduction and the maintenance of human resources. This includes maintaining the house, the family, the community - collecting wood, assuring water supply, food preparation, taking care of children (and perhaps the elderly), education, hygiene, and social obligations determined by the community (activities surrounding births, marriages, and burials). These activities are generally not remunerated and they are most often not taken into account in national employment statistics and revenues because these activities are considered non- economic.

**SEX:** defines the biological attributes (male, female).

## DIFFERENTIATING WID AND GAD

	WOMEN IN DEVELOPMENT	GENDER AND DEVELOPMENT
<b>Focus</b>	Women.	Women and men – socially constructed relations between women and men.
<b>Approach.</b>	Women are a development problem that has to be addressed as a matter of policy	Policies should address gender relations - the relations between women and men, which determine participation, access and benefits.
<b>Problem</b>	Women are excluded from the mainstream	Women are already integrated into the mainstream but their contributions are not valued or acknowledged thus leading to unequal access and distribution of benefits. There are unequal gender relations of power, access and rights, which prevent women's full participation and equitable development.
<b>Goal</b>	More efficient, effective and just development.	Equitable, sustainable development in which women and men share equally decision making, resources and power.
<b>Solution</b>	Integrate women into the mainstream.	Empower both women and men to enable them to transform the mainstream and to change the unequal relations between them.
<b>Strategy</b>	women only projects ; women components ; integrated projects ; increase women's income ; increase women's productivity .	Identify and address the needs determined by women and men to improve their lives. This is a condition sine-qua-non for sustainable human development.

## **GENDER MAINSTREAMING IN OTHER INSTITUTIONS**

In keeping with changing approaches, most multilateral organisations have incorporated gender mainstreaming in their mandates. With the exception of the United Nations Fund for Women (UNIFEM) which is a specialised institution for the advancement of women, one good example in entrenching gender mainstreaming is UNDP. Its endeavours in changing organisational culture has included providing clear definitions of what gender mainstreaming means in the UNDP context, placing of responsibility for compliance with senior management, making information on gender mainstreaming part of regular reporting and enforcing responsibility through staff appraisals. UNDP has established targets for gender mainstreaming and indicators of gender equality and women's empowerment. It has for example, specified targets of 10 percent of the global programme resources and 20 percent of funding at regional and country level for these purposes. These resources are designed to assist the mainstreaming of gender within the priority thematic areas, the development, application and consolidation of methodologies and tools for gender mainstreaming, to develop models and good practices and to support the empowerment of women and their inclusion into decision making processes. Success in changing institutional culture was further supported by setting targets and timeframes for internal gender equality.

In the Food and Agriculture Organisation (FAO), gender mainstreaming entered into normal operations from 1983 onwards, much ahead of mainstream thinking at the time. Similar to UNDP, responsibility for gender mainstreaming is placed with senior management. The 1995 Plan of Action for Women in Development is an institution-wide action plan, elaborated through a participatory approach and holds technical divisions accountable to specified mainstreaming activities. FAO made gender-training mandatory since the early 90s.

The recently adopted GAD Policy (1998) of the Asian Development Bank (AsDB) gives formal recognition to gender mainstreaming strategies. The key elements of the policy are gender sensitivity, gender analysis, gender planning, mainstreaming and agenda setting. Within this framework, projects targeting women continue to be promoted. The policy also provides scope for addressing new and emerging issues for women in the Asian region and aims to assist governments in the implementation of commitments made at the Beijing PFA. AsDB sees the inclusion of gender considerations in macro-economic work as key to ensuring that gender issues are systematically addressed in all Bank supported operations. The country Briefing Paper on women is therefore prepared concurrently with the Country Operational Strategy Study (COSS). In addition, the COSS contains an appendix with a separate strategy for women. Furthermore, gender screening is part of the initial social assessment (ISA) which is mandatory for all Bank supported projects and programmes.

The World Bank's commitment to gender mainstreaming is formulated in its 1994 policy paper on gender, as well as in its Operational Directive, Best Practice Note, and "Mainstreaming Gender in World Bank Lending: An Update" (1997). Its gender policy focused specifically on expanding girls' education, improving women's health, increasing women's participation, expanding women's options in agriculture, and providing financial services to women. In addition, the World Bank has expanded its gender work beyond traditional social sectors to address gender needs in Country Assistance Strategies (CAS) as well as public infrastructure and transport. Moreover, the World Bank seeks to reduce gender

disparities and enhance women's participation in economic development through several strategies. These include the design of gender-sensitive policies and programs; the review and modification of legal and regulatory frameworks related to women's access to assets and services; engendering databases; and training of country officials in gender analysis.

The World Bank has also elaborated regional gender strategies and developed gender country profiles for the African and Asian regions, which are made accessible through the web-site. An external consultative group on gender, which meets on a yearly basis, has been established. Its role is to assist in making World Bank activities more gender responsive to the specific needs and priorities of member countries, to provide technical advice and to initiate dialogue with the highest levels of World Bank governance and between the World Bank and NGOs.

**CRITICAL AREAS OF CONCERN IDENTIFIED IN THE DAKAR AND BEIJING PLATFORMS FOR ACTION**

<b>Fifth Regional Conference on Women Dakar, 1994</b>	<b>Fourth World Conference on Women Beijing Platform for Action, 1995</b>
<ul style="list-style-type: none"> <li>◆ Women and poverty, insufficient food security and lack of economic empowerment</li> <li>◆ Inadequate access to education, science and technology</li> <li>◆ Women's vital role in culture, the family and socialisation</li> <li>◆ Improvement in women's health including reproductive health</li> <li>◆ Women's relationship and linkage to environment and natural resources management</li> <li>◆ The political empowerment of women</li> <li>◆ Women's legal and human rights</li> <li>◆ Involvement of women in the peace process</li> <li>◆ Mainstreaming of gender disaggregated data</li> <li>◆ Women, information, communication, and the arts</li> <li>◆ The girl child</li> </ul>	<ul style="list-style-type: none"> <li>◆ Women and poverty</li> <li>◆ Education and training of women and girls</li> <li>◆ Women and health</li> <li>◆ Violence against women</li> <li>◆ Women and armed conflict</li> <li>◆ Women and the economy</li> <li>◆ Women in power and decision making</li> <li>◆ Institutional mechanisms for the advancement of women</li> <li>◆ Human rights of women</li> <li>◆ Women and the media</li> <li>◆ Women and the environment</li> <li>◆ The girl child</li> </ul>

## GENDER ANALYTICAL FRAMEWORK

Gender in all societies is an important criteria in assigning roles and rights and in shaping women's and men's access to and control over resources. These in turn reflect cultural values and norms which accord women a low status in society. Culture is often invoked to legitimise gender difference, and to justify unequal gender relations. Without identifying gender differences, it is not possible to devise programmes/projects that meet the specific needs of men and women and address existing inequalities. Looking at gender differences thus entails identifying the distribution of tasks, activities and rewards associated with the sexual division of labour as well as the relative positions of women and men.

### Issues to be raised while developing programme/project interventions

- ***The gender division of labour, access, control, benefits and participation:***  
How is work organised in the communities to be affected by the programme/ project? What work do women and men do paid and unpaid? What are the implications of this division of labour for achieving programme/project goals? Will the programme/project reinforce or challenge the existing gender relations manifested in the division of labour and access to and control over resources? How can the project contribute to lessening women's' workload?
- ***Resources:***  
What productive resources do women and men each already have access to and control over (land, income, labour, credit, extension, training, and channels of information? What implications have this pattern of ownership for programme/project activities? How can this project contribute to increasing women's access to and control over resources and decision-making processes?
- ***Participation:***  
What is the nature of women's and men's participation in the program/project? Have they been consulted? Are they passive recipients? Are they empowered to take responsibility for the project? What are the obstacles to women's' active participation in the project and how are these to be addressed?
- ***Benefits:***  
What benefits will accrue to women and men and which do they each have control over? What are the implications for programme/project activities, poverty reduction? How can women's access to and control over benefits be increased?
- ***Conditions of implementation:***  
What key factors will influence gender relations, the division of labour, and access to and control over resources (legal, socio-cultural, economic, political, demographic, international, religious and environmental)? What opportunities/constraints do these factors pose for each gender category?
- ***Strategies:***  
What mechanisms need to be put in place to transform gender relations?

**Action Plan and Indicator Matrix**

STRATEGIES	PROPOSED ACTIONS	INDICATORS	RESPONSIBILITY AND TIME FRAME
<b><i>Objective 1: to mainstream gender issues within Bank operations</i></b>			
Promoting equal access to Bank resources/opportunities	<ul style="list-style-type: none"> <li>◆ Increase the number of women targeted projects and women components in general projects</li> <li>◆ Increase the participation of CSOs, and in particular women’s organisations, throughout the project cycle</li> <li>◆ Support activities as mentioned under the priority areas of the Bank</li> <li>◆ Systematic use of gender analysis and planning tools in project design, implementation supervision and evaluation</li> </ul>	Percentage of Bank Projects with significant gender related dimensions; Size in financial terms of the projects gender component; Number of women and men as a proportion of the total number of project beneficiaries; Number of projects targeting women/men; Number of CSOs and women’s organisations involved throughout the project cycle; and Number of research proposals on gender issues from research institutions funded by the Bank.	Country Departments  ON-GOING
Ensuring equal impact of Bank interventions	<ul style="list-style-type: none"> <li>◆ Increase the participation of CSOs, and in particular women’s organisations, throughout the project cycle</li> <li>◆ Support activities as mentioned under the priority areas of the Bank</li> <li>◆ Include cost of gender expertise (staff or consultants) in project administrative budgets</li> </ul>	Evidence of women’s increased access to and control over income; Literacy rates by gender; Enrolment rates in science subjects by gender; Number of women/men-targeted projects funded in the private sector; Awareness of women’s legal rights; Number of women entrepreneurs equipped with business skills as a proportion of the total number entrepreneurs in a project; Number of women/men farmers provided with appropriate technology , information, extension and other services; Number of women/men extension workers trained; Change in societal perception of women’s competence; Restructuring of work distribution and reduced workload of women ; Number of women/men involved in project planning; Number of CSOs and women’s organisations involved throughout the project cycle; Participatory decision making at the household level; Development of confidence, ability to exercise voice and influence the direction of change; and Number of project missions that have included gender experts.	Country Departments Unit in charge of Sustainable Development ON-GOING
Enhancing the gender competence of Bank staff.	<ul style="list-style-type: none"> <li>◆ Organise and conduct training of staff at all levels;</li> <li>◆ Follow up on staff trained to determine degree of internalisation;</li> </ul>	Enhanced capacity to translate gender analysis techniques and tools to policy, programme and project cycle as evidenced by: Substantive reference to gender issues in Bank documents; Capacity to refine sector specific goals and strategies for a more effective integration gender priorities; Enhanced capacity to design projects that address gender difference and seek to empower women;	

STRATEGIES	PROPOSED ACTIONS	INDICATORS	RESPONSIBILITY AND TIME FRAME
		Ability to raise gender issues during Bank-RMC consultative process; Frequency of use of gender disaggregated data; Number of visible gender responsive projects; Evidence of new policy directions to promote the image of the Bank as a Learning Institution; Frequency of gender training programmes; Budgetary commitments for gender training purposes;	Unit in charge of training Unit in charge of Sustainable Development Country Departments  2001-2003
Rendering the institutional processes and procedures more gender sensitive	<ul style="list-style-type: none"> <li>◆ Genderise the Operations Manual, the lending program, project administrative budgets;</li> <li>◆ Design guidelines and checklists for gender mainstreaming in Bank priority sectors;</li> <li>◆ Develop an integrated social and environmental categorisation system; and</li> <li>◆ Establish quantitative and qualitative gender monitoring and evaluation indicators.</li> </ul>	Operations Manual, project administrative budgets reviewed Quality of gender dimension in the lending programme; Guidelines and checklist developed; Integrated social and environmental categorisation system in use; and Number of indicators designed.	Unit in charge of Sustainable Development Central Policy Department  2001-2002
<b><i>Objective 2: to support RMCs' efforts to attain gender equality</i></b>			
Enhancing gender capacity in RMCs	<ul style="list-style-type: none"> <li>◆ Activities described under priority areas (chapter 5)</li> <li>◆ Training of RMC officials and representatives of CSOs</li> <li>◆ Identify gender focal points in RMCs</li> </ul>	Evidence of women's increased access to and control over income; Enhanced access capacity in terms of literacy, business skills, technology, information, extension and other services; Number of projects that have supported the promotion of women in decision making; Number of women's associations and NGOs supported or involved in Bank projects; Number of RMC officials and CSO representatives trained; Number of gender focal points in RMCs identified by the Bank; Societal positive perception of women's competence; restructuring of work distribution and reduced workload of women; Participatory decision making at all levels; and Ability to exercise voice and influence the direction of change.	Unit in charge of training Unit in charge of Sustainable Development Country Departments  2001-2003
Advocate for gender equality in RMCs	<ul style="list-style-type: none"> <li>◆ Engendering policy dialogue</li> <li>◆ Activities described under priority areas (chapter 5)</li> <li>◆ Develop mechanisms for sharing information with RMCs</li> <li>◆ Provide support to the collection for gender disaggregated data in RMCS</li> </ul>	Legislation enacted as a result of Bank dialogue and follow up; Number of gender focal points in RMCs in contact with the Bank; Evidence of women's increased access to and control over income; Gender disaggregated data available in RMCs Societal positive perception of women's competence; restructuring of work distribution and reduced workload of women; Participatory decision making at all levels; and Ability to exercise voice and influence the direction of change	Country Departments Unit in charge of Sustainable Development  2001-2003

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