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Addis Ababa, Ethiopia**

**REPORT ON THE ADB CONTRIBUTION TO THE IMPLEMENTATION OF  
THE 1995 BEIJING PLATFORM FOR ACTION FOR THE ADVANCEMENT OF  
WOMEN**

*The African Development Bank Group*



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### **REFERENCES**

## **A. INTRODUCTION**

1. The Beijing Declaration and Platform for Action (PFA), which was adopted during the Fourth World Conference on Women, identified twelve (12) critical areas of concern that need to be addressed to achieve the empowerment of women. Of these, five are of specific importance to the Bank, as they also constitute areas selected by the Bank as priority areas for gender mainstreaming. These are first, women and poverty and the imperative to address the feminization of poverty through the adoption of measures to promote women with equal access to economic resources and to credit mechanisms and institutions. Secondly, the PFA prioritizes women and the economy and canvasses for measures to provide women with business services, training, access to markets information and technology and the promotion of policy and law reforms that aim to remove barriers to women's ownership and control over economic resources, including land asset holding, inheritance and credit. Thirdly, with regard to the education and training of women, equal access to education and the allocation of resources for the implementation of education reforms is emphasized. Fourthly, noting that women face major barriers in attaining the highest attainable standard of health, the PFA advocates for an increase in resources for women's health, the enhancement of women's access to appropriate, affordable and quality health care and promoting gender sensitive initiatives that address HIV/AIDS and sexual and reproductive health issues. Fifthly, as women are largely under-represented in power and decision making at all levels, the need to take measures to increase their access and capacity to participate in government structures and decision making at all levels and to promote measures to increase legal literacy is underlined.
2. In specific terms, the PFA calls upon international financial institutions (IFIs), including the African Development Bank, to take action in the following areas: i) to increase resources allocated to eliminating absolute poverty; ii) to allocate loans and grants to programmes for implementing the PFA; iii) to support financial institutions that serve low income, micro-scale and small scale women entrepreneurs and producers; iv) to increase funding for the education and training needs of girls and women; v) to give higher priority to women's health; vi) to revise policies, procedures and staffing in order to ensure that investments and programs benefit women; vii) and increase the number of women in high level positions; vii) to increase staff training in gender analysis and vii) to institute policies and guidelines to ensure full consideration of the differential impact of lending programmes and other activities on women and men.
3. This Report has been prepared to highlight the activities undertaken by the African Development Bank in the last ten years in support of the objectives of the PFA. The Report provides information at two levels: first, it details measures at the institutional level that aim to enhance the Bank's own internal effectiveness, as an institution, to promote gender mainstreaming and the empowerment of women in its development work. Secondly, it provides information on actions related to Bank policies, programmes, projects and initiatives that are being implemented within the context of its assistance to Regional Member Countries (RMCs). The report is organized as follows. Section B provides the context and a general overview of how the Bank has positioned itself as the premier development financial institution to meet the development challenges facing the continent. Section C examines actions taken by the Bank at the institutional level (internal to the Bank) and in relation to its intervention in RMCs to address the concerns raised in the Beijing Platform for Action. Under section D, the report provides highlights of some activities conducted by the Bank in collaboration with other institutions. In Section E, conclusions and challenges for further mainstreaming of gender issues in the Bank are outlined.

## B. CONTEXT

4. The last ten years have seen the Bank Group (the Bank) rise to the challenge in fulfilling its role as a premier development financial institution geared to *contribute to the economic and social progress of its regional members – individually and jointly* - as spelt out in the Agreement establishing the Bank. From modest beginnings in 1964, with a subscribed membership of only 33 African countries and an authorized capital of UA 250 million, the Bank has, by 2004, risen to become a truly multilateral development bank with a capital base of UA 21.5 billion and with a global membership spanning Africa, Asia, the Americas and Europe. The Bank Group has provided its regional member countries nearly \$50 billion in loans, grants, and debt relief and mobilized a further \$70 billion from co-financiers, for a total of \$120 billion. In the last three years, its approvals have averaged nearly \$3 billion a year from its own resources and between \$3.5 to \$4 billion a year from its co-financiers.
5. Given this solid financial base the Bank has been in a strong position to respond to the evolving challenges of its regional member countries. Consequently, there has been a rise in the level of Bank loans and grants. For example, loans and grants in 2003 rose to UA 1.76 billion compared to UA 1.59 billion in 2002 thus representing a 10.7 per cent increase. In addition, whereas initially the Bank's focus was limited to a few sectors such as infrastructure and agriculture, the Bank has since 1999, put poverty reduction and sustainable economic growth at the center of its interventions in RMCs. This orientation is in line with the requirement of its Vision Statement, which was adopted following wide consultations with all its stakeholders. It is also the cornerstone of the Strategic Plan that the Bank's Board of Directors approved in 2002. Thus whereas poverty reduction and sustainable economic growth remain the overarching goals, priority areas for action now span agriculture and rural development, education, health and the promotion of the private sector at the national level. The mainstreaming of gender across all Bank interventions is a priority crosscutting issue in its own right along with good governance and environmental sustainability. Of late the Bank has felt the need to look into additional critical areas and to put in place appropriate strategies for its intervention. Accordingly, a new strategy to govern the Bank's future interventions in the private sector is being prepared. The HIV/AIDS pandemic is another case in point due to its debilitating impact on development and impact on population dynamics.
6. Project lending constitutes the main lending instrument of the Bank. In 2003, it accounted for 67.1 percent. Of this, Agriculture and Rural Development represented 12.3 per cent of total lending. Approval for infrastructure projects amounted to 42.3 per cent of total lending. These include projects for road transportation development and rehabilitation, water supply and sanitation and rural electrification and rehabilitation of electricity distribution networks. 16.9 percent of total lending was approved for operations in the social sectors. Approvals to the finance sector accounted for 18.9 percent of total Bank lending comprising of lines of credit to financial institutions for on lending to private sector enterprises, including SMEs. Lending to multi sector projects, comprising essentially of economic reform programmes, amounted to 7.8 percent of total Bank lending.
7. With regard to grant approvals, the Bank has championed a change of policy under ADF IX for poor countries with a per capita income of below 360 to receive up to 27 percent of their allocation in the form of grants. This has enabled the Bank to expand from the earlier narrow objectives of project cycle technical assistance and institutional support to the identification new operational objectives critical to poverty reduction and the attainment of United Nations Millennium Development Goals MDGs. This change of policy has led to specific prioritization of new areas, which are critical to

women empowerment and meets the requirement to allocate grants to programs for implementing the PFA. The new areas are HIV/AIDS interventions, post conflict construction, natural disaster prevention and reconstruction, investments in education and health, provision of water and sanitation and technical assistance, capacity building support for agriculture and environmental protection. The share of grants increased significantly and accounted for 9.9 per cent of all total approvals in 2003 from 2.5 percent in 2002. Of all grants disbursed in 2003, 90 per cent focused on the priority sectors of agriculture and rural development, education and health and infrastructure development, especially water supply. Education and health attracted the largest share of Bank Group grant approvals accounting for 36.7 percent.

8. The Bank also continues to provide emergency assistance from its special Relief Fund Facility under the ADB window to support RMCs emerging from situations of conflict and those affected by natural disasters. Many of the Beneficiaries are women.
9. In fulfilling its role as the premier financial development institution, the Bank's work has continued to be guided by four cardinal principles - *first*, ensuring country ownership; *second*, attaining greater selectivity in line with its comparative advantage; *third*, continuing the use of participatory approaches, and *fourth*, deepening our cooperation and collaboration with other development partners. Currently, the Bank is in the process of accelerating the decentralization of its operations by opening an additional 16 country offices in addition to the 9 currently already operating in Regional Member Countries in the next two years, in line with the strategy approved by the Boards of Directors, bringing the total to 25. This will undoubtedly enhance the Bank's field presence and contribute to better dialogue with regional member countries, as well as improve the implementation of the Bank's operations and contribute to better coordination and cooperation with its partners. All these are important developments that contain great potential for women empowerment especially in view of the measures are being taken concurrently to ensure women's participation in all development processes.
10. The Bank's work has also been influenced by events taking place at national, regional and international fronts. The development of Poverty Reduction Strategy Papers (PRSPs) is seen by the Bank as containing great potential, to contribute to the process of social change and lead to transformations in gender relations, by means of a broad based participatory process. The launching of the MDGs in 2001 in which gender equality is a goal in its own right has reinforced its importance as a priority cross-cutting theme. Its significance has also been bolstered by the positive outlook contained in the adoption in 2002 by African Governments of the New Partnership for Africa's Development (NEPAD), in which the promotion of the role of women in all activities is one of its long-term objectives. In this regard, the Bank has reinvigorated its mandate to promote regional integration among its member countries. This affords the Bank, especially through its multinational window to examine gender issues and equality from a regional perspective, spanning national boundaries. This is a unique approach which can only encourage greater cooperation among both governmental and nongovernmental actors in furthering gender equality on a regional level.
11. In September this year, the Bank celebrated 40 years of its existence as a major actor on regional and international arenas. The celebration provided the Bank with an opportunity to take stock of successes as well as setbacks and to assess more fully the challenges that lie ahead. The Bank also took this opportunity to renew its commitment to the promotion of gender issues and women empowerment in all its activities.

### **C. GENDER MAINSTREAMING IN THE BANK'S ACTIVITIES**

12. The Bank has, in the period under review, sought to respond to the challenges of Regional Member Countries in addressing the constraints enumerated above. In addressing gender and women

empowerment issues in its activities, the Bank's work has progressively evolved from a primarily WID approach that characterised the period between 1990 and 1995 to gender mainstreaming across a number of multi-sectoral activities. The adoption of the gender approach however, has not meant the abandonment of targeted projects but rather there has been a gradual but tangible shift in the Bank's assistance to actions that involve, empower and generate results for women within projects that embrace wider objectives. Gender dimensions are now increasingly becoming a more visible feature in the Bank's development work in general and in programme/project conception, appraisal, implementation and evaluation in particular.

13. In this section, the Bank's actions to mainstream gender and empower women are examined at two levels: first, at the institutional level in terms of the measures it has put in place to strengthen its own internal effectiveness, as an institution, in promoting gender mainstreaming and the empowerment of women and secondly at programming and operations level within the context of its interventions in RMCs.

### **Institutional Level**

14. At the institutional level, the following institutional mechanisms have been established to strengthen the Bank's contribution in achieving gender equality and promoting the empowerment of women.
15. *The Gender Policy.* Although the Bank adopted the gender approach to development shortly after the Beijing Conference in 1995, this approach was concretized in 2001 when the Bank's Gender Policy came into force. The gender policy meets the requirement of the PFA that calls for the development of policies and to ensure full consideration of the differential impact of lending programmes and other activities on women and men. Whereas the policy goal is to achieve gender equality and sustainable human and economic development, the promotion of gender mainstreaming in all Bank activities and support to RMCs' efforts to attain gender equality constitute its main objectives. The implementation of the policy is based on the following five principles: first, gender analysis of the likely effects of all aspects of its assistance on both women and men is an integral part of all Banks' policies, programmes and projects. Secondly, attention is to be paid to the co-operative relations between women and men. Thirdly, women's economic empowerment is to be considered as key to sustainable development. Fourthly, women will not be considered a homogeneous group. And, fifthly a strategic choice is to be exercised on the use of the mainstreaming strategy and/or targeted inputs. In terms of scope, the Bank commits itself to promote gender mainstreaming in five priority areas, namely education, agriculture and rural development (including infrastructure), women's poverty, health and governance. Noting that a common ground already exists on the priority areas of concern and also that there are wide variations in RMCs' situations related to gender equality issues, the Bank obligates itself to adopt a flexible approach that takes into account the diversity of the socio-economic, political and cultural settings, which differentiate between countries.
16. The policy delineates a number of strategies at the operational and institutional levels to achieve the objectives set out in the Gender Policy document. At the operational level, the policy emphasizes that gender equality can only be achieved if gender issues are placed within larger policy making processes including the engendering of macro-economic policies. It requires the Bank, therefore, first, to avail itself of every opportunity including annual consultations and programme reviews, to advocate for gender equality through policy dialogue. The involvement, in particular, of the ministries of Finance and Planning in discussions on a broad range of issues including the overall policy environment for gender mainstreaming and potential areas of collaboration related to the implementation of policies and post-Beijing plans of action are seen as critical. Secondly, the policy emphasizes that special measures be taken to ensure women's full participation in these processes. Thirdly, it specifies the need to

support research and in particular the collection of gender disaggregated baseline data that will enable the Bank to design development interventions that meet the needs of women and men. And fourthly, it urges the creation of result-oriented, gender sensitive indicators to gauge the effectiveness of Bank interventions in achieving results related to the gender equality goal.

17. Under institutional strategies, responsibility and accountability for implementation of the policy is especially vested in top management who are required to play an effective advocacy role to promote gender issues in its policy dialogue with RMCs and to ensure the inclusion of gender dimensions throughout the project cycle. The policy, in line with the requirements of the PFA underscores the need to enhance staff gender competence of to enable them to mainstream gender in their work. Particular emphasis is also placed on collaboration and partnership with international, regional as well as national institutions.
18. ***The Gender Plan of Action*** (GPOA). In May 2004, the Bank approved its first Gender Plan of Action thus fulfilling a key requirement for the effective operationalization of its Gender Policy. The plan establishes a common framework within which Bank departments will adopt specific approaches and strategies in line with the realities and conditions of countries where they operate. It is an instrument for mainstreaming the Bank Group's Gender Policy and to improve ADB capacity to assist RMCs in achieving the goal of gender equality. The GPOA elaborates actions to be executed and specifies measurable and achievable objectives in order to provide the basis for monitoring, reporting and accountability.
19. ***Gender expertise***. As part of Bank reforms that have affected all aspects of its activities and its organizational structure since the mid-1990s, the Bank has enhanced its complement of gender specialists from three (3) in the pre-1995 period to seven (7) specialists by 2001. Of the seven, three are placed in the policy unit, the Sustainable Development and Poverty Reduction Unit (PSDU) and four in the operations departments. Gender specialists participate in Bank missions as part of the larger project teams in order to provide direct operational support and to ensure that projects are designed with a gender perspective. The placement of gender specialists in both policy and operations Departments has significantly enhanced the Bank's strategic thinking on policy as well as operational issues.
20. ***Gender guidelines and training modules***. In undertaking activities that are designed to strengthen the Bank's capacity to take gender concerns into account in its operations, the Bank is in the process of reviewing and refining gender guidelines. In addition, as training is seen as an effective tool for enhancing competence and diffusing the responsibility and accountability for gender issues throughout the Bank gender training modules that are tailored to meet the needs of the institution have been developed and are being tested and refined. Both the guidelines and gender training are aimed at strengthening the capacity of Bank staff and Regional Member Country officials to address, monitor and evaluate progress in achieving gender equality goals. In this context, Bank staff and RMC officials have benefited from training in gender issues in the context of the training provided under the auspices of the Human Resource Department
21. ***Diversity***. With regard to diversity, the Bank is an equal opportunity employer and firmly believes that recruitment from a wide geographical, cultural spectrum and ensuring gender balance enriches the institution with varied talents, experiences and skills. Within its institutional set up, Management realizes that with regard to female representation, there is still room for improvement and seeks to ensure female representation and achieve gender balance. Women constitute 24% of all professional and 55% of general staff and 12% in the managerial category. In 1999 management established a Task Force on Institutional Gender Issues (GTF) with a view to coming up with recommendations on



policies, an institutional framework and resources dedicated to enhancing gender equality at all levels of the Bank. The long term vision of this initiative was to foster a work environment characterized by gender equality, a gender sensitive culture of partnership and teamwork and gender-balanced representation at all levels and across the organization. Furthermore, this initiative was designed to make gender issues 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. The recommendations that were made by the GTF have continued to influence management action. In fact, management has of late expressed its intention to review staff rules with the objective of making them gender sensitive in a bid to improve the working environment and making it more attractive to female staff

### **Gender mainstreaming in sector and thematic policies.**

22. The policy framework to ensure the mainstreaming of gender is also evident in sector and thematic Bank documents. The majority of policies and guidelines adopted since 1995 such as those for education, agriculture and rural development, rural finance, HIV/AIDS, civil society organization, among others, delineate concrete gender mainstreaming strategies as outlined below:

i) The major thrust of the Banks' **Education Policy (2000)** is to increase the expansion of female access to education in those countries where primary school enrolment rates for girls remain lower than 50 percent, facilitate the enrolment of women in institutions where females are particularly under-represented, to establish child-care and preschool facilities, and to provide counselling facilities for HIV/AIDS, Female Genital Mutilation (FGM), and family planning. The Bank education policy also places priority on the development of gender sensitive curricula as well as sensitisation/training programmes for schoolteachers, administration and parents. Thus by focusing on poverty and gender issues, the Bank education sector policy is consistent with the Dakar and Beijing Platform for Action.

ii) The Bank Group's **Agriculture and Rural Development Sector Policy (2000)** focuses on poverty reduction and underscores the need for gender mainstreaming given that the majority of the poor in rural areas are women. A multi-sectoral approach is advocated for micro-finance programmes and training for micro and small and medium scale enterprises which encourage linkages with existing women's association in agro-processing and marketing. It calls for development of women-friendly technologies in agriculture research, promotion of women's skills in training and networking, support for functional literacy programmes linked to agro-business, primary health, nutrition water management and sanitation, and gender training for RMC government planners.

iii) In the Bank's **Policy and Guidelines for Co-operation with Civil Society Organizations (2000)**, stakeholder participation is presented as a key strategy in achieving the objectives of poverty reduction and good governance. The policy highlights the importance of developing partnerships with women's associations and NGOs that work on gender issues. It also recognizes the important role of civil society organizations in advocating for gender equity in public and private sector policies and practices.

iv) In the **Rural Finance Guidelines (2001)** it is noted that poverty reduction remains the main focus of the Bank's activities. In that context, the Bank undertakes to support efforts in RMCs that reinforce best practice financial intermediation rather than targeted, credit-only income transfers. The aim is to strengthen the institutional and infrastructure elements to ensure that sustainable mechanisms for efficient financial intermediation are created. This will enable best

practice players to be fully institutionalised and able to access resources offered on commercial terms and also assist informal businesses benefiting from micro-finance or credit institutions transform into formalized businesses. As the provision of appropriate financial services is an effective means of assisting poor urban and rural households, a micro-finance support mechanism, the Micro-finance Initiative for Africa (AMINA), was set up in 1997 as a component of ADF VIII. The primary objective of AMINA is to increase access to financial services of micro-entrepreneurs, especially women and the poorest members of society by strengthening the capacity of intermediary micro-finance institutions engaged in providing micro-finance services to the poor. The Bank's intervention in the micro-finance sector is guided by three objectives: income generation, empowerment of women, and improving the living standards of the poor<sup>8</sup>.

v) With the adoption of the Bank's **HIV/AIDS Strategy Paper** in 2001, the Bank defined its activities in support of RMC efforts against the epidemic. These entail measures at the operational level in which HIV/AIDS control activities are integrated into the social, agriculture and transport sector projects. The Bank has also embarked on cross-border sub-regional HIV/AIDS control activities that target refugees, displaced and transit populations, of which a significant proportion are women. The policy highlights several factors that exacerbate women's susceptibility to HIV/AIDS such as early marriages imposed on young girls, the inferior status of women in certain African societies, certain harmful practices such as genital mutilation and poverty. Its approach emphasises risk reduction and in particular reduction of women's vulnerability to the epidemic. The Strategy calls for the introduction of changes that may reduce the exposure of women to HIV/AIDS in particular women in female-headed household. In that context, the Bank's HIV/AIDS control activities cover prevention, care and impact mitigating activities that will primarily target disadvantaged groups, in particular women.

## **Programming level**

### ***Programming Tools***

23. To ensure effective gender mainstreaming at the programming level, the provisions of the policy have been translated into programme and project tools so as to influence the Bank's interaction with RMCs. Below are a few examples:

i) *The Country Strategy Papers (CSPs)*. Gender mainstreaming at the programming level is ensured, as outlined above, through CSPs. The CSP is the major programming instrument for defining priority actions to be taken in a country. The recommended Bank Group strategy for each RMC is expected to delineate concrete strategies for gender equality and women empowerment as identified in each country's PRSP, gender policy or the gender national plan of action where these exist. In this context, the Bank is required to support the establishment of

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<sup>8</sup> During its early phase, AMINA succeeded in reaching over 700 staff members from 60-client partner Micro Finance Institutions (MFIs), which benefited from capacity building support, covering ten pilot countries. Over 300 stakeholders were involved in policy dialogue activities including representatives from commercial banks, central banks, government ministries (particularly finance), client MFIs, and local and international NGOs. Activities conducted under capacity building were in the areas of training (accounting, financial management, organizational development, etc.) and technical assistance (development of financial products, management tools, management information systems, etc.). AMINA also promoted dialogue among national stakeholders through the organization and sponsorship of participants to policy fora, national micro-finance conferences, seminars and workshops. It also supported through technical assistance the creation of micro-finance networks or professional associations in those pilot countries, which did not have one, and strengthening existing ones in all others.

gender disaggregated databases and poverty monitoring systems. The Bank also includes the economic empowerment aspects in the policy dialogue with RMCs and integrates specific recommendations in particular with regard to women's access to productive resources and participation in decision-making at all levels. In the programming of country priority actions, the participation of women, women groups and civil society organizations is emphasized. Women's groups are involved in the participatory process for validation of the CSP.

*ii) Country Policy and Institutional Assessment (CPIA).* In order to ensure that resources are allocated to performing countries, the Bank has also adopted the Country Policy and Institutional Assessment (CPIA) in which women's empowerment constitutes an element of assessment on the basis of which decisions to allocate resources to Regional Member Countries are made. The tool examines the quality of the member country's policy, legal and institutional framework for the advancement of women in areas such as education of girls, health services and the implementation of pro-equality legal reforms. It assesses government action in implementing international conventions and norms for enhancing gender equality.

*iii) Gender Profiles.* The Bank has developed several Multi Sector Country Gender Profiles (MCGPs). Their purpose is to identify the short- and long-term gender issues to be addressed and mainstreamed in Bank Group interventions and which are pertinent to poverty reduction and sustainable development. The MCGP constitute a major prerequisite in specifying gender equality targets, in determining whether Bank interventions are yielding beneficial impacts for both women and men and in measuring the outcome of the Bank's interventions. It is envisaged that more gender profiles will be developed by the end of 2005 and that the experience gained from this process will lead to greater momentum in generating and updating MCGPs in subsequent years.

### ***Operations Tools***

24. The Bank has also genderised a number of project tools as indicated below:

- i) Loan and grant agreements.* Loan agreements for example, are required to ensure that in all projects where there are significant gender dimensions, relevant conditionality which is binding to the borrower or grantee be instituted. For example, projects with important training components may include conditions that insist on equal percentage of women and men trained.
- ii) Environment and Social Impact Assessment (ESIA).* Bank projects are required to integrate gender impact assessment, in accordance with the procedures stipulated for potential risk. The systematic application of these procedures on projects and the subsequent classification of these projects in the different categories (Category I to IV)<sup>9</sup> is an essential step towards averting risk of negative gender impacts due to development projects.

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<sup>9</sup> **Category I** Projects requiring full environmental and social (including gender) impact assessment (ESHIA), including the preparation of an Environmental and Social Management Plan (ESMP). These projects are likely to induce important adverse or significant environmental, and social impacts that are irreversible. [Negative gender impacts have been identified as: increase in women's workload, increase in women's unpaid work; erosion in women's traditional access to income, land, and bargaining power; maintenance or reinforcement of discriminatory practices; and exacerbating the power differentials between women and men] **Category II** Projects requiring the development of an Environmental and Social Management Plan (ESMP). These projects are likely to have detrimental and site-specific environmental and social impacts that are less adverse than those of Category I projects and that can be minimized by the application of mitigation measures or the incorporation of design criteria and standards. **Category III** projects that do not require ESHIA. **Category IV** projects that involve Financial Intermediaries engaged in designing and implementing sub-projects warranting the application of Bank's ESHIA procedures.

- iii) *The project cycle.* The various stages in the project cycle require that adequate gender analysis is undertaken. Project design is required to articulate operational measures to promote gender equitable participation in and benefit from planned activities. Projects are required to define sub-objectives related to gender and indicate the need for gender disaggregated baseline data in cases where data is missing or inadequate. Furthermore, although gender related costs are being integrated into the operational budget, amounts to promote high impact gender-specific interventions are required to be reflected in the cost tables. During project supervision, staff are expected to pinpoint salient issues for follow up and to assign tasks related to gender to a member of the supervision team. Supervision reports have to provide information on the effectiveness of the adopted gender strategy and indicate progress in achieving gender objectives and targets as set out in the project. Equally during evaluation the programme/project contribution towards the achievements of the gender equality goal must be explicitly indicated.

### **Approach to gender mainstreaming**

25. The Bank's main approach entails mainstreaming gender concerns across all programmes and projects, although targeted interventions are still seen as crucial in addressing issues that affect women or redressing gender imbalances and promoting their full and effective participation. A two-pronged approach, therefore, characterizes the Bank's interventions in RMCs. In line with the principles espoused in its Gender Policy, Bank activities are first, systematically mainstreamed into all major projects such as poverty, agriculture, education and health. Secondly, some projects focusing on sectors or issues that are central to the empowerment of women and girls are also implemented. Bank's projects and programmes are wide ranging and span across a number of Bank's sectors and lending activities. These include poverty reduction projects, sector projects (Agriculture and Rural Development, Infrastructure, Education and Health), policy-based loans, lines of credit and multinational projects.

### **Gender mainstreamed Projects**

26. Highlights of a select Bank-funded projects and the gender issues they seek to address in RMCs are provided below (more example of some Bank projects with significant gender dimensions are provided in annex 1).

#### ***Poverty Reduction.***

27. *Micro-finance.* In the **Uganda Poverty Alleviation Project (PAP)** (1999, ADF, UA 9.21 million) the Bank promoted poverty reduction measures by improving the access of the poor, especially women to financial services of the formal sector. This was achieved through credit schemes to finance micro-projects, training and extension services to local communities and institutional support (provision of long-term technical advisor, short-term consultants and training). The unique feature of the project is its heavy reliance on NGOs in delivering micro-finance services to the poor in project target areas. It also used a participatory approach and extensively sought the involvement of beneficiaries in all stages of micro-project development. Similarly, in the **Tanzania ADF Small Entrepreneurs Loan Fund (SELF)** (1999, ADF UA 8.00 million), 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 analysis was instrumental in determining the key components of the project, which are all, geared towards enhancing the empowerment of women. The project specified that women should constitute 60% of project beneficiaries in the project target area. To achieve this, some of the strategies that were put in place included (i) the implementation of outreach and sensitization activities to ensure that sufficient

numbers of women knew about the services (ii) the requirement for the Micro Finance Institution (MFI) to differentiate the needs of the poor through segmentation of clients in order to provide more customized 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 clients.

28. *Income generation.* In the **Mauritania Poverty Reduction Project** (1997, ADF, UA 3.23), which is co-financed by Bank, CIDA, the World Bank and the Government, the project intervention strategy focuses on giving the means to the targeted groups to access an income generating activity in order to fulfill their essentials needs and to get out of poverty. The project supports income-generating activities through micro-credit, institutional support to financial intermediaries and strengthening the capacity of the beneficiaries and the creation of Savings and Credit Associations. To make their participation effective in the various project activities, a minimum 50% was fixed for the representation of women among the beneficiaries of all project activities. The design of the support activities were specifically tailored to cater to women's needs, i.e. functional literacy, IEC programs with messages centered around participation of women in income generating activities, reproductive health, women's rights, etc. Moreover, indicators were elaborated by the project management to measure the impact of the project on the improvement of women's situation and their empowerment.

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

29. *Capacity building.* The **Ghana Agri-based Rural Enterprises Project** (2002, ADF, UA 7.50 million) operates in 53 districts in the ten regions of Ghana. Although its focus is on vulnerable poor rural population in general, women and youth are treated as a special category. The project is comprised of the following components: (i) technology transfer and skills development (ii) rural finance access (iii) rural enterprise institutions and (iv) project coordination. The project has been successful in mainstreaming gender issues in project activities and the participation of women has exceeded by far the project target level. For example, the project targeted 16,000 female heads of households but the actual number of female heads of households that benefited was 23,100 (a 144% achievement) one year to project completion. As part of the technology development and transfer activities, extra attention was paid to improving the technology for women producers. The business training programmes were planned with great gender-sensitivity, for example, holding training courses in the communities for women ease of access and paying special attention to diversification, productivity and suitability of women-owned SSEs.
30. *Employment.* In the **Malawi Smallholder Outgrower Sugarcane Production Project**, (2001, ADF, UA 8.93 million) whose activities are also ongoing, the project seeks to enhance female sugar-cane out-grower farmers' well-being by giving at least 210 women in the project area with increased opportunities to grow sugar-cane and generate incomes. The project aims to contribute to poverty reduction by providing opportunities for increased employment and increase the ability of rural farm families to purchase food, thereby contributing to enhanced household food security. In recognition of the multi-dimensional nature of women's activities, the project also has several other components: an infrastructure component designed to improve transport of goods and persons and facilitate communication in the project area and with other areas. Improved supply of potable water and sanitation facilities will improve the health status and reduce the time spent fetching water. An interesting feature of this project is the loan condition that requires the government to ensure that tenure arrangements including the rights to the use of land given by traditional authorities or leasehold given by the relevant governmental authorities to small-holder farmers including women farmers, will not change, except in respect of ceding land rights in order to enable the Trust to obtain a 99-year lease on the land in block.

## Infrastructure

31. *Water supply.* The **Ethiopia Agriculture Sector Support Programme** (2003, ADF, UA 21.24 million and ADF Grant of 17.76 million UA) addresses gender equity issues in the community level planning and decision making committees, provides for training of men and women equally on maintenance and management of water supply systems and promotes women's participation in the water user associations. It provides for gender sensitization of community leaders and district administrators and assists the project implementation unit to develop appropriate gender sensitive indicators for reporting on the progress of project implementation.

## Education and Health

32. *Education.* The **Niger Basic Education Strengthening Project - Education II** (2003, ADF, UA 10 Million, ADF Grant UA 2 Million). The project sector goal is to contribute to the implementation of the Ten-year Education Development Programme through widening access, strengthening equity and enhancing the institutional capacity of basic education. The project will provide considerable support to the implementation of the Government's new education policy through the strategic orientations of the Ten-Year Education Development Program (2003-2013). By extending the reception capacity at the basic education level through the construction of hundreds of new classrooms and school canteens, the latter mostly targeting girls, the project will contribute to the positive evolution of girls' enrolment and will help to increase their gross enrolment rate. The project's contribution to girls' educational development is to be reflected not only in terms of increasing access but also in quality improvement, a higher success rate, continued schooling and a higher capacity to integrate harmoniously into various spheres of social existence. The project specifies a number of monitorable indicators such as increase in the gross girls' enrolment rate, enrolment rate in the rural areas, increase in the proportion of girls compared to total enrolment, the number of women to benefit from literacy in the permanent education centers and increase in the rate of condom use in the school environment by both pupils and teachers leading to a decline in school pregnancy over the period<sup>10</sup>.
33. *Health.* Given that the structure of gender roles and relations exposes women to various diseases, the Bank is also funding projects whose major objective is to alleviate negative health-related impacts. For instance, in the **Dakar City Sanitation Project** (2001, ADF, UA 11.93 million) the project aims to reduce water borne diseases and to enable women to use purified water at an affordable cost and in greater quantities. This will not only lighten their workload but also enhance their role as traditional guardians of domestic hygiene. In the **Kenya Rural Health Project III** (2004, ADF UA 17.18 Million

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The gross girls' enrolment rate increases from 28.9% in 2002 to 88% in 2013; the same enrolment rate in the rural area increases from 38% to 90%; lastly, the proportion of girls compared to total enrolment increases from 39.8% to 48% during the same period in line with the Ten-year Education Development Programme objectives. From 2002 to 2008, the gross enrolment rate in Basic Cycle 1 increases as follows: (a) Maradi: from 40.8% [29% for girls] to 45% [40% for girls]; (b) Tahoua: from 36.7% [23.9% for girls] to 40.7% [33.9% for girls]; (c) Zinder: from 28.9% [23.2% for girls] to 32.9% [33.2% for girls]; and (d) Tillaberi: from 39% [30.12% for girls] to 42% [40% for girls]. The gross enrolment rate in Basic Cycle 2 increases from 13% in 2002 to 15% in 2008 in the project regions; and nationwide, the proportion of girls to total enrolment into Cycle 2 increases from 40% in 2002 to 50% in 2008. In 2008, nearly 5 400 women are taught literacy in the permanent education centers. The rate of condom use in the school environment by both pupils and teachers increases by 50% between 2003 and 2008, leading to a 20% decline in school pregnancy over the period.

and ADF Grant UA 6 Million), whereas the project goal is to improve the health status for all Kenyans, the specific objectives are to increase life expectancy at birth from 55 to 60 by women and 54 to 59 for men, to reduce infant mortality rate from 78 to 62 per 1000 live births and to reduce maternal mortality from 590 to 450 per 1000,000 live births. The project also aims to increase the percentage of women giving birth in health centres to increase from 26 percent to 70 per cent

### ***Multinational***

34. **In the Multinational NERICA Rice Dissemination Project** (2003 UA 21 million) it was observed that although land tenure laws in some countries grant the right to all citizens to access land tenure title, in reality women have limited access to the land mainly because of the custom and tradition. In addition, due to economic difficulties, men migrate in search of income leaving women behind in the villages. Required sometimes to be household heads, women have had to take on additional responsibilities in order to respond to the needs of their families. This demands that poverty reduction strategies pay a special attention to women by ensuring that they are organised in producer groups. This project therefore links with micro finance institutions to provide them with equipment, seasonal credits and other income- generating activities. More specifically, the project has provided support aimed at: (i) improvements in the level of organization, credit management training and productivity and hence women's income; (ii) introduction and distribution of technological package, including conservation and storage of foods crops; (iii) awareness of rural populations regarding the prevention HIV/AIDS. The project will be implemented in seven (7) West African countries, which are: Benin, The Gambia, Ghana, Guinea, Mali, Nigeria and Sierra Leone.
35. **The Mano River Union Basin Countries and Cote d'Ivoire** (2004, ADF Grant, UA 5 million). This programme aims to support a sub-regional HIV/AIDS activities for refugees, internally displaced populations and their host communities. It spans five countries, namely: Liberia, Sierra Leone, the Republic of Guinea and Cote d'Ivoire. The project goal is to assist these countries to stop and begin to reverse the spread of HIV/AIDS by 2015. The objective is to prevent, control and manage HIV/AIDS and related sexually transmitted diseases among refugees, internally displaced persons and their host communities. Noting that women comprise the largest group and the most vulnerable target among the refugees, the project aims to assist in reducing the exposure of women to STI/HIV/AIDS, first, by addressing the economic situation of women refugees, internally displaced persons and host communities. Secondly, the project will promote condom use and impart skills in condom negotiation skills. Thirdly, the dissemination of educational messages to reduce gender-based violence including sexual abuse, the training of peer educators and counselling programmes will be undertaken. The project implementers will also encourage and support the active and effective involvement of men to participate in advocacy and voluntary counselling.
36. **In the ECOWAS Peace and Development Project** (2004, ADF Grant UA 10 million), gender issues have been taken into account both in the process of project design and in the process of project implementation. In view of the strong involvement of several of women's groups in the peace movement, some of these groups have been consulted during the preparation and appraisal of the project, thus influencing project design. Gender sensitivity is among the factors specifically mentioned in the operations manual for the selection of sub-projects for financing. Initiatives such as those of the Jeunes Ambassadeurs will ensure equal representation of both young men and women. Gender will also be among the performance indicators that will be tracked by the monitoring and evaluation expert centrally and by UNDP at the national level. This will be clearly stated in the terms of reference of the monitoring and evaluation expert. More generally, women are well known to be among the most vulnerable in situations of conflict and violence which takes place during such period of instability. All

measures will therefore be taken to ensure that they are among the primary beneficiaries of the various project activities.

### ***Policy Based Lending.***

37. The Bank's support to Structural Adjustment Programmes addressed several gender-related issues. In the **Cameroon Structural Adjustment Programmes III** (2001, ADF, UA 20.5 Million), the Bank is supporting measures to improve the status of women in general and poor women in particular. Under the component on governance, the government supports greater participation by women in the management of public affairs. To this end, training centers have been constructed or revitalized to allow for the better integration of women. In a similar vein, the objectives of the **Morocco Economic and Social Reform Programme** (1998 ADB, US \$ 200 million) are to support a wide-ranging set of reforms integrates reform reforms objectives that relate to the need to combat the economic and social marginalisation of women, to strengthen and enforce women's legal protection that are enshrined in the constitution and to enhance their representation in the highest echelons of decision making.

### ***Post conflict countries.***

38. For post-war countries projects such as the **Angola Artisanal Fisheries Development Project** (2002, ADF, UA 7 Million), acknowledge the dearth of information on socio-economic and gender analysis. As such measures have been established to collect gender-disaggregated data at the level of target communities. The information collected includes gender analysis of households, the diverse nature of economic activities, the social and cultural practices that determine women's access to resources and their role in decision-making. Such information is utilised to inform the strategy to support women empowerment. Similarly, issues of gender equity received great attention in the **Sierra Leone Rehabilitation of Basic and Non Formal Education and Vocational Skills Training Project** (2002, TAF Grant UA 1 Million). The Bank's support was to target strategies to increase girl's enrolment. These include the provision of separate facilities in order to ensure a girl friendly environment in school. Girls were to have access to potable water near school so that they would not spend class time fetching water and missing classes. Furthermore, the construction of secondary schools in rural communities is intended to provide greater opportunities for girls to have access to secondary education and hence fewer girls will marry early. Moreover, the in-service teacher training will provide girls with more female role models.

### ***Targeted projects.***

39. A new genre of projects entailing a novel approach in terms of design, concept and scope is beginning to emerge at the Bank. These projects seek to address the strategic interests of women by working with men, especially male leaders, to promote the empowerment of women. Dialogue and the involvement of men are perceived as essential in achieving sustainable benefits for women and transforming gender relations. The goals of the **Niger Gender Equity Reinforcement Project** (2004, ADF Grant UA 3 million), for example, are directly linked to the attainment of the Millennium Development Goals regarding women's advancement, equality and autonomy, HIV/AIDS control, improved maternal health and access to the new information and communication and technology for all. This is to be attained through strengthening capacities for design, planning and management of gender activities and to create an environment that is more conducive to gender equality. The project also aims to i) improve the legal framework and the access of women to information and communication; ii) build the capacities of the State agencies and State and private sector organizations for the promotion of gender



dimensions<sup>10</sup> (iii) implement training activities concerning gender and related aspects are also geared towards improved perception of gender issues on the part of opinion leaders<sup>11</sup>. The objective is to bring about major changes in behavior within the population with regard to gender. The project will also support the formulation of the persons and family code in order to provide some solutions to the problems arising from the three sources of law, the dissemination of the Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) followed by the sensitization of the populations on human rights is intended to promote appropriate responses to the gender issues arising in Niger.

40. Similarly under the **Institutional Support Project to the Women's Affairs in Ethiopia** (2004, ADF Grant UA 1.06) it is noted that little focus has been given to the aspect of gender mainstreaming in policy design and reforms, macro and regional level development planning, as well as monitoring of the nation's achievements, specifically with respect to MDG and Sustainable Development and Poverty Reduction Programme (SDPRP) targets. Therefore, the proposed project will fulfill this gender mainstreaming gap by strengthening the key institutions which are mandated to undertake gender mainstreaming at the policy level, the national and regional development planning, as well as monitoring and reporting of the nation's progress in gender and development issues. The Project will therefore establish greater local institutional and local capacity of the Women Affairs Office at the Prime Minister's Office and Women Affairs Department at the Ministry of Finance and Economic Development and selected regional women's affairs office to design and implement gender sensitive policy and development planning intervention geared to achieving MDG and Sustainable Development and Poverty Reduction Programme targets. The proposed project will help to identifying gender inequality, assist in developing strategies to address these and hasten the process of achieving sustainable human development in the country.

### Impact

41. A review of a limited number of Project Completion Reports (CPRs) and project performance evaluation reports (PPERs) prepared in 2001 and 2002 as well as some Mid-Term Reports (MTRs) reveal some encouraging trends. They indicate that some projects have not only attained their objectives but have also succeeded in affecting broader development concerns.
42. In the **Uganda Poverty Alleviation Project**, for example, the project achieved both its goal and objective. It expanded micro-finance services to the poor people in the project area, and of these, most are women, greatly reducing disparity in gender in terms of access to credit and non-financial services. The project succeeded in reaching 25,000 people of which 62% were women. It also increased savings by households, increased income and consumption, better education for children, and social inclusion, and greater security. Accompanying these achievements were the establishment of an autonomous operations oriented micro-finance institution in Uganda, and the development of a Micro-finance Policy and Regulatory Framework, which is being drafted into a law to regulate administration and delivery of micro-finance services by MFIs in Uganda.

<sup>10</sup> support for review of the National Social Development Policy, the formulation of a National Gender Strategy and a Ten-year Gender Development Plan, the strengthening of activities for monitoring/evaluation of gender indicators and also the implementation of studies on gender-based violence and gender relations towards a better understanding of gender issues in Niger.

<sup>11</sup> all the 230 traditional chiefs, the 14,230 religious leaders and 300 members of 30 political parties), the members of Government (50), the parliamentarians (120), considered as the most sensitive group in that the transmission of the gender equity concerns somewhat hinges on a favorable transformation of their behavior in this regard. They will receive training on gender issues. The second group is made up of civil society organizations such as AFJN, AFE, the legal clinics and ANDDH and the private sector (50 members of REFAO-Niger). The third group will be made of staff of state agencies, which will receive long and short-term training in different areas. Lastly, the fourth group concerns the population at large, which will benefit from campaigns on human rights awareness, the persons and family code, CEDEF, the concept of gender and various themes such as family planning and negative traditional practices. The beneficiary population also includes the youth of educational and university establishments (284)

43. The MTR and Beneficiary Assessment Study of the **Tanzania Small Entrepreneurs Loan Fund (SELF)** which is in its third year of operation reveals that the project had made a significant progress in implementing activities specified under its components, namely, the Credit and Savings Services, Outreach and Monitoring, Capacity Building and Project Implementation Unit. As of September 2003, SELF-Project had provided micro credits funds to 23 MFIs, for on lending to targeted poor people in target area. The cumulative amount of Tsh.1.004 billion been disbursed to more than 7,377 clients of whom 62% are female. Performance of loan is sound and the on time repayment rate from collaborating MFIs was 97%. Project beneficiaries stated that their business and income have increased as a result of the loans. Moreover, they have achieved food security, shelter improvement and asset formation building. There also have been positive indications on the growth of savings and the creation of employment amongst the community.
44. The PPER for the Mauritania **Social Dimension of Adjustment Project** shows that the activities of the project led to an increase in the population's access to basic social services and an emphasis on the quality of basic education, improvement in health coverage and nutritional status. The highlights of the progress made in various areas indicate that the gross enrolment of girls increased substantially both country-wide and in the project areas as did access to health services resulting in notable increase in life expectancy and reduced infant mortality, access to water especially in the major centers. The gross enrollment of girls went from 41% in 1990/91 to 83% in 1997/98. In the project area the schooling rate exceeded 90%. Girls' schooling represented 52% of the student compared to under 30% at the start of the project. The project actually made it possible to absorb 50% of the classroom deficit.
45. The **Senegal Women's Group Project** also enabled significant advances in the position of women in society, reproductive health, reduction in disparities in the salaries of men and women in the project areas and the alleviation of housework. Project objectives were achieved with regard to functional literacy, training in project identification and management as well as the construction of structures aimed at alleviating the work of women.
46. In the **Zambia Education Project II**, which was completed in 2002, the project had integrated a loan condition, which required admission of girls to two secondary schools, which previously only enrolled boys. The Bank supported the rehabilitation of facilities, the provision of new facilities and instructional materials as well as training of staff. To further facilitate access of girls to the two schools, the project supported the establishment of two dormitories, one at each school and each with a capacity of 140. As a result, the enrolment of girls increased from none at appraisal to 30% at the end of the project.

### **Initiatives**

47. Currently, The Bank is in the process of elaborating three significant initiatives whose objective is to strengthen the role of SMEs in empowering African women in business, to improve access to rural water supplies and sanitation and to sharpen gender sensitivity of its lending instruments and budgetary process. Below are the summaries of these initiatives:
48. **Women Entrepreneurship.** The Private Sector Department (OPSD) in 2003 initiated a study to assess the constraints and conditions for creating an enabling environment and promoting women entrepreneurial development in Africa. This assessment shed light on how enterprises owned by women in Africa grow from the very small to the SME level and identified the obstacles to this growth process. In tandem with this study and in order to strengthen the analysis and to provide recommendations based on concrete field experience, OPSD established a collaboration with the International Labor Organization (ILO) to carry out an assessment of women entrepreneurs business environment in three East African countries

(Ethiopia, Kenya and Tanzania). Based on the conclusions of the study and the initial findings of the ADB/ILO country assessments, a Plan of Action has been developed. It is articulated into four (4) major axes: to raise awareness among stakeholders and mobilize key players in the field of AWE promotion; to reinforce Business Support Provision by promoting capacity building and networking among businesswomen associations; the development of concrete forms of support to enterprise education and entrepreneurship development; and the development of specific programs and initiatives for providing tailored and adequate financial and technical support for the development of women entrepreneurs in Africa.

49. ***Rural Water Supply and Sanitation Initiative.*** Noting that Africa has the lowest total water supply coverage of any region in the world in which about 300 million people in Africa do not have access to safe water and about 313 million have no access to sanitation, the Bank conceived the Rural Water Supply and Sanitation Initiative (RWSSI) in 2002 with the view to accelerating access to water supply and sanitation services in rural Africa to attain 66% access to water supply and sanitation by the year 2010 and 80% by 2015. Within the framework of implementation, gender considerations are a factor in the planning, design and implementation of ensuring programme effectiveness and sustainability. As experience has shown that focusing on gender leads to benefits that go beyond good WSS project performance as manifested in such aspects as better procurement, O&M, cost recovery, and hygiene awareness, the initiative envisages the implementation of projects with the right incentives to achieve full participation of men and women and to ensure flexible project rules and provide wider levels of service that can be accessed by the poor. Women are to be represented in all capacity building and training sessions and to occupy leading roles in the executive positions of water committees and in the implementation of cost recovery measures.
50. ***Gender Budget Initiative.*** The Bank's lending activities constitute the means by which the resources can be provided to address the different needs of women and men. Given the increasing emphasis on results-based approach and development effectiveness, a study whose objectives is to review and make recommendations as to how the existing financial instruments can be rendered more favourable for gender mainstreaming and women empowerment will be undertaken in 2005. The study will conduct an assessment of Bank's lending activities as well as its budgeting process and advise the Bank on strategic approaches that will ensure the allocation and channeling of financial resources with equity.

## **E. PARTNERSHIP FOR PROMOTING GENDER EQUALITY**

51. The Bank's Gender Policy underscores the need for collaboration with other development partners working in the area of gender and to participate in fora for sharing of experiences and strategies on gender mainstreaming. In this regard, its recent activities in the last two years have entailed the following:
52. ***Multilateral Development Banks Working Group On Gender.*** The Bank is a member of the Multilateral Development Banks Working Group on Gender, (MDB/WGG) comprised of six partner institutions<sup>12</sup>. The group has been meeting since 2001. 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. Some of the agreed activities included working closely in supporting the attainment of the MDGs and realigning the group to fully support their achievement. Agreement was struck on the importance of a joint work plan on the MDG

<sup>12</sup> Asian Development Bank, Inter American Development Bank, World Bank, International Monetary Fund, European Bank for Reconstruction and Development and African Development Bank.

that focus on the achievement of gender equality as a goal in itself, and as an effective means of achieving the remaining goals. Collaboration on this front has entailed the organization of a conference on Gender Equality and the Millennium Development Goals which was held in Washington, D.C. in 2003. Follow up activities by the group include, the need to: link sex disaggregated data to actions and advocacy around the MDGs; factor the Beijing +10 outcomes into the subsequent review of the MDGs; to engender by 2005 all MDG goals by adding new indicators on land rights, poverty and gender equality and reproductive health rights and to support the strengthening of national systems of statistics. Early in 2003, the group drafted a joint statement indicating the critical need for empowering women and adopting a gender approach in order to achieve the targets of all the MDGs which was simultaneously issued by all Heads of MDBs on International Women's Day, March 8, 2003.

53. ***Gender and NEPAD.*** Although the Bank was mandated under NEPAD to prioritise infrastructure and banking and financial standards as well as corporate governance (along with ECA), it has been quite active in promoting gender issues as well. The Bank was, for example represented at the forum on the New African Partnership for Development (NEPAD) in 2002. One of the objectives of the forum was to enhance the Parliamentarian's understanding of gender issues relevant to NEPAD so as to enable them to make substantial contributions to the realization of its goals. The meeting underscored the need to strengthen the gender aspect more concretely in the NEPAD document. It was emphasized that successful gender mainstreaming on the continent will entail an exhaustive analysis of the gender situation of each country composed of gender disaggregated data, an analysis of the causes of gender disparities and delineation of the main action areas as well as tools for follow up and evaluation of progress.
54. ***Partnership with ECA.*** The Bank was represented at the Meeting of Experts and Ministers of the Committee on Women and Development and the Familiarization Workshop on the Monitoring and Evaluation which was organized by the Economic Commission for Africa (ECA). Among the issues that were discussed was the need to support the production of gender disaggregated data. The meeting recommended that measures be instituted to incorporate women's work in national accounts to allow accurate analysis of inequality in the distribution of work between Non Market Economy (NME) and market economy, productivity changes in NME, and the contribution of women's work into GDP. Noting also that Gender sensitive budgets (GSBs) seek to ensure that resource allocations are prioritized to the needs of both women and men, the meeting recommended that the Commission on Women and Development (CWD) advise the Conference of Ministers of Finance and Ministers of Economic Development and Planning, that each country should conduct time-use surveys to measure and integrate women's work in national account and national budget.
55. ***Support from Donor Governments.*** The Bank also participated in an informal consultation, which was convened by the Norwegian Ministry of Foreign Affairs in 2002. It was attended by gender focal points of (15) UN organisations and multi-lateral development banks together with representatives of five (5) donor agencies and resource persons. Its aim was to provide a forum for gender specialists to re-evaluate endeavours to influence change in multi-lateral organizations so that they can contribute more effectively to gender mainstreaming and to examine obstacles that are being encountered and progress being made. The main discussions revolved around the issue of whether gender mainstreaming as a strategy is a dead end or not. The overall conclusion of the meeting was that gender mainstreaming was not a dead end but that it was not implemented the right way. It was noted that there were competing concerns, goal congestion and resistance to change. Several recommendations were made including the necessity to create an enabling environment for gender equality, to institutionalise responsibility for promoting gender equality as system-wide issue and the need for top management in all institutions to provide active support in order to increase action and impact. At the Bank, Gender has consistently received firm support from the Nordic Countries, Canada and Belgium

in providing specific grants for catalytic activities such as the development of the gender policy (Norway and Sweden), gender guidelines and gender studies (Belgium), gender profiles (Norway and Finland) and the initiatives required to implement the GPOA such as the gender budget initiative (Canada).

**56. *Partnership with UN Agencies.*** Early this year, gender issues featured prominently in the discussions on the Memorandum of Understanding (MOU) between UNDP and the Bank. As a result, the Bank participated in the UNDP stakeholder's workshop in Johannesburg and the UNDP/Gender Coordinator participated in the ADB Annual Symposium on gender that was held in Kampala. Given its vast field presence in many African countries, UNDP agreed to make its gender focal point system available for consultation to ADB Missions. The two institutions also agreed to share the findings of the study on Women Entrepreneurship that has been undertaken by the Bank with a view to identifying areas of collaboration in future. The sharing of information on gender training modules is already underway. While the MOU between UNICEF and the Bank is also under review, some collaborative activities are on-going at several fronts including the implementation, in some countries, of the Bank's Emergency fund by UNICEF. The World Food Programme is an Executing Agency for a Bank supported school feeding project for girls in Niger. The Bank's Private Sector Department (OPSD) is developing a program to support financing women entrepreneurs in Kenya and eventually in Uganda, for which the International Labour Organization (ILO) is the main multilateral partner. ILO will be contributing its resources and expertise to the technical assistance component for women entrepreneurs associations as well as for the Business Support services provision. OPSD also carried out jointly with ILO an assessment of the business environment for women entrepreneurs in three East African countries (Ethiopia, Kenya and Tanzania). The above-mentioned ADB-ILO joint programmes are expected to be developed and launched in a pilot country/sub-region and then adapted and replicated for other countries/sub-regions in Africa.

## **F. CONCLUSIONS AND CHALLENGES TO THE GENDER EMPOWERMENT AGENDA**

**57.** The last ten years have been very significant in the treatment of gender issues at the Bank. The Bank has not only positioned itself to respond effectively to the development needs of its regional member states in general but also to address the widespread problems of gender inequality in particular. The identification of poverty reduction as an overarching goal of the institution and the priority sectors and themes that are closely linked to the Beijing PFA in both the Vision Statement and the Strategic Plan has created requisite conditions for integrating gender concerns in Bank operations. The Bank has mobilized, increased the level of resources and expanded its lending operations. The Bank's assistance in areas such as poverty reduction, agriculture and rural development, education and health and governance address some of the critical areas identified in the PFA as requiring concerted action. Equally, its advocacy for policy reforms has been instrumental in promoting a favourable change that has resulted in the adoption of new operational objectives that are closely related not only to the PFA priorities but also to the attainment of gender-related MDGs.

**58.** The Bank has also refined its approach and created the conditions for meeting most of the prerequisites for effective mainstreaming of gender and women issues both internally and in terms of its interventions in RMCs. The primary focus on women that characterised its earlier work has been replaced by the gender approach that takes into account women and men's social, political and economic relations and seeks to transform unequal gender relations through the empowerment of both women and men. The existence of the gender policy and plan of action have created the conditions for diffusing the institutionalization of gender mainstreaming as a collective responsibility. The Bank has become a front-runner among multilateral development banks with respect to the significant number of gender specialists. It has ensured existence of dedicated gender expertise within policy and

operations departments. The need for gender competence is continually being addressed therefore ensuring that staff have the requisite skills in gender analysis and planning and the capacity to play an effective advocacy role in their dealing with RMCs.

59. At policy, programme and project levels, the adoption of gender approach has positively influenced the way gender issues have been handled in the sector and thematic Bank policies. Several institutional, programming and project tools are in place and are being applied. The resource implications for gender mainstreaming have been recognised and gender-related costs are being integrated into the Bank's administrative and operational budgets.

60. Two areas which will have specific impact on how the Bank continues to handle gender issues are those of the Results Based Agenda and the MDGs agenda. As regards the first, the Bank will have to pay increased attention to gender results on the ground as part of its results based approach. This will require that resources go into developing gender specific indicators that can be easily measured on the ground in order to assess the impact of its projects and programmes. Second, the Bank must recognise that gender equality and specifically implementing the Beijing Platform of Action are part and parcel of implementing the MDGs agenda in Africa. Achieving the MDGs cannot be accomplished without allocating significant resources to the gender equality agenda.

61. In spite of considerable progress in this area over the past ten years, the institution still faces some key challenges in fully mainstreaming gender issues. Four in particular can be mentioned. These include: a) ensuring adequate resources for non-lending activities; b) increasing the focus on implementation; c) greater proximity to and strengthening policy dialogue with RMCs; and d) greater attention to gender balanced work environment.

62. Resources. The Bank has accepted its obligation to position itself on a number of critical issues and to provide the lead on critical gender issues that are pertinent to the continent. The implementation of gender sensitive programmes call for the generation of gender disaggregated data and knowledge whose purpose is to inform both policy and gender sensitive programme design. The requirement to initiate research in various areas that will enable the Bank to develop appropriate development interventions and result in tangible transformation in the lives of women will require the scaling up of resources in a situation that is increasingly characterized by limited resources and competing interests.

63. Increasing the focus on implementation: Greater vigilance will have to be exercised to ensure that gender sensitive policy and project design is continually translated into gender sensitive implementation. Gender mainstreaming touches on power relations and thus may evoke discomfort and even resistance to change. In order to make progress, therefore, promoting gender mainstreaming will entail organisational change in which top management's continued strong and active leadership are a necessary ingredient in diffusing responsibility for gender mainstreaming across the board. The enforcement of internal accountability for results will also need to be vigorously exercised. Equally, mechanisms for monitoring and evaluating results and impacts of the Bank's operations in promoting gender equality, will need to be continually enforced.

64. Greater proximity to RMCs: The problems facing the continent also signal the need to strengthen implementation support in RMCs, particularly in the areas of capacity building, policy dialogue and advocacy. Capacity building in particular is required to enhance competence to conceive, plan and execute gender sensitive interventions and to contribute to the creation of a conducive environment

for achieving gender equality. Specifically the Bank must be constantly active in demonstrating the importance of the linkages between the MDGs and Gender Equality Agendas.

65. Greater attention to a gender-balanced work environment. The Bank is already cognizant of the business and efficiency benefits of a work environment that fosters gender balance, this will enhance the Bank's capacity to fulfill its overarching objective of poverty reduction. Furthermore, the need to recruit and maintain high quality staff makes it imperative for the Bank to create and sustain a work environment that harnesses the unique characteristics of each gender. There is some work to be done here whether at the level of recruitment or other human resources policies. This will also go along way towards improving institutional performance and institutional governance.

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## Gender Mainstreaming in the Bank's Projects

Country	Project	Financing	Year approved	Status of Implementation	Description of Gender Activity
SWAZILAND	LOWER USUTHU SMALL HOLDER IRRIGATION PROJECT	ADB LOAN OF UA 26.79 MILLION	AUGUST 2001	IMPLEMENTATION STARTED SINCE ONE YEAR	<p>At the <i>community level</i> it is planned that a <i>gender specialist</i> will be recruited to be placed in the Down-stream Development Facilitation Unit. This person will have the task of conducting a gender analysis amongst the project population, monitoring and evaluation of gender issues in all project activities, specifically also monitoring and evaluation of the resettlement activity. The person will also have the task of co-ordinating and assisting the regional and national gender agencies to design and implement the gender training programme. The gender specialist will also be required to participate in all progress and supervision reports by providing a write-up on the gender issues.</p> <p>Specific and <i>targeted interventions</i> will be undertaken to reduce the gender gap in the project area. These will include:</p> <ol style="list-style-type: none"> <li>1. The establishment of <i>women's committees</i> parallel to the neighbourhood committees. The purpose of these will be to allow women to identify and discuss problems and constraints experienced by them in all aspects of life. The committee should also be able to suggest solutions or methods of redress. It is envisaged that the gender specialist should guide these committees in voicing their concerns to the appropriate traditional/ civil authorities and seek ways in resolving them. It is expected that this process will increase the confidence of rural women and empower them to put their concerns through to the proper channels for rectification.</li> <li>2. The established women's committees will be given specific <i>training</i> in skills of empowerment,</li> </ol>



assertiveness, and decision-making.

3. The Project will ensure that all *female heads of households* in the project are allocated land for irrigation development. The gender specialist will assist them in forming associations for production and obtaining credit. Land allocation should also give special consideration to landless older single women.
4. Specific *business and skills training* will be provided to women for off-farm or home-based industry.
5. A *Special Women and Youth Development Fund* will be established. This Fund will be a micro-credit, matching grant system for landless women and youth to develop small businesses and enterprises. The Fund will require a 25% contribution in cash or in kind by the applicant and the rest will be put up by the Fund. The criteria for selection of applicants will be simple in that the applicant should show that he/ she has a committed interest to undertake the activity, has had previous formal or informal experience in the business activity proposed, and should be able to develop a business plan. It is expected that the above mentioned business training will help in fulfilling these criteria.
6. The gender specialist will ensure that there is *equal representation* of men and women in all *participation committees* such as the Neighbourhood committees, the Zonal Committees, and representatives to be elected for the Planning Committees.
7. The gender specialist will also ensure that women are *equally represented* in all *training, credit and extension services* activities under the project. The gender specialist will monitor this closely and strive to achieve a gender balance.

At the Lubombo *Regional level* the Community Development Department at the Regional Administration Office shall participate in co-ordinating and addressing

					<p>gender issues at the project level and will be a member of the Mbovane Planning Committee. Specifically the <b>WID Division</b> shall support the gender specialist at the community level by designing and implementing the gender training programme at the different levels. The training will include gender sensitisation, gender and the economy, health issues and gender, as well as gender in development. The target group shall be the men and women of the community, the chiefs and their council, and staff of the different project implementation bodies such as the planning committee, the facilitation committee, the T.A.s, etc. It is envisaged that by providing training at the different levels gender can be mainstreamed more efficiently and that when project implementation is over gender equity principles will have been well rooted in the community and institutional level. The training programme will be carried out over the project implementation duration starting year 2 and ending year 7. It is proposed that there be four training sessions per year, two for the community and two for the project implementation bodies. The target for training coverage should be for each the community and the staff, at least 90%, although complete coverage would be preferred. In addition the WID Division shall be responsible for assisting the gender specialist at the field level in conducting the gender analysis and to back-stop where necessary. The Division shall also be responsible for disseminating information on the experience of addressing gender in LUSIP to the other gender focal points and agencies as well as NGOs. The Division will also back-stop the monitoring and evaluation activity and provide support and guidance where necessary to the field gender specialist.</p> <p>At the <i>national level</i> the <i>Gender Unit at the Ministry of Home Affairs</i> will back-stop and provide guidance to the regional WID Division and the gender specialist at the field level in all activities of LUSIP and specifically in the implementation of the resettlement activity. The unit will be represented in the LUSIP steering committee and will ensure gender issues are taken into</p>
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					consideration at all stages of project planning and implementation. The Gender Unit will also work towards identifying the gender focal points in the Ministry of Agriculture and the Ministry of Natural Resources in order that they may be directly involved in the gender activities in LUSIP.
TANZANIA	AGRICULTURE MARKETING AND INFRASTRUCTURE DEVELOPMENT PROJECT	ADF LOAN OF UA 15.88 MILLION AND A TAF GRANT OF UA 1.00 MILLION	JULY 2002	DECLARED EFFECTIVE NOT YET STARTED IMPLEMENTATION	The project will support gender mainstreaming by ensuring that the market and road infrastructure selection criteria are gender sensitive and take into consideration gender constraints. This issue has been well discussed in the stakeholder workshops. Gender sensitisation training workshops will be provided for the Ministry of Co-operatives and Marketing staff, office and field staff of all the DED's under the project. The IFAD programme is already addressing sensitisation of communities and local leaders. Since in Tanzania there are many NGOs which are active in gender mainstreaming and sensitisation training, the proposed training workshops can be conducted by one of the experienced local NGOs recruited for this purpose. The workshop presentations and methodologies will be discussed and agreed upon with the responsible MCM staff.
MOZAMBIQUE	RURAL FINANCE INTERMEDIATION SUPPORT PROJECT (RUFISP)	ADF LOAN OF UA 11,520,000 AND A ADF GRANT OF UA 3,840,000	OCTOBER 2003	NOT YET STARTED	The project will support activities targeted towards empowering community participation and empowerment skills. Particularly, these skills will provide communities opportunities to interact at the local government level and to contribute to decision making structures. The gender mainstreaming strategy in the project will be done at three levels with a focus on increasing access for women and raising awareness to gender issues in micro-credit. Both female and male will benefit from pre-credit training, which will allow potential clients to perform better in the selected economic activities and enable a more gender aware and sensitive environment. Staff and management of all the MFIs and other credit delivery institutions involved will benefit from gender sensitisation training. MFIs will be required to adopt the methodology of gender disaggregated data collection, and develop gender sensitive

					<p>monitoring and evaluation indicators for all their operations and reporting purposes, in addition to recruiting more female field and credit officers. The Federal Women's Bureaus (FWB) will have the responsibility of back-stopping and coordinating meetings for monitoring progress in gender mainstreaming in the project and programme in coordination with the respective RWBs. The project has high gender sensitivity in terms of beneficiary outreach, with particular focus on inclusion of women, youth, and other vulnerable groups. Therefore, the project implementation unit (PIU) will recruit one national gender officer immediately after the project is claimed effective.</p>
ETHIOPIA	AGRICULTURE SECTOR SUPPORT PROGRAMME	ADF LOAN OF UA 21.24 MILLION AND AN ADF GRANT OF UA 17.76 MILLION	October 2003	Not yet started	<p>The gender mainstreaming strategy in the project will be done with a focus on increasing access to project activities for women as well as increasing their participation in project implementation and community representation and decision-making. For each site selected for irrigation development and water harvesting technology, the site selection process will address the needs of women as perceived and identified by them. Furthermore, the community members and beneficiaries of each site selected for intervention will be exposed to a 'social and gender training package' which will include (i) gender sensitization and awareness raising for the community including beneficiaries, (ii) strengthen the community leadership and participation skills with special emphasis on women, (iii) improved decision making and empowerment skills training for women beneficiaries, (iv) HIV/ AIDS awareness raising and training of one counselor per community, (v) and micro-projects identification and formulation training. The different training and sensitization activities can be carried out by specialized service centers or NGOs, to be guided and monitored by the PCU.</p>

**Gender Mainstreaming in the Bank's Projects**

<b>Country</b>	<b>Project</b>	<b>Financing</b>	<b>Year Appro-ved</b>	<b>Status of Impleme- ntation</b>	<b>Gender Treatment</b>
Senegal	Livestock Support Project – Phase II	ADF UA 10 Million	2000	Ongoing	Women are associated with the project implementation at all levels (production, supervision, extension, project management unit). They participate in training, literacy, post-literacy, technical training, farm and range management. The decentralized credit operations has enabled them to finance income-generating activities and increase family income, as well as generate investments that promote better integration of women into the market economy. Milk collection and processing by women that was introduced at collection center level during the project's first phase are being extended with the establishment of new private milk collection and dairy centers. Cattle and sheep grazing activities provide women a net income of CFAF 5.2 million for cattle and CFAF 1.5 million for sheep. Lastly, the installation of mills and the creation of water points has helped to free up the time hitherto used in pounding millet and fetching water. Thus, women are better able to organize other activities (e.g. functional literacy, field trips or visit women in other regions).
Burkina Faso	Natural Resources Management Project II	ADF UA 9.9 Million	2000	Ongoing	Women participate in training, literacy, post-literacy, technical training, farm and land management. They make use of the decentralized credit offered to them to finance income-generating activities, increase family income as well as generate investments that promote better integration of women into the market economy.
Benin	Mono and Couffo Department Rural Development Support Project	ADF UA 9.13 Million	2001	Ongoing	Women's cooperatives exist in all activities, from production to processing. At both cooperative and union level, the project contributes to improving the organizational, technical and operational capacity for managing the traditional sectors: garri, rice farming, market gardening, fish farming, short-cycle livestock farming, maritime fishing and wood production. Special training activities ranging from literacy, management of unions, are also provided. Thus, women's cooperatives receive appropriate training and adequate credit to enable them to gradually transfer skills and installations to themselves. These actions benefit at least 1 000 women members of these cooperatives and scores of women leaders of sub-prefecture unions and women groups.

Country	Project	Financing	Year Appro-ved	Status of Impleme- ntation	Gender Treatment
Guinea	Upper Guinea Rural Develop- ment Support Project	ADF UA 10 Million	2000	Ongoing	Women benefit from actions specific to their fields of interest: market gardening, small-scale food processing (management of mills, trade in fruits and vegetables, small-scale stock raising, etc.), bee keeping and fish processing. Furthermore, their group activities are supported through the extension of grants and micro-credit, enabling them to revitalize and diversify their activities so as to increase their earnings. Since micro-credit is an indispensable and effective income-generating tool for women, support is provided in the form of grants and loans. In the case of this project, women's cooperatives receive support by way of threshers, hullers and mills, while CIVEC provides them with loans. Micro-projects qualified for financing include bee keeping, the cereals bank, the mill, sale of condiments, product processing, dyeing, establishment of a catering circuit, etc.
Mali	Maninkoura Irrigation Develop- ment Project	ADF UA 12.91 Million	2000	Ongoing	Given the importance of women in the development of the zone, the project comprises specific action for improving women's status, maintaining their balance and guaranteeing the survival of the family unit. Therefore, all women in the Maninkoura Plain (more than 1 000 active women) can benefit from targeted support in their fields of interest (mill management, trade in fruits and vegetables, small-scale stock raising, etc), bee keeping and fish farming. Furthermore, their group activities are supported through the extension of grants and micro-credit, enabling them to revitalize and diversify their activities so as to increase their earnings. Moreover, the ODRS provides threshers and mills, while the Nyesigiso Network helps to set up micro-credit tailored to meet the needs of women cooperatives. Projects eligible for micro-credit financing include: bee keeping, cattle grazing, the cereals bank, mills, sale of condiments, establishment of a catering circuit, etc. More than 16 women's cooperatives have been set up.
Mali	Mopti Region Rural Development Support Project (PADER- MOPTI)	ADF UA 15.27 Million	2001	Ongoing	The project objectives focus primarily on food security, poverty relief and improvement of the living standard of the zone's population. Since women and youths constitute the most vulnerable groups, the option to support income-generating activities under the project aims at solving one of the core problems, namely the imperative to produce enough food for local consumption and increase women's income, with a view to improving their living standard and reducing poverty. In view of the importance of women in the zone's development, the project proposes specific actions for improving their status and empowerment. Thus, all women in the zone who are members of well-organized cooperatives may receive targeted support in their field of interest: marketing, mill management, trade, small-scale stock raising, etc. Furthermore, their group activities are supported through the extension of grants and micro-credit, enabling them to revitalize and diversify their activities so as to increase their earnings.
Mali	Seed Sector Support Project	ADF UA 5.67 Million	2001	Ongoing	Malian women play a key role in agricultural production. They participate in most small-holdings, especially rice farming (harvest, winnowing and, in collaboration with men, subculture and weeding), petty trading, market gardening and product processing. Market gardening is almost exclusive to women. In general, women are organized into cooperatives. The project

Country	Project	Financing	Year Appro-ved	Status of Impleme- ntation	Gender Treatment
					focuses on women by ensuring that they are represented in seed multiplication cooperatives (rain-fed crops and rice) to be set up, and by assisting in organizing some ten market garden seed production cooperatives (okra, shallot, onion, etc.). The project will directly benefit nearly 2,200 women in mixed seed production cooperatives (rain-fed crops and rice) and close to 300 women in women's cooperatives (market garden seeds). The project will grant them special equipment and seasonal credit to enable them to conduct additional income-generating activities. By ripple effect, the project will further benefit 160 000 women (use of pedigreed seeds). The internal monitoring/evaluation system will determine and quantify the specific indicators to monitor with regard to women, from the first project year. Among other things, these include: the number of women seed producers, the number of women credit beneficiaries, the number of women trained, women's functional literacy rate, etc.
Mauri- tania	Artisanal Fisheries Develop- ment Project - Phase II	ADF OPEC	1999	Ongoing	Supervision reports indicate that the artisanal fisheries savings and credit cooperative has been set up. The "Fishermen Training and Development" component is being implemented satisfactorily. With regard to artisanal fisheries, 37% of sea fishermen training and 80% of women's training in various fishery product processing and conservation methods have been completed. In addition, the project initiated a program to strengthen the technical and organizational capacity of its supervisory staff through refresher courses, depending on the available resources. In order to retain the training gains and maintain trainees in activity in the sector, the project set up a mechanism for using vessels procured under the first phase for income-generating activities.
Mauri- tania	Pastoral Develop- ment and Range Manage-ment	ADF OPEC	2001	Ongoing	The project has put in place adequate tools for a participatory approach requiring significant sensitization, information and training of livestock farmers (men and women) who are the main beneficiaries.

### **Gender Mainstreaming in the Bank's Projects**

Country	Project	Financing	Year Approved	Status of Implementation	Gender Treatment
Rwanda	Byumba II Agricultural Development Project	ADF, IFAD UA 11.16 Million	1990	End of 2002	<p>Gender mainstreaming is insured through:</p> <ul style="list-style-type: none"> <li>▪ Improvement of the income of women farm managers through technical supervision; distribution of quality seeds and diversification of production;</li> <li>▪ Development of small-scale stock raising, intensification of fodder production, distribution of small ruminants of improved breed to women and support to livestock infrastructure rehabilitation;</li> <li>▪ Establishment of a participatory extension network with a view to reaching 30% of women farm managers;</li> <li>▪ Development of adequate stock raising and food product processing methods and technologies;</li> <li>▪ Development of 200 ha of marshland to increase land availability for nearly 880 household, 50% of whom are women heading families or widows;</li> <li>▪ Restoration of farmers' cooperatives (men and women), service cooperatives (trade, savings and credit);</li> <li>▪ Establishment of a guarantee fund to encourage the granting of micro-credit for implementing income-generating activities (craft industry, processing, trade, etc.);</li> </ul> <p>viii) Training on production methods, energy savings, health, literacy and human nutrition.</p>
Rwanda	Emergency Agricultural Recovery	ADF UA 4.2 Million	1997	Ongoing	<p>In view of the special role that women play in rice production, the project provided for their wide representation in the cooperative committees, groups and inter-groups.</p> <ul style="list-style-type: none"> <li>▪ There are currently 20 - 30% of women farmers in the rice schemes;</li> <li>▪ The project includes provision for allocating a fair share of the guarantee fund to finance credit operations in favor of women;</li> <li>▪ The project provides for the procurement of 150 pedal threshers and winnowers in order to increase women's productivity, while reducing the</li> </ul>



Country	Project	Financing	Year Approved	Status of Implementation	Gender Treatment
					<p>onerousness of their tasks;</p> <ul style="list-style-type: none"> <li>Furthermore, women will receive training and benefit from extension activities earmarked under the project.</li> </ul>
Rwanda	<b>Forestry Development Support Project (PAFOR)</b>	ADF UA 8.9 Million	2001	Ongoing	<ul style="list-style-type: none"> <li>Women, through their associations or cooperatives, are involved in the production, transport and planting of forest and fruit trees. Women's participation rate in plant production and planting activities during the 2003-2004 season reached 60%;</li> <li>They participate in forestry work (treatment, maintenance and protection of plantations and communal afforestation);</li> <li>Women also participate in agro-forestry and fruit tree plantation activities;</li> <li>Of the 7 technicians receiving university training abroad, three are women;</li> <li>Several women's cooperatives are programmed to exchange experiences and undertake field trips;</li> <li>Women are entirely responsible for running the improved stove sensitization and extension activities.</li> </ul>
Cameroon	<b>Rural Forestry and Agro-forestry Support Project (PAFRA)</b>	ADF	1999	Ongoing	<ul style="list-style-type: none"> <li>To better cover the project's gender aspects, the Government recently recruited three gender specialists (one per province covered), the cost of which it will bear;</li> <li>Nearly 30% of the population's supervisory staff are women (mobile technical support teams - EMAT);</li> <li>Women are among the best nursery growers supervised by the project (women make up more than 35% of the nursery farmers);</li> <li>Women received micro-credit for plant production.</li> </ul>
Rwanda	<b>Dairy Cattle Development Support Project</b>	ADF	2000	Ongoing	<p>The main actions aimed directly at women include:</p> <ul style="list-style-type: none"> <li>Women participate in project management. Of the</li> </ul>

Country	Project	Financing	Year Approved	Status of Implementation	Gender Treatment
					<p>5 implementation unit managers, two women occupy the positions of Manager, Administration and Finance, and Manager, Extension and Credit;</p> <ul style="list-style-type: none"> <li>▪ Most cooperatives supported by the project are made up of women;</li> <li>▪ The technical themes treated also concern women who account for 52% of the population and 60% of who subsist on agriculture;</li> <li>▪ Women handle 80% of milk collection, processing, packaging and marketing activities, and benefit the most from them. Thus, provision was made to build 15 milk collection and processing centers in favor of women's cooperatives. Cattle markets (10) with equipped areas will be built. Training programs are run for women;</li> <li>▪ 40% of the credit funds are earmarked for women.</li> </ul>
<b>Chad</b>	<b>Lake Prefecture Rural Development Project</b>	ADF loan ADF grant	1999	Ongoing	<p>Women participate in project management under the Women's Promotion component. The activities include:</p> <ul style="list-style-type: none"> <li>▪ Environmental study through the visit of 196 villages concerned and meetings with 5 000 women farmers;</li> <li>▪ Recruitment of eight (8) women rural extension workers;</li> <li>▪ Training of extension workers on approach, information and communication methods, survey and presentation methods, and extension techniques;</li> <li>▪ Creation of 69 women's cooperatives and revitalization of 15 older cooperatives;</li> <li>▪ Training of 20 matrons.</li> </ul> <p>Provision has been made to set up demonstration units for improved stoves, biogas, knitting and seeds. Test shelters for small ruminants are also scheduled for construction for demonstration purposes.</p>

**Gender Mainstreaming in the Bank's Projects**

Country	Project	Objective	Description	Gender Treatment Concrete Action Taken
Gambia	Lowland Agricultural Development Program	Increase rice production in the lowlands and in turn increase income of farmers men and women in the lowlands at the national level.	A program for 8 years. LADEP will create a nation- wide sustainable rice development project based on low technology proven in the field and on a response to beneficiary demand, where the beneficiary (men & women ( 90% women ) will contribute their labour.	The program established a management information system (MIS) which can provide information on gender issues at any point in the life cycle of the project. Most beneficiaries are women and their income has increased by more than 60% in the past three years.
Gambia	Peri-Urban Smallholder Improvement Project	Production of horticultural and livestock products by smallholder farmers in North Bank and Western Divisions increased by the end of the project. The project will result in an incremental production of 400 tons of vegetables, 1,360 tons of cassava, 350 tons sweet potatoes and 43tons livestock products annually.	The project comprises four components: (i) Horticulture Development; (ii) Livestock Development; (iii) Capacity Building and (iv) Project Co-ordination. Under(i) the project will develop irrigation infrastructure, marketing stalls, potable water supply and sanitation. Under (ii) the project will facilitate the setting up of small scale livestock production units, develop fodder and drinking water supply, construct small scale slaughter facilities and train butchers. Under (iii), the project will be involved in strengthening of women groups, training of women auxiliaries and extension and livestock services. Under (iv), PCU will be established and Technical Assistance and logistical support provided. In general, project activities are focused on rural women. It is estimated that some 3,600 women will benefit directly from project interventions. The increased production of horticulture and livestock products will improve family income of women groups and farm family situation.	Training of farmers, including women farmers in the production, harvesting, post harvest handling, storage and marketing of cassava and sweet potatoes. Other training activities and support to women groups in horticultural development have been following the Base Line survey and Training Needs Assessment which is being finalized.
Gambia	Artisanal Fisheries Development Project	To increase fish production and income of the fishfolks and to improve the	The project is to be implemented over a period of five years. The main activities include rehabilitation of a fishing jetty,	Women do not work on fishing vessels but make up over 65% of the work force in fish processing and marketing. As a result, it was

		institutional standards of the population.	construction of a central market, training of beneficiaries, monitoring, Control and surveillance of the Gambian waters and provision of a line of credit for financing fishing activities.	stipulated that at least 20% of credit will go to women to finance their activities.
Ghana	Food Crops Development Project	Improve income and nutrition for participating small holder farmers in eight districts.	About 12,500 farmers are being organized in effective and cohesive farmers groups; they will become eligible for short and medium term credits for seasonal farm inputs, storage, marketing and processing equipment. Inventory credit will be given to farmers on a pilot basis. About 1,250 women and youth are being given special training to enhance their participation in village level development.	Mobilization, formation and training of farmers groups including a) men farmers groups; b) men and women farmers groups and c) only women farmers groups. To date women participate in all the projects activities especially those related to storage, marketing, and processing.
Ghana	Kpong Irrigation Development Project.	The objective of the project is to increase food production under sustainable rice-based cultivation systems. Realisation of project objective will be attained through: Provision of gravity irrigation supplies from Kpong reservoir and remodelling of the existing irrigation system for cultivation of paddy by smallholder; Rehabilitation of the existing 1,955 ha of irrigated land and further development of 1,073 ha of gravity irrigation. Institutions support to Irrigation Institutions in the project area. Provision of credit facilities to farmers both men and women in	-Rehabilitated land was allocated to 1400 farmers (900 male farmers presenting 64% of the total and 500 female farmers 36% of the total) -Disbursement of credit fund per gender : 122 women farmers received credit for major rice cultivation season (30% of total number of farmers). Also 39 women farmers received credit in minor rice growing season presenting 33% of total farmers in the minor season. Training activities cover both men & women farmers 30% of total number of women were trained in various agronomic practices for cultivating rice and credit management.	- Land were allocated to both men & women about 32% of land rehabilitated and developed were allocated to women. All women farmers have access to credits managed by the Agricultural Development Bank. Conditions of the loan requires that 10 to 15 % extension staff should be female. Also it requires that women farmers have equal right to access project facilities.

		order to remove production constraints.		
Ghana	Small Scale Irrigation Development Project	The principal project objective is to increase the crop production and improve the productivity by having about 6,000 smallholder farmers cultivate an area of 2,590 ha under irrigation or improved water management.	The project will construct 15 small-scale irrigation schemes, 4 water conservation schemes and 12 micro-irrigation schemes. In addition it will provide vehicles and logistic support to improve GIDA's and MOFA's efficiency and effectiveness. Farmers will be mobilised and organised to establish Irrigation Farmers' Associations. Training will also be provided for farmers, extension agents and project implementation staff.	In Ghana , women play a significant role in food crops and are far more active than men in the processing and marketing of agricultural products. The project has thus not specifically targeted women, but ensured that women participate in the activities by providing training, organisational support and credit facilities. This has made a loan condition stipulating that 25% of the beneficiaries will be women, in particular what relates to credit.
Ghana	Cashew Development Project	The objective of the project is to increase cashew production in five regions of the country.	The project has four components: Production development Extension and training Credit Project Management.	The project will create 1,120 jobs and 40,000 seasonal jobs. In addition it will benefit 20,000 farm families. Out of the 40,000 seasonal jobs 30% will be for women, and 10% of the cashew farms will be owned by women. 50% of the new cashew processing facilities will be owned and operated by women. Cashew processing will create considerable employment opportunities for women.
Nigeria	Forestry Development Project	The objective of the project is to establish plantations to supply pulpwood, sawn timber, poles and fuelwood. In addition the project aims to install and operate timber processing facilities, provision of employment, infrastructure, social amenities and contribute to reduction in environmental degradation.	The project has five components: plantation development Conversion Agricultural crop production Infrastructure Development and Project Management	The training opportunities under the project has benefited both female and male staff members. The health facilities provide under five clinic, Vaccination as well as maternity facilities. Some of the jobs such as seed handling and bugs raising, management of poultry units are more efficiently done by women and more women are engaging in these operations.
Guinea Bissau	Fishing Sector Support Project	To Promote National Fishing	The major activities, include training, support to private sector, fisheries research, monitoring and surveillance, and construction of landing infrastructure.	Women are very active in fish processing and marketing. The project has made provision under the research component to assess the project impact on women engaged in these

				activities. In addition, the project will ensure that at least 10% of women participate in the training planned for the project beneficiaries.
Guinea Bissau	Rural Development Institutional Support Project	To contribute to the strengthening of the Governmental capacity and to improve the services rendered to rural population.	The project major activities include the strengthening of institutional capacity of the government and of the NGO's in charge of rural development, through training.	The project will be implemented over a period of three years. The training courses planned under the project will improve the performance of staff of the administration, of NGOs and of farmer organisations. However, it was expected that at least 10% of women working in the government,
Cape Verde	Special Program for Food Security: Pilot Project	To test and evaluate improved technologies in Cape Verde in order to promote their adoption by farmers.	The main activities of the project include improvement of irrigation techniques, training of farmers, improvement of production systems and identification of production constraints of the country.	Women represent 53% of the rural population and play an important role in the agricultural production, including livestock. Accordingly they will constitute the major target of the project intervention.

**Gender Mainstreaming in the Bank's Ongoing Projects**

Country	Project	Objective	Description	Gender Treatment Concrete Action Taken
<b>Gambia</b>	Lowland Agricultural Development Program	Increase rice production in the lowlands and in turn increase income of farmers men and women in the lowlands at the national level.	A program for 8 years. LADEP will create a nation- wide sustainable rice development project based on low technology proven in the field and on a response to beneficiary demand, where the beneficiary (men & women ( 90% women ) will contribute their labour.	The program established a management information system (MIS) which can provide information on gender issues at any point of time. Most beneficiaries are women and their income was increased by more than 60% in the past three years.
<b>Gambia</b>	Peri-Urban Smallholder Improvement Project	Production of horticultural and livestock products by smallholder farmers in North Bank and Western Divisions increased by the end of the project. The project will result in an incremental production of 400 tons of vegetables, 1,360 tons of cassava, 350 tons sweet potatoes and 43tons livestock products annually.	The project comprises four components: (i) Horticulture Development; (ii) Livestock Development; (iii) Capacity Building and (iv) Project Co-ordination. Under(i) the project will develop irrigation infrastructure, marketing stalls, potable water supply and sanitation. Under (ii) the project will facilitate the setting up of small scale livestock production units, develop fodder and drinking water supply, construct small scale slaughter facilities and train butchers. Under (iii), the project will be involved in strengthening of women groups, training of women auxiliaries and extension and livestock services. Under (iv), PCU will be established and Technical Assistance and logistical support provided. In general, project activities are focused on rural women. It is estimated that some 3,600 women will benefit directly from project interventions. The increased production of horticulture and livestock products will improve family income of women groups and farm family situation.	Training of farmers, including women farmers in the production, harvesting, post harvest handling, storage and marketing of cassava and sweet potatoes. Other training activities and support to women groups in horticultural development have been following the Base Line survey and Training Needs Assessment which is being finalized.

<b>Gambia</b>	Artisanal Fisheries Development Project	To increase fish production and income of the fishfolks and to improve the institutional standards of the population.	The project is to be implemented over a period of five years. The main activities include rehabilitation of a fishing jetty, construction of a central market, training of beneficiaries, monitoring. Control and surveillance of the Gambian waters and provision of a line of credit for financing fishing activities.	Women do not work on fishing vessels but make up over 65% of the work force in fish processing and marketing. As a result, it was stipulated that at least 20% of credit will go to women to finance their activities.
<b>Ghana</b>	Food Crops Development Project  UA 10 Million	Improve income and nutrition for participating small holder farmers in eight districts.	About 12,500 farmers are being organized in effective and cohesive farmers groups; they will become eligible for short and medium term credits for seasonal farm inputs, storage, marketing and processing equipment. Inventory credit will be given to farmers on a pilot basis. About 1,250 women and youth are being given special training to enhance their participation in village level development.	Mobilization, formation and training of farmers groups including a) men farmers groups; b) men and women farmers groups and c) only women farmers groups. To date women participate in all the projects activities especially those related to storage, marketing, and processing.
<b>Ghana</b>	Kpong Irrigation Development Project.	The objective of the project is to increase food production under sustainable rice-based cultivation systems. Realisation of project objective will be attained through: Provision of gravity irrigation supplies from Kpong reservoir and remodelling of the existing irrigation system for cultivation of paddy by smallholder; Rehabilitation of the existing 1,955 ha of irrigated land and further development of 1,073 ha of gravity irrigation. Institutions support to Irrigation Institutions in the	-Rehabilitated land was allocated to 1400 farmers (900 male farmers presenting 64% of the total and 500 female farmers 36% of the total) -Disbursement of credit fund per gender : 122 women farmers received credit for major rice cultivation season (30% of total number of farmers). Also 39 women farmers received credit in minor rice growing season presenting 33% of total farmers in the minor season. Training activities cover both men & women farmers 30% of total number of women were trained in various agronomic practices for cultivating rice and credit management.	- Land were allocated to both men & women about 32% of land rehabilitated and developed were allocated to women. All women farmers have access to credits managed by the Agricultural Development Bank. Conditions of the loan requires that 10 to 15 % extension staff should be female. Also it requires that women farmers have equal right to access project facilities.



		project area. Provision of credit facilities to farmers both men and women in order to remove production constraints.		
<b>Ghana</b>	Small Scale Irrigation Development Project	The principal project objective is to increase the crop production and improve the productivity by having about 6,000 smallholder farmers cultivate an area of 2,590 ha under irrigation or improved water management.	The project will construct 15 small-scale irrigation schemes, 4 water conservation schemes and 12 micro-irrigation schemes. In addition it will provide vehicles and logistic support to improve GIDA's and MOFA's efficiency and effectiveness. Farmers will be mobilised and organised to establish Irrigation Farmers' Associations. Training will also be provided for farmers, extension agents and project implementation staff.	In Ghana, women play a significant role in food crops and are far more active than men in the processing and marketing of agricultural products. The project has thus not specifically targeted women, but ensured that women participate in the activities by providing training, organisational support and credit facilities. This has made a loan condition stipulating that 25% of the beneficiaries will be women, in particular what relates to credit.
<b>Ghana</b>	Cashew Development Project	The objective of the project is to increase cashew production in five regions of the country.	The project has four components: Production development Extension and training Credit Project Management.	The project will create 1,120 jobs and 40,000 seasonal jobs. In addition it will benefit 20,000 farm families. Out of the 40,000 seasonal jobs 30% will be for women, and 10% of the cashew farms will be owned by women. 50% of the new cashew processing facilities will be owned and operated by women. Cashew processing will create considerable employment opportunities for women.
<b>Nigeria</b>	Forestry Development Project	The objective of the project is to establish plantations to supply pulpwood, sawn timber, poles and fuelwood. In addition the project aims to install and operate timber processing facilities, provision of employment, infrastructure, social amenities and contribute to reduction in environmental degradation.	The project has five components: plantation development Conversion Agricultural crop production Infrastructure Development and Project Management	The training opportunities under the project has benefited both female and male staff members. Some of the jobs such as seed handling and bugs raising, management of poultry units are more efficiently done by women and more women are engaging in these operations.
<b>Guinee Bissau</b>	Fishing Sector Support	To Promote National	The major activities, include training,	Women are very active in fish processing and

	Project	Fishing	support to private sector, fisheries research, monitoring and servellance, and consruction of landing infrastructure.	marketing. The project has made provision under the research component to assess the project impact on women engaged in these activities. In addition, the project will ensure that at least 10% of women participate in the training planned for the project beneficiaries.
<b>Guinne Bissau</b>	Rural Development Institutional Support Project	To contribute to the strengthening of the Governmental capacity and to improve the services rendered to rural population.	The project major activities include the strenghtening of institutional capacity of the government and of the NGO's in charge of rural development, through training.	The project will be implemented over a period of three years. The training courses planned under the project will improve the performance of staff of the administration, of NGOs and of farmer organisations. However, it was expected that at least 10% of women working in the government,
<b>Cape Verde</b>	Special Program for Food Security: Pilot Project	To test and evaluate improved technologies in Cape Verde in order to promote their adoption by farmers.	The main activities of the project include improvement of irrigation techniques, training of farmers, improvement of production systems and identification of production consrants of the country.	Women represent 53% of the rural population and play an important role in the agricultural production, including livestock. Accordingly they will constitute the major target of the project intervention.