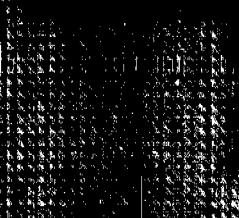
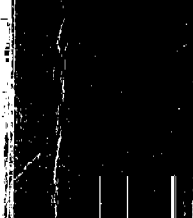
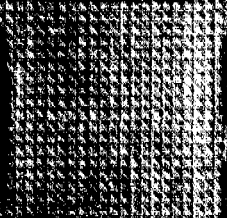
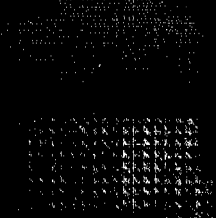
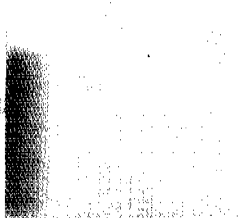


WOMEN IN DEVELOPMENT:

Issues, Challenges and Strategies in Asia and the Pacific



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Women in Development: Issues, Challenges and Strategies in Asia and the Pacific

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I. Introduction

1. The launching of the United Nations (UN) International Women's Year in 1975 and its extension to the declaration of the UN Decade of Women (1975-85) (the Decade) generated much activity in worldwide attempts to promote and improve the status of women. Governments, international aid organizations, women's groups and non-governmental organizations (NGOs) were all inspired to address the questions of gender inequality and initiate appropriate actions to confront and deal with discrimination against women in all spheres of economic, social and political life.

2. The increasing attention drawn to the plight of women during the Decade led to a questioning and appraisal of the impact of development policies, programs and projects on women in developing countries. Through this process of scrutiny and evaluation, it became increasingly clear that the rewards and benefits of development had not always been distributed and shared equally by males and females. Development projects in some instances had either ignored women altogether or marginalized them, while in other instances, projects may have even resulted in negative consequences for women such as an increase in their workload, diminished access to fuelwood, depletion and pollution of water sources, domestic violence and decreased control over traditionally inherited land. Rather than enhancing women's economic, social and political status, development activities have sometimes reinforced existing gender inequalities, or generated and promoted new forms and patterns of discrimination against women.

3. However, development has not been "all bad" for women. Many women in developing countries have positively benefitted from increased access to education, paid employment, clean water, modern health care, a higher standard of living, and greater social and political mobility. At the same time, in many parts of the world and especially in rural areas, women still lack access to education, decent health care and family planning services, safe drinking water, information and resources. Women continue to suffer from inferior legal, economic, social and political status; poor health; illiteracy; extremely long hours of arduous work; and the burden of multiple roles. The task

and challenge ahead for development agencies and their agents is to ensure that development interventions do not impact negatively on women, and that the rewards of development are distributed equally, first to men and women equally in the aggregate, and then to all women rather than just to the privileged few.

4. The realization that economic growth per se does not automatically provide benefits or improved standard of living and quality of life for everyone, and especially for women, has led to the resolve to address gender issues overtly in development projects. The need to ensure that projects do not have an adverse impact on women, as well as to develop projects that significantly target women in order to improve their standard of living and reduce their burden, has become increasingly obvious and poses a considerable challenge to development professionals, aid agencies and developing countries.

5. Furthermore, increasing recognition of the direct links of expanded opportunities for women, especially in education and income-generating activities, with reduction in population growth, improved health and education of children, easing of environmental pressures, improved nutrition, poverty reduction and sustainable development has made it imperative to seriously address and enhance the role of women in development. Consequently, the needs and concerns of women had to be confronted, and the issue of women in development was overtly placed on the development agenda.

II. Women in Asia

6. Asia is currently the most rapidly growing and dynamic part of the world. While the region is forging ahead at an incredible pace of economic growth, the same unfortunately cannot be claimed for the vast majority of its women. Large numbers continue to suffer poverty; illiteracy; poor health; malnutrition; and low economic, social and political status. While economic growth in the region has admittedly led to some gains for a significant minority of women, the overall plight of Asian women remains unsatisfactory and unaddressed. Despite the

ascendancy of four women prime ministers and one president, the condition and status of most ordinary women in the region remains discouraging.

7. Rather than making gains, there is increasing evidence of a worsening situation for many women in the region. The increasing perception of women as economic liabilities is resulting in escalating cases of dowry-linked female infanticide, femicide (abortion of female fetuses following fetal sex-determination tests) and dowry burnings in some countries. Added to these are problems of increasing poverty, female child prostitution in some countries, exploitation of child female labor, increasing threat and higher rates of AIDS among females, sex tourism-induced prostitution, and state control and regulation of female fertility in some countries. In addition, there is increasing evidence that structural adjustment measures currently being implemented in many Asian countries may be impacting more severely and adversely on women, and especially poor women, than on any other group.

8. Admittedly, some gains and improvements were made, especially in the areas of education and health, as a result of the increasing attention to women during the Decade. In spite of the improvements, social, political and economic inequalities persist in much of the region. Literacy rates for females remain as low as 16 per cent in some countries, as does overall female school attendance and participation in post-secondary education. Only 10 per cent of women participate in the formal labor market, although they make a crucial contribution to the informal labor market and to agricultural activities. It is estimated that women provide between 60-80 per cent of the region's agricultural labor. There is evidence of high rates of maternal mortality, especially in South Asia; limited access to safe water and health services; and increasing poverty. Women suffer from anaemia, too many births with inadequate child spacing, long hours of arduous agricultural work and walking long distances to fetch water and firewood. Despite their important and crucial contribution to the rural economy and urban informal sector, both in production and reproduction

activities, women continue to be discriminated against and marginalized in the mainstream of development activities.

9. Besides their contribution to agricultural production and family reproduction, women are also increasingly contributing to their country's efforts towards industrialization and the resultant economic growth currently being experienced in many Asian nations. Much of the economic growth in the newly industrialized countries (NICs) has been achieved "on the backs of women." The labor-intensive export-oriented industrial policies that lured foreign investment are perhaps the major contributor to the economic gains made in some of these countries. The major attraction for foreign companies to relocate and set up operations off-shore was the ready availability of cheap, efficient, reliable and well-disciplined female labor. The massive mobilization and integration of young women into formal wage employment has been a regular feature in countries that have adopted a labor-intensive export-oriented industrial policy.

10. The "economic miracles" experienced in NICs have had both positive and negative consequences for women. The establishment of export-oriented manufacturing industries, particularly the electronics, garment and footwear industries, have generated extensive employment opportunities for women. This form of employment has saved many women from the prospect of unemployment or low paid work in the informal sector. In addition, access to an independent income has meant that women are able to exercise greater freedom and control over their lives, especially in the choice of a marriage partner. More importantly, it has enabled women to provide crucial economic support to their families during harsh economic times when structural adjustment policies were being implemented and government expenditure on essential services was being reduced.

11. Women in a number of Asian developing countries (e.g., Indonesia, Malaysia, Philippines, Sri Lanka and Thailand) have been the backbone of the remittance economy that sustains many rural and urban families that can no longer depend on agriculture and the informal sector

for their survival and are suffering from the austerity measures being pursued by governments. Their significant economic contribution to families has resulted in women's increased value and status within the family. Some reports from Thailand, for example, suggest that parental preference for sons is becoming obsolete, since evidence now suggests that greater employment opportunities exist for women. Besides, women have also proven to be more responsible in remitting money to the family.

12. Alternatively, their integration into formal wage employment in export-oriented industries has exposed women to greater health risks and higher incidence of industrial diseases arising from poor working conditions. The preference of these industries for young single women has meant that, as women get older and get married, they are retrenched, leaving them with few transferable skills and no opportunity for other forms of wage employment in the formal labor market. Sometimes more competitive conditions in another country result in relocation of an entire operation. Hence, these industries provide women with only short-term and unreliable opportunities for economic improvement and advancement. Additionally, this form of employment has subjected women to new forms and patterns of exploitation such as sexual harassment by male supervisors and discrimination by the community at large in the form of negative cultural labels.

13. Countries such as Bangladesh and Sri Lanka that are currently courting foreign companies with the offer of even cheaper labor, in their attempts to industrialize, are now increasingly attracting these industries. The pattern and conditions of employment for women are being reproduced. The gains for women will be short-lived, lasting only until these industries find an even cheaper source of labor and relocate.

14. Women's economic contribution outside the traditional area of agriculture is also evident in countries such as Indonesia, Philippines and Sri Lanka, where women have taken up opportunities to work as migrant labor overseas. Migrant women workers contribute

significantly to the remittance economy, especially in the Philippines. Besides their contribution to the overall economy, females working overseas make a crucial economic contribution to the survival and welfare of their families. Women's willingness to capitalize even on unconventional income-earning opportunities is an indication of their fortitude and determination and the family's need for and dependence on female income. Without this income, many families would easily slip into poverty.

15. Prostitution is yet another unconventional income-earning opportunity embraced by many poor Asian women. The sex tourism industry has attracted many poor young females with the lure of quick and lucrative incomes with attendant risks. Aside from those for whom prostitution is a choice, albeit a mediated choice, others are forced into prostitution. One of the disconcerting features of prostitution is the increasing instances of young girls being sold or mortgaged into prostitution by poor families, either as collateral for credit and debt repayment or simply to ease the family out of poverty.

16. Despite the negative connotations associated with prostitution, the reality is that other forms of wage employment available to uneducated, poor rural women can rarely match the income available from prostitution. Increasing economic pressures unfortunately leaves many women with no option but to take up prostitution as a means of earning much needed cash income to support their families in the rural areas. Prostitution has become an instrument to overcome poverty in spite of the associated health risks especially AIDS. Sadly, the incidence of AIDS is increasing rapidly, and it is becoming a female disease. Unless more employment opportunities with better remuneration rates are created and made accessible to women, prostitution is unlikely to be attenuated.

17. Even those women who have not become migrant workers overseas, factory workers in export-oriented industries or prostitutes have grasped whatever opportunities available to earn cash incomes for their families. Throughout Asia, women can be seen selling

a range of food and other items in markets and on the streets, working on construction sites as laborers, cleaning streets, and working as agricultural laborers and domestic workers. Women demonstrate remarkable adaptability and resilience to changing circumstances.

18. Nevertheless, much more needs to be done for women in the region. The significant role they play in the economic development of their countries and their contribution to the economic survival of their families need to be recognized and rewarded. After all, without the essential labor contribution of large numbers of women in the export-oriented factories, the economic growth experienced by many Asian countries would not have been possible. Similarly, without women's economic contribution to families derived from migrant work or prostitution, even larger numbers of people in Asia would be in poverty today.

19. The time has come to pay this debt. Greater investment in women's education, health and income-earning opportunities is urgently required as well as an overall enhancement of their economic, social and political status. While export-oriented industries have generated employment opportunities for women, dependence on such industries for the advancement of women is short-sighted from the view of human resources development and a waste of valuable human potential. These jobs have tended to be unreliable, short-term, in unskilled or semiskilled categories with little scope for skills acquisition, under generally substandard working conditions and paying low wages.

20. Given that a large number of these women have acquired industrial discipline and familiarity with high tech conditions, they should be candidates for retraining to higher skill jobs. This is especially applicable to countries such as Thailand, which is in need of skilled workers. Yet, because of entrenched prejudices and negative attitudes towards females in the cheap end of the labor market, these women are rarely the targets of retraining schemes. There is potential here for a short-cut to skills development under an appropriately designed and targeted program.

21. Most of the countries in the region are undergoing rapid change. Aside from reasons of equity, not allowing women to participate more fully in and to benefit more from these changes means that the potential contribution of 50 per cent of the country's population is either unutilized or underutilized, signifying an economic loss to the country. In the long term, this could also prove detrimental to the development efforts and goals of the country, since women will remain a conservative force in society, resistant to change. For example, women may continue to practice conventional methods of agriculture, cooking, health care, etc., that could prove to be damaging to the country's environment and economy. Hence, it is in the self-interest of the country to promote, support, enhance and ensure that women participate and share more equitably in the rewards of development.

22. Overall, a more positive attitude towards women and their potential to contribute to the development of the country is required. Invoking the "culturally inappropriate" or "it is against our tradition" argument to deny women opportunities is no longer acceptable. There is ample evidence — even from largely Islamic countries such as Malaysia and Bangladesh, where there is stricter adherence to sex-segregation and the physical confinement of women — that cultural norms are ignored and discarded when women's labor is required, for example, in the export-oriented factories. The politics of convenience that invokes or discards the culture argument to suit different situations and circumstances is increasingly becoming evident throughout Asia to justify gender inequalities. A culturally sensitive approach tailored to suit the specific sociocultural milieu of different countries has to be adopted.

23. However, there should also be a recognition that culture is not static but dynamic and ever changing in response to new circumstances. Culture is created and recreated by people through their everyday interactions. As such, women should not be expected to become museums of culture or bearers of an outmoded and fossilized culture. More importantly, since numerous subcultures are evident in all societies, the questions that need to be posed are "whose culture is being preserved ? — men's culture? women's culture? upper class culture?"

working class culture?" Besides, there is little evidence of a neat fit between the economic policies and political systems of many Asian countries and their traditional cultures. Asian men, in pursuit of economic gains, are certainly not constrained by the dictates of their culture. Yet, culture is often invoked to deny women access to and a share in the benefits of development.

24. The contribution of Asian women has to be overtly acknowledged; their potential enhanced; their needs and concerns incorporated; and specific measures instituted to address their unequal economic, social and political status. It is time for Asia to make serious efforts towards achieving an overall improvement in women's economic, health and education status.

25. During the last decade, DMC governments have, to some extent, recognized the important and potential role that women can play in development. This recognition has led to some attempts and efforts by governments to improve the economic and social status of women and to facilitate and enhance their greater participation in the development process. Greater attention to the needs and concerns of women in Asian DMCs has generally been undertaken by governments through the establishment of Women's Affairs Offices.

26. The establishment of women's focal points within governments have been extremely important in ensuring that women's concerns and issues are addressed by governments and that specific women targeted projects and programs are implemented. The women's focal points within governments in the various DMCs have made important, albeit modest, contributions towards highlighting and promoting the cause of women. However, relegating all women's projects and programs to the women's units has often led to the marginalization and ghettoization of women in development programs.

27. Many of the government women's units suffer from weak institutional capacity and limited resources leading in many cases to inappropriate and inadequate women's programs being formulated and

implemented. To date, these programs and projects have focussed on and reinforced women's traditional roles as mothers and housewives or, located women's issues largely in the health, education and population sectors. Institutional strengthening assistance for the government women's units is needed to ensure that future women's programs become more responsive to the changing roles of women in the current socioeconomic environments and, consequently, address the new and emerging needs of Asian women.

28. Also, much more needs to be done by Asian DMC governments to mainstream women and development concerns rather than merely relegating it to the generally understaffed, insufficiently resourced and institutionally weak women's units. Increased effort is required to facilitate and ensure that WID concerns are systematically addressed by all sectoral ministries. It is only when this occurs that genuine progress will be made on improving the overall economic, social and political status of women.

III. Women in the Pacific

29. As in Asia, development has generated both positive and negative consequences for Pacific Island women. Development has brought some gains in education, health and sanitation, and increasing opportunities both for wage employment and other income-generating activities. The overall process of development combined with the increasing attention given to women during the Decade made it possible for many Pacific Island women to enjoy access to education, adequate health care and the labor market. However, the progress made on improving the status of women has been marked by periods of advancement, interspersed with periods of hiatus and sometimes, loss of progress or even diminution of existing rights and privileges.

30. In some countries such as Fiji, Tonga and Western Samoa, the process of development and the increasing focus on improving the status of women during the Decade has led to females achieving virtually equal participation with males in primary and

secondary education. In Fiji, 49 per cent of students entering the final year of secondary school are females while in Western Samoa, female participation rates in secondary education are higher than those for males. Similarly, women's participation in wage and salaried employment in Fiji and the Solomon Islands during the 1980's increased at a faster pace than that of males. In some Pacific Islands, improvements in health and sanitation has led to declining maternal and infant mortality and morbidity rates, lower fertility rates, improved nutrition and general improvements in the overall health status of women.

31. Unfortunately, the rewards of development have neither been distributed nor shared equitably by all women in the region. For example, women in the Solomon Islands and PNG continue to have high rates of illiteracy, maternal mortality and low school participation rates. It is estimated that the illiteracy rate of women in PNG is between 68 to 80 per cent. Maternal mortality rates in PNG and Solomon Islands remain at a high of between 600 to 700 per 100,000 live births. Women in the Marshall Islands, Kiribati and Solomon Islands have high fertility rates and high rates of teenage pregnancies. In the Marshall Islands, 40 per cent of recorded birth intervals in 1989 were less than 24 months. Total fertility rates of 4 or less are recorded in only five (Cook Islands, Fiji, Guam, Palau and Tuvalu) of the 24 countries of the region. Other health problems prevalent among women in the region are malnutrition, low weight, anaemia, obesity and diabetes.

32. The problems and issues confronting Pacific Island women in the 1990's are numerous and varied. Some of these relate to the overall underdevelopment of their country, some to their tradition and culture, while others are a direct consequence of development. For the vast majority of Pacific Island women, the problems of too many births in quick succession, inadequate nutrition and sanitation, overwork, ill health, domestic violence, loss of traditionally inherited land, diminishing sources of fuelwood, depletion and pollution of water sources and inadequate access to health care are part of everyday life.

What follows is a discussion of only a few of these numerous and varied problems and issues facing Pacific Island women today.

33. Rapid socioeconomic change throughout the region has produced social strains that have been especially hard on women. For many Pacific Island women the social transformations and the pace of modernization have led to some negative consequences. In striving for development, increased emphasis has been placed on the need to expand the productive base of the countries and entry into the cash economy which has meant the introduction and emphasis on cash cropping and the exploitation of resources, such as forests and fisheries.

34. The introduction of cash crops has, in many instances, created new problems and exacerbated existing burdens for women. The emphasis on cash crops at the expense of subsistence food production has sometimes resulted in the displacement of women's food gardens and the concomitant increase in their workload. Women's food gardens were often moved from land close to the village, to areas much farther away thereby increasing the time women need to spend in getting to and from food gardens. In some instances, the more fertile land is taken over for cash crops leaving the less fertile land for food production requiring women to work harder in order to obtain the same yield and sometimes, reducing the quality of the food produced. The issue of increased distance to food gardens has further negative implications for infant care and health since women have less time for child care.

35. In Melanesian countries (e.g., Fiji, Solomon Islands, PNG and Vanuatu) women are the main food producers and play a vital role in agriculture, fishing and livestock production. Women work hard, long hours and are responsible for making and maintaining food gardens and raising pigs and poultry. With the introduction of the cash economy, women also have to make important labor contributions to cash crops, particularly in family-run smallholder ventures, although this is often unrecognized. The heavy emphasis on cash crops, combined with the tendency to associate men with cash cropping, and women with subsistence food production, has resulted in an increase in women's

workload since they now must also contribute labor for cash cropping, while still remaining responsible for the production of food crops on generally less fertile lands that are a long distance from the village.

36. Similarly, large-scale logging in some Pacific Island countries has also generated new problems for women. The already long distances (often uphill) that women had to walk to collect and carry water and firewood have, in some cases, been lengthened since traditional sources of fuelwood and water have now either disappeared, or become polluted due to indiscriminate logging. This problem is particularly acute for women in the Solomon Islands. For example, in the North and North East of Guadalcanal and in New Georgia in the Western Province of the Solomon Islands, logging has damaged the ecological balance and access roads have clogged the rivers so they are no longer flowing or are polluted. This logging has caused a shortage of fuelwood which is the main domestic fuel in the country and has also depleted the supply of plants used for traditional medicine. Again, this has increased women's workload since they must now walk further distances in search of firewood and traditional medicine.

37. The rush by many males to reap the cash rewards from logging and mining, has meant that customary land has been signed away to outsiders (foreign companies) often without any, or proper consultation with women, even when women had the customary rights to use of the land. The increasing access to cash from "development" that many males now enjoy has led to increasing consumption of liquor. In short, the benefits of development for women have so far been few, and the problems, numerous.

38. Increasing consumption of alcohol in the region is becoming intrinsically linked to increased domestic violence, especially wife abuse. Domestic violence is now one of the major problems confronting women throughout the region. In a rapidly changing environment in which modern and traditional values and attitudes coexist, there is some confusion in regard to women's roles, duties and

obligations. During these uncertain times men seem to be increasingly resorting to violence as a means of resolving some of the confusion.

39. With increasing urbanization and the consequent loss of proximity to kin, traditional mechanisms of redress are no longer available to women. For example, societies in which bride-price is practised such as PNG and the Solomon Islands, there is a cultural acceptance of the right of husbands to physically punish wives if they fail to perform culturally determined duties to the satisfaction of their husbands. Control over wives by husbands is made legitimate by the payment of bride-price. Traditionally, women could turn to their kin for help and support. A woman's family would initially attempt to talk her husband out of such behavior but if he persisted, they would take the woman back. In parts of the Solomon Islands where bride-price is paid, a woman would then remain with her family until her husband and his kin paid compensation. The system of paying compensation, to some extent, ensured this behavior was not repeated since the husband was placed under immense moral pressure by his kin who generally contributed to the compensation payment.

40. Although the compensation system still exists in many areas of PNG and the Solomon Islands, women are often geographically distant from their families making the practice unviable. In the new social settings, women must turn to the police for help who tend to treat the issue lightly and demonstrate a reluctance to interfere in "domestic" squabbles. Very few women seek help from the police, take their husbands to court or are aware of their legal rights as far as domestic violence is concerned.

41. The loss of rights to traditionally inherited land is becoming an increasing problem especially for women in matrilineal societies. Women are generally the custodians of matrilineal land which is inherited through the female line. In the past, matrilineal land traditions guaranteed a firm economic base for women, giving them security and a measure of power. However, the increasing trend towards the commercialization of land and the disregard for women's traditional

rights over land is resulting in women becoming disinherited. In some countries such as the Marshall Islands, land disinheritance is consistently identified by women as one of their predominant areas of concern.

42. The modern trend towards the sale and lease of traditional land means land is either lost altogether or tied up for many years. Although matrilineal land cannot generally be sold to foreigners, it can be leased for long periods of time. The monetary rewards from the lease of matrilineal land are not always distributed equally and future generations rarely obtain any benefits from it. In many instances, the cash rewards from the lease of land are paid in advance, or "up front," and the current generation gains. Long leases mean the land becomes, in essence, "dead land" since no one in the lineage has access to it or can obtain a living from it until the lease expires. In these circumstances, lineage members of the present generation enjoy the benefits of both the current and future returns from the land.

43. Women are also concerned about the newly introduced idea that one has as much access to and rights over one's father's land as over one's mother's land. This idea is increasingly leading to the replacement of the traditional "mother to daughter" with the "father to son" land inheritance pattern which could result in women being disinherited and losing security.

44. Another issue regarding traditionally inherited land that is concerning Pacific Island women is the endurance of the cultural dictate that males, especially brothers, maternal uncles and elders should not be challenged in spite of the changing circumstances. Under these new conditions, men expect women to behave and respond in traditional ways, even though they are engaging in modern practices that are fundamentally challenging and contesting women's traditional rights. For example, males are making wills (generally in favor of their sons), the modern way of passing on property, yet expect women to respond to this in the traditional manner, i.e., not object or challenge. Sometimes, the legal registering of land also disinherits women.

45. In the Pacific region, with rapid urbanization and modernization, traditional social institutions and customary practices are either disappearing or becoming radically modified in the new socioeconomic environment. Women's customary rights and privileges are being eroded, traditional mechanisms of social control are weakening and traditional ways of resolving disputes breaking down.

46. In recognition of the problems confronting women, many of the Pacific Island DMCs have taken the initiative to establish either separate departments of women's affairs or women's units to address some of the concerns and issues and to promote and encourage greater participation of women in the development process. The establishment of national machineries of women's affairs have assisted in placing women on the development agenda of the Island nations and accelerated the cause of women. However, many of the women's focal points suffer from weak institutional capacity and limited resources. Much more needs to be done to strengthen these government women's units to enable them to respond more effectively to the current and changing needs and aspirations of women.

IV. Women in Development in the Asian Development Bank

47. In response to the heightened awareness generated during the Decade, the Bank prepared and adopted, in July 1985, a policy paper on "The Role of Women in Development," which stipulated that more systematic consideration be given to the role and needs of women in the Bank's lending and technical assistance (TA) programs. In many of the Bank's DMCs, people constitute the country's main and perhaps the most important resource, and women account for about 50 per cent of the people. The Bank recognized that attention to the needs of women and promoting the greater participation of women in the development process would accelerate the process of achieving the development goals of its DMCs. To ignore the needs and potential of women who constitute about 50 per cent of the country's population means overlooking and neglecting

the potential of half the country's population. This neither makes good economic sense nor does it seem equitable.

48. Promoting and improving the status of women should therefore be pursued not only for reasons of equity but also because it makes good economic sense. Women's potential economic contribution needs to be enhanced and their opportunities expanded to contribute to the overall development of the country. Also, investments in women's health and education will result in substantial benefits in the long term. There is now widespread recognition of the direct correlation between the education of women and reduced fertility rates leading in the long term to declining population growth rates. Similarly, improvements in nutrition, family health and a reduction in maternal and infant mortality rates have also been noted. Improved family health and nutrition has further positive impacts such as reduction in the country's overall health care costs.

49. Aside from recognizing the need to focus directly on women for reasons of equity and "good development practice," the Bank realized that its other objectives such as poverty reduction, increased income and production, development of a healthier and better educated labor force, reduction in population growth and overall sustainable development could not be achieved without increased opportunities for women in education and employment. In addition, it was realized that, unless sufficient attention is given to the role, concerns and needs of women, especially in projects where women are potential contributors and/or beneficiaries, the viability and soundness of projects may be affected.

A. The Bank's WID Policy

50. The Bank's policy on the "Role of Women in Development" (WID) is explicitly oriented towards integrating gender considerations into all aspects of Bank operations. It directs that the Bank should address the role of women and the effects of a project on them at every stage of the project cycle, including identification, preparation,

appraisal, implementation, operation and maintenance, and post-evaluation. Emphasis is given in the Policy to projects in the social infrastructure sector (such as health and population, education and training, water supply and low-income housing) that provide direct benefits to women and in such sectors as agriculture and rural development and small-scale industries that create income-generating and employment opportunities for women.

B. The Bank's WID Activities

51. Following the adoption of the WID Policy in 1985, the Bank, in December 1986, appointed a WID Coordinator to monitor and accelerate its activities in this area. The major functions of the WID Coordinator included (i) reviewing and commenting on operational documents to ensure that gender issues are properly incorporated, (ii) assistance in formulation of loan and TA projects or project components focusing on WID, and (iii) administering WID TA projects and related activities.

52. The appointment of a WID Coordinator combined with a heightened awareness of the need to focus more directly on WID led to the implementation of a range of activities within the Bank's regular operational programs that emphasized women as a target group. The initial thrust of these activities focused on the Bank's own operational procedures and on projects that specifically target women. Emphasis was placed on the provision of financing for projects in areas such as social infrastructure that directly benefit women and in agriculture, rural development and small-scale industry, which create income-earning and employment opportunities for them.

53. In the area of the Bank's own operational procedures, mechanisms were instituted to ensure that gender issues are considered at every stage of the project cycle, and in-house gender-sensitization seminars for staff were introduced. The staff training seminar on the "Role of Women in Development" has been conducted annually since 1989. The main aims of this seminar are to introduce, familiarize and

sensitize Bank staff to gender and WID issues and to impart knowledge and practical skills on gender analysis in the project cycle, particularly at the project preparation stage. In addition, since 1987 the staff seminar on operational policies, which is held regularly, has also included a session on WID.

54. As a basis for work in this area combined with the need to assist staff in carrying out their tasks, WID Country Briefing Papers have been prepared for 16 developing member countries (DMCs).¹ Two of these — for Indonesia and Pakistan — have recently been updated. The WID Country Briefing Papers provide information on:

- * the economic and social position of women, and the impact of development on women to date;
- * an assessment of women's actual and potential contribution to development;
- * identification of major constraints that women confront and strategies for overcoming them;
- * WID-related government policies and programs;
- * WID-related activities of other agencies;
- * key development issues affecting women;
- * identification of opportunities for promoting and supporting WID, ranging from policy dialogue to research; and
- * suggestions and proposals for specific WID activities within the framework of future Bank assistance to the country.

The WID Country Briefing Papers are used by staff in undertaking program work and as an information resource for the preparation of projects.

¹ Bangladesh, Bhutan, Fiji, Indonesia, Republic of Korea, Malaysia, Marshall Islands, Federated States of Micronesia, Mongolia (draft stage), Nepal, Pakistan, Papua New Guinea, Philippines, Solomon Islands, Sri Lanka and Thailand.

55. To assist staff further in realizing the Bank's WID objectives, sector-specific WID guidelines and checklists were developed and issued in 1987 for the preparation of projects in the agriculture, education, and water supply and sanitation sectors. These guidelines and checklists assist staff in identifying any potential negative consequences of a project for women, highlighting key WID issues in these sectors and offering practical suggestions for addressing gender considerations and incorporating WID components. They also help staff formulate and develop gender-responsive projects, specific components targeting women and stand-alone exclusively women-targeted projects.

56. The collection and preparation of gender-disaggregated data to monitor changes in the status and participation of women and men in economic development in each DMC, prepared under regional technical assistance (RETA), has now been completed and was published in 1993. Data on 26 socioeconomic indicators in areas such as population, fertility and family planning, marriage, household structure, health and mortality, literacy, education and labor force participation were collected and analyzed. It is anticipated that these gender-disaggregated indicators will be updated on a regular basis, perhaps every 2-3 years.

57. By the end of 1990 a Bankwide network of informal WID Liaison Coordinators was created to facilitate the work of the Bank on WID aspects at the division level. The WID Liaison Coordinators are responsible, among other things, for ensuring that (i) gender issues are incorporated in macroeconomic work in each DMC such as the preparation of Country Operational Strategy Studies (COSS), Country Operational Program Papers (COPP) and other economic and sector reports; and (ii) "WID Priority" projects are identified in key sectors (agriculture, rural development and social infrastructure) at an early stage of the program and project cycles, and are followed up regularly.

58. Beyond this in-house work to facilitate systematic integration of gender considerations into its operational work, the Bank undertakes a range of activities within its regular operational programs

that emphasize women as a target group, especially rural women. Some of these activities include (i) the creation of employment and income-generating opportunities for women through provision of awareness and skills training, including training provided by agricultural extension workers and the establishment of credit schemes; and (ii) the provision of education, health services and other social amenities to improve women's welfare and increase their self-reliance. Advisory Technical Assistance (ADTA) has also been provided in support of these activities.

59. Bank assistance directed to women in its DMCs has been implemented through the provision of loans for stand-alone exclusively women-targeted projects and for WID components within larger projects; RETAs; and country-specific ADTA. The early initiatives of the Bank focused on incorporating specific components targeted at enhancing the role of women in selected projects. More recently, specific projects directed exclusively at assisting women are being processed, in addition to WID components in larger projects. By the end of 1991 the Bank had approved 21 TAs focused exclusively on WID and over 33 loans that addressed WID aspects either through some components or exclusively.

60. Some examples of loans that have specifically targeted women include the NGO Microcredit Project in the Philippines, for \$8 million, approved in 1988 (see Box 1), which provided credit through accredited NGOs to disadvantaged rural dwellers, including women, for micro and cottage enterprises; 'The Primary Education (Girls) Sector Project in Pakistan, for \$64.2 million, approved in 1989 (see Box 2), which provided increased educational opportunities for rural girls through the provision of 800 girls-only Community Model Schools; and Microcredit for Women Project in Nepal (1993). A Second Microcredit Project for the Philippines was approved in 1991 for \$30 million, and a similar project is currently in preparation for Indonesia. The latter project is likely to be approved in 1994 with a significant part targeted at women.

61. Examples of RETAs directed to assist women include the 1990 Regional Conference on Gender Issues in Agriculture in Manila

Box 1: NGO MICROCREDIT PROJECT (PHILIPPINES)

The NGO Microcredit Project in the Philippines was devised to meet the credit needs of farmers, both men and women, who generally have no collateral and no access to traditional financial institutions. An \$8 million loan was approved by the Bank in 1988 as a poverty reduction project to assist the rural poor and other low-income owners of micro-enterprises.

Loans were provided through accredited NGOs on a non-collateral basis, without the requirement of husbands as co-signatories in the case of women and on a flexible repayment basis. Repayment could be made monthly, quarterly or semiannually depending on individual cases. Collectors made home visits, saving the borrowers from making the journey to make the repayments. Recipients could borrow as little as \$100 to a maximum of \$500.

In this project, fund disbursement was faster than in the case of most Bank projects and the repayment record has been equally impressive -- about 90 per cent -- making the project one of the most successful of its kind.

Over 60 per cent of project beneficiaries were disadvantaged women, illustrating that women constitute an excellent credit risk with a high record of repayment. Making accessible small amounts of money without collateral, with flexible repayment arrangements and without complicated banking procedures meant that the specific credit needs of women were successfully met. Women no longer had to turn to shopkeepers, traders and middlemen for credit at exorbitant interest rates.

organized by the Bank in collaboration with the United Nations Development Fund for Women (UNIFEM). The Conference brought together women from the region to discuss key gender issues in agriculture and to develop strategies to integrate gender considerations more fully into agriculture sector planning and program formulation in DMCs. In 1992 the Bank approved a RETA on Women and Education, commencing in 1993 (see Box 3), which will review the status of women

**Box 2: THE PRIMARY EDUCATION (GIRLS)
SECTOR PROJECT (PAKISTAN)**

Two-thirds of the world's women over the age of 25 years have never been to school and 60% of all illiterate people are women. Yet, there is concrete evidence to suggest that the returns from education are higher for females than for males. There is also increasing evidence that demonstrates a positive correlation between the education of females and poverty reduction, improved health, nutrition and welfare of women and children and reduced fertility rates.

In recognition of this, the Bank places much emphasis on supporting and promoting the education of girls. The Primary Education Project in Pakistan supported government efforts to increase the educational opportunities for rural girls through the provision of 800 Community Schools, the training of female teachers and the provision of accommodation for teachers.

Pakistan is an Islamic society where the practice of purdah promotes separate spheres of existence for males and females and the consequent strict segregation of the sexes. In such circumstances, special measures need to be instituted if female participation in education is to be improved.

The Bank project provides facilities exclusively devoted to teach girls with female teachers — five-classroom schools exclusively for girls with one teacher per grade — and some dormitories. Other components of the project include: the establishment of a technical panel to improve curricula; and planning of teacher training and an awareness program using local mass media.

in education in five countries in the region (Bangladesh, Indonesia, Lao PDR, Malaysia and Pakistan) and recommend strategies for advancing women's access to and participation in education. The RETA on Regional Initiatives on Social Development and Women in Development,

Box 3: EDUCATION OF WOMEN IN ASIA

Despite the improvements made during the UN Decade of Women in the area of female education, literacy rates among Asian women continue to be low, and large numbers of women have limited access and few opportunities to participate in education. Even fewer women have the opportunity to complete schooling and to participate in any form of post-secondary education.

Recognizing the importance of education for raising the economic, social and political status of Asian women, the Bank has promoted and emphasized education projects for women. However, the need to address the overall issue of women's education in a more systematic manner by examining the impact and potential role of education in enhancing women's socioeconomic and political status led to the Bank developing a five-country RETA study focusing on women's education. The studies and consultations undertaken under the RETA will allow for the development of more appropriate and better targeted education programs for women.

The overall objectives of the RETA are to (i) develop a framework for regional strategies to promote women's education; (ii) define strategies in the education sector that will develop women's potentials in the economic and development sectors; and (iii) sensitize policy makers and operational staff of DMCs about the impact of women's education on enhancing their socioeconomic status, so that the policy makers can develop appropriate women's education programs.

In addressing these objectives, five country studies will be carried out to obtain (i) information on the current status of women's achievement in formal and nonformal education; (ii) information on special features of education that have contributed to the promotion of women to positions of decision-making and leadership, either in the workplace or in their communities (including a survey of successful women); and (iii) the identification of special country-specific and regional programs and projects to provide appropriate educational opportunities to women.

approved in 1994 and administered by ESCAP, will assist the DMCs to undertake the regional preparatory meetings for the Fourth UN World Conference on Women to be held in Beijing in 1995.

62. Two further RETAs focussing on women are currently under preparation for implementation during 1994. The Legal Status of Women in Selected DMCs will review and assess women's legal status in four DMCs (Indonesia, Malaysia, Philippines and Thailand) and develop strategies towards improving women's legal status. The second RETA on Addressing Poverty Reduction and Gender Issues through Human Resources Development (HRD) in Selected DMCs will review the situation of HRD in four DMCs (Cambodia, Indonesia, Solomon Islands and Sri Lanka) and develop operational interventions to address poverty reduction and gender issues through human resources development.

63. In the area of WID-specific TAs, some examples include the 1990 Seminars to Promote Awareness of Women's Role in Rural Development for Malaysia's rural development planners and other government officials (see Box 4), and a TA to Papua New Guinea, approved in 1992, for Institutional Strengthening of the Women's Division of Department of Religion, Home Affairs and Youth (see Box 5). The latter TA commenced in April 1993 and will assist the Government's Women's Division in implementing the National Policy on Women. Similar TAs for Institutional Strengthening of the Women's Divisions were approved for Fiji and the Marshall Islands in 1993 and Tonga and Vanuatu in 1994.

C. The Bank's New Directions in WID

64. WID received an added boost in 1992 when it was included as one of the Bank's five Medium-Term Strategic Objectives (1992-95) alongside economic growth, poverty reduction, human resources development including population planning, and sound management of natural resources and the environment. Its inclusion as one of the five Bankwide strategic development objectives ensures that

**Box 4: SEMINARS TO PROMOTE AWARENESS OF WOMEN'S ROLE
IN RURAL DEVELOPMENT (MALAYSIA)**

In 1990 the Bank approved a TA for Seminars on Gender issues in Rural Development to assist the Division of Women's Affairs (HAWA) of the Government of Malaysia in organizing and conducting training seminars directed at government personnel from rural development agencies "to promote increasing awareness of women's role in rural development." A series of three seminars was conducted and attended by a total of 80 key personnel, both males and females, from more than ten main government departments dealing with rural development.

The first and second seminars, which focused on Peninsular Malaysia, were attended, respectively, by 29 rural development extension workers and 18 state planners and implementers, while the third seminar, held in Kuching, Sarawak, was attended by 33 planners and implementers of rural development agencies from the Eastern Malaysian states of Sabah and Sarawak.

The objectives of the seminars were to (i) sensitize government policy makers and field workers to gender issues affecting the success of rural development programs and (ii) enable these officials to incorporate gender considerations into their respective sectoral development strategies and programs. The methodology utilized was an examination of four case studies of rural development projects, in terms of their gender considerations and their degree of success, from which lessons could be drawn, followed by critical analysis of current programs within their respective departments, culminating in the formulation of practical action plans for incorporating gender considerations into forthcoming state development programs.

Resource persons from the Women in Development Program of the Asia Pacific Development Centre (APDC) and local Malaysian universities prepared and conducted the seminars, with APDC taking the lead role for design, implementation, evaluation and report preparation. A report of the proceedings including the training design, action programs, case studies and other materials used was subsequently published by the Bank in 1991 as a resource book titled "Women's Role in Malaysia's Rural Development: A Report on Gender Sensitization Seminars."

The report is expected to be used as a basis for planning necessary follow-up activities for rural development agencies and to implement the rural development component of Malaysia's National Policy on Women. In addition, the training design and methodology can be utilized for future support for other similar training programs in other countries and for other target groups.

**Box 5: INSTITUTIONAL STRENGTHENING OF THE
WOMEN'S DIVISION OF DRHAY (PAPUA NEW GUINEA)**

The Bank in 1992 approved a TA grant of \$575,000 for institutional strengthening of the PNG Government's Women's Division. The main objective of the TA is to provide assistance for the Division to facilitate implementation and operationalization of the National Women's Policy. Through this exercise it is hoped that women's concerns will be more systematically integrated into the mainstream of development planning, by ensuring that all programs and projects are fed into and out of the planning exercise, and thereby, systematically woven into all sectoral projects.

Other objectives of the TA include developing specific action plans to implement the Policy at the national and provincial levels, strengthening institutional coordination capabilities, setting up an information management system and providing WID specific training for the Division's staff to upgrade their skills and to more effectively carry out the tasks assigned to them.

The absence of appropriately skilled staff, i.e those with WID expertise, combined with the lack of planning and implementation capacity within the Division has posed a major obstacle to the integration and involvement of women in the development process. It is hoped that the Bank TA will help address and rectify some of these institutional bottlenecks.

progress on WID issues will now be regularly and systematically monitored. This accelerated the cause of WID and generated increased momentum within the Bank for addressing WID issues. Recent instructions of the Bank's President reiterated that more concerted efforts will be made to incorporate WID concerns in country operational strategies, country operational programs and loans and TA projects. These are clear indications of the Bank's commitment to address WID concerns.

65. To achieve these objectives and ensure that the Bankwide strategic social development objectives are operationalized, the Bank in April 1992 established the Social Dimensions Unit (SDU). Overall coordination and monitoring of WID activities within the Bank now rests with the SDU. The broad terms of reference of the SDU are to promote, catalyze, coordinate and monitor the implementation of the Bank's goals and policies on WID, poverty reduction, human resources development, beneficiary participation, social analysis, benefit monitoring and evaluation, and cooperation with NGOs.

66. The identification of WID as one of the Bank's overall strategic development objectives has led to some refocusing of direction and a shift in emphasis in regard to the Bank's WID focus and activities. The revised framework identifies the following operational approaches to WID issues in Bank programs and projects: (i) promotion of appropriate macro policies, legal frameworks and social and institutional arrangements which remove constraints and provide opportunities for women to participate in development activities and enhance their status; (ii) attention to gender analysis in all projects and remedial measures to facilitate equal access of women to project inputs including participatory aspects; (iii) projects and project components exclusively targeted to women for generating employment and income-earning opportunities and for enhancing their status; and (iv) social services projects (e.g., education, health and population planning) with preferential or favorable access to women.

67. Greater emphasis on the need for integrating and incorporating gender considerations into all aspects of the Bank's operations has meant a qualitative shift in emphasis from a focus on project-specific activity to mainstreaming activities. Since the establishment of the SDU, increasing attention is focused on attempts to address gender considerations in all aspects of the Bank's operations. This has meant encouraging gender analysis in the Bank's macroeconomic work, such as the COSS and COPP, and WID-related analytical work in economic and sector studies; the promotion of gender analysis in all projects, especially those with a "people focus";

facilitating gender considerations to be addressed at all stages of the project cycle; and careful screening and scrutiny of all Bank documents to ensure that sufficient attention is given to gender issues.

68. The inclusion of gender considerations into the Bank's macroeconomic work is the key to ensuring that gender issues are systematically addressed in all Bank operations. Hence, much effort has been directed to this area during the initial years of the SDU's existence. Since the country operational strategy sets the stage for future Bank activities in the DMC, the SDU is encouraging the relevant Programs Divisions to undertake preparation or updating of WID country profile studies concurrently with country strategy studies. This will ensure that the country operational strategy for a DMC is consistent with the specific needs and concerns of women in the country and that an appropriate strategy integrating WID concerns is formulated. So far, three WID country profile studies (for Indonesia, Federated States of Micronesia and Mongolia) have been conducted in conjunction with the respective COSSs and WID strategies formulated and integrated into the overall COSSs. Similar exercises are planned for Maldives, Pakistan and Viet Nam during 1994.

69. Likewise, gender-indicators are now included along with other country performance indicators in the COPP. In addition, the COPP is now required to include WID objectives, identify sectors that need substantial WID consideration in relation to the country's economic development and identify key projects that require substantial WID inputs.

70. As with the Bank's macroeconomic work, gender mainstreaming (routine conduct of gender analysis for most projects and addressing gender considerations at all stages of the project cycle) is being encouraged in project work. In recognition of the importance of incorporating gender considerations at the project preparation stage, the terms of reference for a number of feasibility studies now include specific reference to gender issues and the need for conducting gender analysis. This has led to recruitment of consultants with expertise in

disciplines such as anthropology, sociology and WID to focus on the social and gender aspects of project preparation.

71. While gender mainstreaming is currently being promoted and forms the major thrust of the Bank's attempts at addressing WID concerns, exclusively women-targeted projects will still be formulated and implemented. Stand-alone women's projects will be formulated where the sociocultural circumstances dictate and permit separate resource allocation to improve women's access to and control over project benefits. In addition, exclusively women-targeted projects may be formulated to address glaring inequities.

72. Besides these activities, the SDU has undertaken an analysis of all loans and TAs approved in 1992 to assess the degree to which the social development objectives, including WID, are being addressed in the Bank's projects. This analysis presents a rather modest picture for WID. Of the 65 loans approved in 1992, only 3 directly addressed women by identifying WID either as a primary or secondary objective. In fact, none identified WID as a primary objective. Less than 2 per cent (about \$94 million) of the total loan commitments (exceeding \$5 billion) in 1992 was allocated to address WID. A slightly more encouraging figure of 6.6 per cent is obtained if the calculations include only loan commitments from the Asian Development Fund.

73. In the area of TA approvals a slightly more encouraging picture is evident. Of 265 TA grants approved in 1992 for a total amount of \$106.7 million, 21 (8 per cent) identified WID as an area of focus and assistance, and 9 per cent of the total TA amount was allocated to WID. Most of this was in the agriculture and social infrastructure (mainly health, education and water supply) sectors, and most was for project preparation.

74. As these figures clearly indicate, much work remains to be done, both by the Bank and by individual DMC governments, if women's social, economic and political status is to be improved and if women are to be given equal opportunities to participate, as full partners

with men, in the development of their countries. While concrete positive action to address WID issues is evident in the Bank, to date the progress made has been modest. However, some of the mechanisms set in place during 1992-93 will bear results only in the medium- and long-term. This is not to excuse the Bank's failure to achieve greater progress in supporting WID. Obviously, more concerted efforts are required in 1994 to improve the Bank's performance in addressing this objective and to match the WID rhetoric with actions including the dollars devoted to WID.

75. Currently, the Bank has only one staff position specifically identified (WID Coordinator) to promote and monitor Bankwide WID activities. With an annual loan portfolio of over \$5 billion and over 600 professional staff interacting with a single WID specialist, it is no wonder that little progress has been made in successfully addressing the Bank's WID objectives. The lack of WID specialists in the Bank is compounded by a similar lack of WID specialists in the DMCs. Given the overall absence of skilled personnel in the vast majority of the Bank's DMCs, the Bank should take a proactive role in promoting WID issues within its DMCs.

76. More overt WID advocacy work needs to be undertaken by the Bank in its DMCs if its WID objectives are to be realized. To address WID concerns in its own operations more comprehensively, as well as to promote WID in its DMCs, the Bank needs to increase its complement of WID specialists. Additional staff with WID expertise should be appointed to each of the Programs and Projects Divisions and to the South Pacific Regional Office to assist staff in more systematically integrating and incorporating WID concerns in both macroeconomic and project work.

D. Future Directions and Activities

77. With the establishment of the SDU, mainstreaming of gender issues within the Bank's operations will be accelerated. The qualitative shift in emphasis from a focus on projects to addressing

gender concerns in all Bank operations will allow for a broadening of the WID mandate to tackle macroeconomic issues and to respond to emerging WID issues in the region such as women in export-oriented industries, women in the informal sector, prostitution, new health risks, family planning and fertility, reported increases in femicide and infanticide, migrant women workers, and the impact of new economic policies and structural adjustment on women.

78. The new emphasis will, of course, be in addition to the traditional areas of activity such as creating income-earning opportunities for women; promoting women's access to education, health care and water supply; and promoting and supporting women's contribution to the rural economy. After all, the vast majority of women in Asia continue to be rural dwellers who work mainly in agriculture.

79. Areas of work already commenced will be extended and accelerated. The draft WID Checklists issued in 1987 for the preparation of projects in the agriculture, education, water supply and sanitation sectors is currently being updated to include all sectors and guidelines for gender analysis in the Bank's macroeconomic work. The "Revised Gender/WID Manual" will identify crucial gender issues and operational approaches to the integration of gender and WID concerns in all Bank operations.

80. Gender training seminars are proposed to be extended to include gender sensitization and training for senior staff and for manager trainees. In addition, special gender/WID seminars will be conducted for professional female staff.

81. The monitoring of Bank loans and TA programs for their attention to gender and WID issues will be continued. To this will be added an analysis of key Bank documents such as COSS, COPP, sector studies, RRP's and TA papers for the extent to which WID and gender issues are addressed in them. The establishment of a monitoring mechanism for measuring projects' benefits and impacts on women is also envisaged.