

ADB

Policy on Gender
and
Development

Asian Development Bank

Introduction

This booklet provides a review of the Bank's policy on the role of women in development (WID). The evolution of the Bank's WID approach and that of other agencies over the past decade are summarized. The transition from WID to gender and development (GAD) is traced; some of the new and emerging areas of concern for women in the Asian and Pacific region are discussed; and the recommendations to development finance institutions contained in the Platform for Action endorsed by the United Nations (UN) Fourth World Conference on Women held in Beijing in 1995 are highlighted. Against this background, potential areas for policy revisions are discussed, the form that such revisions might take are suggested, and institutional mechanisms to more systematically operationalize the Bank's strategic objective of improving the status of women are proposed.

Gender and development issues in the Asian and Pacific region

Recognition of the need to improve the status of women and to promote their potential roles in development is no longer seen only as an issue of human rights or social justice. While the pursuit of gender equity remains strongly embedded within the framework of fundamental human rights and gender justice, investments in women now also are recognized as crucial to achieving sustainable development. Economic analyses recognize that low levels of education and training, poor health and nutritional status, and limited access to resources not only depress women's quality of life, but also limit productivity and hinder economic efficiency and growth. Hence, promoting and improving the status of women need to be pursued, for reasons of equity and social justice and also because it makes economic sense and is good development practice.

The Bank's SDOs such as economic growth, poverty reduction, human development including population planning, and sound management of natural resources and the environment cannot be fully achieved without increased investments in women and greater attention to their needs, concerns, and contributions. Public policies and investments that promote the development of women have economic payoffs in terms of higher economic growth rates; improved productivity; reduced health and welfare costs; low fertility, and infant and maternal morbidity and mortality rates; and increased life expectancy.

Increased investment in women produces a healthier, better educated, and literate workforce, and provides a sound human resource foundation on which to build the economy.

Investing in women's health has positive impacts on reducing the country's population growth rates, improving the health and welfare of children and families, reducing health costs, and contributing to poverty reduction. Throughout the world, it has been shown that improving health care for women aged 15–44 years offers the biggest returns on health care spending for any group of adults.

Investing in the education of girls not only results in positive returns to the girls themselves, but the returns to society are even larger and last for generations. For the girls, education means enhanced future earning capacity, increased access and opportunities in the labor market, reduced health risks associated with pregnancy and childbirth, and often greater control over their personal lives. For the society at large, investments in the education of girls will likely result in slower population growth rates, and better health and education of future generations.

Likewise, improving women's access to financial services contributes to poverty reduction as it enables women to contribute to household income and family welfare, thereby making the transition out of poverty easier for their families. Extending such services to women also makes good economic sense for financial intermediaries, as women have shown themselves to be better savers, leading to greater savings mobilization, and better repayers, resulting in fewer bad debts.

Most of the countries in the region are undergoing rapid social and economic change. The obstacles to women's participation in and benefits from these changes mean that the potential contribution of half of the population of these countries is either unutilized or underutilized, signifying an economic loss to the country. 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 pressure, improved nutrition, poverty reduction, and sustainable development, indicate that underinvestment in women is an uneconomic proposition.¹ Keeping women at the margins of development could

1 World Bank. 1994. *Enhancing Women's Participation in Economic Development: A World Bank Policy Paper*. Washington, DC: World Bank, pp. 22-28.

prove detrimental to the overall development efforts and goals of the country.

Overall, development programs that include measures to expand women's economic opportunities and increase their incomes, or promote improvements in women's health and education, result in greater economic efficiency and decreased levels of poverty.² Public policies to reduce gender inequalities are essential for counteracting market failure and improving the well-being of all members of society.³ Discrimination against women in both the private realm of the household and the public realm of the market carries not only private costs for the individual, but social and economic costs for the overall society. Hence, it is in the interest of the country to promote, support, enhance, and ensure women's participation in and more equitable sharing of the rewards of development.

Undoubtedly, some progress has been achieved worldwide in reducing gender disparities. Many women in developing countries have benefited positively from increased access to education, employment, safe drinking water, modern health care, higher standard of living, and greater social mobility. According to the World Bank⁴ (WB) figures for all developing countries

- in 1990, 86 girls were enrolled in primary school for every 100 boys, compared with 67 girls for every 100 boys in 1960; 75 females per 100 males were enrolled in secondary schools in 1990 compared with 53 in 1960;
- the average 6-year-old girl now goes to school for 8.4 years, compared with 7.3 years in 1980; and
- since the 1950s the official female labor force rate has grown at twice the rate of the male labor force, so that today 30 percent of women over 15 years are in the formal labor force in developing countries, albeit in relatively low-paying, low-quality, and low-status occupations.

2 World Bank. 1995. *Advancing Gender Equity: From Concept to Action*. Washington, DC: World Bank, pp. 5-6.

3 World Bank. 1995. *Toward Gender Equality: The Role of Public Policy*. Washington, DC: World Bank, pp. 22-42.

4 *Ibid.*, p. 2.

Table 1: Gender Disparities, 1993

Region	Life expectancy at birth (years)		Adult literacy rate (%)		Gross enrollment rate, all educational levels (%)		Earned income share (%)	
	Female	Male	Female	Male	Female	Male	Female	Male
	Sub-Saharan Africa	52.5	49.3	45.4	64.7	37.2	45.9	35.6
East Asia and Pacific ^a	70.8	66.8	71.9	89.1	55.0	61.0	37.5	62.5
South Asia	60.5	60.1	35.0	61.7	43.2	59.6	23.9	76.1
Eastern Europe and CIS	74.2	64.2	98.7	98.9	76.5	72.4	40.2	59.8
Middle East and North Africa	64.1	61.5	40.4	65.6	51.0	63.4	20.0	80.0
Latin America and the Caribbean	71.2	65.9	84.2	87.0	68.2	68.9	26.1	73.9

CIS=Commonwealth of Independent States

a Includes Southeast Asia, East Asia, and the Pacific.

b Excludes Iran, Israel, Syrian Republic, West Bank, and Gaza.

Source: UNDP (1996)

At the same time, in many parts of the world, especially in rural areas, women still lack access to education, decent health care, safe drinking water, family planning services, decision making in both the household and the community, employment and income-generating opportunities, information, and resources (*Table 1*). Women continue to suffer from inferior legal, economic, and social status; poor health; illiteracy; long hours of arduous work; and the burden of multiple roles. According to the 1995 *Human Development Report*:⁵

- Of the world's 900 million illiterate people, women outnumber men two to one.
- Of the 1.3 billion people living in poverty, 70 percent are women.
- At least half a million women die each year from complications due to pregnancy.
- Adult women suffer more than men from malnutrition. Iron deficiency is suffered by 458 million women compared with 238 million men.

5 United Nations Development Programme. 1995. *Human Development Report*.

- While women represent 41 percent of all workers in developing countries, women's wages are 30–40 percent less than those of men for comparable work.

In the region, rapid economic growth has generated corresponding improvements in the condition of women. Progress toward gender equity is clearly evident. Between 1970 and 1993, adult female literacy rates rose from 17 to 35 percent in South Asia, and from 55 to 72 percent in Southeast Asia; female primary school enrollments rose between 1960 and 1992⁶ from 39 to 80 percent in South Asia; and tertiary enrollment ratios in Southeast Asia and the Pacific quadrupled from 4 to 16.1 percent between 1960 and 1991.⁷ Throughout the region, between 1970 and 1995, women's participation in the labor force increased dramatically, especially in Bangladesh, Republic of Korea, Nepal, Pakistan, and Singapore⁸ (*Table 2*).

In spite of these achievements, much remains to be done to reduce the gender gap and achieve greater improvements in women's social, economic, and political status. In many parts of the Asian and Pacific region, women are still isolated, unorganized, and constrained by sociocultural and legal structures that restrict their access to resources and their control over their own lives. Gender disparities continue to persist, with some countries in the region having the worst health and education indicators for women in the world.

In some of the Bank's DMCs, deaths of women associated with childbirth are among the highest in the world (e.g., Bangladesh, 850; Cambodia, 900; Indonesia, 650; Nepal, 1,500; and Papua New Guinea, 930 per 100,000 live births) (*Figure 1*). The number of girls enrolled in primary school relative to boys is lower, with boys spending more years at school. Literacy rates for females remain as low as 14 percent in some of the DMCs (*Figure 2*), with women's literacy, relative to men's, being significantly lower in almost all of the DMCs (see Appendix for selected gender statistics).

Contrary to demographic norms, more girls than boys die at a young age in some of the Bank's DMCs. Although women outlive men almost everywhere, there are slightly fewer women than men in the world—

6 Asian Development Bank. 1997. *Emerging Asia: Changes and Challenges*. Manila. p. 279.

7 United Nations Development Programme. 1995. *Human Development Report*. p. 25.

8 Asian Development Bank. 1998. *Asian Development Outlook*. Manila. p. 185

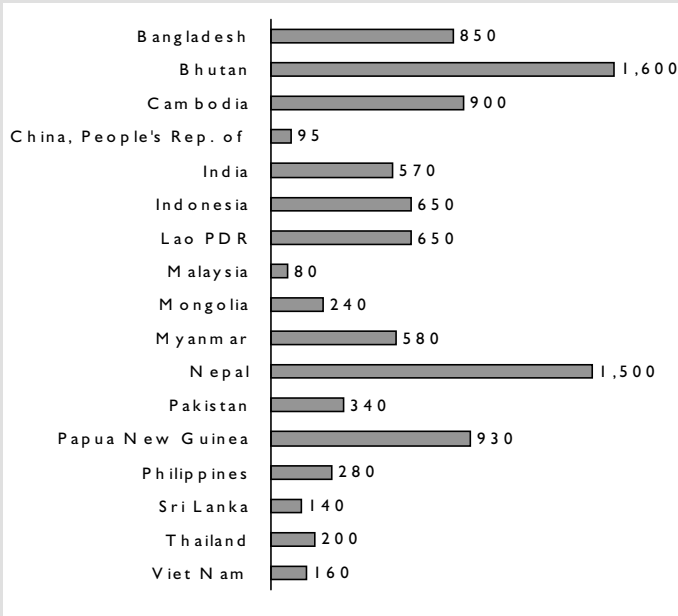
**Table 2: Women as Percentage of Total Labor Force,
Selected Asian Economies, 1970—1995**

Subregion and economy	1970	1980	1990	1995
East Asia	33.6	38.4	39.9	39.9
China, People's Rep. of	41.7	44.0	45.7	46.0
Hong Kong, China	34.7	34.2	36.7	36.4
Korea, Rep. of				
Singapore				
Southeast Asia	39.1	40.6	42.0	42.7
Indonesia	30.2	35.8	39.5	40.6
Malaysia	31.0	33.7	35.7	36.8
Myanmar	44.4	43.7	44.1	44.7
Philippines	32.9	35.0	36.2	36.6
Thailand	48.2	47.4	46.7	47.0
Viet Nam	47.7	48.1	50.1	50.2
South Asia	21.6	33.3	34.6	35.8
Bangladesh	5.4	43.0	40.7	42.2
India	29.4	33.8	31.2	32.1
Nepal	39.3	39.4	40.3	40.5
Pakistan	9.0	23.4	26.1	28.5
Sri Lanka	25.0	27.0	34.6	35.7

Source: World Bank (1997b).

98.6 for every 100 men. Of the 21 countries with fewer than 95 women per 100 men, all but two are in the Asian and Pacific region (*Table 3*). There is some evidence from a few Asian countries that the sex ratio deviates from the norm in favor of male children, reflecting strong traditional preferences for sons and perhaps discrimination against daughters at birth. India has had a ratio below the norm for more than a decade, while People's Republic of China (PRC), Republic of Korea, and Pakistan show ratios falling rapidly since 1982 (*Table 4*). Female infanticide, underreporting of female births, and sex-selective abortion appear to be the major explanation for the imbalances reported in the sex ratio at birth. International comparisons of female-male mortality rates indicate that in some Asian countries, along with sub-Saharan Africa, more than 100 million women are missing from official statistics.

**Figure 1: Maternal Mortality Rate
(per 100,000 live births), 1990 ^a**

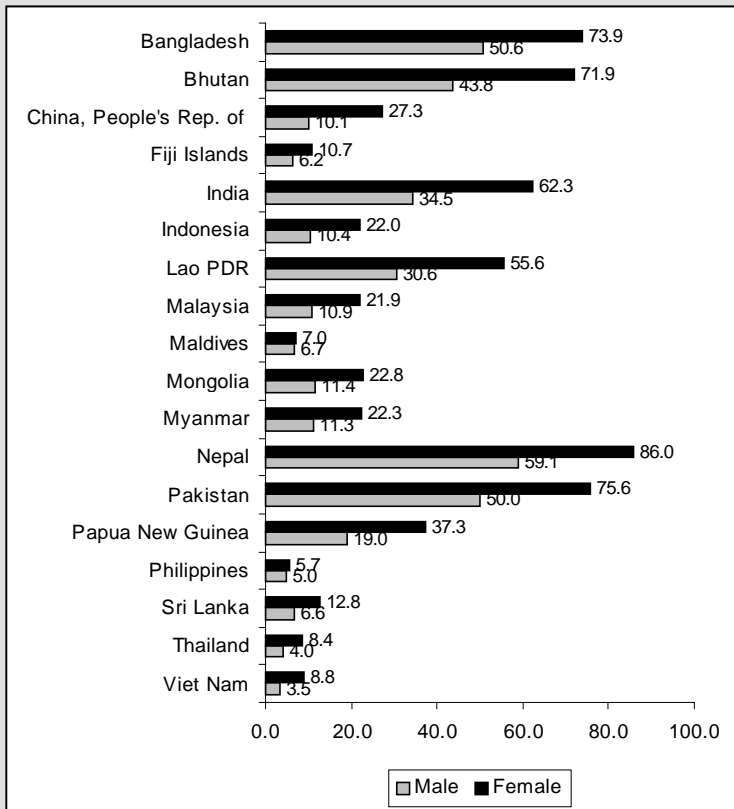


a Source: UNDP. 1997. *Human Development Report*.

b Data refer to latest available years.

Increased participation of women in the labor force, while providing women with much-needed access to income, has in some instances generated new concerns for working women. Issues such as poor working conditions, exposure to health risks, higher incidence of industrial diseases, worker health and safety, and new forms and patterns of exploitation such as sexual harassment in the workplace are receiving attention. The increase in women's labor force participation rates, especially in Southeast Asia and parts of South Asia and the Pacific, is due largely to the mobilization and integration of young women into formal wage employment in the labor-intensive export-oriented manufacturing industries, particularly the electronics, garment, and footwear industries. Admittedly, these industries have generated extensive employment opportunities for women, with accompanying benefits.

Figure 2: Adult Illiteracy Rate, 1995



Source: UNESCO, 1995. *World Education Report*

At the same time, many of these jobs have tended to be unreliable, short term, in unskilled or semiskilled categories with little scope for skills acquisition, with generally substandard working conditions and low wages. In such instances, the positive benefits to women are neutralized by the adverse impacts of poor working conditions, especially in the area of worker health and safety. With increasing numbers of women entering wage employment, women and labor issues are emerging in the region as new areas of concern.

Along with the traditional challenges of achieving greater improvements in women's health, education, access to financial services, and income-generating opportunities, there are new challenges emerging

Table 3: Asian and Pacific Countries with Fewer than 95 Women per 100 Men, 1970 and 1995

Country	Women per 100 men	
	1970	1995
Hong Kong, China	97	94
Bangladesh	93	94
India	93	94
Maldives	89	92
Pakistan	93	92
Cook Islands	95	92
Papua New Guinea	92	93
Samoa	93	89
Solomon Islands	89	94
Vanuatu	89	92

Source: United Nations, 1995. *The World's Women 1995: Trends and Statistics*.

Table 4: Girls Born per 100 Boys, Selected Asian Countries, 1982 and 1988/1989

Country	1982	1988/1989
China, People's Rep. of	93	88
India	92	91
Korea, Rep. of	94	88
Pakistan	98 ^a	92

a Data refer to 1979.

Source: United Nations, 1995. *The World's Women 1995: Trends and Statistics*.

in the region that need to be addressed. The challenges of dealing with the increasing feminization of poverty, increasing spread of human immunodeficiency virus/acquired immune deficiency syndrome (HIV/AIDS) among women, the trafficking in women and girls, migrant women workers, violence against women, and female infanticide were brought to the forefront by the women of the region at both the Jakarta Regional Meeting (1994) and the Beijing World Conference on Women (1995). Many of these new challenges and emerging areas of concern are conspicuously manifested in the region.

- Feminization of poverty is a serious concern in Asia, where two thirds of the world's poor reside, of whom two thirds are women. In poor households, women are more disadvantaged than men in terms of their workloads and access to resources and remunerative activity. Households headed by women are particularly vulnerable. Disproportionate numbers of women among the poor pose serious constraints to human development because children raised in poor households are more likely to repeat cycles of poverty and disadvantage.
- The phenomenon of migrant women workers, who are recognized as a vulnerable group in the Beijing Platform for Action, is increasing in the Asian and Pacific region. Migrant women workers contribute substantially to the national economies of several DMCs and are the mainstay of the remittance economy relied upon by many poor urban and rural families. In spite of the valued contribution of migrant women workers not only to their families but also to the economy, there is an absence of protective legislation and regulatory mechanisms to prevent their exploitation and ensure their protection.
- Disproportionate burdens of structural adjustment and economic transition are borne by women. For example, in the Central Asian DMCs, the social and economic advancement of women fostered by public policies and expenditure in the past is being slowed or reversed as a result of restructuring. Likewise, some of the austerity measures being pursued by many of the DMCs under adjustment programs impact more negatively on women than men.
- Asia has the second highest prevalence of HIV infection among women. On a world scale, South Asia is the highest after sub-Saharan Africa in the degree of prevalence of HIV infection among women. In Asia, almost half of all adults newly infected with the virus are women compared with less than 25 percent just six years ago. In the year to mid-1994, Asia's share of global AIDS cases rose eightfold. Using Cambodia as an example, a 1994 World Health Organization (WHO) study indicated that nearly 40 percent of sex workers surveyed in Sihanoukville were infected with HIV. There were concerns that the virus had already gone beyond this risk group into the general population. The nexus between the spread of HIV, and the low status and powerlessness of women,

is seen as one of the major contributors to the spread of HIV/AIDS among women in the region.

- Gender-selective abortion, female infanticide, trafficking in women, abuse, and malnutrition among girls seriously compromise the rights of the girl child in some of the Bank's DMCs.
- Violence (homicides, domestic violence, rape) against women, although widespread in all cultures, ages, and income groups, has ill effects particularly on the well-being and productivity of women in some of the DMCs of the Bank.

The new and emerging areas of concern for women described and internationally endorsed in the Beijing Platform for Action are acknowledged as important development issues. Aside from questions of equity and rights, these problems are recognized as infringing on women's ability to participate and contribute to development; as a drain on community and societal resources; as entailing economic costs to the country; and as posing serious obstacles to human resource development, economic efficiency, and growth. Many studies also indicate that development programs with insufficient gender sensitivity can actually increase the magnitude of some of these problems.

For example, attention is now focused on the social, political, and economic costs of all forms of violence against women. Female-focused violence interferes with and reduces women's capacity to participate fully and equally in the country's development. It is not only an issue of fundamental justice, equality, and human rights, but also an important public health and development issue for communities and governments. The relationship between female-focused violence and maternal mortality, health care utilization, child survival, AIDS prevention, costs to the judiciary and law enforcement agencies, other economic costs, and socioeconomic development are receiving increasing attention. A recent WB study on Violence Against Women strongly argues that female-focused violence represents a hidden obstacle to economic and social development, and makes a case for interventions in primary prevention, reform of the justice system, and health care response.⁹

9 World Bank. 1994. *Violence Against Women -The Hidden Health Burden*. Washington, DC: World Bank.

Even domestic violence is now seen as entailing not only private costs to the individual but also wider social and economic costs. At the Beijing World Conference on Women, domestic violence was endorsed as a public issue and taken out of being relegated solely to the private realm of the household. Domestic violence constrains human development, economic growth, and productivity; operates as a drain on financial resources; and undermines the viability of the family/household as a key unit of production. For both urban and rural women, domestic violence can mean loss of work days and consequent loss of income, and reduction in their efficiency and level of productivity. The costs to the country's health care and legal systems, loss in production, and emotional stress and other social costs all have a direct impact on economic growth. If the level of violence against women could be sharply reduced, the social and economic advantages to the country would be significant.

Women in the region are pointing to these emerging and growing problems, previously ignored as development issues. These are the new challenges for the development of the region, alongside the traditional challenges in agriculture, health, education, and employment.

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Overview of Bank policy and operations on WID (1985–1996)

The Bank's Policy on the Role of Women in Development was adopted in 1985. It provided the following directives:

- (i) promote the role of women by providing financing for those projects that will directly benefit women or facilitate their participation in development;
- (ii) support projects in social infrastructure that provide direct benefits for women, and in sectors that create income-generating and employment opportunities for women;
- (iii) take account of the role of women and the effects projects may have on them at every stage of the project cycle, particularly project identification, preparation, appraisal, implementation, and postevaluation;
- (iv) undertake efforts to promote increased WID awareness among staff, and develop suitable approaches and staff instruction to assist them; and
- (v) seek to build a socioeconomic database on WID and consider sponsoring or cosponsoring workshops, seminars, and training courses on promoting the role of WID.¹⁰

¹⁰ R56-85: "Role of Women in Development," 16 July.

Initially, the Bank's WID approach, like that of other aid agencies, was to implement a range of activities within its regular operational program that emphasized women as a special target group. Emphasis was placed on the provision of financing for projects in areas such as social infrastructure that directly benefit women, as well as in agriculture, rural development, and small-scale industries that create income-earning and employment opportunities for women.

In 1992, the Bank's policy on WID was reinforced and given added momentum by being included in the Bank's Medium-Term Strategic Framework as one of the Bank's five strategic development objectives (SDOs), alongside overall economic growth, poverty reduction, human development including population planning, and sound management of natural resources and the environment. This elevated women to the mainstream of the Bank's strategic development agenda. The introduction of the strategic framework was followed in 1993 by the Bank's adoption of a commitment to achieving a portfolio mix of approximately 50:50 between the number of traditional growth projects and those addressing social and environmental concerns.

Since 1992, increased efforts have been directed to operationalizing the new emphasis on women in the Bank's mainstream development agenda. To implement the SDO of improving the status of women, there was some refocusing of direction and a shift in emphasis from addressing women only in projects in the social sectors to considering gender implications in all aspects of Bank operations. In other words, a mainstreaming approach was developed and largely adopted. This meant systematically addressing gender considerations in the Bank's macroeconomic work, such as country operational strategy studies (COSSs), country assistance plans (CAPs), and related analytical work in economic and sector studies; promotion of gender analysis in all projects; facilitating gender considerations to be addressed at all stages of the project cycle; and careful screening of Bank activities to ensure that sufficient attention is given to gender issues.

The revised Operations Manual (OM) issued in January 1997 includes a revised section on WID¹¹ that provides more detailed

11 Following the adoption of the Policy on Gender and Development, the title of the relevant section will be revised accordingly and changed to GAD.

operational procedures to guide Bank staff in addressing gender issues in the Bank's operations. It reflects the mainstreaming approach that is currently promoted and increasingly being adopted. A related section was added to the Guidelines on Operational Procedures.

Bankwide training on WID has been conducted regularly on an annual basis since 1989 to introduce, familiarize, and sensitize Bank staff to WID issues, and to impart knowledge and practical skills such as the conduct of gender analysis. More recently, WID training was also introduced into the Bank's Operations Induction Program for New Staff (since 1995), project implementation seminars for executing agencies (since 1994), and the secondment scheme (since 1994). Specifically tailored, client-oriented, and sector-specific training on GAD is currently being developed and scheduled for trial in two sectors toward the latter part of 1999.

Gender considerations in the Bank's macroeconomic work

The inclusion of gender considerations in the Bank's macroeconomic work is seen as the key to ensuring that gender issues are systematically addressed in all Bank operations, as it is the country operational strategy that sets the stage for future Bank activities in a DMC. Hence, a women in development country briefing paper (WID CBP)¹² is now prepared concurrently with the COSS to ensure mainstreaming of gender considerations. In addition, the COSS now includes, as an appendix, a separate strategy for women that clearly identifies and elaborates how the Bank intends to operationalize the SDO of improving the status of women in the individual DMC. The WID CBP also serves as a background document for guiding Bank operations in the DMC during the strategy period. Since 1993, all country operational strategies have overtly integrated gender considerations.

To facilitate greater attention to social and gender issues in the Bank's macroeconomic work, especially the COSSs, and programming work, as part of its 1995 reorganization, the Bank created six economist (social sector) positions in the Programs Departments.

12 Following the adoption of the policy on GAD, the WID country briefing paper will be referred to as the CBP on Women.

Gender considerations in project work

Technical assistance for WID

The Bank's policy on WID and the related OM section require gender issues to be addressed in all Bank operations. In keeping with the Bank's goal for a 50:50 mix between traditional growth projects and those addressing social and environmental concerns, a number of Bank projects have placed primary emphasis on improving the status of women. Between 1992 and 1996, the Bank approved 22 advisory technical assistance (ADTA) grants and 10 RETA grants focused exclusively on women, and 33 project preparatory technical assistance (PPTA) grants for projects that substantially addressed women's concerns.

During the last three years, greater efforts have been made to address the concerns of women, with virtually all PPTAs in the agriculture, forestry, fisheries, health, education, and microcredit sectors conducting gender analysis and integrating gender concerns. Many other ADTAs, PPTAs, and RETAs have addressed the concerns and needs of women by utilizing a mainstreaming approach.

Since 1992, a number of TAs have been directed toward policy development, databases, institution building, credit, health, and education to address the specific needs of women.¹³ For example, a TA grant to Cambodia (*Box 1*) assisted the Government to develop a national policy on women and to establish a Ministry of Women's Affairs. Similar capacity-building TA grants to Indonesia, Marshall Islands, and Papua New Guinea provided assistance with institution building of the national machineries for women's affairs.¹⁴ Aside from capacity-building assistance, the Bank has provided TAs to Fiji, Pakistan, and Philippines to develop and strengthen databases to enable the

13 For example, TA No. 5670: *Low-Income Women Entrepreneurs in Asia*, for \$600,000, approved on 18 January 1996; TA No. 2157-CAM: *Women in Development*, for \$545,600, approved on 20 September 1996; TA No. 2577-PAK: *Women's Health Care*, for \$500,000, approved on 4 June 1996; and TA No. 2557-LAO: *Women's Education*, for \$380,000, approved on 23 April 1996.

14 TA No. 2038-INO: *Institutional Strengthening of the State Ministry for the Role of Women*, for \$600,000, approved on 23 December 1993; TA No. 1983-RMI: *Institutional Strengthening of Women's Affairs of the Ministry of Social Services*, for \$250,000, approved on 16 November 1993; and TA No. 1798-PNG: *Institutional Strengthening of the Women's Division of the Department of Home Affairs and Youth*, for \$575,000, approved on 8 December 1992.

Box I: Cambodia: Women in Development (1994)

Newly formed women agencies face the difficulty of not only influencing national strategic planning processes, but also of developing a specific national policy on women. Cambodia faced this challenge in 1993 when it established its Secretary of State for Women's Affairs (SWA). Bank TA was provided to help SWA's capacity to manage this change.

Under the Women in Development Project, Cambodia was provided TA to help SWA develop, through participatory national workshops, a National Policy on Women, which was subsequently adopted by the Cabinet. Following this, SWA was upgraded to Ministry status. Under the TA, SWA's functions and roles were redefined to become consistent with its new status as a Ministry, and to enable it to implement the national policy, especially aspects relating to the mainstreaming of gender considerations into all sectoral policies and programs. Training was provided to SWA staff to perform their modified roles and functions. The Project resulted in enabling the women in Cambodia to have a voice and a greater role in their country's development.

collection and collation of gender-disaggregated data.¹⁵ Accurate data on women are necessary for the formulation and development of policies and programs on women. In the case of the Philippines, the Bank's TA to the National Commission on the Role of Filipino Women resulted in a series of gender-disaggregated data publications.¹⁶

Likewise, the Bank's RETA facility has been utilized to conduct studies and develop regional and national strategies to address the concerns and needs of women. For example, a RETA¹⁷ cofinanced with the Economic and Social Commission on Asia and the Pacific assisted the region in preparing for the UN Fourth World Conference on Women held in Beijing in 1995 through financing the Regional Meeting of NGOs and the Regional Meeting of Ministers and Senior Government Officials. A regional strategy and overview papers on issues of concern to women of the region were also prepared under the RETA. The Bank is

15 TA No. 1964-FIJ: *Socioeconomic Database on Women*, for \$100,000, approved on 14 October 1993; TA No. 2514-PAK: *Development of a Gender-Disaggregated Database*, for \$200,000, approved on 27 December 1995; and TA No. 1823-PHI: *Development of a Gender-Disaggregated Database System*, for \$220,000, approved on 24 December 1992.

16 *Filipino Women: Issues and Trends; Filipino Women: Facts and Figures; Trends in Women's Employment in the Regions, 1991-1994; Filipino Women Migrants: A Statistical Fact Book.*

17 TA No. 5564-REG: *Regional Initiatives in Social Development and Women in Development*, for \$310,000 approved on 22 December 1993.

implementing a RETA¹⁸ to assess the sociolegal status of women in selected DMCs with a view to developing legal frameworks and strategies, promoting legal reform, and building legal institutional capacity to address gender issues. Another RETA¹⁹ currently under implementation is helping to build the capacity and expand the outreach of women's NGOs delivering financial services, including microcredit, to low-income women entrepreneurs.

Loan projects with specific WID objectives

Similarly, a number of loan projects since 1992 have included the improvement of women's health, education, and economic status as their principal objectives²⁰ (*Boxes 2, 3, 4, and 5*). For example, the Microcredit for Women Project in Nepal will provide women with access to microcredit to enhance their economic status, while the Urban Primary Health Care Project in Bangladesh is directed primarily towards improvement in women's health. The latter project also addresses the issue of violence against women through the inclusion of a component on public awareness campaigns against violence, and health and referral services for women victims. The Pakistan Social Action Program is directly supporting the Government's efforts to tackle the low

Box 2: Bangladesh: Rural Poor Cooperative (1992)

The overall objective of the Project is to support the Government's poverty reduction efforts through creation of sustainable nonfarm employment to increase incomes of the rural poor. The Project focuses on development of cooperatives for the landless poor to meet local savings and credit needs, and on strengthening of support services for the cooperatives. Under the Project, 8,247 primary cooperatives with 195,884 members have been formed, with women constituting 74 percent of the total membership and the majority of borrowers. Repayment rates stand at approximately 90 percent, reflecting women as excellent credit risks. The Project has had a significant development impact on women and has contributed to improvement of the standard of living of over one million poor persons.

18 TA No. 5700-REG: *Sociolegal Status of Women in Selected DMCs*, for \$450,000, approved on 30 August 1996.

19 TA No. 5670-REG: *Low-Income Women Entrepreneurs in Asia*, for \$600,000, approved on 18 January 1996.

20 For example, Loan No. 1237-NEP: *Microcredit for Women*, for \$5 million, approved on 24 June 1993; Loan No. 1301-PAK: *Social Action Program*, for \$100 million, approved on 23 June 1994; Loan No. 1331-PHI: *Women's Health and Safe Motherhood*, for \$54 million, approved on 10 November 1994; and Loan No. 1583-BAN: *Urban Primary Health Care*, for \$40 million, approved 16 September 1997.

Box 3: Viet Nam: Population and Family Health (1996)

The Project will support the strengthening of the primary health care system at the commune and district levels in 10 selected provinces. Its objectives are to strengthen health and family planning programs, and to improve health status, especially that of mothers. Emphasis is placed on services for safe motherhood and, more broadly, family health. It is envisaged that birth spacing will improve, and fertility and population growth can be reduced.

The Project will also provide in-service training to existing women health workers, and more women will be trained as nurses, midwives, and doctors' assistants. Two model outreach programs designed to reach ethnic minority women in remote provinces will also be pilot-tested under the Project.

educational and health status of women, while the Women's Health and Safe Motherhood Project in the Philippines focuses on strengthening referral systems in the poorest provinces in support of the national safe motherhood program. The Bank's current pipeline includes several projects in the areas of health, education, and employment promotion that can significantly address gender disparities and women's concerns.²¹

In spite of these achievements, the Bank's overall lending operations directed at improving the status of women seem modest when seen in the context of the Bank's project classification system. For example, in 1993, 1994, and 1996, only one project per year was classified with WID as a primary objective, although more encouraging results with a total of 18 projects (5.9 percent) between 1992 and 1996 were classified with WID as a secondary objective. The adoption of the mainstreaming approach within the Bank in recent years is the primary reason for the limited number of Bank projects carrying WID classification. As gender concerns are now mainstreamed, few Bank projects are classified with the primary or secondary objective of WID. Also, there are a number of Bank projects substantially targeted to improve women's health or educational opportunities that do not carry WID classification, but instead are classified as human development projects.²²

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- 21 TA No. 2503-CAM: *Employment Promotion*, for \$300,000, approved on 22 December 1995; TA No. 2577-PAK: *Women's Health*, for \$500,000, approved on 4 June 1996; TA No. 2547-PAK: *Nonformal Education for Rural Women*, for \$600,000, approved on 23 March 1996; and TA No. 2839-INO: *Reproductive Health Care*, for \$500,000, approved on 11 August 1997.
- 22 For example, Loan No. 1447-CAM: *Basic Health Project*, for \$20 million, approved on 20 June 1996; and Loan No. 1396-PHI: *Integrated Community Health Services*, for \$25.9 million, approved on 17 October 1995.

Hence, the project classification system does not fully reflect the efforts and resources directed to addressing and mainstreaming gender concerns in Bank activities. For example, the work of the Programs Departments in addressing gender issues in the Bank's macroeconomic work, such as the COSS, is not reflected. Likewise, the gender mainstreaming approach adopted by the Projects Departments to address and integrate gender concerns in projects cannot be measured through the project classification system. There are a number of projects not classified as WID that have either substantial components to specifically facilitate the inclusion of women or that mainstream gender considerations.²³ Similarly, the Bank's TA activities in the areas of gender awareness, capacity building, policy support, and regional cooperation are not reflected in the project classification system.

Review of WID in Bank projects

In 1995, a review of Bank efforts on WID and poverty reduction was undertaken under the Bank's RETA facility.²⁴ The WID study reviewed 45 projects in agriculture, education, population, health and sanitation, and industry, examining the extent to which the Bank policy for WID was applied to the processes of project formulation, design, implementation, monitoring, and evaluation. The key finding of the study was that the operationalization of Bank policy and its SDO for WID in Bank projects needs substantial improvement. The principal recommendations were as follows:

- (i) Bank staff, including directors and managers, need further gender sensitization to strengthen their commitment to operationalizing the Bank policies and procedures for WID.
- (ii) Gender planning and analysis need to be addressed more rigorously during project preparation and formulation to ensure that project designs incorporate specific measures to address gender concerns.

23 For example, Loan No. 1515-VIE: *Forestry Sector*, for \$33 million, approved on 20 March 1997; and Loan No. 1462-SRI: *North Central Province Rural Development*, for \$20 million, approved on 24 September 1996.

24 Report of RETA 5572: *Review of Performance of WID and Poverty Reduction Efforts in Bank-financed Projects*. June 1995.

Box 4: Bangladesh: Participatory Livestock Development Project (1997)

Improving the status of women is the primary classification for the Project. Reducing poverty among women and rural communities through the provision of financial services, including microcredit via NGOs, and developing the capacity of rural communities to manage village livestock development are the primary objectives.

Around 70 to 80 percent of the primary beneficiaries under the Project will be women, and households headed by women will receive special benefits. The Project supports microcredit through NGOs for 364,000 households for smallholder poultry production, beef fattening, and goat raising enterprises; provision of institutional, technical, and training services by NGOs to poor women farmers; and upgrading of livestock infrastructure, e.g., veterinary services. In addition, some 10,800 women will be trained and provided credit to establish village-based feed supply, vaccination, and marketing services. The creation of these enterprises will establish a basis for expanded participation of women in economic activities.

- (iii) For projects with WID as a primary or secondary objective, more careful analysis is needed to ensure that they accurately identify and respond to women's specific needs.
- (iv) Monitoring and evaluation processes should more systematically incorporate attention to gender in all activities.
- (v) Substantial efforts are needed to build and improve the technical capacity of executing and implementing agencies to implement projects that mainstream gender concerns or include specific components to facilitate the inclusion of women.
- (vi) Gender technical capacity within the Bank should be increased to facilitate increasing the number of projects with WID as a primary or secondary objective or projects directly aiming at the mainstreaming of women.
- (vii) Project implementation and the administration capacity in the area of GAD need substantial improvement both at headquarters and in resident missions.

The study pointed out that a significant constraint to success is the lack of commitment and capacity in the DMCs to identify, design, and implement projects or project components targeting women. The

Box 5: Viet Nam: Forestry Sector Project (1997)

The Project aims to restore the vegetative cover of hilly and mountainous areas in critical watersheds and to raise the productivity of the country's forestry resources. Project activities will allow access to land and raise the incomes of poor households, ethnic minorities, and women, through improved land allocation and greater tenurial security. Since women in the project areas have the primary responsibility for food production and forest-based activities, the Project has been designed to address women's development needs through (i) strengthening women's access to land, with provision for joint use/individual rights; (ii) encouraging participation by women's unions in planning and decision making; (iii) training women in improved agricultural and forestry techniques; and (iv) improving women's access to credit for productive activities.

design of many projects assumed institutional capacity that did not exist. For example, it was often overlooked that there were insufficient female staff to implement the women's projects or project components directed at women in rural areas. Likewise, the absence of women-friendly infrastructure (housing, travel facilities, lack of security, and protection) contributed to the problems in recruitment and retention of women staff in rural areas. This indicates a need for project design that addresses difficulties in recruitment and retention of female staff by incorporating specific measures to resolve the problem. It suggested that efforts are required to increase the gender technical capacity of executing and implementing agencies, as well as more stringent reviews by the Bank regarding implementation of components designed to encourage and facilitate the inclusion of women. Improved gender technical capacity in the Bank's resident missions also would address this constraint.

Gender considerations in recruitment and staffing

The Bank has achieved the quantitative target of 100 women professional staff by the end of 1996. In December 1997, the number of women professional staff had increased from 33 in 1990, representing 5.46 percent of all professional staff, to 111, which was 16.52 percent of the total. Committed to achieving a critical mass in women's representation, the Bank will intensify its efforts to (i) recruit women for underrepresented skill areas, (ii) maintain Management's lead in

balanced distribution of women in departments/offices, and (iii) further improve the work environment for the retention and promotion of women.

On the recruitment front, identifying women candidates at various levels for underrepresented skill areas will remain a major focus. Cost-effective avenues in networking and resourcing with internal and external recruitment contacts will be explored further. With regard to the retention and promotion of women, several policy initiatives will be further strengthened. They include increasing the number of women in manager training courses and implementing an individual career counseling service. The Bank's human resource policies will be reviewed periodically, and more responsive programs will be provided to increase the number of women professional staff and to place more women in higher positions.

The need for a revised policy on gender and development

From WID to GAD

The Bank's experience is similar to that of other international development agencies. Formal policy approaches aiming to incorporate women into development activities began in the early 1970s, and over the past 30 years evolved on the basis of experience, review, and reformulation of strategies and objectives through several stages from welfare-oriented, equity, antipoverty, and mainstreaming approaches. By the 1980s, WID was accepted and adopted internationally as a strategic emphasis aiming to achieve women's integration in all aspects of the development process.

International acceptance of the need to overtly place women on the development agenda was accompanied by the formulation of WID policies and the institutionalization of various mechanisms, among both development agencies and recipients of international development assistance, to address the concerns, needs, and contributions of women. This led to a plethora of WID programs and projects aimed to improve the condition of women and to deliver development to women.²⁵

Agency and independent reviews by the early 1990s of these WID projects, approaches, and institutional mechanisms drew virtually

25 This section has been influenced by the following: Jahan, Rounaq. 1995. *The Elusive Agenda Mainstreaming Women in Development*. London: Zed Books; Moser, Caroline O.N. 1993. *Gender Planning and Development: Theory, Practice and Training*. London: Routledge; Lotherington, A.T., M. Haug, and A.B. Flemmen. 1991. *Implementation of WID Policy*. Oslo: University of Oslo Center for Development and the Environment; Anderson, M. 1990. *Women on the Agenda: UNIFEM's Experience in Mainstreaming with Women 1985-1990*. New York: United Nations Development Fund for Women; World Bank. 1994. *Enhancing Women's Participation in Economic Development: A Policy Paper*, May.

unanimous conclusions about the strengths and weaknesses of the WID approach. Reviews of the underresourced and often marginalized government women's units indicated they were unable to effectively influence national policies or to bring about the gender equity that was envisaged at their establishment. Targeted and segregated women-only projects operated to further marginalize and isolate women from the mainstream of development. Relegating the responsibility for improving the status of women (50 percent of the population) to one department rather than to all sectoral ministries simply ghettoized women. Treating women as a unified and special category divorced from other social relations, including economic and social processes, would not accommodate or accurately reflect the various groups of women or the different voices of women. More importantly, the reviews and evaluations revealed that such approaches had not succeeded in significantly narrowing the gap between women and men. Women-only projects were often poorly conceived and funded, and sometimes added to women's already heavy workloads with few compensatory benefits.

These reviews, analyses, and conclusions led to significant rethinking of the WID approach. It became evident that projects focusing exclusively on women implied that the problem, and hence the solution, could be confined to women. For example, population programs that exclusively targeted women were often unsuccessful, since their male partners, whose consent was integral to project success, were not targeted. Contraceptive acceptance often required the explicit consent of men. It became obvious that, unless men were sensitized to the dangers of repeated and frequent pregnancies, improvements in women's health and reductions in fertility rates could not be achieved. Such approaches failed to recognize the critical role of men in decisions regarding women's lives. Likewise, education projects that targeted only girls by building schools exclusively for them did not always achieve the desired results because men were not sensitized to the benefits to be achieved from educating girls, or the sociocultural environment was not adequately assessed.

Relying on women as the analytical category for addressing gender inequalities meant a focus on women in isolation from the rest of their lives and from the relations through which such inequalities were

perpetuated and reproduced. This led to the major shift from women as the key focus of analysis to a focus on gender relations,²⁶ i.e., the social relations between men and women that generate and perpetuate gender inequalities.

The rethinking of the WID approach also led to a move away from assessing the adverse impact of development on women to examining the adverse impact of women's exclusion on development. "Women need development" was replaced by "development needs women." Social justice and equity arguments were complemented with arguments of economic efficiency. The marginalization and isolation of women from the mainstream of the development process came to be seen as economically inefficient and hampering economic growth. Hence, welfare-oriented and equity approaches were increasingly replaced and complemented with mainstreaming and efficiency approaches.

However, there were two highly influential criticisms of the economic efficiency approach from leading women's advocates. These criticisms pointed out that (i) mainstreaming women into development does not question the nature of the development itself, which may be contrary to women's interests and concerns; and (ii) taking account of and supporting women's actual roles in production does not challenge the often inequitable basis by which these roles are allocated within society. These criticisms have led to a new strategic emphasis on women's empowerment within the development process. It aims to support measures that empower women to contribute to setting development agenda, and to challenge socioeconomic systems that place them at a relative disadvantage to men.

The evaluation of past failures also led to the realization that the development process itself needs engendering. Hence, there is a need to refocus the strategic emphasis from a narrow WID approach to a more dynamic GAD approach. In the GAD approach, the strategic emphasis is widened to include women's rights, women's role as active

26 The term *gender* refers to the social facets of culture, religion, and class that condition the way in which masculine and feminine roles and status are constructed and defined in each society. Gender relations are dynamic and changing over time in response to varying socio-economic and ideological circumstances. They are neither static nor immutable. Rather they are changeable, subject to modification, renegotiation, and reinterpretation, unlike the universal and constant biological (sex) differences between males and females. As gender (the social differentiation between women and men) is socially and culturally constructed, gender roles can be transformed by social changes (Moser 1993).

participants and agents in development, and their role as actors with a specific agenda for development. Compare this with the earlier WID approaches that perceived women simply as reproducers (family planning), and passive recipients of resources (basic needs and services). Hence, welfare-oriented, “add women and stir” approaches that treated women as passive recipients of development were replaced by approaches that attempt to engender development, empower women, and perceive women as active agents in their own right.

The difference between WID and GAD is essentially based on the approach to assessing and dealing with women’s unequal position in society. GAD does not dislodge women as the central subject. Rather, while the WID approach focused exclusively on women to improve women’s unequal position, the GAD approach recognizes that improvements in women’s status require analysis of the relations between men and women, as well as the concurrence and cooperation of men. Emphasis is placed on the need to understand the ways in which unequal relations between women and men may contribute to the extent and forms of exclusion that women face in the development process. There is also an overt recognition that the participation and commitment of men is required to fundamentally alter the social and economic position of women. This recognition led to a shift away from an exclusive focus on women to a GAD approach that also factors into the equation males and the broader sociocultural environment.

The gender and development approach sees gender as a cross-cutting issue with relevance for and influencing all economic, social, and political processes. A gender-focused approach seeks to redress gender inequity through facilitating strategic, broad-based, and multi-faceted solutions to gender inequality.

A strategic or agenda-setting approach analyzes and defines the structures that generate and maintain the gender disparities that place constraints on development. This entails a proactive approach to gender issues in project identification and design, and includes gender analysis and diagnosis in the definition of project beneficiaries. It aims to identify both the practical gender needs of women such as health care, water supply, education, labor-saving technologies, etc., and the strategic gender needs ensuring that the project assists women to increase their benefits and to overcome structural constraints. The

strategic needs of women may include the right to land ownership, access to loans, or active participation in decision-making bodies such as water user associations. Practical and strategic gender needs are closely related, as one often leads to or is a prerequisite for achieving the other. For example, improving women's access to income, which could be seen as a practical need, may not be possible unless the strategic need of accessing loans is first met. To achieve the goal of gender equality, it is considered vital to meet both practical and strategic gender needs.

Inherent in the GAD approach is gender mainstreaming, which is a means of addressing women's concerns more holistically and effectively. It requires gender planning to be applied to all development operations and projects, and allows women to be factored into economic and development policy. The GAD approach utilizes gender analysis, which is the tool for analyzing the specific nature of gender differences by asking basic questions such as who does what, where, when, how often, with what resources and returns, and who controls what. Such questions enable an assessment of gender differentiations in activities, resource ownership, use, and control.²⁷ On the basis of the information obtained through gender analysis, appropriate policy, project interventions, strategies, and mechanisms can be designed to assist in improving women's inclusion, status, and productivity.

The GAD approach, however, does not mean that stand-alone women's projects or projects with special components targeting women are to be abandoned altogether. Until there are no structural constraints and barriers restricting women's participation, projects directed exclusively at women or projects with special components addressed at women are still required, especially in circumstances wherein cultural dictates necessitate segregation of the sexes, or in situations where women require special assistance to enable their full participation in mainstream projects. Gender mainstreaming is not to imply that women no longer require special attention in projects since their interests are "mainstreamed" and all project inputs are equally accessible to men and women.

Until women reach a stage when they can truly become equal partners with men in development, special attention to address women's

27 Moser, Caroline O.N. 1993. *Gender Planning and Development: Theory, Practice and Training*. London: Routledge.

needs and concerns will be required. Projects that mainstream women need special design features to facilitate and promote the inclusion of women. Components have to be built into projects that are strategically designed to improve women's access, equity, and benefits so as to lead to long-term improvements in their social and economic status. It is not an either/or proposition but entails a combination of approaches that include mainstreaming women into all projects, women-specific components, and separate projects and programs directed exclusively at women. A transition period is required during which the dual approach of mainstreaming, plus special projects and initiatives targeted directly at women, is required to facilitate women's full and equal participation in development.

Experience of the World Bank and other agencies

In response to the rethinking on WID concerns, following the experience and evaluation of earlier approaches in the 1980s, both multilateral and bilateral agencies revised their earlier WID policies and adopted a broader GAD approach to reflect the revised thinking on this issue.

World Bank policy

The WB in 1994 revised its earlier WID policy that tended to treat women as a special target group of beneficiaries in projects and programs, and replaced it with a new GAD policy.²⁸ The revised framework is broader, reflecting the ways in which the relations between men and women constrain or advance efforts to boost economic growth and reduce poverty. WB's GAD policy is based on the recognition that "investing in women is central to sustainable development" and refers to its own studies indicating strong economic arguments for investing in women.

The policy states that gender issues will be integrated into the mainstream of WB activities in all country assistance strategies, and the design and implementation of the lending program, including adjustment operations. It further states that its economic and sector work, TA, and participation in international initiatives will aim at promoting

28 World Bank. 1994. "Enhancing Women's Participation in Economic Development." A Policy Paper. Washington, DC: World Bank.

gender-sensitive policies and programs. The policy includes a commitment that future analytical work will focus on gender differentiation and the factors underlying the structure of gender relations within the household, and will derive best practices for addressing gender disparities.

WB's policy states that gender-targeted assistance will focus on five main operational strategies for improving women's status and productivity:

- (i) expanding enrollment of girls in schools,
- (ii) improving women's health,
- (iii) increasing women's participation in the labor force,
- (iv) expanding women's options in agriculture, and
- (v) providing financial services to women.

Combined with this, support will be provided to governments to

- (i) develop gender-sensitive policies and programs,
- (ii) modify legal and regulatory frameworks preventing women from participating in economic development,
- (iii) build institutional capacity to implement programs for advancing women's status,
- (iv) strengthen the database for gender analysis, and
- (v) mobilize resources for addressing gender disparities.

To facilitate the implementation of its GAD policy and ensure appropriate consultation with civil society, WB has established an external Advisory Group on Gender consisting of key women from the community who provide advice and guidance on gender issues. In addition, an External Group on Gender made up of 14 NGOs (two from each of WB's seven regions) meets annually; it has established a dialogue on WB's gender activities.

WB's institutional structure to address gender issues and facilitate the implementation of its operational policy include (i) a senior adviser on gender equality located in the Human Resources Vice Presidency, which is WB's focal point for in-house gender issues; (ii) a Gender Analysis and Policy Unit in the Human Capital Development Vice

Presidency, comprising six permanent staff and five long-term consultants, which has responsibility for policy issues and helps WB to define and implement its gender policies, conduct research, and provide some operational support to the regional vice presidencies; (iii) a Gender and Poverty Team in the Human Resources Division of the Asia Technical Department, comprising three permanent staff and four long-term consultants, which provides gender support to the region through research and operational support; (iv) four gender technical specialists in four resident missions (Bangladesh, India, Indonesia, and Pakistan) to assist with the implementation of projects aimed directly at reducing gender disparities, and to liaise with government and bilateral and multilateral aid agencies on gender issues; (v) a few gender technical specialists located in the various regional operational and technical departments who do not necessarily work exclusively on gender issues; and (vi) departmental gender coordinators who facilitate and monitor gender activities within their respective departments along with their other activities.

The Inter-American Development Bank

The Inter-American Development Bank's (IADB) operational WID policy²⁹ defines its WID operational objectives as

- (i) recognizing and enhancing women's actual and potential role in productive and social activities, and their contribution to the national development process;
- (ii) facilitating women's access to productive resources, services, and to social and economic benefits derived from IADB operations;
- (iii) reducing social, legal, and economic constraints that depress women's ability to effectively participate in and benefit from productive and other development-oriented programs; and
- (iv) improving the effectiveness of institutions responsible for fostering the social and economic participation of women in the development process.

29 Inter-American Development Bank. 1987. *Operating Policy on Women in Development*. Washington, DC.

Areas targeted for special emphasis in implementing the IADB policy are activities for the improvement of employment opportunities, education, training, extension, and credit for women; technical cooperation for institution-building aimed at improving the status and legal position of women; violence against women; and research and studies on the participation of women.

To facilitate implementation of its policy, IADB has a central WID/Gender Unit located in the Social Program and Sustainable Development Department consisting of one chief, three regular staff, and five long-term consultants. At the Beijing World Conference on Women, IADB announced that it would be establishing a special fund for women's leadership and representation that would finance programs of leadership training and capacity building for NGOs.

Like WB, IADB has also established a Gender Advisory Council that meets annually and consists of academics, researchers, and key women from civil society who provide guidance and advice on gender issues. IADB also is in the process of undertaking an evaluation of its WID program and activities.

Bilateral aid agencies

The transition from a WID to a GAD approach was pioneered and initially adopted by many of the bilateral aid agencies, especially the Nordic countries. They were the first to overtly adopt and put in place GAD policies to promote gender equity. Most of the bilateral funders recognized the limitations of the WID approach and made the transition to GAD in the early 1990s.

Mainstreaming is the essence of most bilateral aid GAD policies, with a focus on promoting gender equity through development assistance. Gender analysis is deemed mandatory for all projects, and efforts are placed on integrating gender considerations into their overall development assistance programs. Special design features are built into projects to facilitate women's participation through the increased use of GAD specialists in project design and implementation. Bilateral aid GAD policies also emphasize increased gender sensitization and gender skills development training for staff and consultants. With a view to enhancing the mainstreaming of women's interests, some bilaterals such as the Danish International Development Assistance (Danida) have

devised mechanisms for establishing quotas, earmarking funds for women, and developing sector checklists.

Experience of DMC governments

Most DMC governments now have national policies and plans for action to improve women's economic, social, and political status. To assist with the coordination and implementation of these policies and plans, national machineries have been created as either stand-alone ministries/departments of women's affairs or, as part of other sectoral ministries. Many DMC governments in the Asian and Pacific region are also signatories of international conventions on the rights of women. To date, 23 of the Bank's DMCs have ratified the Convention on the Elimination of All Forms of Discrimination Against Women. Likewise, the Beijing Declaration and Platform for Action was unanimously endorsed, and most of the Bank's DMCs made commitments in Beijing to accelerate improving the status of women.

As follow-up action of the Beijing Conference, many DMCs are currently in the process of implementing the commitments made and targets set for women's advancement by the year 2000. For example, in the Philippines the 1996 General Appropriations Act (Section 27) requires all departments, bureaus, offices, and agencies to set aside 5 percent of their 1996 appropriations to be used for projects designed to address gender issues. The Philippines also has in place the National Plan for Gender Responsive Development and the Women in Development and Nation Building Act.

Many of the Bank's other DMCs are also renewing their commitment to women: Bangladesh is currently in the process of preparing a National Policy and Plan of Action on women as part of its Beijing follow-up activities; the Kyrgyz Republic is preparing to mobilize resources and establish a mechanism to implement the Beijing Declaration and Platform for Action; the PRC is to establish a monitoring system on women's conditions, and to improve laws and regulations for the protection of the rights of women; the Pacific island states have prepared a Pacific Plan of Action on Gender and are currently in the process of developing concrete actions for implementation; India will set up a Commissioner for Women's Rights to act as a public defender of women's human rights; and Cambodia established a

Ministry of Women's Affairs to coordinate and implement the National Action Plan for Women. Similar activities are under way in many of the Bank's DMCs. Some DMCs have enacted legislation to specifically address gender inequities such as the antidowry legislation in Bangladesh and India, the Domestic Violence Act (1996) in Malaysia, and the Anti-Rape Bill (1997) in the Philippines.

International agenda for women

A series of world conferences on women organized by the UN in 1975, 1980, 1985, and 1995 have produced an international agenda for women accompanied by recommendations for action. At the 1995 UN Fourth World Conference on Women held in Beijing, the largest UN conference ever held, approximately 189 states were represented along with UN bodies, aid agencies, and multilateral development finance institutions, including the Bank.

The conference unanimously endorsed the Beijing Declaration and Platform for Action as a global blueprint for women's advancement. Both documents, while not binding on governments, give new prominence, force, and commitment to advancing the status of women by the year 2000. The Platform for Action lists 12 critical areas of concern for women (*Box 6*). Corresponding strategic objectives and actions to be taken by governments, the international community, NGOs, and the private sector for the removal of these obstacles are identified and offered in the platform.

Most of the 12 critical areas of concern reinforce and give renewed emphasis to previously identified concerns. However, the platform also acknowledges and emphasizes some new concerns requiring attention that have particular significance for the Asian and Pacific region. The platform affirms the rights of the girl child as an inalienable, integral, and indivisible part of all human rights and fundamental freedoms; domestic violence is recognized as a public issue and is transferred from the private into the public domain; migrant women workers are recognized as a vulnerable group; and women's unremunerated work is officially acknowledged with a call for its inclusion in the national accounts.

Box 6: Platform for Action

Twelve Critical Areas of Concern

- poverty
- education
- health
- violence
- armed and other conflicts
- economic participation
- power sharing and decision making
- national and international machineries
- human rights
- mass media
- environment and development
- the girl child

The Platform for Action recommends that international development finance institutions

- (i) increase resources allocated to eliminating absolute poverty;
- (ii) review the impact of structural adjustment programs on social development by means of gender-sensitive social impact assessments and safety nets;
- (iii) support financial institutions that serve low-income, small-scale, and micro-scale enterprises run by women entrepreneurs and producers, in both the formal and informal sectors, through the provision of capital and/or resources;
- (iv) increase funding for the education and training needs of girls and women;
- (v) give higher priority to women's health;
- (vi) revise policies, procedures, and staffing to ensure that investments and programs benefit women; and
- (vii) allocate loans and grants to programs for implementing the Platform for Action in developing countries.

The Bank's revised policy on gender and development

Rationale

The Bank and other development agencies have made considerable progress in the implementation of policies aiming to improve the economic and social condition of women in the region. Improvements in the education and health indicators for women evident throughout the region are the result of the combined efforts of governments, NGOs, funding agencies such as the Bank, and women themselves. While achievements are notable, more needs to be done to accelerate the achievement of the goals and targets set for women into the 21st century. The challenge ahead, for development actors such as the Bank, lies in continued attention to chronic problems of limited access to education, health care, decision making, financial services, and other resources, as well as meeting the new challenges and addressing the emerging problems for women in the region.

Since formulating its WID policy in 1985, the Bank's approach to dealing with WID issues has evolved from its cumulative experience, along very similar lines to that of other development agencies. The Bank has progressed from a WID to a GAD approach that allows gender to be seen as a crosscutting issue influencing all social and economic processes. A GAD approach combined with mainstreaming is being promoted in the Bank and, to a large extent, is already adopted in practice. Current Bank practices attempt to integrate gender issues in the Bank's macroeconomic, sector, and project work. The mainstreaming of gender concerns in all projects rather than segregated

stand-alone WID projects is now the preferred option, although in special circumstances projects focusing exclusively on women continue to be promoted and processed. The revised OM section on WID issued in January 1997 provides the operational steps to ensure that gender considerations are addressed in all Bank operations.

In this respect, the Bank's policy on WID is now out of date, as the mainstreaming approach is not made explicit. Actual Bank practices have moved beyond the policy. The revised policy on GAD, aside from the change in name, will codify and give formal recognition to existing Bank requirements and practices. It will also introduce new institutional mechanisms for increasing and improving the Bank's performance and activities directed at improving the status of women. The GAD strategy is based on consideration of social justice and gender equity, as well as on substantial evidence³⁰ that investments in women are vital to achieving economic efficiency and growth.

The Bank's policy on WID was formulated and adopted in 1985, the year of the UN's 3rd World Conference on Women held in Nairobi. A revision of this policy is timely and follows the UN's 4th World Conference on Women held in Beijing in 1995. During the intervening decade since the policy was initially formulated, there have been significant changes in the region, in the field of women in development, in the issues and concerns of women, and in the Bank itself. Since the adoption of the policy on WID the Bank has elevated gender concerns into the mainstream of its strategic development agenda by including the improvement of the status of women as one of its five strategic development objectives.

A new policy³¹ is needed to (i) reflect the changing environment, (ii) codify the Bank's transition from WID to GAD, (iii) incorporate current thinking on gender and development issues, (iv) increase the number of projects directly benefiting women, and (v) introduce the institutional mechanisms to fully operationalize the Bank's strategic development objective of improving the status of women. The Bank's GAD policy will

30 For example, World Bank. 1995. *Toward Gender Equality: The Role of Public Policy*. Washington, DC.

31 The revised Policy on GAD will not necessarily require any modification to the Medium-Term Strategic Framework. The revised Policy provides the policy and operational framework for implementing the strategic objective of improving the status of women.

- (i) provide the appropriate policy framework for the new approaches and practices,
- (ii) place direct emphasis on gender mainstreaming,
- (iii) formulate procedures for operationalizing gender in Bank projects to make it more explicit,
- (iv) assist in building more effective operational approaches,
- (v) provide the scope for addressing some of the new and emerging issues for women in the region, and
- (vi) introduce new institutional mechanisms for improving and increasing the Bank's performance and activities targeted at improving the status of women.

Bank policy

The Bank's policy on GAD will adopt mainstreaming as a key strategy in promoting gender equity. The key elements of the Bank's policy will include the following:

- *Gender sensitivity*: to observe how Bank operations affect women and men, and to take into account women's needs and perspectives in planning its operations.
- *Gender analysis*: to assess systematically the impact of a project on men and women, and on the economic and social relationship between them.
- *Gender planning*: to formulate specific strategies that aim to bring about equal opportunities for men and women.
- *Mainstreaming*: to consider gender issues in all aspects of Bank operations, accompanied by efforts to encourage women's participation in the decision-making process in development activities.
- *Agenda setting*: to assist DMC governments in formulating strategies to reduce gender disparities and in developing plans and targets for women's and girls' education, health, legal rights, employment, and income-earning opportunities.

The Bank will aim to operationalize its policy on GAD primarily through mainstreaming gender considerations in its macroeconomic

and sector work, including policy dialogue, lending, and TA operations. Increased attention will be given to addressing directly gender disparities, by designing a larger number of projects with GAD either as a primary or secondary objective in health, education, agriculture, natural resource management, and financial services, especially microcredit, while also ensuring that gender concerns are addressed in other Bank projects, including those in the infrastructure sector. More specifically, the Bank will

- (i) provide assistance to DMCs in the areas of GAD policy support; capacity building; and awareness, formulation, and implementation of policies and programs directed at improving the status of women;
- (ii) facilitate gender analysis of proposed projects, including program and sector loans, and ensure that gender issues are considered at all appropriate stages of the project cycle, including identification, preparation, appraisal, implementation, and evaluation;
- (iii) assist its DMCs to implement commitments made at the Beijing World Conference on Women to achieve the targets set for women into the 21st century;
- (iv) explore opportunities to directly address some of the new and emerging issues for women in the region; and
- (v) promote increased GAD awareness within the Bank through training workshops and seminars, development of suitable approaches, and staff guidelines to implement the revised policy on GAD.

Operational approaches

Macroeconomic and sector work

Gender considerations will be included in the Bank's macroeconomic, sector, and programming work as specified in the Bank's revised OM section on WID. A country briefing paper on women will be prepared as a background document to the COSS. The COSS will include consideration of how the Bank intends to promote women's development in the country in the context of the strategy. Aside from

incorporating gender considerations in the main text of the COSS, a separate gender strategy will be developed for the DMC and included as an appendix to the COSS.

The CAP will specify the means by which the Bank's operational program will address and support the gender strategy. In DMCs where gender disparities are marked, the Bank will attempt to design a lending strategy that addresses some of the gender disparities. For example, in DMCs with low levels of education among women or low health indicators for women, the lending program could include basic education or basic health programs to address the gender gap. Sector studies will include gender indicators among the sectoral indicators, and contain specific objectives and targets to promote gender equity. Likewise, greater efforts will be made to consult with women's groups and key women in the DMCs during strategy and programming missions.

Gender issues will be included in the general policy dialogue conducted by the Bank with its DMCs, especially in those with acute levels of gender inequality. Through policy dialogue the Bank can ascertain the DMC government's policies and programs on GAD, inform the DMC of the Bank's GAD policy, assess the respective areas of concern, and discuss potential opportunities for the Bank to assist the DMC in furthering their mutual GAD priorities and concerns.

Consistent with the Bank's redefined role as a broad-based development institution, greater emphasis will be given to institutional development, policy support, and regional cooperation activities. Opportunities to support DMCs' development and implementation of policies and programs to address improvements in women's economic and social status will be explored. Policy reform and capacity building in GAD will be given particular attention. The Bank's role as a project financier will be integrated with that of a catalyst for addressing gender concerns and gender inequities.

In both its policy-oriented work and broader research activities, the Bank will increase its efforts to study the situation of women in the region. Studies of the impact on women of economic reform programs and adjustment policies, public expenditure reform, public enterprise restructuring, public sector reforms, and program loans will be promoted. Likewise, studies on the feminization of poverty, economic implications of gender disparities, and the development of pilot

initiatives and best practices for advancing the status of women will be conducted. Such studies may be carried out through the Bank's Economics and Development Resource Center and the RETA facility.

Loans and technical assistance

GAD will be actively promoted in both TA and loan operations. As with the Bank's economic and sector work, gender considerations will constitute an essential element of project work. The Bank will promote the mainstreaming of gender considerations in projects, and gender concerns will be addressed at all appropriate stages of the project cycle from identification through postevaluation.

Special design features and strategies will be built into projects, especially those with the potential to address GAD objectives, to facilitate and encourage women's involvement, and to ensure tangible benefits to women. The Bank will continue to devise special projects targeting women, as well as stand-alone GAD projects to address glaring gender disparities. While mainstreaming will be the preferred approach, projects directed exclusively at women or projects with special components for women may be warranted where the sociocultural environment necessitates segregation of the sexes, or where women need special attention to enable their inclusion in mainstream projects.

The Bank will endeavor to increase the number of projects with GAD as either a primary or secondary objective, especially projects in health, education, agriculture, natural resource management, employment and income generation, and financial services (microfinance). Special strategies will be included in the Bank's health, education, and agriculture projects to facilitate women's inclusion and to address gender disparities such as the provision of scholarships for girls; reserving school places for girls; establishing single-sex classrooms; training female teachers; reducing or subsidizing the direct and indirect costs of girls' education to encourage their participation; promoting community-based health services; training female health personnel and female community health providers; campaigns, counseling, and advisory services to address female-focused violence; campaigns to contain the spread of HIV/AIDS among women; improving women's access to land; training of female agricultural extension workers;

supporting labor-saving technologies; and enhancing women's access to savings and credit services.

In the processing of new projects, including program and sector loans, gender concerns will be addressed as part of the ISA, which is now required for all Bank projects. Consultants' terms of reference for PPTAs and feasibility studies will provide for gender analysis as an essential element of the ISA, and, if the ISA identifies important gender issues in the project, these will be examined further through a detailed social analysis, which will include a detailed gender analysis.³² Where appropriate, gender mainstreaming strategies will be included in the project design.

During project implementation, GAD objectives and components will be systematically monitored and reported. Project completion and postevaluation reports will describe gender-specific project objectives, achievements, and their impact. The postevaluation report will assess the impact of the project on women and describe how women beneficiaries perceive the benefits of the project.

Institutional mechanisms

To accelerate the Bank's performance and achievements in addressing gender issues, new institutional mechanisms are required together with some additional resources and changes in skills mix. The suggested mechanisms and institutional arrangements were developed keeping in mind the current environment of limited resources. However, some additional resources will be needed for the implementation of the policy on GAD and for accelerated progress in achieving the strategic objective concerning women.³³

Gender and development plan of action

A Bankwide GAD plan of action will be developed to operationalize the Bank's strategic objective and policy on GAD, and to enable periodic reviews of the implementation of the policy.

32 For details, see OM Section 47: *Incorporation of Social Dimension in Bank Projects*.

33 The Asian Development Fund VII *Report of the Donors* "urges" the Bank to "reinforce its efforts to improve the status of women by increasing lending to targeted WID projects, further mainstreaming gender considerations in all Bank operations, and deepening the Bank's understanding of gender issues. Adequate human and financial resources should be allocated for this purpose" (January 1997, para. 29).

The introduction of the GAD plan of action will ensure that a more systematic and coherent approach is adopted by the Bank to address its GAD objective. The plan will include departmental GAD goals, related to planned activities over a three-year period. It will be developed in a participatory manner by OESD, in consultation with departments and offices concerned, taking into account specific sociocultural environments, the nature and character of individual sectors, and the different circumstances of the DMCs. While addressing cross-cutting gender issues, the departmental goals included in the plan of action will reflect the Bank's increased country focus, as documented in COSSs.

Increased in-house gender and development capacity

The limited number of technical gender specialists is a serious constraint within the Bank to achieving a substantial increase in the activities directly addressing the improvement of the status of women. Like other areas of expertise, GAD is a specialized academic and technical area. The strategic perspective of gender analysis, including design of projects, requires expert skills. If the Bank is to substantially increase its activities in the GAD area, additional technical gender specialists are required.

Currently, GAD is underresourced in comparison with the resources provided to operationalize the Bank's other strategic objectives. Economic growth and poverty reduction are supported in all Bank operations, while human development and environment are each supported by the divisions concerned. In contrast, the Bank's current in-house technical gender capacity consists of two gender specialists in the Social Development Division (SOCD) who work on gender issues for approximately 50 percent of their time. In addition, a few of the staff occupying the economist (social sector) positions in Programs Departments have technical gender skills, although their terms of reference do not focus exclusively on gender.

Hence, the Bank will increase its current staff complement of gender specialists by two to assist in the operationalization of its strategic development objective and the policy on GAD. The two additional gender specialists, one assigned to work on countries of Region East and one on countries of Region West, will primarily assist with and

advise on the identification, design, processing, and administration of loans and TAs either targeting women or mainstreaming gender concerns. They will also constitute part of the newly established Resource Team on GAD, coordinated by SOCD, to promote and support expanded Bankwide activities on GAD.

The Resource Team, which will include the Bank's current gender specialists, the two new gender specialists, and some social sector specialists from the operational departments, will operate in a manner similar to other existing resource teams within the Bank such as those on capacity building and governance. Expanded in-house GAD capacity will facilitate increased Bank activities in GAD, improvements in GAD training, and a more systematic approach to implementing the policy on GAD.

Enhancing gender capacity of DMCs' executing agencies

The review of some of the Bank's ongoing projects under the RETA Review of Performance of WID and Poverty Reduction Efforts in Bank-Financed Projects³⁴ highlighted the need for strengthening the gender aspects of project implementation and administration. It was found that components of projects or mechanisms to facilitate women's participation were either inadequately implemented or, sometimes, not implemented at all. The main reason was the lack of technical gender capacity in executing and implementing agencies and in the Bank's resident missions.

To address this issue, the Bank will process a RETA on Enhancing Gender Capacity Building of DMCs' Executing Agencies.³⁵ The RETA, to be carried out over a three-year period, will include DMCs where a large number of projects focusing on women are currently under implementation. Through the RETA, the Bank will place local gender specialists in the selected DMCs to help executing agencies implement projects focusing on women, while simultaneously building and strengthening their institutional gender capacity. The terms of reference of the local gender specialists will include (i) implementation

34 TA No. 5572, for \$450,000, approved on 23 February 1994. A total of 45 projects in the agriculture, education, population, health, sanitation, and industry sectors were reviewed.

35 At the RETA Screening Committee Meeting of 28 January 1997, concept clearance was obtained. It is expected that untied external resources of \$1 million will be provided by Denmark to finance the RETA on a pilot basis for a three-year period.

assistance to executing agencies; (ii) gender capacity training for executing agencies and for resident mission staff; (iii) close monitoring of projects focusing on women; (iv) active participation in the in-country aid coordination group on gender; (v) liaison with the government, especially the government's focal point on women; and (vi) maintaining close links with in-country women's NGOs.

Umbrella RETA for gender and development initiatives

Factors such as the average size of Bank loans; limited gender capacity in the DMCs to conceptualize, design, and implement projects targeted at women; and, to some extent, the Bank's own inexperience in addressing gender objectives contribute to the difficulties in achieving substantial increases, at least in the short term, in the Bank's program focusing on women. Combined with these factors, the nature and scale of Bank activities do not always lend themselves easily to supporting small initiatives especially directed at assisting women.

Under these circumstances, a significant increase in the number of Bank loans and activities addressing gender objectives is unlikely in the short term. In light of these factors, as well as the limited Bank resources currently allocated to GAD, and the absence of a department or division with responsibility for implementing the GAD strategic objective, the Bank intends to establish an umbrella RETA through which small GAD initiatives of the Bank, and those of governments and NGOs, can be funded on a grant basis.

A RETA of this nature will provide the Bank with opportunities to (i) fund small projects and GAD initiatives at low cost, requiring minimal processing and Bank resources; (ii) make funds available to operational departments to pilot-test small GAD initiatives that have potential for scaling up or replication; (iii) build and strengthen the institutional gender capacity of governments and women's NGOs in DMCs that have potential to become involved in Bank projects; (iv) support initiatives to address some of the new and emerging issues for women in the region that may be difficult to address within the context of the Bank's lending and TA operations; (v) cofinance GAD initiatives with other development agencies; (vi) develop GAD best-practice case studies; (vii) generate goodwill within the GAD and NGO community; (viii) generate positive exposure for its support of GAD; and (ix) achieve

an overall increase in its GAD activities. In essence, a RETA of this nature has the potential to provide the Bank with large returns for a minimal investment.

The RETA, which will be processed under standard Bank procedures, will pilot-test initiatives along similar lines to the Bank's ongoing RETA on Facilitating Capacity-Building and Participation Activities,³⁶ which provides financing of small initiatives. In a similar manner, the GAD RETA will provide funds to operational departments to pilot GAD initiatives that may have potential for scaling up or replication, for sector work on GAD, for stakeholder workshops during project processing, and for other selective project processing activities. The GAD RETA will also provide funds for similar initiatives by DMC governments and women's NGOs.

Cofinancing of the GAD RETA will be explored with governments and other development agencies particularly interested in cofinancing the Bank's GAD activities.³⁷ Clear guidelines for the operation of the RETA to ensure transparency will be established, with SOCD having primary responsibility for its processing and administration. A committee to oversee the operation of the RETA and to screen proposals and submissions will also be established.

Database and manual on best practices in GAD

To assist the Bank in operationalizing its GAD strategic objective and implement the policy on GAD, the Bank is developing a database on GAD best practices for use in training of both Bank staff and DMC officials. Examples of best practice and case studies will be collected, compiled, and disseminated to assist with promoting greater attention to gender concerns, and to provide concrete examples of design features and mechanisms that can be built into mainstream projects to enhance women's access and benefits. Some of the successful initiatives funded under the GAD umbrella RETA will be included in the database for dissemination within the Bank and the region.

A manual/handbook on GAD for use by Bank staff and consultants that provides guidelines for implementing the revised policy and designing projects addressing GAD is currently being developed. The

36 TA No. 5692, for \$300,000, approved on 19 July 1996.

37 Tentative financing has been offered through the Japan Special Fund.

manual will include examples of best practices and suggestions for strategies and actions. Some of the best practices in GAD may also be packaged into various forms such as hard copy, videos, electronic network, etc. to suit different client user and target groups.

External forum on gender

The Bank will establish an External Forum on Gender to facilitate dialogue between the Bank and external groups on gender issues. A group of approximately 10–15 key GAD experts from various fields (governments, NGOs, academia, civil society) will be convened periodically to enable the Bank to maintain dialogue with external groups on its GAD policy and activities. Financing for this activity could be sourced from the umbrella RETA on GAD.

Through this mechanism, the Bank will regularly tap into current thinking on gender issues and maintain an ongoing dialogue with key GAD experts and NGOs from the Bank's member countries.

Aid coordination on gender

The Bank will actively seek opportunities to cooperate with other development agencies on projects aimed at improving gender equity, through mechanisms such as cofinancing, and through information sharing. Greater efforts will be placed on interagency coordination and on coordination with bilateral aid sources both at headquarters and at the field level. Opportunities for cofinancing regionally based activities will be explored.

Policy review and evaluation

An overall review and evaluation of the policy on GAD will be conducted five years after its adoption to assess implementation experience and overall impacts. A Board information paper summarizing the results will be prepared. An interim report on the status of implementation and progress will also be prepared for submission to the Bank's Board of Directors two years after the adoption of the policy.

Responsibility for GAD

The responsibility for implementing the Bank's policy on GAD rests with the Programs and Projects Departments and OESD. Assistance

with implementation of the policy will be provided by the Resource Team on GAD. Overall responsibility for coordinating and monitoring Bankwide GAD activities will rest with OESD, whose views and guidance will be solicited on the coverage of GAD aspects in all Bank activities.

Bankwide resource implications of the revised policy

The resource implications of the policy on GAD are moderate, as the Bank has, to a large extent, already made the transition from WID to GAD. The mainstreaming approach codified in the policy is already being implemented within the current staffing and resource ceilings. The integration of gender considerations into the Bank's macroeconomic and sector work, particularly in the COSS, together with the preparation of the WID CBPs and WID strategies, is already being implemented with the assistance of the economists (social sector) in the Programs Departments.

More systematic integration of gender concerns throughout the project cycle, including gender analysis of proposed projects, is increasingly undertaken, with the assistance of consultant gender specialists. However, to substantially increase the Bank's GAD activities, two additional gender technical specialists are required.

Aside from the two additional gender specialists required to implement the policy on GAD, the main resource implications relate to staff time rather than to funding implications. Staff time will be required for (i) coordinating and preparing the Bankwide GAD action plan, (ii) processing and administering the RETA on Enhancing Gender Capacity in Executing Agencies and the umbrella RETA for GAD initiatives, (iii) developing a database and manual on GAD best practices, and (iv) convening the External Forum on Gender. Funding for the two RETAs will be mobilized externally through cofinancing from aid sources interested in specifically supporting the Bank's GAD initiatives. The preparation of the database on GAD best practices is already under way. The additional staff time required will be provided through the Bank's newly established Resource Team on GAD, which will include the two additional gender specialists.

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Statistics on gender

Table I: Population and Health; Education by Male/Female

Country	Population and Health				Adult Literacy Rate (%)	
	Maternal Mortality Rate (per 100,000 live births, 1990)	Life Expectancy at Birth (years), 1994		Rate (%), 1994		
		Female	Male	Female	Male	
Bangladesh	850.0	56.5	56.3	24.3	48.4	
Bhutan	1,600.0	53.2	49.8	-	-	
Cambodia	900.0	-	-	-	-	
China, People's Rep. of	95.0	71.1	66.9	70.9	89.6	
Fiji Islands	-	74.1	69.9	89.2	93.7	
India	570.0	61.4	61.1	36.1	64.5	
Indonesia	650.0	65.3	61.8	77.1	89.4	
Kazakhstan	-	72.3	62.6	97.5	97.5	
Kyrgyz Republic	-	72.1	63.3	97.0	97.0	
Lao PDR	650.0	53.3	50.3	42.7	68.6	
Malaysia	80.0	73.5	69.0	77.5	88.2	
Maldives	-	61.5	64.2	92.9	93.1	
Mongolia	240.0 ^a	65.8	63.0	75.8	87.9	
Myanmar	580.0	60.0	56.8	76.8	88.6	
Nepal	1,500.0	54.9	55.8	12.8	39.7	
Pakistan	340.0	63.3	61.3	23.3	49.0	
Papua New Guinea	930.0	57.3	55.8	60.7	79.8	
Philippines	280.0	68.9	65.2	93.9	94.8	
Solomon Islands	-	-	-	-	-	
Sri Lanka	140.0	74.6	70.0	86.9	93.2	
Thailand	200.0	72.2	66.8	90.7	95.6	
Uzbekistan	-	70.7	64.2	97.2	97.2	
Vanuatu	-	-	-	-	-	
Viet Nam	160.0	68.1	63.6	89.9	95.7	
All developing countries	471.0	63.5	60.6	60.3	78.4	

- a UNESCO, 1995. *World Education Report*. Estimated number of adult illiterates (15 years and over) expressed as a percentage of the population in the corresponding age-group.

Education								
Estimated Adult Illiteracy Rate (%), 1995 ^a		Gross Primary Enrollment Ratio (%) 1993 ^b		Gross Secondary Enrollment Ratio (%) 1993 ^b		Combined Primary, Secondary and Tertiary Gross Enrollment Ratio, (%) 1994		
Female	Male	Female	Male	Female	Male	Female	Male	
50.6	73.9	83.0	71.0	25.0	12.0	34.0	45.0	
43.8	71.9	31.0	19.0	7.0	2.0	-	-	
-	-	-	-	-	-	-	-	
10.1	27.3	125.0	116.0	59.0	48.0	55.0	61.0	
6.2	10.7	128.0	127.0	59.0	62.0	78.0	80.0	
34.5	62.3	113.0	90.0	60.0	37.0	47.0	63.0	
10.4	22.0	116.0	113.0	47.0	39.0	59.0	65.0	
0.3	0.5	-	-	-	-	75.0	71.0	
0.3	0.5	-	-	-	-	74.0	71.0	
30.6	55.6	112.0	84.0	27.0	17.0	42.0	58.0	
10.9	21.9	93.0	94.0	58.0	62.0	63.0	61.0	
6.7	7.0	-	-	-	-	70.0	70.0	
11.4	22.8	96.0	100.0	-	-	59.0	45.0	
11.3	22.3	107.0	104.0	23.0	23.0	47.0	48.0	
59.1	86.0	121.0	81.0	47.0	24.0	42.0	68.0	
50.0	75.6	59.0	31.0	29.0	13.0	25.0	50.0	
19.0	37.3	78.0	66.0	15.0	10.0	34.0	41.0	
5.0	5.7	113.0	111.0	71.0	75.0	80.0	75.0	
		99.0	81.0	19.0	12.0	-	-	
6.6	12.8	109.0	105.0	71.0	78.0	68.0	65.0	
4.0	8.4	92.0	88.0	34.0	32.0	53.0	53.0	
0.2	0.4	-	-	-	-	71.0	75.0	
		-	-	-	-	-	-	
3.5	8.8	105.0	99.0	43.0	40.0	52.0	57.0	
						51.6	60.3	

b Asian Development Bank, 1995. *Key Indicators of Developing Asian and Pacific Countries*.
c Ministry of Population Policy and Labor, State Statistical Office, 1993.

Table 2: Economic Activity; Environment by Male/Female

Country	Economic Activity				
	Women's Share of Adult Labor Force (age 15 and above, 1990)	Female Unpaid Family Workers (as % of total, 1990)	Female Economic Activity Rate (as % of male, 1995)	Adult Economic Activity Rate (%), 1995 ^a	
				Female	Male
Bangladesh	42.0	6.0	76.0	66.0	87.0
Bhutan	39.0	-	66.0	58.0	90.0
Cambodia	54.0	-	104.0	83.0	87.0
China, People's Rep. of	45.0	-	87.0	74.0	86.0
Fiji Islands	23.0	20.0	39.0	32.0	82.0
India	31.0	-	50.0	41.0	85.0
Indonesia	39.0	66.0	65.0	53.0	82.0
Kazakhstan		91.0	82.0	60.0	76.0
Kyrgyz Republic		-	84.0	60.0	74.0
Lao PDR	47.0	-	86.0	75.0	89.0
Malaysia		64.0	59.0	47.0	81.0
Maldives	42.0	29.0	77.0	65.0	83.0
Mongolia	46.0	-	88.0	73.0	84.0
Myanmar	44.0	-	76.0	66.0	88.0
Nepal	40.0	55.0	68.0	57.0	86.0
Pakistan	24.0	33.0	38.0	32.0	85.0
Papua New Guinea	42.0	-	76.0	67.0	87.0
Philippines	37.0	53.0	60.0	48.0	82.0
Solomon Islands	-	-	93.0	82.0	89.0
Sri Lanka	34.0	56.0	54.0	41.0	78.0
Thailand		64.0	87.0	74.0	86.0
Uzbekistan	-	-	84.0	61.0	74.0
Vanuatu	31.0	-	-	79.0	89.0
Viet Nam	50.0	-	94.0	75.0	84.0
developing countries	39.0	48.0	67.0		

a The World's Women: Trends and Statistics, 1997 <http://www.un.org/Depts/unsd/gender/5-lasi.htm>

b UNESCO, 1995. *World Education Report*.

c United Nations, 1995. *The World's Women: Trends and Statistics*.

Economic Activity							Environment	
Percentage Distribution of Labour Force By Sector, 1990 ^b							Estimated Number of Urban Women Affected by Lack of Safe Sanitation Drinking Services Water (000s) (000s)	
Agriculture		Industry		Services				
Female	Male	Female	Male	Female	Male			
73.6	59.3	19.1	14.5	7.3	26.2	5,012.0	4,930.0	
98.0	91.6	0.4	1.3	1.6	7.1	15.0	8.0	
78.3	68.7	7.5	7.5	14.2	23.8	-	-	
76.1	69.1	13.3	16.5	10.6	14.4	18,842.0	-	
						-	-	
74.3	59.3	14.8	16.6	10.9	24.1	14,129.0	56,517.0	
56.4	54.4	12.5	14.3	31.1	31.3	17,247.0	5,572.0	
15.3	28.1	24.8	37.3	60.0	34.6	-	-	
27.8	35.8	22.5	30.3	49.6	34.0	-	-	
81.0	75.5	5.0	7.4	14.1	16.9	211.0	279.0	
25.6	28.3	22.7	23.4	51.8	48.3	-	-	
28.1	35.3	52.0	16.0	19.9	48.7			
30.3	33.5	22.0	23.0	47.8	43.5	-	-	
77.5	70.0	8.7	10.7	13.7	19.3	1,089.0	2,594.0	
98.0	90.7	0.1	0.4	1.9	9.0	338.0	655.0	
72.3	45.3	12.8	20.3	14.9	34.3	3,177.0	8,296.0	
						-	-	
30.8	54.4	13.6	16.3	55.6	29.3	-	2,789.0	
						-	-	
51.0	47.2	23.0	19.8	26.0	33.0	357.0	572.0	
65.1	63.2	12.2	15.5	22.7	21.3	2,064.0	1,001.0	
35.5	34.5	19.3	30.1	45.3	35.4	-	-	
						-	-	
73.1	69.5	10.9	17.1	16.0	13.4	3,575.0	5,194.0	

Access to safe drinking water, 1990. The World Health Organization (WHO) defines reasonable access to safe drinking water in an urban area as access to piped water or a public standpipe within 200 meters of a dwelling or housing unit.

Access to sanitation services, 1990. WHO defines urban areas with access to sanitation services as urban populations served by connections to public sewers or household systems such as pit privies, pour-flush latrines, septic tanks, or communal toilets.

**Figure I: Earned Income Share (%) 1994
by Selected DMCs**

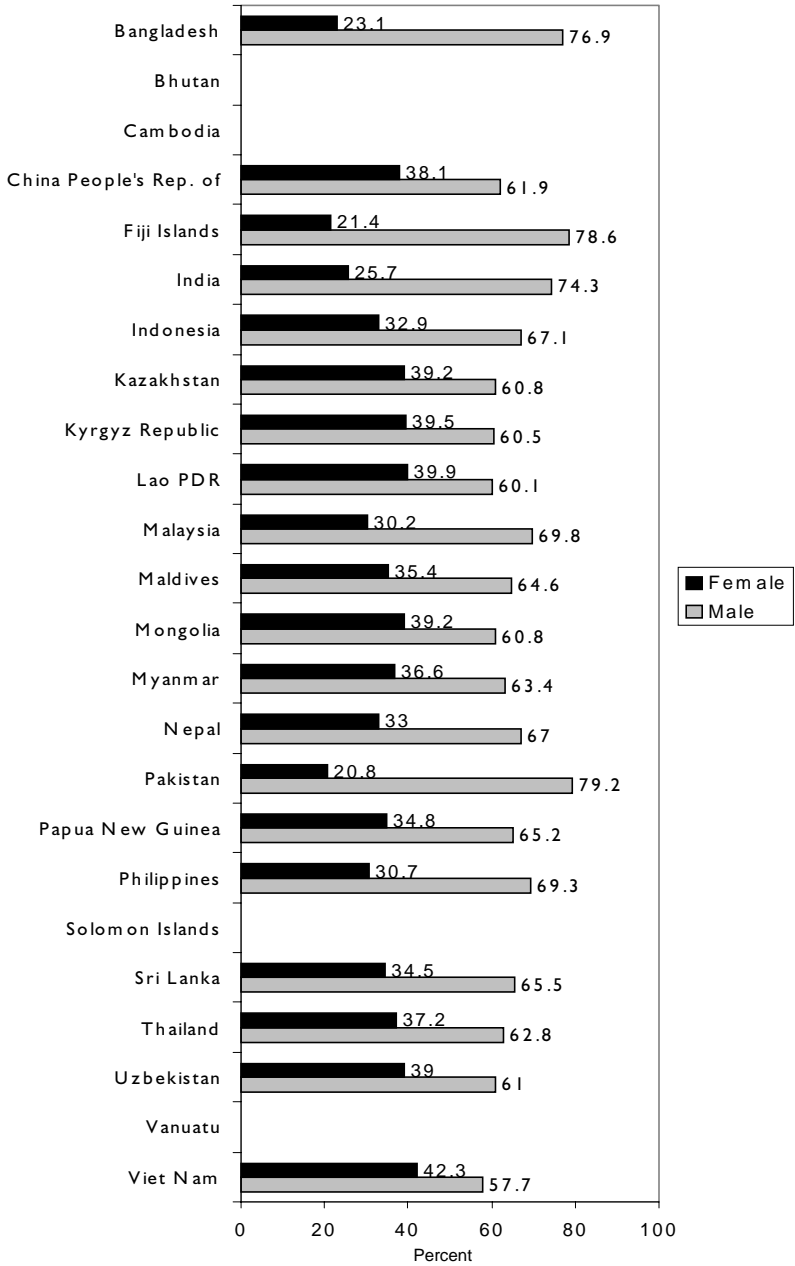


Figure 2: Earned Income Share (%) 1993 by Region

