



The World Bank

THE WORLD BANK AND GENDER EQUALITY

AT A GLANCE:

Over the past decades, women's and girls' education and health levels have improved in most poor countries

- In low-income countries, over 37 million girls have been enrolled in primary school since 1995, improving girls' enrollment rate from 80% of boys' enrollment rate in 1995 to 88% in 2005.
- Since 1970, average life expectancy for women increased by 15 to 20 years in developing countries.

But progress is lagging on improving women's economic opportunities. In low-income countries, women consistently trail men in formal labor force participation, access to credit, entrepreneurship rates, income levels, and inheritance and ownership rights.

- In low-income countries the female labor force shrunk from 53% in 1980 to 49% in 2005, while men's employment rate remained steady at 86%.
- Women in Africa receive less than 10% of all credit going to small farmers and 1% of the total credit to the agricultural sector, while they make up a majority of agricultural workers.

This is unfair: life's chances should not be preordained at birth. But it is also bad economics: under-investing in women limits economic growth and slows down poverty reduction, which is one reason countries with greater gender equality tend to have lower poverty rates. Evidence links increases in women's productivity and earnings to lower household poverty; In Sierra Leone, for example, lack of adequate actions to address women's anemia is estimated to result in agricultural productivity losses of almost US\$100 million over the next five years. In Brazil, the survival probability of a child increases by about 20 percent when income is in the hands of the mother.

Gender Equality as Smart Economics – a World Bank Group Action Plan

To help increase women's economic opportunities, and to speed implementation of its 2001 Gender Mainstreaming Strategy, the World Bank Group in 2007 launched *Gender Equality as Smart Economics*—a four-year action plan (GAP). With resources from the Bank's own funds and donor contributions, the GAP's budget now totals US\$63 million. Key donor partners in the plan's implementation include the governments of Australia, Canada, Denmark, Germany, Iceland, Norway, Spain, Sweden, Italy, the United Kingdom and the Nike Foundation. Through competitive calls for proposals, the GAP is now funding 195 World Bank projects and analytical work focusing on the GAP's target sectors in over 73 countries.

Latest Developments

In April 2008, World Bank President Robert B. Zoellick committed the World Bank to new measures to boost women's economic empowerment: By 2010, at least half of the Bank's rural and agricultural projects, expected to total US\$800 million, will address a gender concern; the World Bank Group will channel at least US\$100 million through IFC toward women entrepreneurs by 2012; IDA will increase investments for gender equality; and innovative engagements with foundations and the private sector will help boost women's economic empowerment.

The Bank's June 2009 gender monitoring report shows that progress is being made on several fronts: the percentage of rural projects designed to be responsive to gender issues increased from 43 percent in 2005 to 59 percent in 2008 and rural projects including gender-informed monitoring and evaluation rose from 17 to 31 percent between 2005 and 2008. In addition, IFC increased their credit lines for women entrepreneurs through five commercial banks in 12 countries by \$48 million.

Overall, of all the Bank's loans during the 2008 fiscal year, 45 percent included gender issues in design, compared to 35 percent two years earlier. Gender coverage in loans in the economic sectors--agriculture and rural development, economic policy, private sector development and infrastructure—increased most, indicating that the volume of investments in gender in the economic sectors is starting to catch up with the social sectors.

In addition President Zoellick committed the Bank to launch an *Adolescent Girls Initiative* as part of the GAP, to support the transition from schooling to paid employment of young women through skills training. Activities are underway in Liberia, Afghanistan, Nepal, Rwanda, and [South] Sudan. In January 2009, as part of the objective to foster public private partnerships for women's empowerment, the World Bank Group also launched a Private Sector Leaders Forum at the World Economic Forum in Davos.

Illustrative examples of GAP-supported projects:

Finance: In Tanzania and Senegal, the GAP complements the IFC's Gender Entrepreneurship Markets' work in establishing lines of credit for female bankers and entrepreneurs. GAP funds train staff of commercial banks to better serve their women customers and women entrepreneurs to enhance financial literacy and management skills. In Tanzania, an IFC credit line of \$5 million with Exim Bank resulted in loans to 10 SMEs and to Sero Lease, a woman-owned micro-leasing company, with an outreach to 30,000 women.

Infrastructure: In Lao PDR, the House Wiring Assistance Program was designed to enable poor rural households, which are disproportionately female-headed, to access electricity. The project offers these households a concessionary credit of US\$80 to cover the high cost of connecting to the electricity grid. The implementation of the pilot project, Power to the Poor Project, co-financed by the World Bank and AusAid and implemented by Electricité du Laos, was launched in September 2008. Connection rates in the 20 pilot villages increased from 78% to 95% overall, and from 63% to 90% for female-headed households.

Land and Agriculture: A GAP-funded study in Ethiopia examined a program that issued 20 million land use certificates to about 6 million households, finding that by providing space for both spouses' names and photos on the certificate, women's registration for land ownership increased significantly, with women reporting improved economic and social status. Evidence of the positive impact of this cost-effective measure influenced a decision to support a US\$30m nationwide program that scaled up land-registration and certification throughout the country.

To learn more about the World Bank's Gender and Development work, please visit:

<http://www.worldbank.org/gender>

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