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### Gender Equality, Human Rights And Development: An Effective Roadmap For This New Millennium

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women and the gender perspective

#### Chairperson:

Thank you for the opportunity to make a statement on the issues of gender equality, human rights and development. To consider women as key actors in social, economic and institutional development is an uncontestable statement. The challenge is to make all these elements an uncontestable reality in every aspects of society.

Chairperson, as an opening thought, I would like to say that not addressing human rights issues linked to gender in general, and

those of women and girls, in particular, is tantamount to failure in implementing human rights in all possible areas of human activity. Given the fundamental role that women play in our societies and their role in the family and social organizations, it is they who will assist all of us in bringing a supremacy of human rights values to our vocabulary, a deep understanding, and finally, respect and implementation of rights at all levels.

Addressing gender is not just a matter of political correctness or kindness to women, but also a major determinant component of development effectiveness. Evidence demonstrates that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of poverty, and the well-being of men, women and children is enhanced. The challenging issues I am raising below form the core of our new policy on gender equality and economic development, which could provide us with a solid foundation for an effective policy dialogue on these matters.

I would therefore like to share what we believe are the major issues in this debate and the possible road map to follow in this new millennium.

I wills start by referring, first, to the issue of Gender and the Millennium Development Goals (MDGs), and then I will share some of the general issues which are at stake including gender and HIV/AIDS, reproductive rights, trafficking on women and girls, women post-conflict and peace, gender-based violence or gender-based racism and xenophobia. Thirdly, I would like to address two issues I consider of great relevance in

this road map: Gender, PRSP and CDF and the World Bank partnerships on gender and development. Finally, I would like to present some of the thoughts I have elaborated while addressing this particular matter.

#### **Gender in the MDGs**

In her recent visit to Washington, Ms. Angela E.V. King, UN Assistant Secretary-General stated that World Bank's activities and policies linked to development and poverty eradication are of great relevance to most, if not all, of the Millennium Development Goals (MDGs). Working with client countries, donor governments and civil society, the Bank is strategically positioned to diagnose gender-related barriers and identify opportunities for poverty reduction and sustainable development.

We, at the World Bank, are fully committed to the realization of the MDGs. These goals are guiding our work, framing the Bank's strategy, and helping us set priorities. The importance of gender issues to poverty reduction and effective development is stressed in the MDGs. Gender issues are explicitly addressed in the third MDG. "Promote Gender Equality and Empower Women," sets out to "eliminate gender disparities in primary and secondary education, preferably by 2005, and to all levels of education not later than 2015." This goal is intended to summarize the entire Beijing Platform for Action and consequently covers further issues such as violence against women, women and the economy, and women and armed conflict.

Gender issues, however, are not limited to the third MDG. In order to successfully meet the Millennium Development Goals, gender-responsive actions must be taken for all the goals. Let me share with you some comments regarding each goal.

Goal 1 Eradicate extreme hunger and poverty: The evidence stated in one of our key publications, Engendering Development, underlines that gender inequality slows economic growth and impedes poverty reduction — without due attention to both women and men living in poverty, extreme poverty cannot be ended.

**Goal 2 Achieve universal primary education:** The majority of out of school children are girls; obviously, universal primary education cannot be achieved without universal primary schooling of both girls and boys.

Goal 3 Reduce child mortality: There is strong evidence that the better educated mothers are, and the more empowered they are to take decisions, the better the health of their children and the lower the risks of children dying. Women's reproductive health is also important to lower child mortality in those countries where the close spacing of births increases child mortality rates.

**Goal 4 Improve maternal health:** Gender inequality within households in the control of economic resources, rights to take decisions, freedom of movement outside the household, and norms of modesty all contribute to poor maternal health in many settings. So, too, do poor quality or non-existent reproductive health services, which are important to help promote

healthy birth spacing and thus avoid the maternal depletion syndrome occurring with too many closely spaced pregnancies, especially in malnourished populations.

**Goal 5 Combat HIV/AIDS, malaria and other diseases:** This is a fundamental challenge and I will refer to it separately in a section bellow.

Goal 6 Ensure environmental sustainability: In many parts of the world, women are the primary stewards of natural resources. Forms of inequality that make them less knowledgeable and less able to sustain natural resources therefore damage sustainability of the environment. Typically, land is owned by men rather than by women. For example, in sub-Saharan Africa, where women are the major agricultural producers, lack of ownership lowers women's incentives and ability to improve the land and practice higher yield, more sustainable forms of agriculture.

To achieve all these goals, we need to be practical. The Bank has recently estimated that financing the successful achievement of the MDGs could cost in the range of \$US 40-60 billion a year in additional aid for the next decade and a half. That means that without additional resources we will not meet the development goals. However, as the President of the Bank stated, the goals also underscore why success lies in a partnership of action between developing countries and rich countries. Developing countries and aid donors need to work together on how to use additional aid finance most effectively so that it yields

the substantial gains in achieving the MDGs.

There is a need to continue monitoring closely progress in achieving the mentioned goals in order to set the effective road map we are aiming at. In this regard, and in particular the subject of our discussions today, we carefully need to analyze the implications and challenges we are facing. The section below looks at key areas for action and the response the World Bank is committed to offer.

#### **HIV/AIDS and Women's Rights**

Worldwide, except for Sub-Saharan Africa, there are more males than females infected with HIV/AIDS. In Sub-Saharan Africa, 55% of those infected are women and in many of these countries, females aged 15-24 years have prevalence rates of up to six times higher than those of males of the same age. In many Caribbean countries, there is evidence that women are becoming the majority of new HIV cases.

Empirical evidence on the connections between gender and HIV/AIDS has grown significantly. For example, the Bank's Policy Research Report on Gender, Engendering Development Through Gender Equality in Rights, Resources and Voice (2001), shows that the more unequal the gender system of a country, the higher its HIV prevalence rate.

Understanding the issues associated with female and male vulnerability and risk in the HIV/AIDS context is central to the responses to the epidemic. Examples of such issues include:

- Vulnerability and risk factors stemming from women's and girls' economic dependence, expose many females to discrimination;
- The legal and policy environment affecting labor force and employer policies, the implicit and explicit impacts of laws and policies on gender-based risk and vulnerability and the impacts of women's status, reproductive health, and inheritance rights, etc. can all operate either to protect women's rights, or place them at a disadvantage;
- -Traditional norms of masculinity, such as risk-taking and occupational hazards for many males (military, long-distance drivers, miners, migrant workers, etc.) may increase the spread of HIV/AIDS.
- Stigmas and alienation relating to HIV/AIDS can subject HIV-positive individuals to ostracism, exclusion, discrimination and denial of rights.

The World Bank is the single largest external source of funds for health, nutrition and population programs in low-and middle-income countries in the world. Since the Fourth World Conference on Women in Beijing in 1995, over two-thirds of Bank loans in this areas have included gender-related goals with particular emphasis on areas such as HIV/AIDS and women's reproductive health. Scaling up HIV/AIDS work has been done through research, multi-sectoral programming in operations, and training programs.

**1. Research.** The Bank has analyzed the pandemic in a number of high profile documents:

- A 1997 Policy Research Report Confronting AIDS: Public Priorities in a Global Epidemic recommended improvement in the status of women as one of the most efficient and equitable policy strategies.
- In 1999, the Bank identified HIV/AIDS as a central element of its agenda for the Africa region and recommended "improved economic opportunities, gender-sensitive legal and regulatory frameworks, and elimination of harmful and discriminatory practices will improve the status of women and help them avoid infection".
- The Report Engendering Development also reiterates gender-based imbalances in HIV/AIDS infection rates.
- **2. Multi-Sectoral Programming.** The Bank has committed more than US\$1B to HIV/AIDS projects in all regions, focusing on strategies to control the epidemic in low, medium and high prevalence areas, and targeting high-risk and vulnerable groups of each sex. Due to the concentration of HIV/AIDS in Africa, an AIDS Campaign Team for Africa (ACTAfrica) has been established to expedite Bank interventions. It has developed a Multi-country AIDS Program (MAP), which is an adaptable program loan to ensure flexibility and innovation in providing resources directly to communities in affected countries.

Approved in September 2000, the MAP made available US\$500 million in IDA resources. MAP projects have been approved for Burkina Faso, Cameroon, Eritrea, Ethiopia, Kenya, the Gambia, Ghana, Nigeria and Uganda. For example, the importance of gender issues for Kenya's

HIV/AIDS Disaster Response Project is reflected in the establishment of a Gender and HIV/AIDS Sub-committee within the National AIDS Coordinating Committee (NACC). In addition to the MAP in Africa, the Bank continues to support other HIV/AIDS projects, such as the Chad Second Population and AIDS project.

**3. Training.** BWI's core course on population, reproductive health and health sector reform, "Adapting to Change", contains sessions devoted to the gender dimensions of reproductive health and the gender, poverty and reproductive health links. Both modules address relevant gender issues in HIV/AIDS.

The World Bank Institute (WBI) is currently developing a Leadership Program on AIDS that will equip participants with the knowledge, skills and tools to design effective HIV/AIDS response programs based on the understanding of the complex dynamics of AIDS, including its gender dimensions. This training program targets local and national leaders in the public and private sector as well as in civil society.

**4. Partnerships.** Internal partnerships have included the ACTAfrica Team, the Health Nutrition and Population (HNP) Network, the Regional Operations groups, WBI, and the PREM Gender and Development Group. The main external partnership is through UNAIDS, of which the Bank is a major and active partner. The Bank is also an active partner in the International AIDS Vaccines Initiative (IAVI) as well as the International Partnership against AIDS in Africa (IPAA).

#### **Gender and Reproductive Rights**

Reproductive health issues are central to the Bank's poverty reduction mandate because poor people in all regions of the world disproportionately suffer from poor reproductive health. While the impacts of poverty are universal, many of the burdens fall more heavily on females than on males because of their reproductive roles. The Bank's commitment to responding to reproductive health concerns around the globe is firmly rooted in the Programme of Action articulated at the International Conference on Population and Development (ICPD) in 1994, which recognizes the broader dimensions of reproductive health and the important linkages between reproductive health and rights and other development issues.

The Bank and its development partners have undertaken a considerable amount of work on the policy and operational aspects of reproductive health. Most recently, the World Bank joined the UN as a full partner in adopting the Millennium Development Goals (MDG). The MDG in health refers to reducing child mortality by half and maternal mortality by two-thirds by 2015, as well as the availability of reproductive health for everyone in that year.

Some of the key issues we need to look after are:

- **Unwanted pregnancy.** While fertility rates are falling among some groups of married women, unwanted pregnancy and unsafe sexual practices among the youth are reaching epidemic proportions. An

estimated 120 million women do not have access to contraception.

- **High maternal mortality rates.** Pregnancy-related illnesses are among the leading cause of death among women in the 15-44 year age group. The large numbers of preventable deaths during childbirth and reproductive-tract infections continue to make the issue of reproductive rights for women an important issue.
- Access to reproductive health services, especially by the youth. Adolescent reproductive health is a major challenge in most countries. In countries where premarital sex is uncommon, continuously addressing the minimum age at marriage is of great importance for the reproductive health of young women. In countries where premarital sex is common, the provision of family life education in schools and provision of appropriate services are key to preventing unwanted pregnancies and STDs/HIV.
- Reproductive law and policy, especially reproductive health rights for women. Many of the critical issues in reproductive health relate to access and safety. The role of law and policy are vital to both. Laws and regulations can create an enabling environment to advance women's reproductive health by promoting access to safe services and information for all. Laws and regulations can also pose significant obstacles to such access, by denying, obstructing or imposing severe restrictions on the availability of reproductive health services.

The Bank's work on reproductive health issues and rights has been addressed through multiple entry points, including: promoting research and dialogue; support to operations, and clarifying strategic objectives for Health, Nutrition and Population programs.

#### 1. Promoting Research and Dialogue

-Engendering Development: Through Gender Equality in Rights, Resources and Voice documented economic, social and legal impediments that influence women's rights, access to resources, opportunities and their relative power in negative ways. It shows that gender disparities in health and education continue to undermine efforts in all regions of the world to reduce poverty and advance the economic development of all communities.

-In 1999, the Bank, in collaboration with numerous partners, including the Program on Appropriate Technology and Health (PATH), cosponsored a "Dialogue on Reproductive Health, Gender and Human Rights." This policy dialogue contributed significantly to a fuller understanding of the links between reproductive health, human rights and gender equality. The dialogue also highlighted areas of future collaboration with government partners and NGOs to achieve improved reproductive health outcomes by focusing on the gender lens.

2. Support to Operations. The Bank is now the largest single source of external funding in developing countries for human development. Reproductive health is more often addressed as components of broader health programs, because it is a more const-effective approach. Examples of Bank lending include:

-In India, the Reproductive and Child Health Program is a nation-wide reproductive and child health program to support the Ministry of Health and Family Welfare to improve the quality, coverage and effectiveness of reproductive and child health programs. Implemented through its Family Welfare Program (FWP) the project targets poor and underprivileged women and children, especially those in rural and poor urban areas.

- In Indonesia, the Safe Motherhood Project aims to improve both demand and supply of maternal health services and strengthen the sustainability of these services at the village level.

-In Morocco, the Social Priorities Program, Basic Health Project is working to increase access to essential curative and preventive health services in 13 provinces.

## 3. Clarifying Strategic Objectives for Health, Nutrition and Population Programs.

Examples worth noting are:

-The Health, Nutrition, and Population Sector Strategy outlines the Bank's response to reproductive health challenges facing the HNP sector. It establishes three main goals: 1) ensuring that investments improve outcomes for the poor, 2) enhancing the performance of health care systems; and 3) securing sustainable financing for services, including reproductive health and family planning.

-In 2000, the Bank adopted a series of strategic objectives to respond to reproductive health challenges in its sector strategy: Population and the World Bank: Adapting to Change. These objectives included (a) increase access to reproductive health information, especially among the youth and males; (b) ensure adequate management of obstetric emergencies; (c) ensure that women have access to reproductive health services and care; (d) increase political awareness and commitment to address HIV/AIDS; and (e) promote multi-sectoral approaches to prevention and management of HIV and infections that increase HIV risk

**4. Partnerships.** Internal partnerships have involved the Human Development Network, PREM and all the Regions. A very active Population and Reproductive Health Thematic Group serves as the focal point for information exchange, policy dialogue and the sharing of experiences and good practices.

In 1987 the World Bank partnered with the World Health Organization, the UNFPA, and UNICEF to establish the Safe Motherhood Initiative,

which aims to reduce pregnancy-related health programs and deaths in low and middle-income countries. By 1999 the World Bank had provided assistance for 150 family planning and maternal and child health care projects. Other external partnerships on reproductive health have included both the UN system as well as many NGOs working on reproductive health issues, such as:

- -Program for Appropriate Technology in Health (PATH),
- -USAID and other bilateral donors,
- -Georgetown University Institute for Reproductive Health (GU/IRH).

#### **Trafficking in Women and Girls**

The roots of trafficking in human beings can be attributed to poverty and wide human and economic development inequalities between and within countries and regions. Trafficking, as defined by the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, is a form of slavery and forced labor. Trafficking in human beings is a violation of human rights and a crime, affecting the social structures of the family, community, and country, thereby affecting development efforts. This crime is driven by women's high susceptibility to poverty, the acceptance of violence against women, and unequal protection of women under the law. The low status of women and girls in many societies make them particularly vulnerable to trafficking.

The World Bank's publication Engendering Development: Through

Gender Equality in Rights, Resources, and Voice, documents that in no region of the world do women and men have equal social, economic, and legal rights. One way of combating trafficking in women and girls is to empower women with equal rights, access to and control of assets, and provide them with alternative opportunities for income generation. The following are just some of the key issues in this regard:

-The United Nations reports that 4 million people a year are traded against their will to work in a form of servitude. Women and children make up a large majority of this number.

-Trade in women and children is virtually cost-free and carries low risk of criminal sanctions. The selling of young women into sexual bondage has become one of the fastest growing criminal enterprises in the global economy. Trafficking in human beings is a global problem that affects all regions.

-Spread of HIV/AIDS is high among commercial sex workers and among girls and women forced into domestic or other labor situations where they are often also targets of sexual violence.

-Women and girls often do not have equal protection under the law or are considered as assets that can be sold or traded. The Voices of the Poor Study reports several cases where daughters were seen as 'other people's property' or wives legally considered the property of their husbands. In Togo, for example, women cannot inherit, however, they themselves can be inherited by their husband's brothers-in-law along with the rest of the deceased's estate.

-Child prostitution deprives children of the opportunity to go to attend school and develop to their full potential, and their countries of human resources for development. In Nepal, for example, there is a considerable risk of an increased HIV/AIDS epidemic due to an active sex trade and high rates of girl trafficking to India for sex work. It is estimated that approximately 100,000 Nepalese are engaged in commercial sex.

Human trafficking raises a variety of human rights issues and the Bank is beginning to address trafficking in women and children as a development issue. A few individual projects or regional strategies include some work on this issue. Examples of Bank activities include:

- -The East Asia Regional gender strategy identifies trafficking in women and children as a key issue which should be addressed regionally. Specific country reports, particularly those in the Mekong, have also identified trafficking as a priority area of concern.
- -The Social Development Initiative for South East Europe is currently undertaking social analysis and pilot projects, part of which is focused on unprotected women and children at risk of human trafficking.
  - -The Albania Social Service Delivery Project addresses some

preventive measures for trafficking in girls. External Affairs is also funding, through an Italian Trust Fund, a documentary on trafficking of girls in and out of Albania.

As this is a newly emerging area at the Bank, partnerships are currently being put in place. The Social Development Unit is planning to organize a seminar on the trafficking of girls to raise awareness of these issues. Additionally, Stability Pact for South East Europe has asked the Bank to increase its involvement on human trafficking issues, due to lack of impact by other institutions.

#### Women, Post-Conflict, and Peace

Eighty percent of the world's 20 poorest countries today have suffered from a major conflict in the past 15 years. In Sub-Saharan Africa, conflicts have taken an increasing toll on development prospects, with almost half of all countries and one in five African people directly or indirectly affected by conflicts.

As women and men have different needs and play different social and economic roles in restoring war-torn societies, it is particularly important that post-conflict interventions are inclusive.

The Bank's Operational Policy, Development Cooperation and Conflict (OP 2.30) recognizes that violent conflict, within or between countries, results in loss of life and destruction of assets, contributes

to social and economic disintegration, and reverses the gains of development, thereby adversely affecting the Bank's core mission of poverty reduction. In recent years, Bank operations in countries emerging from conflict have become a significant proportion of the Bank's portfolio. The focal point for the Bank's work on these topics is within the Post-Conflict Unit, which is located in the ESSD Network.

The main issues we have identified in this area are:

-In conflict situations, women and children typically represent the majority of refugee or displaced populations, often as single heads of households, and often vulnerable to sexual abuse both during and after conflict.

-Most reintegration programs for combatants are created for men, yet, in some countries, such as Eritrea and El Salvador, up to 25% of excombatants are women. The Post-Conflict unit is working to integrate gender concerns into demobilization and reintegration programs.

-During conflict, women and girls are particularly vulnerable to sexual violence and rape is often used as a weapon against members of a particular race or ethnicity. It is estimated that in Sudan, over 50,000 girls have been captured by government forces and are kept as sexual slaves in the north. In Rwanda, 2,000-5,000 pregnancies are estimated to have resulted from rape during the 1994 conflict. The UN estimates that up to 80% of female refugees are sexually assaulted.

-Women are often seen only as victims of conflict rather than contributors to the peace process. During periods of conflict women often take on new responsibilities in community organizing, supporting combatants, and ensuring survival of the family. However, women in countries emerging from conflict are often excluded from the peace building process. In October 2000 the UN Security Council adopted a resolution on women, peace and security (Resolution 1325), which stated that women and civil society organizations should be fully involved in the peacekeeping process.

Recognizing the importance of gender issues in post-conflict reconstruction, the Bank has participated in a number of activities including research, awareness-raising, and grant giving.

**1. Research.** Recently, a study was published on Social Cohesion and Conflict Management: Rethinking the Issues Using a Gender-Sensitive Lens (Social Cohesion and Conflict Prevention in Asia, 2001).

In anticipation of Bank operations in post-conflict countries, the Africa Post-Conflict Group has prepared a report, Gender Dimensions of Demobilization and Reintegration Programs, to guide project teams on some of the relevant gender issues to be addressed in demobilization and reintegration programs.

- **2. Awareness-raising.** Several seminars and conferences have been organized by the Bank drawing the links between gender issues and post-conflict reconstruction. Among them has been:
- -Conference on Gender, Armed Conflict, and Political Violence (June 1999),
- -World Bank-hosted Seminar on Conflict, Post-Conflict, and HIV/AIDS
- The Gender Connections (In honor of International Women's Day, March 2000),
- -Other seminars have addressed topics such as, demobilization and reintegration programs, women's organizations in post-conflict countries, and the gendered impact of armed conflict.
- **3. Grants.** The Post-Conflict Fund (PCF) supports planning, piloting and analysis of reconstruction activities by funding governments and partner organizations in the forefront of this work. Among the work the PCF has funded are:
- -The UNDP Community Action for the Reintegration and Recovery of Youth and Women, in the Republic of Congo, to address the particular challenges women face when attempting to reintegrate their communities and gain a sustainable livelihood.
- -The Knitting Together Nations project in Bosnia, to create sustainable

employment opportunities for Bosnian women in inter-ethnic activities such as the production, marketing and sale of traditional knitwear.

- -The Women Reconstructing Southern Africa program, to finance capacity-building activities for emerging women's leadership in rural villages.
- -The War Widows and Welfare project in Indonesia, to help poor widows recover their economic capacities in areas of Indonesia and East Timor recently affected by violence.
- -The Afghan Female Teachers In-Service Training project in Peshawar (Pakistan), to train female teachers in the Afghan University, attended by the Afghan refugee community.
- **4. Partnerships.** The Bank is working with a variety of partners to address the gender dimensions of post-conflict and peace. Internally, the Post-Conflict Unit and the Gender and Development Group have teamed up to host lunchtime seminars. The Bank works with a number of external partners including UN agencies (UNDP, UNHCR, UNICEF, WFP, WHO), international relief agencies, such as the ICRC, and local NGOs in many countries.

The Bank is a member of the Inter-Agency Standing Committee, which represents the humanitarian community at large.

In partnership with the European Commission, the Bank has set up the South East Europe Stability Pact, which aims to provide an additional way for donors to coordinate their assistance and ensure that the countries of the region most affected by the recent crisis in Kosovo have access to adequate and complementary external funding.

Recognizing the importance of gender issues in human security and post-conflict reconstruction, the Bank is participating in a number of activities including research, awareness raising, and grant giving. Examples include: the Knitting Together Nations project in Bosnia, which is creating sustainable employment opportunities for Bosnian women in inter-ethnic activities such as production, marketing and sale of traditional knitwear; the War Widows and Welfare project in Indonesia, which is helping poor widows recover their economic capacity in areas of Indonesia and East Timor recently affected by violence; and the Women Reconstructing Southern Africa program, which is financing capacity-building activities for emerging women's leadership in rural villages.

#### **Gender-based Violence**

Long perceived to be a private matter, gender-based violence is increasingly recognized as a major component to human security as well as a constraint to sustainable development most especially following the Fourth World Conference on Women in Beijing in 1995. A World Bank study estimated that violence against women in 1993

alone was as serious a cause of death and incapacity among women of reproductive age as cancer, and a greater cause of ill-health than traffic accidents and malaria combined.

In India and Peru, as much as one-quarter of female emergency room patients at selected hospitals are battered women. It is estimated that between 85 to 114 million girls and women worldwide have undergone genital mutilation in various forms.

The World Bank has pioneered research on gender-based violence such as:

-Violence Against Women: The Hidden Health Burden (Heise, Pitanguy, and German, 1994), and

-Confronting Crisis: A Comparative Study of Household Responses to Poverty and Vulnerability in Four Poor Urban Communities (Moser, 1996).

These studies have provided compelling evidence of the high economic as well as social and personal costs of gender-based violence.

In terms of Bank lending, for example, the Lithuania Social Policy and Community Services Development Project includes a battered women's shelter that will provided temporary residence for battered women and their children, as well as provide social services to help women find permanent and safe living accommodations.

In Ecuador, the Judicial Reform Project includes a Program for Law and Justice that provides small grants to groups in civil society. A particular area of emphasis is improving access to the judicial system. The majority of these activities, including four pilot legal services centers, serve women's legal needs. The centers provide consultation on issues such as domestic violence, sexual violence against children, and child support.

## Gender Dimensions of Racial Discrimination, Xenophobia and Related Intolerance

The World Conference Against Racism provided a unique opportunity to advance our understanding of how racism, xenophobia and related intolerances intersect with gender inequality, compound women's subordinate status and put them at greater risk of violence, human rights violations and poverty. Three key issues are important to consider in this regard:

- 1. Gender discrimination remains pervasive worldwide;
- 2. Gender and race give rise to compounded discrimination; and
- 3. The intersection of gender and racism puts women at greater risk of violence.

-Gender discrimination remains pervasive worldwide, despite considerable advances in gender equality in recent years. According to a new World Bank report, Engendering Development – Through Gender Equality in Rights, Resources and Voice (World Bank, 2001), in no region of the developing world are women equal to men in legal, social, and economic rights. These gender gaps are widespread in access to and control of resources, in economic opportunities, in power and political voice, and tend to be greatest among the poor. Examples of the report's findings include:

-Political Representation: Women remain vastly underrepresented in international, national and local assemblies, on average accounting for less than 10 percent of the seats in parliament. In no developing region do women hold more than 8 percent of ministerial positions. In Eastern Europe, since the beginning of the economic and political transition, female representation has fallen from about 25 to 7 percent.

-Wage differentials: In industrial countries, women in the wage sector earn an average of 77 percent of what men earn; in developing countries, 73 percent. And only about a fifth of the wage gap can be explained by gender differences in education, work experience, or job characteristics

-Education: In South Asia, women have only about half as many years of schooling as men, on average, and girls' enrollment rates at the secondary level are still only two-thirds of boys.

-Gender and race give rise to compounded discrimination: Gender-based discrimination cannot be fully understood without also addressing a wide range of other factors such as race, ethnicity, social class, and religion. When a woman's race is factored into her experience, the double burden of gender and racial discrimination and related intolerance become evident. Racism affect women and men differently and differences exist among women in their experiences of racism. Moreover, gender and race are not two mutually exclusive forms of discrimination, but they often intersect, giving rise to compounded or double discrimination. For example:

-Worldwide, women earn less than men. However, the compounded impact of gender and racial discrimination often result in additional disadvantages among minority women in the labor market. In Brazil, for example, white women's earning are on average half of white men's earnings while black women's earnings are on average about half of white women's earnings.

-Even though black women participate more in the labor force, they are more susceptible to unemployment than white women. And overall, women are more susceptible to unemployment than men.

-Gender-based discrimination often results in women being clustered in the lowest-paying economic sectors. In Brazil, studies show that occupational discrimination affects women of African descent even more than it affects white women. For example, the largest single job category for Afro-Brazilian women is that of domestic servant, 90 percent of whom are black. In addition to holding low-status jobs, Afro-Brazilian women are more likely than white women to be single heads of poor households.

-In Panama, according to the World Bank Poverty Assessment, over half of the indigenous peoples live below the poverty line. Wage discrimination is one of the factors reportedly contributing to extreme poverty among the indigenous peoples. Women, furthermore, are poorer than men and have fewer employment opportunities than their male counterparts. Hence, the report reveals that in Panama, indigenous women bear the double burden of race and gender-based prejudice.

-In Peru, rural poverty is highly correlated with ethnicity. Close to 60 percent of rural households in the poorest quintile of the income distribution declare a native language as their mother tongue. Among these, indigenous peasant women from the Andean and Amazonian regions are disproportionately represented. Forty-one percent of women whose first language is not Spanish live in socially and economically depressed rural areas. Indigenous peasant women suffer the triple disadvantage of being women, "Indian," and poor. They have the highest rates of poverty, illiteracy, ill health, number of children, and workload, and the least access to social assets.

-In the United States, Latino women are twice as likely as white

women to die in childbirth.

Even in societies where there are few gender disparities as a whole, there can be significant gender gaps among certain minority groups. For example:

-In Romania, there are no overall gender disparities in terms of access to education (about 91 percent of both boys and girls attend primary school), but there are major disparities between the Roma population's access to education and between Roma girls and Roma boys. In 1998, 44 percent of Roma children did not complete basic school education. And within the Roma minority, because of early childbearing, traditional gender roles, and substantial family and household responsibilities, girls tend to drop out of school even earlier than boys. Consequently, girls' employment chances are almost non-existent. Thus, Roma women and girls are marginalized within their society because of their Roma status and within their community because of their gender.

-The intersection of gender and racism puts women at greater risk of violence. While gender-based discrimination puts all women at risk of violence, the intersection of gender and racial discrimination often means that women of marginalized and stigmatized racial or ethnic groups are subjected to abuses in larger measure than other women. Because of their low status, these groups often have difficulties accessing the legal system. For example:

-In the context of recent ethnic-based conflicts in Bosnia and Rwanda, rape and sexual violence have been used to target women of particular ethnic groups as an instrument of genocide.

-Globally, women and children make up 80 percent of the 13.2 million refugees and 30 million people displaced within their country's borders. These women are especially at risk of sexual violence and other forms of abuse, and are often used as a weapon against members of a particular race or ethnicity. In refugee camps in Tanzania, more than a quarter of the women aged 12 to 49 had been victims of sexual violence.

-Domestic violence is often also compounded by race. Marginalized women may face language barriers or cultural insensitivity. In many countries, the access and rights of marginalized and stigmatized racial or ethnic groups to state protection from domestic violence may be influenced by the racial status.

-The race dimension of trafficking in persons puts women and girls at particular risk. Because the vast majority of trafficked persons are women, trafficking is usually considered to be a gender issue. However, when attention is paid to which women are most at risk of being trafficked, the links to their racial and social marginalization become clear. According to the Asia-Pacific Seminar of Experts, which took place in Thailand in September 2000 in preparation for the World Conference Against Racism, women of certain racial or ethnic

groups are more likely to become victims of trafficking because of their vulnerability and because of racist attitudes and perceptions. Moreover, racial discrimination may not only increase the risk of trafficking, it may also have an impact on the treatment that women receive in the destination countries. Similarly, unsettled immigration status and fear of deportation may result in women being unable to access the criminal justice system and being subject to discriminatory policing practices.

World Bank's mandate is poverty reduction. Freedom from poverty is a basic freedom needed for full enjoyment of other human rights and yet is still denied to more than one billion people. Given the World Bank's mandate, the Bank's efforts towards reducing discrimination are primarily focused on reducing poverty and eliminating the barriers that keep men and women from equal access to social and economic resources. While gender-based discrimination may be fueled by racism and xenophobia, high incidences of poverty among many victims of discriminatory practices is also a contributing factor. Hence, there is not only a need for reforming institutions that promote racial discrimination and prejudice, but also a need for creating opportunities that reduce poverty and empower those who are most vulnerable.

The following paragraphs describe some of the Bank's activities related to gender-based discrimination.

The empowerment of women — and of men — has become a central element in the World Bank's strategy for poverty reduction. Since the 1995 Beijing Conference, we have made substantial progress in bringing gender perspectives into our way of doing business, in the projects and programs that we finance, and in improving the gender balance within our organization. For example:

-Raising awareness. The World Bank has taken several steps to raise awareness on issues related to indigenous peoples, minorities, ethnicity and gender. For example, the Bank was the first multilateral financial institution to introduce a special policy for the treatment of indigenous peoples in development projects. As far back as 1982 the Bank issued Operational Manual Statement (OMS) 2.34 on Tribal People in Bank-financed projects.

The World Bank also has an operational policy on gender and aims to mainstream gender issues into all Bank activities, including those that benefit indigenous peoples. World Bank studies, such as a regional study on indigenous peoples and poverty in Latin America, are contributing to our understanding of the complex relationship between race, gender and indigenous peoples.

-Consulting indigenous peoples. The World Bank has developed methodologies for consultation with indigenous peoples. The consultations are designed to make Bank-financed projects more

responsive to the needs of indigenous peoples. Women from indigenous groups are invited to participate in these consultations. Such consultations were, for example, organized with the indigenous peoples of the Andean Highland and Amazon region in Peru.

-Promoting empowerment through girls' education. The Bank has loaned approximately US\$5.3 billion for girls' education projects since the Fourth World Conference on Women in Beijing in 1995. Some 46 girls' education projects now exist in the World Bank's girls' education target countries (31), where gender disparities in educational access are especially large.

-Promoting improved health. The World Bank is now the single largest external source of funds for health, nutrition, and population in low-and middle-income countries. In response to the increasing spread of HIV/AIDS among women, work on Gender and HIV/AIDS is underway and is expected to increase the effectiveness of Bank-funded HIV/AIDS projects by adding the gender dimension.

-Promoting diversity within the World Bank. The World Bank has adopted diversity targets for increasing the number of women and minorities in key professional positions and management. We have made steady progress in increasing the representation of women in professional positions—from 29% five years ago to 38% at present—and in management, from 14% to 21.6%. Under Mr. James Wolfensohn's presidency, management appointments have included the first female

Managing Director and the first female VP for operations. Today, we have a total of eight women Vice Presidents in the Bank Group, and the first African woman Managing Director.

## Gender in the CDF and the PRSPs

The Comprehensive Development Framework (CDF) and Poverty Reduction Strategy Papers (PRSP) rely heavily on consultations and participatory processes in order to identify and meet the needs of the poor. Unless these efforts are gender inclusive, they will not be able to effectively and efficiently achieve this goal.

Women and men have different needs and constraints that often make participation in the formulation of national development strategies more difficult for women, for example:

-Often, women's unequal rights and poor socioeconomic status relative to men can limit theirs ability to influence decisions in their communities and at the national level. In societies where community councils and local political bodies are largely run by men, or where men are considered to speak for the whole family, it will frequently be the case that most women will have very little involvement in the selection of priorities or allocation of resources. A recent study of Panchayats (local governmental councils in India) showed that those headed by women (as is now required by law in one-third of the cases) took different actions than those headed by men. Thus, women's

participation in development decision-making has substantive implications.

-Women face considerably larger time constraints than men. In nearly all countries, women work more hours than men, and this gap is largest among the poor and in low-income countries. Women must manage their time around several roles, including productive, reproductive, and civic. This constraint limits women's ability to participate in public life.

An assessment of 23 I-PRSPs and PRSPs conducted in March 2001 revealed that in order to ensure the active participation of women, it is essential to have a gender-sensitive participatory strategy, with specific measures to overcome the cultural, political, logistical and economic barriers to women's participation which exist in different countries. When preparing the PRSP for Tajikistan, gender-sensitivity was used in several ways, for example:

-The research team carried out consultations with people in three focus groups in each administrative district, one with 8-10 girls and boys, one with 8-10 women and one with 8-10 men. Given the cultural barriers to women's participation in Tajikistan, having separate session for men and women proved to be an effective technique to ensure women's active participation.

Similarly, when choosing the venues for the consultations, male

focus groups were able to meet in mosques, while consultations with women and children were conducted in schools. Poor people who lived in villages that were difficult to access were provided with transport. Attention was also placed to holding the consultations at convenient times for women, men, and children.

Gender equality strengthens countries' abilities to grow, to reduce poverty, and to govern effectively. As noted above, this is a key finding of the report, Engendering Development. Efforts are being made by Bank staff and client countries to include gender equality in their national development plans. For example:

-The Dominican Republic now aims to promote equitable access to justice for women and men. Eritrea's strategy recognizes that much needs to be done if women are to be fully empowered—and sets out specific measures to address this aim.

-In Morocco, a National Action Plan for the integration of women in development is part of the National Development Plan for 2000-2005. Romania's new strategy specifically covers, among other things, increasing the number of women in key positions in the public and private sectors, strengthening the legal framework on violence against women, and the provision of workplace childcare.

## **Bank Partnerships On Gender and Development**

Partnerships in the area of gender and development facilitate the sharing of information on approaches to integrating gender into development, they help the Bank better understand the needs of our clients, enable us to pool resources, and in general help the Bank to strengthen its work in this area. We have number of partnerships at all levels in the area of gender and development. For example:

-The Bank participates in the gender-focused committees and working parties of the United Nations system and other international organizations. Examples include the UN Inter-Agency Network on Women and Gender Equality, the Working Party on Gender Equality of the Development Action Committee of the OECD, and the MDB Working Group on Gender and Development. The Bank also forms partnerships with donor countries. Currently, the Norwegian government is providing funding to innovative Bank activities that mainstream gender into the Bank's work.

The World Bank has also formed partnerships with civil society and NGOs, including:

-External gender consultative groups that meet regularly with World Bank staff to advise on gender issues and provide feedback on the Bank's work, for example, the Bank-wide External Gender Consultative Group, and the Consultative Council on Gender for the Middle East

and North Africa Region (MNA CCG).

-The Development Marketplace. Through the Development Marketplace, the World Bank, in collaboration with NGOs, civil society and the private sector, has supported several innovative gender-responsive projects, including an artisan enterprise institute in Peru, reducing female genital cutting in Africa, and helping poor Egyptian women and girls to obtain identity cards and birth certificates thereby enabling them to access entitlements, micro-credit, and basic services.

-The Development Gateway's Gender Portal. The Gender and DevelopmentPortalis a common platform for gender and development related resources, information and dialogue; it is participatory and interactive - anyone can contribute content and ask questions; and inclusive - serving the needs and expressing the views of a broad array of stakeholder. The World Bank's Gender and Development group is leading the development of the site. In the spirit of the Gateway, however, the Gender Portal has several cooperating organizations including CEMINA (a Brazilian NGO founded in 1988 with a mission of promoting communication and information on gender issues), the Women of Uganda Network (WOUGNET), and the International Center for Research on Women. Currently, there are over 700 resources on the site.

## **Final Thoughts**

Addressing gender equality and human rights must be mandatory and not voluntary. The outcomes will certainly be better economic and material progress but, most important of all, it will result in enhanced human security, peace and social stability. These are imperatives we cannot put on the back burner of the thematic priorities of this Commission.

We will continue building more bridges between gender and economic development. A huge and vast territory.

We must assist the formation and strengthening of all legitimate coalitions on gender equality. These must embrace important dimensions, including:

-The Role. A better understanding of the fundamental role women play in our societies, and not only in the work place.

-The Social Architecture. A need to construct a social architecture based, from the very beginning, on gender equality at all levels.

-The Political Economy. A recognition that there is a large number of political economy considerations that have tended to slow down the change in the right direction. Understanding these will create a new agenda for many coalitions.

-The New Value System. A must for a new set of values and beliefs which embody gender equality, not just as a matter of numbers but as a matter of human betterment and justice.

-The Gender With Human Soul. A need to address gender, not only with a human face but also with a human soul, addressing the most important transformational elements, which render many coalitions both possible and effective. This has major implications on the role of education.

Transformation of social structures without due consideration of a feminine identity in the process of human transformation and self-realization is tantamount to more social conflict and instability. It is the women's identity that brings social coherence at all levels of our existence. We cannot expect any advancement in our evolution if our social architecture is dominated by a few; if it is the source of discrimination; or if it is the vehicle for gender inequality.

The principal components of any new social architecture must be glued by a new set of values. We cannot have a "new" architecture glued with old and inadequate values. Examples of these values are equality, non-discrimination, respect, sharing, caring, and so many more.

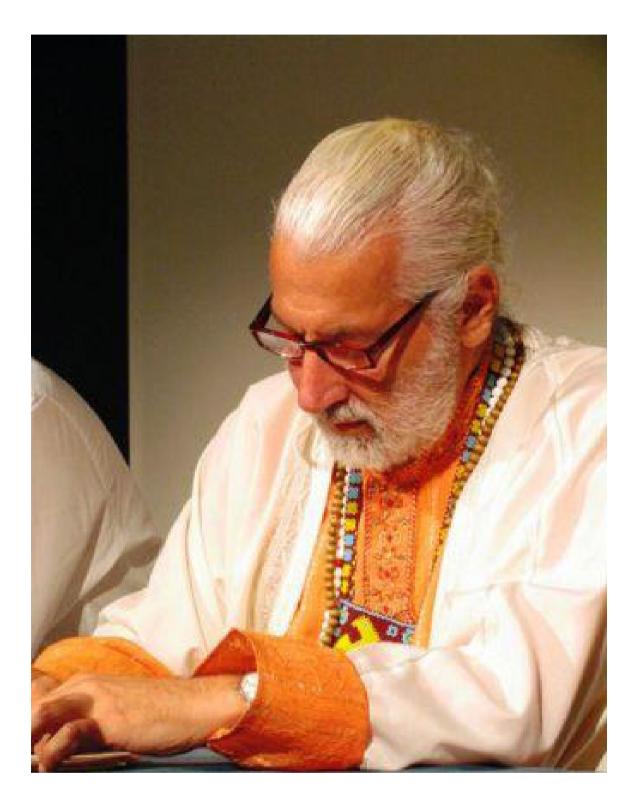
Finally, we must recognize the great importance of the political economy of gender equality. In the past, while this may have been

justified to some extent, we have tended to focus mainly on economics to explain what was wrong in the system.

I believe that the slow progress in gender equality responds also to major political constraints. In this context, let me end by stating explicitly that:

- -Gender equality implies a transformation of society and the breakdown of many traditional rules and institutions.
- -Gender equality means major changes towards an egalitarian society.
- -Gender equality means a major change in empowerment.
- -Gender equality means a profound transformation of existing forms of governance.
- -Gender equality means changes in the role and functions stakeholders of development are playing.
- -Gender equality means, once again, a major revolution in values.

## Thank you very much.



------Dr. Alfredo Sfeir-Younis

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