

The background image is a photograph of a woman in a dark, hooded coat walking away from the camera down a narrow, wet city street at night. The street is reflective, showing the lights from the buildings and streetlights. In the distance, several other people are walking. The buildings are tall and dark, with some lit windows. The overall atmosphere is somber and urban.

Urban Sprawl Impoverishes Women and Deepens Existing Gender Inequalities When A Human Rights Approach Matters

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Statement delivered by Alfredo Sfeir-Younis, Special Representative to the United Nations And to the World Trade Organization in March 18-April 26, 2002, at the 58th Session of the Commission on Human Rights, Geneva, Switzerland.

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“Cities – Women” Partnerships Against Poverty
Third Forum of the World Alliance of Cities Against Poverty (WACAP)
Jointly organized by
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Chairperson,
Excellencies,
Ladies and Gentlemen:

You have honored us with this invitation to speak. As an institution, we see this event as one that will draw the line between those who are ready to embrace a transcendental revolution in values from those who will be content just with a partial or even marginal move in some sort of a ‘right direction’.

This conference is about three important dimensions of our lives: material (cities, the reality of millions), poverty, and human and spiritual (women). As there have been a lot of discussion on these dimensions separately, the major challenge for this event is, in the end, to be able to master this vortex. In particular, to address how the cities should become the vehicle to get women out of poverty; e.g.: what values, approaches, actions, policies and programs might be required.

Let me share with you that when I made the decision to be here, I felt a great deal of trepidation. In part because I see in this audience the people who should be in this podium in my stead, and another because I am fully aware of the difficult and multidimensional nature of the theme in front of us. Finally, because I believe that one must somehow bring substantive value added to this dialogue.

So, here I am.

Today, the theme of my presentation will be on the importance of a human rights development approach to eradicating poverty in the cities, with special emphasis on women and girls.

My friends, this is not a moment or the place to repeat a large number of statistics, or to posture about a very fundamental problem affecting so many women in the world. To take a position like this would be tantamount to failure and major frustration. Let us learn from the mistakes made in the past and create here a new coalition for change. Let us create the foundations of a new Social Contract that will be

humanistic in nature, effective in action and sustainable in character.

I. Witnessing Development Pessimism

This meeting takes place at a time when we know that the increase in population for the next few decades will augment the size of the cities of developing countries in fundamental ways. We also know that the patterns of demographic changes we should expect for the next two to three decades: most of the newborns will come from the cities of developing countries, and urban dwellers will have the supremacy over what has been the domain of the rural person. Therefore, our cities will have to become the cradle and the main source of economic development and human welfare for billions of people.

The main functions that cities perform are not less important. Cities are not just key physical entities but the most important productive foundation of our economic and social systems — they provide each and every one of us our source of human existence, no matter if you are rich or poor, coming from one ethnic community or another. These productive functions are multiple, with some in the realm of our material reality, others in the realm of our non-material or human/spiritual reality. On the material front, cities are becoming the main providers of productive employment, the homes of many large, medium and small enterprises, and the center of excellence in the provision of innumerable services, public as well as private. It is in the cities where

one of the most significant battles for survival will take place, and these conditions will determine our ability to attain the non-material goals of human development like peace, social stability and human security.

If we freeze the “frame of human existence” right now, one would see that the forthcoming population would be located where congestion is the highest, where social stability is at risk, where human security is weak, and where institutions are in most cases non-existing.

The poverty situation, a key theme of this Forum, is very worrisome to all of those who are in the business of development. For example, it is true that there have been some successes in diminishing absolute poverty in Asia, but the numbers keep haunting development practitioners. In Africa, we see poverty continues to be the most important challenge and a nightmare for many who suffer it.

On the debate on poverty, we are in a tug of war between optimistic and pessimistic policy-makers. But, what I am seeing lately is some resurgence of “development pessimism”. This is to say that despite the fact that progress has been made in many fronts, many communities are communicating a great deal of frustration. The pessimism is well-founded on a few important elements:

-First, many people see that the gap between the rich and the poor, and between the rich countries and the poor countries, is increasing at a rapid rate. It has been said that the 400 richest people in the world possess the combined wealth of India, Pakistan, Bangladesh and Sri Lanka. We also

know that the richest person in this Planet possesses assets whose values amount to more than the whole GNP of Sub-Saharan Africa put together.

-Second, development pessimism is also mounting as a result of the lowering of the quality of growth and development in general, or the deterioration of the quality of life, especially for those below the poverty line. This quality is diminishing as a result of many factors, including environmental degradation, lack of clear work (job) opportunities and options, diminished empowerment of those in need, and instability at the social and household levels. The poor we have been dialoguing with have communicated discontent that is not only expressed as income or material poverty per se, but also as a situation that goes deep into the realm of human transformation and spiritual needs.

Development pessimism is particularly acute in urban areas of developing countries. As a matter of fact, I believe that it will be this particular phenomenon that will determine the fate of cities, its institutional politics (in the realm of decentralization policies), and its ability to move forward in a consensual way.

II. The Feminization of Poverty

In addition to the demographic trends and the feeling of development pessimism, it is essential to add a new phenomenon we are all witnessing today; i.e., the feminization of poverty. Feminization does not respect age or spaces, but is tremendously aggravated by racism

and discrimination. Women not only form the largest strata of the poor population, but on top of it they are also racially discriminated. Often, this discrimination goes beyond race and color, although these two are very important dimensions to account for. There is economic and financial discrimination. There is labor market discrimination. There is social discrimination. There is access to justice discrimination. And so much more. Not to mention the fact that there is an increasing number of women who are subject to physical and verbal violence.

Today, young women in poverty are being drawn to drug abuse and prostitution, leading to a new category of services that has recently appeared in our vocabulary: sex workers. This is simply not acceptable.

Many claim that the solution resides in our educational systems. But education is no longer enough. We must focus on the fact that for the poor, the quality of existing educational systems leaves a lot to be desired. The large majority of girls does not have access to education and have instead become the silent slaves of many poor households in relationship to their male family members. These disparities are deep-seated, one example of which is the well-known fact that in the intra-family distribution of calories (daily food distribution), girls are the ones who get the least as the system is biased towards those who work.

But, Chairperson, Ladies and Gentlemen:

I did not come here to dig up the negative realities we are facing today,

although these are real and clear points of departure.

-I am here to pay tribute to each and every woman in the world. To those who live in the shantytowns of all countries, those women and girls who fetch water and fuelwood each day. To those who are crying quietly because their children do not have enough food to eat.

-I am here to render the fullness of my silence to the 600,000 women who die every year during pregnancy and at delivery because they do not have access to primary health care. This is a phenomenon that we must eradicate once and for all.

-I am here to deeply honor the existence of feminine energy, so fundamental to the attainment of sustainable peace, to the elimination of conflict and to make life better and more decent to every citizen in the Planet. This feminine energy has been either suppressed or misused because we have allowed our masculine energy to dominate. It is this imbalance that we need to correct in both women and men.

-I am here to put my knowledge, skills, power and experience at the service of constructing a new Social Architecture where gender issues and concerns are at the center stage of our global society, and not just as the residual of market transactions at the national and the global levels.

-I am here to share with you a possible road map we can all walk through and become an integral part of, with the view to arrive at a

better world for all.

-I am here to clearly state that gender is not just a matter of political correctness or kindness to women, but 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.

-I have also come here to be transformed by your presence, your views and your inner intentions. This transformation is the one I will take with me when I go back to my institution. Thus, its nature, scope, and multiple dimensions will mark the character of my actions on my return.

The challenging issues I will be raising today form the core of our new policy on gender equality and economic development, and it should provide us with a solid foundation for an effective policy dialogue on these matters.

The betterment of women means the betterment of every person in this Planet.

In Geneva, we are in the middle of the Commission on Human Rights — in the middle of a major debate about the future of humanity.

In our international debates, I have observed with a great deal of

consternation that we have formed essentially three groups of development stakeholders in our international debates.

-The first group is that of the indifferent, or of those who posture permanently no matter what viewpoint is being advanced. They are seated there day after day without contributing one bit to the formulation of a new world vision. Nevertheless, they always see themselves as better, as more advanced, and have no need to think or ponder over what others are doing. They are the ones who could always say it better, present it better and, of course, they always have better ideas than any of the speakers.

-The second group, who is extremely active, is formed by those resisting change. They include fabulous spin-doctors who can argue until dark why no change is better than some change. They are the blockers of this incredible human quilt that is growing in size everyday. For spin-doctors, there is no problem in smearing leaders, development institutions, decision-makers, and the like. Their methods may include a great use of their political or religious powers as well as violence in all its forms.

-The third group is those who are desperate to carry out the change that humanity is expecting for so many years. They range from advocates to thinkers, from practitioners to philosophers, from religious and spiritual leaders to politicians, and from the person on the street to practically everyone, no matter where we are.

While all are contributing to this global debate, it is clear to me that new alliances are needed to foster, support and engage with those in the third group.

No matter what each of us think, we are all agents of change. Thus, the question is not whether one is an agent of change but what type of agent you want to be. This is really where the dynamic of life is located.

In coming here, and in seeing the situation women face today in every city of the world, I have asked how women realities can become the center stage of decision-making rather than becoming the result of what is happening somewhere else in the economy. Therefore, I have decided to share with you the elements of a new paradigm – a paradigm where human rights are at the center stage of our existence.

Chairperson:

As an opening thought, I would like to say that not to address 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 the supremacy of human rights values to our vocabulary, to our deep understanding, and to the final respect and implementation of rights at all levels.

III. Gender and The Millennium Development Goals (MDGs)

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

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."

Gender issues, however, are not only relevant to the third MDG but to successfully meet the Millennium Development Goals, gender-responsive actions must also be taken for all the goals. Let me share with you some comments regarding each:

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 4 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 5 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 6 Combat HIV/AIDS, malaria and other diseases: This is a fundamental challenge and I will refer to it separately in a section below.

Goal 7 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.

IV. 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).

V. 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 respond 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 fertility. 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 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), co-sponsored 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 cost-effective approach. Examples of Bank lending include:

-In India, the Reproductive and Child Health Program is a nationwide 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 problems 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).

VI. Trafficking in Women and Girls

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

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 are 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 trafficking 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, the 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.

VII. 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 ex-combatants 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. In some states (e.g., Sierra Leone; Northern Ireland) they have played a major role in organizing peace movements. 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.

VIII. 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 provide 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.

IX. Right to Development: A Gender-Equal Perspective

There have been important discussions on the gender perspective of the Right to Development (RTD). It is essential to mainstream this perspective in the national and international debates.

While there are different interpretations of what the RTD is all about, for us, the essential dimensions have to do mainly with “the process of managing the allocation, access of rights and obligations over the productive assets (including services and institutions) or the economy”.

This conceptual framework is very important to be understood and put into the overall context of the gender equality's debate we have now. The first major step is to link the whole debate of RTD to the creation of wealth in developed and developing countries. In this context, these rights need to be realized in a holistic fashion and according to the specific realities of each country. Therefore, any definition of

RTD must be somehow “compatible”, “comparable”, and “linked” to our understanding of “economic growth”, “development”, “poverty”, and “sustainable development”. Today, there is a great need for a common definitional framework

Like any management process, this is determined and influenced by domestic and international policies, including market access at the international level which may clearly determine the ability to manage such assets as land and water, technology and knowledge. At the domestic level, special attention must be paid to the whole policy on public expenditures, as this will determine who benefits from these assets/services/institutions (e.g.: access to primary school or primary health care).

Given the above-mentioned definition of the RTD, the gender perspective offers a unique dimension for the policy dialogue, domestically and internationally. Here, two important elements are key to address, most of which related to issues of implementation. In this regard, it is essential that a debate on poverty, gender and cities focuses on the biases that present systems have in the management and access to the assignment of rights. However, particularly in urban centers, there are many areas where one should focus on.

First, on the assignment of rights over properties (housing, land, water, public grounds and urban forests). In many countries, the laws are biased and women can neither own nor inherit land. Similarly, it is

imperative to focus on rights over space, water, forests and fisheries. But, to get women out of poverty in the urban scenario, it is also important to focus on issues of knowledge and technology transfer, patents, investment and credit. These are essential components of any development strategy.

Second, on the importance of service provision in all of the above dimensions. This would include access to water and sanitation, street cleaning, schooling and medical care, and many aspects linked to food security and nutrition. And, as stated later on, it is essential to address issues of access to justice and social welfare services. All of these are at the core of the debate!! It is this discrimination that is keeping many women in poverty. The feminization of poverty has been greatly intensified and extended due to these issues linked to the assignment of rights. Thus, it is profoundly important to break this vicious circle imposed by this biased process on the assignment of rights over productive assets.

Third, in most cases, the system and processes are very asymmetric on allocating rights and responsibilities. Women are imposed more responsibilities without being benefited by the ownership of those assets. In addition, because of existing gender biases in the hiring and promotion policies at the work place, at higher levels of decision-making, they do not actively participate in the “management” process and in the assignment of many forms of entitlements.

Thus, today, the Right to Development process has a major gender bias.

But there is a more profound impact of this bias: the whole conceptual understanding is dominated by a very masculine value system — productivity, competition, individualism. This is (also) responsible for a major loss of our collective instruments and abilities. Therefore, we see now that in many of our cities, we are losing our attention to issues related to the collective “commons” and, in the end, our “global commons”. Examples are environmental degradation, loss of ecological balance, and the spread of diseases. Therefore, a debate on urban poverty and the feminization of such a process is not just a debate on “doing” or “having”. It is also a major debate on “being” and “becoming”, not in an individualistic sense, but in a collective sense.

Thus, to sum up on this point, if we were to focus on the gender perspective of urban poverty and the implications for the RTD, we must look at the foundations of the management process in the assignment of rights over the productive assets of the economy. It is from there that a profound and perverse bias exists.

The above-mentioned analysis has major implications for the way in which development programs and policies are designed. Central to this design process must be the question: Development programs for whom?

In the past, we have seen that traditional policies and instruments for several development compacts have been extremely biased against women. Thus, to use the same instruments/policies will be tantamount to more gender discrimination, rather than less.

However, any poverty eradication strategy must focus as much on quantity as it needs to focus on quality. It is certain that development programs in the urban areas would be defined quite differently if the gender biases were not present.

The next important area is that of implementation of development programs. In this regard, experience shows that it is essential to also focus on the political economy of many issues. This is when decision-makers must consider such issues as equity and social justice, empowerment, governance, institutions, new value systems, development of new social contracts and much more. Central to all of these dimensions is a well-functioning and accessible, transparent, and unbiased justice system. The Bank has so far financed 18 justice systems programs.

One cannot move on to the next issue without paying attention to biases against the elderly people: men as well as women. It is essential to focus on the sudden un-link of the elderly from capturing fair and equitable benefits from the productive assets of an economy. These are assets they helped to create wealth, social stability and human security. At this point, in most of our cities, the elderly has been

disconnected from the management process and thus, there is not only a feminization of poverty but also a major impoverishment of elderly people. In this process, it is essential to focus on the human dimensions and values that must dictate the nature and scope of the “management process” through which one allocates the productive assets in the urban economy.

X. Gender Dimensions of Racial Discrimination

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 activities addressing gender-based discrimination

The 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.

XI. 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 their 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 found 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 sessions 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.

XII. 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 Development Portal is 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.

XIII. The World Bank Urban Development Strategy: “Cities in Transition”

At the threshold of the 21st century, cities and towns headline the World Bank’s development campaign. Within a generation, the majority of the developing world’s population will live in urban areas, while the number of urban residents will double, increasing by over 2 billion inhabitants. Cities and towns are not only growing in size and number, they are also gaining new influence. The urban transition offers significant opportunities to improve the quality of life for all individuals, but whether this potential is realized depends critically on how cities are managed and on the national and local policies affecting their development.

Across all countries over time, urbanization accompanies sustained economic improvement and, when well-managed, can be an important contributor to broad-based social welfare gains. The development of urban areas is also closely linked to the rural economy through the exchange of labor, goods, services, information and technology, capital, and social transactions that benefit residents in both locations.

Neglecting urban issues leads to significant social and environmental costs, however. In the two most urbanized regions that the World Bank serves, Latin America and Europe/Central Asia, over half of the poor already live in urban areas. By 2025, two-thirds of the poor in these regions, and one-third to one-half of the poor in East and South Asia,

will reside in cities or towns. The nature of urban poverty is more than an income or employment issue, and is also characterized by squalid living conditions; risks to life and health from poor sanitation, air pollution, crime and violence, traffic accidents, and natural disasters; and the breakdown of traditional familial and communal safety nets. Urban populations are also particularly hard-hit by macro-financial shocks, such as the recent crises in East Asia and Russia. Urban environmental degradation has the most immediate effects on poor urban residents but also has serious national and global impacts.

A. Why Support the New Urban and Local Government Strategy?

The growing importance of cities and local governments calls for a renewed World Bank assistance strategy geared to serving national, as well as corporate, objectives of reducing poverty, promoting broad-based growth, protecting the environment, and supporting effective institutions. Achieving these objectives requires a closer working relationship with the local governments which are assuming greater responsibilities for delivering services that have direct impacts on people's daily lives, in partnership with national governments and the communities themselves. In addition to the core urban development activities of municipal management, housing reform, and delivery of local public services, the global urban agenda is expanding to include diverse issues such as local economic development, capital market access, real estate market reform, urban cultural heritage, disaster mitigation, and public safety.

The motivation for this new strategy stems from the growing demand for World Bank assistance from newly-empowered local governments, as well as from the realization that urban development activities could and should have a greater impact on raising the living standards of the poor and promoting equity. The World Bank holds over three decades' worth of operational experience in urban lending and sector work that provides a strong basis for response. The ultimate aim of this renewed strategy is to promote sustainable cities and towns that fulfill the promise of development for their inhabitants—in particular by improving the lives of the poor and promoting equity—while contributing to the progress of the country as a whole.

B. The Urban Assistance Program is Guided by a Vision of Sustainable Cities

Agenda for working with both national and local governments to develop sustainable cities, which are first and foremost:

-“Livable” — committed to ensuring that the poor achieve a healthful and dignified living standard; that provide systems for adequate housing, secure land tenure, credit, transportation, health care, education, and other services for households; and that address environmental degradation, public safety and cultural heritage preservation for the benefit of all residents. And to be livable, cities must also become:

-“Competitive” — providing a supportive framework for productive

firms, to promote buoyant, broad-based growth of employment, incomes and investment.

-“Well governed and managed”— with representation and inclusion of all groups in the urban society; with accountability, integrity, and transparency of government actions in pursuit of shared goals; and with strong capacity of local government to fulfill public responsibilities based on knowledge, skills, resources and procedures that draw on partnerships.

-“Bankable”— that is, financially sound and, at least for some cities, creditworthy. Financial health of municipalities requires the adoption of clear and internally consistent systems of local revenues and expenditures, transparent and predictable intergovernmental transfers, generally accepted financial accounting, asset management, and procurement practices, and prudent conditions for municipal borrowing.

To pursue these four interrelated objectives, the proposed strategy argues that the World Bank needs to view the city holistically, as an integral unit of assistance and analysis, representing a specific spatial, social, political, environmental, financial and economic context—a microcosm of sustainable national development. Within this holistic perspective, the Bank would intervene selectively to support cities and countries where there is a strong commitment by stakeholders to shared objectives, and would aim to scale-up urban assistance to

meet the urban challenges. The Strategy will further require the Bank to reinvest in its own urban knowledge and capacity, and to work through strengthened partnerships.

C. Building Blocks of the Strategy

Four main activities are proposed for new emphasis of the World Bank's urban support:

- Formulation of national urban strategies — helping constituents understand and articulate how the urban transition can contribute to national goals of broad-based growth and poverty reduction, and identifying the economic roles and development requirements of different types of cities within the country.

- Support to city development strategies — facilitating participatory processes by which the local stakeholders define their vision for their city, analyze its economic prospects, and identify priorities for action and for external assistance to implement the strategy.

Scaling-up programs of services for the poor — including through upgrading of low-income urban neighborhoods based on community-based initiatives that are supported by a wide coalition of public and private sector partners.

- Enhanced assistance for capacity-building — supplementing “retail” municipal management operations by supporting intermediary

networks, such as municipal associations, as mechanism for “wholesaling” technical assistance, training and sharing of experience; and providing direct advisory services outside of lending operations on a variety of urban management issues.

The above activities would be in addition to the World Bank’s core business of urban development (lending and non-lending assistance for municipal management and municipal finance intermediation, housing and real estate market development, urban environment, urban cultural heritage preservation, disaster management).

D. Launching the Urban and Local Government Strategy

Achieving greater impact in urban development assistance depends on expanding internal and external partnerships, reinforcing staff skills, acquiring greater resources for professional learning and research, knowledge-sharing, and providing more complete treatment of urban issues in the World Bank’s country assistance strategies. The Urban Anchor, through the UNCHS/Habitat, has initiated the “Cities Alliance” to support the strategy’s implementation. This partnership aims to mobilize US \$25 million over the next three years to support city development strategies and scaled-up programs of services for the poor.

XIV. Final Thoughts

Addressing poverty and gender in the cities of the world is a major challenge. Income equality and the respect for women's rights are not only tantamount of material progress but also, and 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 existing global social policy making.

We, as an institution, are fully committed to the elimination of poverty and gender inequality. While not having the magic bullets, we will continue with those efforts that are being demonstrated successful. On the institutional front, we will continue building more bridges and creating effective alliances to address the vortex between gender and economic development. A huge and vast territory.

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

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

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

-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 Political Economy.

-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 New Value System.

-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. The Gender With Human Soul.

Transformation of social structures without due consideration of a feminine identity in the process of human transformation and self-realization is tantamount of 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 feminization of poverty is equivalent to increasing the poverty within our souls. It is tantamount to spiritual poverty.

Thus, if we are to create new coalitions for change, the principal

components of any new social architecture must be glued to a new set of values. Examples of these values are equality, non-discrimination, respect, sharing, caring, and so many more. These must be human values, spiritual values, and gender values. We cannot have a “new” architecture glued to old and inadequate values.

Finally, we must recognize the great importance of the political economy of gender equality. In the past, we have tended to focus mainly on economics to explain what was wrong in the system. While this may have been justified to some extent.

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.

The time to change is now. Let us join hands and move onto the total eradication of poverty among women and girls. This is the change we are all expecting. This is the engine of true human transformation.

Thank you very much.

Attachment I

Financing for Development and Gender Policies

In December 1999 the United Nations General Assembly agreed to an unprecedented collaboration between the United Nations, the World Bank, International Monetary Fund, and World Trade Organization to find ways to improve development financing. With the adoption by member states of the Monterrey Consensus on February 15, 2002, and as government leaders gather together for the high-level International Conference on Financing for Development (FfD) on March 18-22, 2002 in Monterrey, Mexico, many stakeholders recognize that the challenge ahead is to devise opportunities for national governments to implement commitments made in Monterrey in coordination with the Millennium Development Goals and outcomes of the UN conferences of the 1990s.

The United Nations Development Programme (UNDP) and Women's Environment and Development Organization (WEDO) developed this initiative to provide national delegations, UNDP country offices, institutional stakeholders, NGOs and the business sector resource materials to advance implementation post-Monterrey. This Gender Policy Briefing Kit is a critical tool for integrating and implementing development commitments that will lead to gender sensitive, environmentally sound, sustainable development policy-making.

The Financing for Development process was initiated in the late 1990s following global economic concerns galvanized by the Asian financial crisis. Its mandate is to consider national, international and systemic issues relating to financing for development in a holistic manner in the context of globalization and interdependence. It also provides an opportunity to address the mobilization of financial resources for the full implementation of the commitments and action plans agreed to by governments at the major UN conferences of the past decade in Rio, Vienna, Cairo, Beijing, Copenhagen, Istanbul, and Durban. This agenda is one which all countries, both in the North and South, could subscribe to as well as the private sector and civil society NGOs, as it reaches one of the most serious barriers to implementation of these commitments: the lack of adequate resources.

From the outset, a key question has been defining the appropriate role of the United Nations in requiring actions by governments and the international financial, monetary, and trade institutions to address global economic inequities, both the reduction of poverty throughout the globe and the growing gap between rich and poor countries. For the first time in a high-level international UN conference, the World Bank, IMF, and WTO are key institutional stakeholders in the process. Unlike these institutions which each have a singular mandate, this process is designed to bring together those institutions concerned with a range of financial approaches to economic growth with those focused more on poverty eradication and development. This process therefore enables delegations, UN agencies, institutional stakeholders,

and the private sector and NGOs to address poverty eradication and development needs cohesively and transparently.

Women's organizations and many other NGOs have been monitoring the trends in the six critical aspects of development finance-Mobilizing domestic resources; Mobilizing international resources for Foreign Direct Investment; Trade; International Cooperation, including official development assistance (ODA); External debt; Systemic issues-and advocated for systemic reform in the international financial architecture. Through these efforts, the FfD Women's Caucus and others accomplished a number of hard fought gender-sensitive references within the draft outcome document. The Preamble made reference to "sustainable, gender-sensitive, people-centered development" (para. 5). There were several references to women in the section on Domestic Resources: "...the right to development and the rule of law, gender equity (para. 8); "empowering women" (para. 9); "social services and social protection...which take special care of children and older persons and are gender sensitive" (para. 13); "micro finance...particularly for women" (para. 16); "capacity building... in areas such as social and gender budget policies..." (para. 17). For the first time, gender is mentioned in the Mobilizing International Resources section with businesses urged "to take into account...the developmental, social, gender and environmental implications of their undertakings" (para. 21). The Systemic Issues section includes a call to "mainstream the gender perspective into development policies at all levels and in all sectors" (para. 58). The other three sections-Trade,

ODA, and Debt-make no mention of the needs or concerns of women.

As significant as these gender references are, the Women's Caucus identified that they alone do not sufficiently address the needs of women in the development framework. In failing to systematically address gender and other social concerns, the FfD process will likely fall short in achieving its purpose: poverty eradication. Therefore, national governments, UN agencies, institutional stakeholders, and civil society must work to ensure that the gender references and commitments in the outcome document are implemented, and that systemic imbalances, both in the context of gender and the macroeconomic framework, are addressed.

The Gender Policy Briefing Kit is therefore a critical tool in facilitating this process. The kit brings together background briefs and advocacy materials that have been developed by UNDP, UNIFEM, WEDO and its partners around FfD in a comprehensive package. The kits provide background on macroeconomic research, policy initiatives such as gender budgets, and available data on women in finance ministries, all to further promote the gender perspective on economic issues at the national level.

Within the kit, the section entitled "Gender and FfD" provides background papers and analysis of the gender dimensions of the FfD process, including commitments made to gender, the gender components of the six issue areas, and policy recommendations.

“Gender Analysis of Macroeconomic Policies” provides analytic materials to allow for a deeper, more enriched understanding of the role and needs of women in the macroeconomic framework. “Gender and Economic Decision-Making” highlights the severe lack of women’s representation in economic decision-making, and the critical need for women’s participation in all phases of economic processes. “Gender Budgets” includes materials to enrich the understanding of the gender responsive approach to national budgets, which is included in the mobilizing domestic resources section. Finally, “Resources” gives links to UN agencies and organizations that provide official FfD documents, further research and analyses, and networks linked into gender and development.

At the UN it will be crucial to carry forward the FfD discussions and outcomes into the preparations for the World Summit on Sustainable Development, to be held in Johannesburg in August 2002. The vision and reach of WSSD will rest in part on the financing possibilities and commitments reached in Monterrey.

WSSD presents an opportunity to apply a broader gender lens to the Millennium Development Goals-combating violence against women and addressing the issues of women’s equality and empowerment in eradicating poverty are significant inclusions but cannot in themselves adequately tackle the overall needs of women, nor their role in development. To successfully attain the Millennium goals of eradicating poverty and hunger, achieving universal primary education,

reducing child mortality, improving maternal health and combating HIV/AIDS, it is critical to document and understand the different positions of men and women, girls and boys in society.

In addition to the social and economic indicators in the Millennium Development Goals, commitments for achieving environmental sustainability and 'protecting our common environment' are also given prominence. Thus WSSD is an opportunity to unify the social, economic, and environmental components of sustainability within the context of the Millennium goals and UN conferences and agreements of the past decade, which has so far been lacking in the FfD process.

As the Monterrey Conference draws to a close, the Financing for Development Gender Policy Briefing Kit will assist delegates, UN agencies, institutions, and civil society to build on the commitments to gender sensitivity, analyses, and mainstreaming contained in the final outcome document, linking them to the commitments made over the past decade at the UN. The kit can further be utilized at future dialogues at local and national levels, as encouraged by all stakeholders. And with the follow-up process under way, collectively we can work to implement commitments, systematize and mainstream gender in all economic policy decision-making and representation, strengthen the movement's network of women at grassroots, academic, and governmental levels, and build linkages between FfD and WSSD that truly and systemically work to improve financing for sustainable development.

An Example: Bangladesh — Girls Education Gets US\$121 Million in World Bank Support

The World Bank recently approved a \$120.9 million credit to help improve both the quality and accessibility of girls' secondary education in rural Bangladesh. The project will expand on a successful stipend program currently active in the country, which gives girls from poor, rural families financial assistance to attend school.

The World Bank-financed Female Secondary School Assistance Project II (FSSAPII) builds on the ground-breaking success of an earlier project, launched in 1993, which helped the government initiate the girls secondary school stipend program. That initiative, which received a \$68 million credit from the World Bank, yielded highly impressive results, including a substantial increase in girls' enrollments, delays in the age of marriage, a higher number of single-child families, and a higher level of employment of women at higher incomes.

The headmaster of a school in the Narshingdi district remarked that at the beginning of his career nearly three decades earlier he could not have imagined so many girls attending school. "The stipend has worked magic," he said.

Stipend programs have been enormously popular in Bangladesh. The girls enrolled in the program, mainly from poor rural families, receive a small cash stipend which helps to ease the financial burden of

their education. To further encourage schools to enroll girls, a tuition assistance payment is also provided to the participating schools. The growth in girls' secondary school enrollment in stipend programs is far above the most optimistic projections. In project areas, enrollment more than doubled from 462,000 in 1994 to slightly above one million in 2001. The overall proportion of females who married in project areas declined between 1992 and 1995, from 29 to 14 percent for 13-15 year-olds, and from 72 to 64 percent for 16-19 year-olds. Up to 1.45 million girls are expected to participate in schools covered under FSSAP II.

The new project will support Bangladesh's ongoing primary and secondary education reform efforts. Despite its status as a low-income country, Bangladesh has made significant progress towards providing access to education for all in a relatively short time. The government recognizes that improved education reaches beyond individuals to create multiple benefits in health and productivity that may impact the entire country's well being.

FSSAP II will work to increase girls' enrollments, as well as to improve the quality of education, in secondary schools. Project incentives are also aimed at addressing gender inequities still present in the rural areas, improving management capacity at central government levels, and monitoring and accountability within communities.

"The benefits of educating girls reach far beyond increasing individual

opportunity,” says Ana Maria Jeria, the World Bank task leader for the project. “Higher education levels for girls have been shown to alleviate problems such as high birth rates, poor health practices, high infant mortality rates and the inability of a large percentage of the labor market to function effectively. This project will provide continued support to a very effective and worthwhile effort of the Government of Bangladesh to enable poor rural girls to improve not only their own lives, but the well-being of the country.”

In addition to expanding the stipend program, FSSAP II will include components designed to improve not only access, but the quality of education available to all students in 5,000 schools in the project areas. It will work to improve teacher education, training and support, and provide incentives focusing on learning outcomes at the school level. increase the number of female secondary teachers, and decentralize education by encouraging broader participation in the affairs of local schools. This aspect is expected to increase transparency and improve accountability in school administration. At the central level, the project will help the government improve efficiency, effectiveness and management, monitoring and accountability of the Ministry of Education’s Directorate of Secondary and Higher Education, the responsible implementing agency. The project will also encourage participants and communities to take a more active role in ensuring better educational results and improved management of schools. The total cost of the project, which will be implemented over a five-year period, is \$144.62 million. The World Bank will provide an IDA credit

of \$120.9 million, while the government of Bangladesh will provide \$23.49 million and local communities \$240,000.

Attachment II

Why are Gender Issues Important in the Energy Sector?

Two to 3 billion people do not have access to sustainable and reliable modern energy services at affordable prices. Lack of access to modern energy is a major development challenge, resulting in excessive time spent on collecting fuel and transporting water, low productivity and high indoor air pollution. It also hampers the development of SMEs and other high productivity industrial enterprises. Energy problems are often assumed to be gender neutral. However, women and men use energy differently, have different energy needs and requirements, and encounter different energy problems:

- Implications for Income-Generating Activities: Women spend more time than men on basic subsistence activities, such as gathering fuel-wood, carrying water, and cooking. The opportunity cost of these activities prevents rural women from undertaking income-generating activities, which deprives poor families of much-needed income.

- Implications for Health: More than half of the world's households cook daily with wood, crop residues and untreated coal, exposing primarily women and children to indoor air pollution. Health problems, such as

acute respiratory infections are often attributable to this practice. In congested urban and peri-urban areas, pollution from inefficient use and poor quality of transport fuels, affects poor women and children even more than poor men.

Taking men and women's different needs and constraints into consideration when designing energy projects can significantly enhance the sustainability and effectiveness of these projects.

Issues to Consider

- What are the gender differences in demand and use of energy?
- What are the gender differences in time and distance for collecting fuel, and in the mode of travel or transport when collecting fuel?
- When setting national energy priorities, do official policies take into account domestic needs and requirements for energy? Are priorities given to both women and men's energy needs?

The role of the World Bank

The World Bank is increasingly recognizing the links between gender, energy and development and is adopting innovative approaches to serving the energy needs of both women and men, notably through the World Bank/UNDP Energy Sector Management Assistance Program

(ESMAP), the Regional Program for the Traditional Energy Sector (RPTES), and the Asia Alternative Energy Program (ASTAE).

The World Bank is adopting innovative approaches to serving the energy needs of women, notably through the **Energy Sector Management Assistance Program (ESMAP)**. Meeting women's energy needs can free up many hours for more productive activities. In addition, energy sources are linked to health and environmental issues. For example, cooking consumes more fuel than any other activity in rural areas of low-income countries. Cooking fuel is often time-consuming to collect and, when burned, emits smoke and pollutants that cause respiratory problems, especially in women and children. Improving access to clean fuel for cooking not only saves time but also improves household air quality, and reduces the incidence of respiratory problems.

In Senegal, for example, households (both urban and rural) consume 58 percent of all energy, mostly in the form of forest-based fuels (firewood and charcoal) that are used for cooking. Increased demand for wood has resulted in serious environmental degradation and the impoverishment of rural areas. **The Senegal Sustainable and Participatory Energy Management Project** (US\$14.5 million) aims to meet the ever-increasing demand for household fuels by fostering the participation of rural communities in the production of charcoal and of the private sector in the production and dissemination of improved household fuels. Women and young people (who have primary responsibility for collecting firewood and play a central role

in developing and managing natural resources) are key participants in the project and play an important role throughout its life cycle.

The Bangladesh Opportunity for Women in Renewable Energy Technology Project (US\$0.185 million), a technical assistance project sponsored by ESMAP, focuses on the coastal district of Patuakhali. The project is introducing a renewable energy technology—direct current solar lamps—and provides training to women to set up microenterprises that will manufacture and install these lamps. The project, which relies on the private sector and local delivery mechanisms, is expected to bring much-needed lighting to more than 10, 000 households on several islands that lie outside the reach of any electric power grid. It trains rural women to organize into group-owned microenterprises, helping them move away from domestic agricultural production to technology-based consumer production.

Attachment III

Why are gender issues important in the Information, Communication and Technology sector?

Men and women have different needs and constraints to accessing and using Information and Communication Technology (ICT). Integrating gender considerations into ICT strategies and policies will enable policy-makers and implementors to better address these differences which in turn will lead to more successful projects.

Women face considerably higher barriers in terms of literacy, access to education and information, productive and financial resources, and time. Many of the obstacles women face in accessing and using technology are entrenched in behavioral, cultural, and religious practices. Unless explicit measures are taken to address these divides, there is a risk that ICT will increase gender disparities and that the impact of ICT will not be maximized.

Cultural: Cultural and social attitudes often discriminate against women's participation in the fields of science and technology and limit their opportunities in the area of ICT.

Economic: Women are often financially dependent upon men or do not have control over household expenditures. This makes accessing ICT services more difficult.

Educational: Inequitable allocation of education and training resources often favors boys and men.

Seclusion: In some countries, women's seclusion from the public arena makes accessing community Internet centers difficult.

When gender issues are included in policy and strategy, ICT offers ways for both women and men to overcome barriers of distance, to access information and markets, and participate in new income earning activities.

Checklist of Issues

- What are the gender differences in access to ICT (such as literacy, technical skills, cost of computers, language, culture etc.)?
- How does the use of ICT affect men and women differently?
- Are both men and women included in ICT decision making?
- Are gender issues considered when setting national ICT priorities?

What is the World Bank Doing in Gender and ICT?

To raise awareness of gender and ICT issues, the World Bank has formed the Gender and the Digital Divide Seminar Series. Through this program internal and external specialists are invited to discuss the impact that ICT has on gender relations as well as innovative ways ICT is being used to overcome gender inequalities and bridge the digital divide.

The Information for Development Program (infoDev) recently received funds to help mainstream gender analysis in the programs they support. Some of the projects they have supported include: Strengthening Electronic Communications Capacities of Women's Organizations in Africa and Computer Skills Training for Low- Income Women in India. (www.infodev.org)

Addressing gender issues in the ICT sector: Some examples

-Women have benefited greatly from South Korea's push to make higher education available online. More than 35 percent of high-level IT positions are now held by women — some of whom are poor women from the hinterlands, or housewives and mothers in Seoul.

-In Africa 70% of agricultural produce is handled by women. By using farm radios women farmers can obtain information in local languages on markets, agricultural inputs, food preservation and storage without traveling far, or being dependent on a middleman.

Attachment IV

Why are Gender Issues Important in the Infrastructure Sector?

The infrastructure sector is often assumed to be “gender neutral,” with both women and men benefiting equally from projects. Women and men, however, have different needs, constraints, and opportunities. By taking into account how gender issues will affect the infrastructure sector and how infrastructure activities will assist both men and women, the development effectiveness and sustainability of the infrastructure sector could increase significantly. There are several common gender issues in all infrastructure sectors:

-Excessive time burdens: Women suffer from excessive time burdens

due to their multiple roles in production, social reproduction, and community management. This is, for example, directly related to water and energy sectors, due to the excessive time spent collecting water and fuel.

-Limited voice in decision-making: Women have limited voice in decision-making at the household and community levels, and limited control over productive resources. In the water and sanitation sector, women's burden is often increased through not having control over household transport resources and through not having an adequate role in community management of systems.

-Lack of mobility: Women suffer from a lack of mobility due to cultural factors (such as women not being permitted to ride bikes or travel without male relatives) and to their lack of control over transport resources or money to pay for these services. This limits their access to water and fuel as well as to Information Communication Technologies (ICTs) such as telephones and computers/internet.

There are important inter-linkages between gender issues in different infrastructure sectors and between these and other sectors. For example, lack of access to transport, energy, and water are major constraints on female (and sometimes male) school attendance, and on women's labor force participation. The opportunity cost associated with subsistence activities, such as gathering fuel-wood, carrying water and cooking, prevents many women from undertaking income-

generating activities and thus deprives poor families of income.

Checklist of Issues

-How do men and women use infrastructure differently? What are the gender differences in demand for energy, water, transport, and ICT? What are the main economic, time and cultural constraints on men and women's access to infrastructure?

-When setting national and community infrastructure priorities, do policies take into account women and men's different needs and requirements?

-Are both women and men being trained as caretakers of community infrastructure facilities? Do women and men differ in their willingness to pay for infrastructure services? How does this affect the availability of services?

Attachment V

Why are gender issues important in the water and sanitation sector?

Incorporating gender issues increases chances for sustainability of services and adoption of improved hygiene practices.

Women and men usually have very different roles in water and

sanitation activities.

Women typically have a fundamental role: They are most often the users, providers and managers of water in the household and are the guardians of household hygiene. Men may be more concerned with water for irrigation or for cattle, and traditionally may have a greater role than women in public decision-making.

Given their long-established, active role, women usually are very knowledgeable about current water sources (their quality and reliability and any restrictions to their use). They have a strong incentive to acquire and maintain improved, conveniently located water facilities, since they tend to benefit the most from them (they will spend much less time collecting water). They will be key players in implementing improved hygiene behaviors.

Because of this, it is important to fully involve both women and men in demand-driven programs, where communities decide what type of systems they want and are willing to help pay for, form gender-balanced management committees, and address hygiene and sanitation concerns.

Checklist of Issues

- Are both men and women involved in community decision-making for water and sanitation services?

-Who is voicing community preferences related to the selection of water and sanitation technologies and siting of facilities?

Are both men and women discussing hygiene problems and possible solutions?

-Do extension teams have men and women on them?

-Are both women and men being trained as caretakers of community facilities?

What is the World Bank Doing in Water, Sanitation and Gender?

Women are the primary collectors, users, and managers of household water supplies in developing countries. The World Bank's work in water and sanitation in recent years has sought to give women, and poor women in particular, a greater choice of services and a voice in determining how these services are provided. Numerous Bank operations reflect these efforts.

The **Ghana Community Water and Sanitation Project** (US\$21.9 million) is an example of the Bank's efforts to increase women's participation in decisions about water and sanitation. The project used a highly demand-driven, participatory approach. Local NGOs work with communities to ensure that women actively participate in decision-making. A participatory midterm review of the project found that women as well as men play effective leadership roles. Women

account for 48 percent of water and sanitation committee members and 35 percent of executive committee members. Increasing women's role in decision-making has allowed them to utilize their knowledge and expertise and increased the likelihood that the systems will be maintained.

The recently approved **Ghana Second Community Water and Sanitation Project** (US\$80 million) builds on the results of the first project. It emphasizes community-driven activities and gender-sensitive design, using several methods. For example, water and sanitation committees must have balanced representation of women and men. A key performance measure will be the number of gender-balanced water and sanitation committees. In addition, training for water and sanitation committee members will include a discussion of gender issues.

The **Morocco Rural Water and Sanitation Project** (US\$10 million) provides another example of a project designed to give women a voice in decisions on community infrastructure. The Bank developed the project after findings from a Bank-supported study showed that men's and women's priorities for infrastructure often differ in Morocco. Men, who were usually consulted on earlier projects, were interested primarily in constructing rural roads and ensuring a supply of electricity, while in many villages, women were concerned mainly with the lack of potable water. In much of Morocco, women and young girls fetch the water, often from as far as 5 kilometers away. As a result, girls

often miss school. The project uses a participatory approach, sending out mobile participation teams (including at least one woman) to work with communities on developing water supplies. The project is monitoring the impact on school attendance, especially of girls. In one village a recent survey found that primary school attendance by girls more than doubled a year after the new water supply system began operating.

Attachment VI

What is Slum Upgrading?

(from Cities without Slums Action Plan)

Slum Upgrading consists of physical, social, economic, organizational and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities. Actions typically include:

- installing or improving basic infrastructure, e.g., water reticulation, sanitation/waste collection, rehabilitation of circulation, storm drainage and flood prevention, electricity, security lighting, and public telephones;
- removal or mitigation of environmental hazards;
- providing incentives for community management and maintenance;

constructing or rehabilitating community facilities such as nurseries, health posts, community open space;

- regularizing security of tenure;

- home improvement;

- relocation/compensation for the small number of residents dislocated by the improvements;

- improving access to health care and education as well as social support programs to address issues of security, violence, substance abuse, etc.;

- enhancement of income-earning opportunities through training and micro-credit; and

- building social capital and the institutional framework to sustain improvements.

Attachment VII

Integrating gender issues into projects: Agriculture, transportation, community development, and legal reform.

Introduction

Since Beijing, the World Bank has increasingly recognized the importance of gender issues and the need to continue integrating them throughout its lending activities. The percentage of projects that include some consideration of gender issues in their design has almost doubled since 1995, climbing to more than 40 percent of all Bank projects. The percentage of projects that finance gender-related activities or support policy changes designed to reduce gender inequalities averaged 26 per-cent in 1995–99. However, much remains to be done to institutionalize gender issues in the majority of projects and particularly to ensure that such considerations are reflected concretely in policies and project activities. To strengthen its efforts in these areas, the Bank is working to develop accurate measures of progress in integrating gender issues into its operations.

In the last few years, support for gender issues in World Bank lending has advanced beyond traditional areas such as health and education. Gender has been integrated into projects in agriculture, water and sanitation, energy, transportation, community development, and legal reform. Projects that are particularly effective in integrating gender

concerns are disseminated throughout the Bank as examples of best practices. The Bank has also begun to incorporate gender issues into adjustment lending.

Agriculture

Women have traditionally played a strong role in agricultural activities in low- and middle-income countries. Since 1995, about half of World Bank rural and agricultural development projects have addressed gender issues in their design. Some examples of gender-aware projects include the following.

The Nicaragua Agricultural Technology and Land Management Project (US\$44 million) took action during project implementation to improve client services, which helped focus attention on women's needs. These actions included:

- Initiating a pilot program to demonstrate the impact of addressing gender issues in agricultural extension;
- Providing technical information on home gardens cultivated by women;
- Incorporating gender-related issues in technical training, drawing on an assessment of the role gender plays in decision-making in productive activities; and

-Preparing an action plan on gender and monitoring its implementation.

The initiatives resulted in a marked improvement in women's contact with extension services, which increased six-fold as a result of the project.

When a mid-term review indicated that few women farmers took advantage of the services provided in the **Côte d'Ivoire Agricultural Services Project** (US\$50 million), gender analysis was used to redesign the project and introduce comprehensive corrective measures at several levels. At the institutional level, a bureau for women farmers was created in the government's Agricultural Services Agency to provide support and advice to the rest of the agency. The project helped provide training in gender-focused participatory diagnosis methods to Côte d'Ivoire's agricultural services staff, along with a review of gender-specific targets and indicators. Although it is too early to assess the long-term impact of these activities, women's access to agricultural services has clearly improved.

Transportation

Transportation projects are widely assumed to be gender neutral, with women and men benefiting equally from well-designed projects. But a growing number of studies show that men and women often have different transportation needs. Because men have the dominant

role in community decision-making in many countries, women's transportation needs are often not considered in the selection and design of transport projects.

A Gender and Transport Thematic Group is working to raise awareness of the gender dimensions of transportation in the World Bank. The group develops and implements pilot initiatives aimed at creating guidelines and best practices for integrating gender in the transport sector. In 1999 the group launched a program designed to strengthen the gender capacity of rural travel and transportation programs in Sub-Saharan Africa. The program, which operates in 10 countries, supports a number of activities. Among these are studies on women's transportation needs and constraints to meeting them, pilot projects to increase women's access to bicycles and other intermediate means of transport, and a review of experiences with women's participation in labor-based road construction and maintenance programs.

Several national workshops and a regional conference on gender and transport have also been organized. The goal of the three-to four-year program is to contribute to integrating gender in transportation projects and policies throughout Africa. Similar but more modest initiatives are also under way in Asia and Latin America.

Community Development

Community development projects offer another opportunity for

integrating gender initiatives. In the **Indonesia Kecamatan Development Project** (US\$225 million), for example, groups of villagers submit proposals to finance social infrastructure or productive activities. The project incorporates several features designed to ensure that women will apply for funding. Women are encouraged and trained to participate fully, and consultant firms are evaluated on the gender balance of their proposed facilitator teams. All training contains gender modules. Each village elects one man and one woman as village facilitators, and at least two-fifths of the members of the sub-district decision-making body are women. Finally, if a village submits two proposals, one must be from women. After one year almost 500, 000 women—one-third of the total number—have participated in the project.

Legal Reform

The World Bank is increasingly taking gender concerns into account in projects related to legal reform. In order to complement the judicial reforms being implemented by **Ecuador's Supreme Court, for instance, the Ecuador Judicial Reform Project** (US\$10.7 million) 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 in urban areas, serve women's legal needs. The centers in Duale and Santa Elena provide legal services for low-income women, many of whom have been underserved by the judicial

system because of excessive delays in family law cases. Through mediation, the centers have been able to improve the efficiency of the court system as well as women's access to it. The centers are able to resolve child support cases in 3–8 weeks that previously languished in the courts for several years. Child custody cases are usually decided within 48 hours. These centers also provide consultations on issues such as child support, domestic violence, sexual violence against children, land disputes, and inheritance.

Gender-based Violence

Violence against women not only violates basic human rights but also has steep economic, social, and human costs. As part of its expanded development approach, the World Bank has begun providing assistance to combat gender-based violence. Bank activities in this area include assistance to several NGOs in Africa, support for legal reform in Ethiopia, and studies on gender-based violence in Asia and Latin America. With the United Nations Fund for Women, the World Bank cosponsored the virtual working group End Violence, which culminated in a global teleconference in March 1999.

The **Lithuania Social Policy and Community Services Development Project** (US\$3.7 million) includes a Battered Women's Shelter that will provide a temporary residence for battered women and their children. The shelter will provide social services to help women find permanent and safe living accommodations. Project monitoring will

pay special attention to issues such as the number of women served, the impact of the pilot project on women, and the appropriateness of the project's design.

Adjustment Lending

Adjustment lending has increased since the start of the East Asian financial crisis in 1997. Most adjustment loans are large and are often accompanied by policy reforms that may affect men and women differently. **The Mali Economic Management Credit and the Rwanda Economic Recovery Credit** have taken action to address gender issues.

The **Mali Economic Management Credit** (US\$60 million) supports the government's actions to address gender-based obstacles that limit women's access to land and financial services. Specifically, it has facilitated the preparation of an action plan that was included as part of the overall financial sector action plan approved in 1998. As a result, budget support has been provided for women's income-generating activities. The operation has also facilitated women's access to land in the Office of Niger region. There has been a significant improvement in the number of women who have gained access to land, and a heightened public awareness of women's legal rights and the benefits of women's participation in the development process. An additional benefit has been the creation of the Ministry of Women's Affairs, which has strengthened the institutional capacities of the

Women's Development Promotion Authority.

The recently approved **Rwanda Economic Recovery Credit** (US\$75 million) supports legislation to eliminate discrimination against women. It is designed to promote legal and institutional changes in the agricultural sector and labor market that will foster economic growth and reduce rural poverty. Amendments to the labor code will consolidate sectoral minimum wages into one national minimum wage and remove provisions that discriminate against women. The government will continue its public awareness campaign, advertising and discussing these changes.

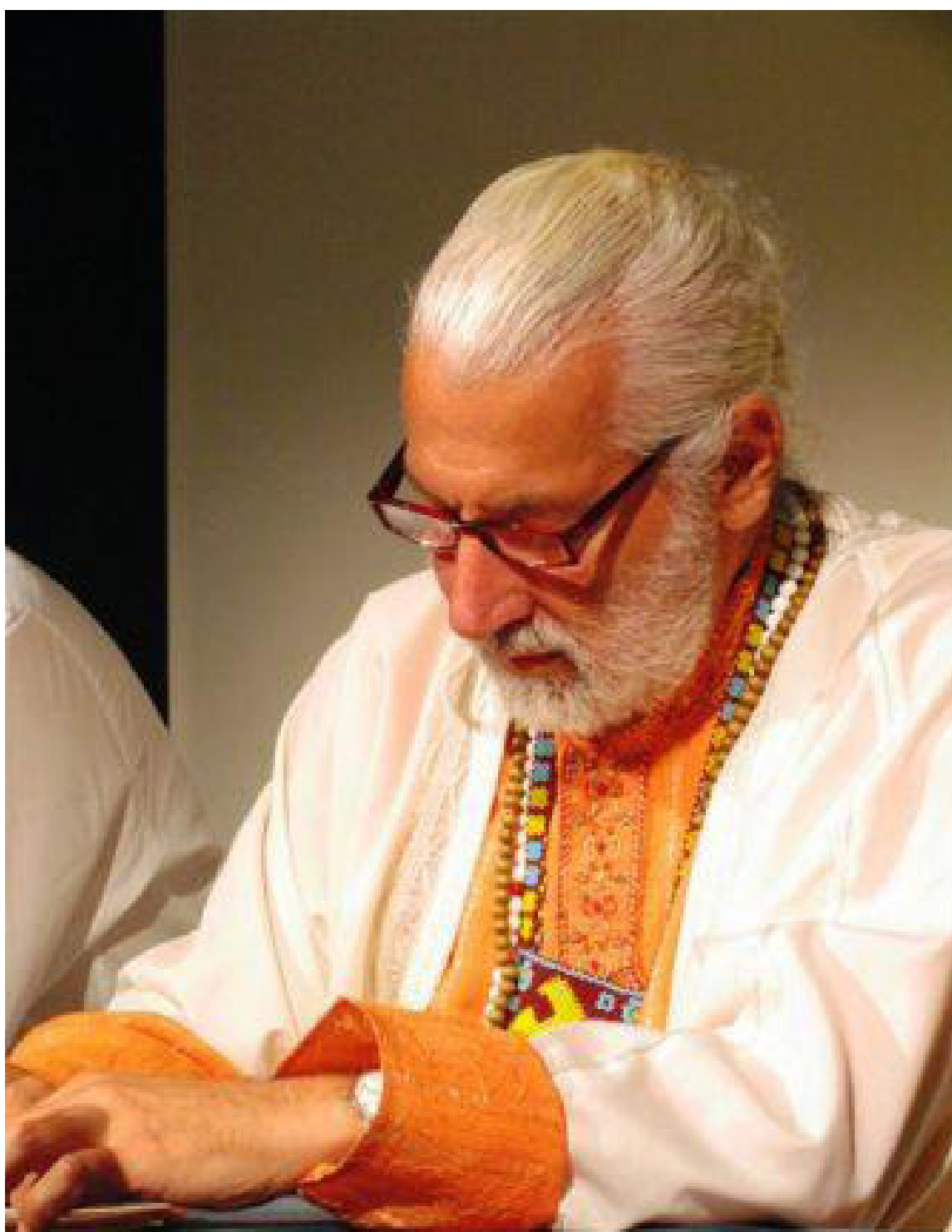
Examples of Gender and Social Inclusion

-To promote gender-inclusive development, a rural water supply and sanitation (RWSS) project in Ghana contains certain project design elements: project rules state that community water and sanitation committees are to have a gender-balanced membership, women community leaders are to sign community contracting documents, and key performance indicators relating to gender are included in the project logframe.

-In a RWSS project in Morocco, one of the assurances received during loan negotiations was that mobile participation teams would be formed in each province with, to the extent possible, at least one female team member. The project's development

objectives included reducing the water-collecting burden of girls, thus freeing up their time to attend school. Project preparation made use of an earlier participatory rural appraisal that found that in many villages women's highest-ranking problem was lack of adequate potable water, which differed from men's priorities. Gender sensitivity training was provided during the preparation phase.

-The Bank-financed Primary Education Project in Vietnam contains a special Ethnic Minorities Education component with inputs for minority children, focused on the importance of the vernacular language and community participation.



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Dzambling Cho Tab Khen
Huy, 2002-----