

AFRICAN DEVELOPMENT BANK GROUP



A BRIEF SYNOPSIS OF THE BANK'S ACTIVITIES IN SUPPORT OF GENDER EQUALITY

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1. Introduction

This Report has been prepared to highlight the activities that have been undertaken by the African Development Bank in implementing the principles of gender equality and gender mainstreaming. The Report provides brief information on measures taken at the institutional level and an elaboration of actions related to programmes, projects and initiatives that are being implemented within the context of its assistance to Regional Member Countries (RMCs).

2. Institutional level issues

The last five years, have been very significant in the treatment of gender issues at the Bank. First the Bank's has taken concrete measures to strengthen its own internal capacity, as an institution, in order to provide effective support to its regional member states. Secondly, in relation to its interventions, it has succeeded in creating a solid financial base in addition to offering a variety of financial and non-financial instruments to cater for the variety of development needs, especially those related to gender, expressed by its member countries. Thirdly, in the context of both its Vision Statement and Strategic Plan, the Bank has crystallized its mission to be that of reducing poverty in Africa. It has in the process affirmed that this cannot be possible in the absence of specific attention to the feminization of poverty on the continent. Fourthly, since the Bank is constantly attuned to the emerging issues and challenges of its member states, it has, recently, introduced an additional instrument for poorer countries to receive up to 27 percent of their allocation in the form of grants. This new approach is likely to lead to great dividends for women as it prioritizes areas that are critical to their empowerment. These are HIV/AIDS interventions, post conflict construction, investments in education and health, provision of water and sanitation and technical assistance, capacity building support for agriculture and environmental protection.

The Bank has, in addition, systematically refined its approach and created the conditions for meeting most of the prerequisites for effective gender mainstreaming. The primary focus on women that characterised its earlier work has been replaced by the gender approach that takes into account women and men's social, political and economic relations in order to transform unequal gender relations through the empowerment of both women and men. The adoption of the gender policy (2001) and Plan of Action (2004) during the period under review, have created conditions for promoting gender equality actions in its regional Member countries. Due emphasis has been put on the importance for establishing measurable and achievable objectives in order to provide the basis for monitoring, reporting and accountability. The Bank has ensured existence of dedicated gender expertise within policy and operations departments thus assuring strategic thinking on gender issues. The need for enhancing gender competence is continually being addressed therefore ensuring that staff have the requisite skills in gender analysis and planning and the capacity to play an effective advocacy role in their dealing with RMCs.

With regard to gender balance within the institution, management has acknowledged that there is room for improvement with regard to female representation. Women constitute 24% of all professional and 12% in the managerial category. Currently two (2) out of five (5) Vice Presidents are women. The on-going reforms in the Bank also present an opportunity to make progress in achieving gender-balanced representation at all levels. Indeed, there are strong indications that the Bank's Top Management is committed to improving the working environment and making it more attractive to female staff.

3. Gender in Thematic Policies.

The adoption of the Gender Policy in 2001 has been a catalyst for taking gender issues into account in several policy papers adopted since then, some of which are reflected hereunder:

i) The **HIV/AIDS Strategy Paper (2001)**, highlights the factors that exacerbate women's susceptibility to HIV/AIDS such as poverty, early marriages, the inferior status of women in certain African societies and certain harmful practices including genital mutilation.

ii) Equally, the **Environment Policy (2004)** acknowledges that women have a vital role in environmental protection and management and that their full participation and access to natural resources is essential to sustainable development.

iii) Similarly, the **Poverty Reduction Policy (2004)** recognizes that men and women share the burden of poverty differently and that gender-based inequities in access to productive assets and information undermine the contribution of women to pro-poor growth in general and agricultural production in particular.

iv) In the **Policy on Microfinance (2006)** it is acknowledged that women face extreme socio-cultural constraints in participating and benefiting from microfinance. It therefore advocates a three-pronged approach to women empowerment encompassing: an understanding of the economic, social and cultural environment; technical and marketing training; and formation of strong groups for mutual support.

4. Programme and project tools

Several institutional, programming and project tools to promote gender mainstreaming in RMCs are in place and are being applied. To ensure effective gender mainstreaming at the programming level, for example, Results Based Country Strategy Papers (CSPs), require concrete strategies for gender equality and women empowerment as identified in each country's PRSP, gender policy or the gender national plan of action where these exist. Staff are urged to use the consultative process as a vehicle for advocacy to emphasize the inclusion of the gender/women empowerment issues, whether contained in the PRSP or not. In the programming of country priority actions, the participation of women, women groups and civil society organizations is emphasized. Moreover, the Bank has developed several Multi Sector Country Gender Profiles which are a major prerequisite in specifying gender equality targets and in measuring the outcome of the Bank's interventions.

At project level, Project design is required to articulate operational measures to promote gender equitable participation in and benefit from planned activities. Projects are required, for example, to define objectives related to gender and to indicate the need for gender disaggregated baseline data in cases where data is missing or inadequate. Furthermore, gender strategies and the attendant resources to promote high impact gender-specific interventions are required to be reflected in the cost tables. During project supervision, staff are expected to pinpoint salient issues for follow up. Supervision reports have to provide information on the effectiveness of the adopted gender strategy and indicate progress in achieving gender objectives and targets as set out in the project. Equally during project evaluation, the contribution towards the achievements of the gender equality goal must be explicitly indicated.

5. Gender mainstreaming in Bank Programmes and Projects

The Bank's actions in promoting gender mainstreaming and the empowerment of women have been in line with its priorities that are spelled out in the Bank's Vision Statement, Strategic Plan and Action Plan. These actions cut across several sectors and themes. Highlights of select Bank-funded projects and the gender issues they seek to address in RMCs are provided below:

Poverty Reduction. The Bank recognizes that activities to reduce poverty among women constitute an important aspect of women's empowerment. In several Bank projects countries including the Uganda Poverty Alleviation Project (ADF, UA 9.21 million, the Tanzania Small Entrepreneurs Loan Fund (SELF) (ADF, UA 8.00 million) and Mauritania Poverty Reduction Project (ADF, UA 3.23), the Bank promoted poverty reduction measures by improving the access of the poor, especially women to financial services of the formal sector. This was achieved through credit schemes to finance micro-projects, training and extension services; institutional support; strengthening the capacity of the beneficiaries, the creation of Savings and Credit Associations and the design of the support activities that were specifically tailored to cater to women's needs. Such projects have been instrumental, in some contexts, in enhancing the capacities of intermediary NGOs in delivering micro-finance services to the poor in project target areas. In some projects, targets were set that required women should constitute 50-60% of project beneficiaries in the project target area. Moreover, indicators were elaborated by the project management to measure the impact of the project on the improvement of women's situation and their empowerment.

Agriculture and Rural Development. In the Agriculture sector, the Bank has in addition to supporting women's access to finance also promoted technology transfer and business skills development, the creation of rural enterprise institutions and enhanced household food security. The business training programmes were planned with great gender-sensitivity, for example, holding training courses within the communities, for women ease of access and by paying special attention to diversification, productivity and suitability of women-owned SSEs. Projects in this category include the Ghana Agri-based Rural Enterprises Project (ADF, UA 7.50 million) operates in 53 districts in the ten regions of Ghana and is comprised of components such as: (i) technology transfer and skills development (ii) rural finance; and (iii) rural enterprise development. Equally, the Malawi Smallholder Outgrower Sugarcane Production Project, (ADF, UA 8.93 million) sought to enhance female sugar-cane out-grower farmers' well-being by giving opportunity to 210 women in the project area to grow sugar-cane and generate incomes. An interesting feature of this project was the loan condition that required the government to ensure that tenure arrangements including the rights to the use of land given by traditional authorities was extended to women farmers.

Infrastructure. In the Infrastructure sector, the Bank has implemented activities that seek to ameliorate the work burdens of women. In recognition of the multi-dimensional nature of women's activities, the Bank's assistance to the improvement of water and sanitation facilities has impacted positively on the health status and reduced the time spent fetching water. The **Ethiopia Agriculture Sector Support Programme** (ADF, UA 21.24 million and ADF Grant of 17.76 million UA) addresses gender equity issues in the community level planning and decision making committees, provides for training of men and women equally on maintenance and management of water supply systems and promotes women's participation in the water user associations. It provides for gender sensitization of community leaders and district administrators and assists the project implementation unit to develop appropriate gender sensitive indicators for reporting on the progress of project implementation.

Education. In education projects, the Bank has sought to widen the access, improve quality and strengthen equity, ensure continued schooling and a higher capacity to integrate harmoniously into various spheres of social existence and enhance the institutional capacity of basic education. Increasingly Bank projects require projects to specify a number of monitorable indicators such as i) increase in the gross girls' enrolment rate

especially in the rural areas, ii) increase in the proportion of girls compared to total enrolment; iii) the number of women to benefit from literacy in the adult education centers and iv) increase in the rate of condom use in the school environment by both pupils and teachers leading to a decline HIV/AIDS among teachers and in school pregnancy. In the Niger Basic Education Strengthening Project - Education II (ADF, UA 10 Million, ADF Grant UA 2 Million), for example, the project has provided considerable support to the implementation of the Government's new education policy through the construction of hundreds of new classrooms and school canteens, the latter mostly targeting girls.

Health. Given that the structure of gender roles and relations exposes women to various diseases, the Bank also funds projects whose major objective is to alleviate negative health-related impacts. In some projects, explicit numerical targets are spelled out in relation to indicators such as expectancy at birth, reduction to infant mortality rate, reduction in maternal mortality and increase in the percentage of women giving birth in health centers. For instance, although the project goal of the Kenya Rural Health Project III (ADF UA 17.18 Million and ADF Grant UA 6 Million), is to improve the health status for all Kenyans, the specific objectives to increase the percentage of women giving birth in health centers, to increase from 26 percent to 70 per cent, to increase life expectancy at birth from 55 to 60 by women and 54 to 59 for men, to reduce infant mortality rate from 78 to 62 per 1000 live births and to reduce maternal mortality from 590 to 450 per 1000,000 live births are clearly spelt out. Equally, the **Dakar City Sanitation Project** (ADF, UA 11.93 million) the project aims to reduce water borne diseases reduce women's workload and enhance their role as traditional guardians of domestic hygiene.

Multinational. The Bank also funds multinational programmes spanning several countries. The Mano River Union Basin Countries and Cote d'Ivoire programme (ADF Grant, UA 5 million) whose goal is to assist these countries to stop and begin to reverse the spread of HIV/AIDS by 2015 is a case in point. It spans five countries, namely: Liberia, Sierra Leone, the Republic of Guinea and Cote d'Ivoire. This programme aims to support sub-regional HIV/AIDS activities for refugees, internally displaced populations and their host communities in preventing controlling and managing HIV/AIDS and related sexually transmitted diseases among refugees, internally displaced persons and their host communities. Noting that women comprise the largest group and the most vulnerable target among the refugees, the project aims to assist in reducing the exposure of women to STI/HIV/AIDS by addressing the economic situation of women refugees, internally displaced persons and host communities. Similarly in the ECOWAS Peace and Development Project (ADF Grant UA 10 million), gender issues were taken into account both in the process of project design and in the process of project implementation. In view of the strong involvement of several of women's groups in the peace movement, some of these groups were consulted during the preparation and appraisal of the project, thus influencing project design.

Policy Based Lending. The Bank's support to Structural Adjustment Programmes addressed several gender-related issues. In the Cameroon Structural Adjustment Programmes III (ADF, UA 20.5 million), the Bank is supporting measures to improve the status of women in general and poor women in particular. Under the component on governance, the Bank supports greater participation by women in the management of public affairs. To this end, training centres have been constructed or revitalized to allow for the better integration of women and women issues. In a similar vein, the objectives of the Morocco Economic and Social Reform Programme (1ADB, US \$ 200 million) are to support a wide-ranging set of reforms that relate to the need to combat the economic and social marginalisation of women, to strengthen and enforce women's' legal protection that are enshrined in the constitution and to enhance their representation in the highest echelons of decision making.

Post conflict countries. For post-war countries projects such as the Angola Artisanal Fisheries Development Project (2002, ADF, UA 7 Million), acknowledge the dearth of information on socio-economic and gender analysis. As such measures have been established to collect gender-disaggregated data at the

level of target communities. The information collected includes gender analysis of households, the diverse nature of economic activities, the social and cultural practices that determine women's access to resources and their role in decision-making. Such information is utilized to inform the strategy to support women empowerment. Similarly, issues of gender equity received great attention in the Sierra Leone Rehabilitation of Basic and Non Formal Education and Vocational Skills Training Project (2002, TAF Grant UA 1 Million). Project actions aimed to support strategies to increase girl's enrolment such as the provision of separate facilities to ensure a girl friendly environment in school and enhancing access to potable water near school so that they would not spend class time fetching water and missing classes. Furthermore, the construction of secondary schools in rural communities is intended to provide greater opportunities for girls to have access to secondary education and hence fewer girls will marry early. Moreover, a component on the in-service teacher training was designed to provide girls with more female role models.

Targeted projects. An innovative approach in terms of design, concept and scope has been adopted in some projects. These projects seek to address the strategic interests of women by working with men, especially male leaders, to promote the strategic interests of women. The objective is to create an environment that is more conducive to gender equality through improving the legal framework and building the capacities of the State agencies and private sector organizations for the promotion of gender dimensions by improving the perception of gender issues on the part of opinion leaders. The **Niger Gender Equity Reinforcement Project** (ADF Grant UA 3 million), for example, supports the formulation of the persons and family code in order to provide some solutions to the problems arising from the three sources of law, the dissemination of the Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) followed by the sensitization of the populations on human rights.

6. Impact: Evidence from Reviews of Evaluation Results

A review of a limited number of Project Completion Reports (CPRs) and project performance evaluation reports (PPERs) prepared in 2001 and 2002 as well as some Mid-Term Reports (MTRs) reveal some encouraging trends. They indicate that some projects have not only attained their objectives but have also succeeded in affecting broader development concerns.

In the **Uganda Poverty Alleviation Project**, for example, the project succeeded in reaching 25,000 people of which 62% were women. It expanded micro-finance services to the poor people, greatly reducing disparity in gender in terms of access to credit and non-financial services. It also increased savings by households, increased income and consumption, better education for children, and social inclusion, and greater security. Accompanying these achievements were the establishment of an autonomous operations oriented micro-finance institution in Uganda, and the development of a Micro-finance Policy and Regulatory Framework, which is being drafted into a law to regulate administration and delivery of micro-finance services by MFIs in Uganda. Similarly, The MTR and Beneficiary Assessment Study of the Tanzania Small Entrepreneurs Loan Fund (SELF) which is in its third year of operation reveals that the project had made a significant progress in implementing activities specified under its components, namely, the Credit and Savings Services, Outreach and Monitoring, Capacity Building and Project Implementation Unit. The cumulative amount of Tsh.1.004 billion was disbursed to more than 7,377 clients of whom 62% are female. Performance of loan is sound and the on time repayment rate from collaborating MFIs was 97%. Project beneficiaries stated that their business and income have increased as a result of the loans. Moreover, they have achieved food security, shelter improvement and asset formation building. There also have been positive indications on the growth of savings and the creation of employment amongst the community.

The Project Performance Evaluation Report for the Mauritania Social Dimension of Adjustment Project shows that the activities of the project led to an increase in the population's access to basic social services and an emphasis on the quality of basic education, improvement in health coverage and nutritional status. The

highlights of the progress made in various areas indicate that the gross enrolment of girls increased substantially both country-wide and in the project areas as did access to health services resulting in notable increase in life expectancy and reduced infant mortality, access to water especially in the major centers. The gross enrollment of girls went from 41% in 1990/91 to 83% in 1997/98. In the project area the schooling rate exceeded 90%. Girls' schooling represented 52% of the student compared to fewer than 30% at the start of the project. The project actually made it possible to absorb 50% of the classroom deficit.

In the Zambia Education Project II, which was completed in 2002, the project had integrated a loan condition, which required admission of girls to two secondary schools, which previously only enrolled boys. The Bank supported the rehabilitation of facilities, the provision of new facilities and instructional materials as well as training of staff. To further facilitate access of girls to the two schools, the project supported the establishment of two dormitories, one at each school and each with a capacity of 140. As a result, the enrolment of girls increased from none at appraisal to 30% at the end of the project.

7. Initiatives

The Bank has elaborated three significant initiatives whose objective is to empower African women in business, to improve access to rural water supplies and sanitation and to sharpen gender sensitivity of its lending instruments and budgetary process. Below are the summaries of these initiatives:

Women Entrepreneurship. Launched in 2004, Bank African Women In Business Initiative (AWIB) is built on 4 strategic pillars: i) Raising awareness and capacity among stakeholders; ii) Reinforcing Business Support Provision by promoting inter-alia capacity building and networking among businesswomen associations; iii) Developing concrete forms of support for enterprise education and entrepreneurship development; and; iv) Designing specific programs and launch initiatives aiming at providing tailored and adequate financial and technical support to the development of women entrepreneurship in Africa. So far, a regional study was conducted, five country assessments were carried out in partnership with ILO, a documentary film produced and three AWIB pan African conferences and various regional and sub-regional awareness meetings were organized or co-hosted. In creating an enabling business environment, the Bank approved an integrated program combining two inter-linked components: a partial guarantee of \$ 10 million and a technical assistance facility of \$1.58 million, to support women enterprises access to finance and growth as well as to capacitate other key stakeholders (BDS providers, business associations, financial institutions). The Bank has also launched the first national guarantee program in support of Growth Oriented Women Enterprises in Kenya and intends to launch the same programme in Cameroon.

Rural Water Supply and Sanitation Initiative. Noting that Africa has the lowest total water supply coverage of any region in the world in which about 300 million people in Africa do not have access to safe water and about 313 million have no access to sanitation, the Bank conceived the Rural Water Supply and Sanitation Initiative (RWSSI) in 2002 with the view to accelerating access to water supply and sanitation services in rural Africa to attain 66% access to water supply and sanitation by the year 2010 and 80% by 2015. Within the framework of implementation, gender considerations are a factor in the planning, design and implementation of ensuring programme effectiveness and sustainability. Bank projects are required to ensure that women are to be represented in all capacity building and training sessions and to occupy leading roles in the executive positions of water committees and in the implementation of cost recovery measures.

Gender Budget Initiative. As part of its commitment in the Bank's Gender Policy (2001) and the Gender Plan of Action (2004), the Bank is in the process of developing a mechanism – the Gender Resource Allocations and Results Tracking System (GRARTS). Its purpose will be to measure the resources allocated to contribute to increasing gender equality in an activity (e.g. a programme or project) as well as the changes in gender dimensions of inequality that result from this investment. Such a tool will entail neither separate

budgets for women-specific programmes nor an addition to the existing financial tracking systems in the Bank (SAP, COSTAB and DATA WAREHOUSE). Rather it will require tracking the resources invested and the impact of these investments on women on one hand and a refinement of cost categories, codes and classifications in the systems that are used to enter financial data on the other, to take account of project costs spent on actions that are designed to promote gender equality and women empowerment.

8. Conclusions and Challenges to the Gender Empowerment Agenda

As stated above, the last few years have been very significant in the treatment of gender issues at the Bank. The prerequisites for effective gender mainstreaming and women empowerment issues both internally and in its interventions in RMCs are continually being strengthened. The trends indicate that though much remains to be done, Bank activities present significant opportunities to promote gender equality outcomes.

An important aspect which will have specific impact on how the Bank continues to handle gender issues are those related to ensuring development effectiveness and the Results Based Agenda in which greater attention to gender equality results is a critical component. Thus, in relation to RMCs, the Bank intends to remain active in demonstrating the importance of the linkages between the MDGs and Gender Equality agenda through the following major actions:

- i) **committing** to gender results on the ground as part of the Bank's results based approach to ensure that its gender equality intentions are not only translated into actions but also that gender-sensitive monitoring and evaluation systems are put in place;
- ii) **strengthening** implementation support in RMCs, in particular the capacity to enhance competence to conceive, plan and execute gender sensitive interventions. Future gender training in the Bank will target both staff and RMC officials. This will assist in creating synergy, enhance the sense of a shared mission and assist in establishing a common understanding of priorities and issues in the area of gender equality; and
- iii) **supporting** the strengthening of statistical capability among its member countries in collaboration with other institutions. Availability of such data will facilitate gender sensitive project design and enable the Bank to gauge the contribution to gender equality.