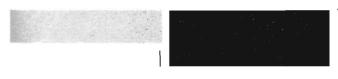
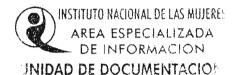




Contents





Acknowledgments 6

Foreword 7

Executive Summary 9
Gaps and Barriers 9
Reducing the Barriers 11
The World Bank's Strategy 12

An Overview 14
 Gender Gaps in Education 16
 Gender Gaps in Health 18
 Gender Gaps in Employment 19

The Payoffs to Investing in Women
 Promoting Growth 22
 Promoting Efficiency 25
 Reducing Poverty 26
 Helping Future Generations 27
 Promoting Sustainable Development 27

The Barriers 29

 Low Investments in Women's Education and Health 29
 Poor Access to Services and Assets 33
 Legal and Regulatory Barriers 36
 Women's Dual Roles at Home and in the Marketplace 37

•
4 Enhancing Women's Participation in Economic Development
4. Operational Experience 39 Expanding Girls' Enrollments 39 Improving Women's Health 44 Increasing Women's Participation in the Formal Labor Force 47 Expanding the Options in Agriculture and Managing Natural Resources 48 Providing Financial Services 50
55. The Roles of Governments and the World Bank 55 Strengthening the Data Base for Gender Analysis 56 Developing Gender-Sensitive Policies and Programs 56 Modifying the Legal and Regulatory Framework 57 Ensuring Effective Program Delivery 60 Mobilizing Resources 64 Implications for World Bank Operations 64
Endnotes 72
Bibliography 73
Boxes

- Profiles of Women in Eastern Europe and the Former Soviet Union (FSU) 32
- 2. The Evolution of the World Bank's Involvement in Gender Issues 40
- 3. The Safe Motherhood Initiative 46
- 4. The Effects of Legalizing Abortion 47
- Examples of Women's Participation in Natural Resource Conservation and Management 51
- 6. Principles of Financially Viable Lending to Poor Entrepreneurs 52
- 7. Analyzing Gender Issues in the World Bank's Country Economic Memoranda: An Illustration from Uganda 58
- 8. How Government Policy Can Ensure Gender-Neutral Outcomes: China's Experience in Raising Primary Enrollments 60
- Involving Women's Organizations in Project Implementation: The Role of the Mahila Samakhya Program in the Uttar Pradesh Basic Education Project in India 61
- The World Bank's Experience with the "Package Approach" 62
- 11. The Gender Analysis Framework 67

Tables

- 1. School Enrollments Are More Equal in Transitional Economies 17
- 2. In Some Countries, Females Die at an Earlier Age Than Males 18
- 3. Childbirth is Still a Major Cause of Mortality in Many Developing Countries 19

- 4. It Is Cost-Effective to Avoid Female Illness and Death: Health Intervention Priorities in Young Adults Aged 15-44 24
- 5. There Are Obvious Payoffs to Increasing the Human Capital of Women Farmers
- 6. More Girls Than Boys Die at a Young Age
- 7. Extension Agents Visit More Men Than Women
- 8. The Social Gains of Investing in Girls Are Enormous 43

Figures

- 1. School Enrollment for Females Still Lags behind That for Males in **Developing Countries**
- 2. Gender Streaming Excludes Many Women from Male-Dominated Fields
- 3. The Percentage of Economically Active Females, Aged 15 and over, Rose in Most Developing Regions between 1970 and 1990
- 4. Younger Women's Earnings Are Closer to Men's Than Are Older Women's Earnings 20