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Gender in the Design and Outcomes of World Bank Adult Literacy and Skills Projects

Background Paper for
*Gender and Development:
An Evaluation of World Bank
Support 2002–08*

IEG Working Paper 2010/14

Victoria Monchuk



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Abbreviations and Acronyms

ADB	Asian Development Bank
BAJ	Barnamaj al Aoulaouiyat al Ijtimaiya (Social Priorities Program)
CAS	Country Assistance Strategy
CBO	Community based organization
CDD	Community driven development
CGA	Country Gender Analysis
DfID	Department for International Development
DLCA	Direction de la Lutte Contre l'Analphabétisme
DNFE	Department of Non-Formal Education
EL	Adult literacy and non-formal education
ESSP	Education Sector Strategic Program
FY	Fiscal year
ICR	Implementation Completion Report
IDA	International Development Agency
IEG	Independent Evaluation Group
IEGWB	Independent Evaluation Group (World Bank)
IGA	Income-generating activity
LIL	Learning and Innovation Loan
MDG	Millennium Development Goals
MNA	Middle East and North Africa Region
NFED	Non-Formal Education Division
NFLP	National Functional Literacy Program
NGO	Non-governmental organization
OED	Operations Evaluation Department (now IEG)
OPCS	Operations Policy and Country Services
PAD	Project Appraisal Document
PAPF	Pilot Female Literacy Project
PLCE	Post-Literacy & Continuing Education for Human Development Project
PPAR	Project Performance Assessment Report
QEFA	Quality education for all program
VTE	Vocational and Technical Education

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Summary

Background and Theory

In April 2001 the World Bank strengthened its approach to integrating differences between men and women in its work through a gender strategy paper discussed at the Board (*Integrating Gender into the World Bank's Work: A Strategy for Action*; World Bank 2002a). The 2001 Gender Strategy reiterated the Bank's aim to help countries reduce poverty, enhance human well-being, and increase development effectiveness by supporting gender equality. It aimed to address gender disparities that are barriers to human, social, and economic development and defines that gender mainstreaming in investment projects means that projects are designed to meet the different needs and constraints faced by females and males so that both men and women benefit from the project. This paper is a background study of the relevance and extent to which gender differences were addressed in World Bank adult literacy and skills projects for the IEG evaluation of the 2001 World Bank Gender Strategy.

Illiteracy is a critical constraint to human, social, and economic development. Literate women and men function better in their various roles—as workers, citizens and parents (World Bank 2001). Reading, writing, and counting enable people to fully participate in society. Literate workers tend to be more productive and earn higher incomes, and literate parents raise children with access to more opportunities. However, there are large differences in men and women's literacy, with women having much lower average literacy rates than men. Also, there are important gender dimensions in the ways that improved literacy increases human and social welfare. In most developing countries, while men often occupy the formal sector jobs, women play important roles in providing income and subsistence, and in caring for the wellbeing of families. Women, particularly in rural areas, generally receive less education and enjoy less skills training as barriers to schooling are high. They, therefore, face different obstacles and encounter varied opportunities. Thus, ensuring that factors related to women's and men's different roles and needs are properly addressed in interventions to enhance project design is imperative for the effectiveness of such projects in reducing poverty and in empowering poor men and women. Increased literacy helps in leveling the playing field and raising women's contribution to and benefits from development, thus supporting gender equality.

Objectives and Scope

The spotlight on adult literacy projects in this study is motivated by the hypothesis that literacy and skills projects may be especially beneficial for strengthening women's roles in poverty reduction and for enhancing gender-relevant development outcomes. The paper aims to assess: **(a) the relevance of accounting for differences between the genders for projects that aim to improve adult literacy and skills; (b) the integration of gender issues in design and implementation of such projects; (c) and the outcomes and impacts of such projects on men and women and the potential effects on gender equity.** The paper also identifies key institutional processes, facilitators and barriers that affect the extent of gender-aware results of World Bank adult literacy and other projects.

Ten Bank-supported literacy and skills projects undertaken in eight countries between FY02 and FY09 are reviewed in this paper (see Table 2 for a listing). These projects did not aim to reduce gender inequalities but rather intended to raise overall literacy rates among the population. However, eight of the ten projects reviewed have an explicit focus on women. Because gender is a cross-cutting theme in Bank projects, gender is to be mainstreamed in project design so as to meet the different needs and constraints faced by both men and women in order to reach sustainable development outcomes.

Key Findings

Because of the gender gap in literacy rates in all countries reviewed in this study and the central role of women in income generation and social welfare, **a strong focus on women in trying to improve results in literacy and skills is highly relevant.** Although some of the large projects especially focus on women's needs as consistent with country and Bank strategies, **several literacy and skills projects do not fully address gender concerns and disparities raised in CASSs.**

This study finds that **the Bank has integrated gender well in all large freestanding adult literacy and skills projects** (in Bangladesh, Côte d'Ivoire, Ghana, and Senegal). Programs consider local needs, and scheduling and content are flexible and cater well to both men's and women's time constraints and occupations. This said, the gender focus in these projects was on women's empowerment rather than on direct support for gender equality. Bank support aimed to increase the literacy levels of women (and also men) and to empower them in social and economic activities in which they were typically involved. It did not aim to reduce gender disparities in literacy.

The programs built on functional skills directly applicable to the participants' livelihoods, and encouraged formation of cooperatives (women's or mixed) and for-profit groups. These aspects created networks of social cohesion, trust, and accountability and appear to be important design features for helping women, especially, to benefit.

Actual sustainable learning achievement was low in all projects where data were available, and reductions in the gender gap in literacy rates are likely small. But although mapped to the education sector, **adult literacy programs have much broader gender impacts than just improving literacy outcomes for women.**

Adult literacy and skills projects are especially important for strengthening women's roles in poverty reduction and their benefits thereof. The evidence, presented in tracer and qualitative studies, demonstrates **the positive effects of increased literacy on outcomes linked to millennium development goals and on improving women's participation in household and community decision-making.** From a gender perspective, the projects are thought to have brought **important effects on health and social outcomes, especially for women.**

Literacy projects help improve the activities in which women are commonly involved by enhancing their skills and they have positive effects on the perceptions of empowerment for poor people—especially women. Programs that integrate literacy

learning with livelihood skills conform to existing gender roles. Although **both poor men and poor women felt more empowered as a result of the programs**, the evidence of increased women's participation, both within and outside the household, suggests a reshaping of social structures that reduce gender disparities.

Monitoring and evaluation of impacts and outcomes on men and women is weak. Project output data were gender-disaggregated but impact assessments on behavioral changes and longer-term development outcomes were not.

Although all of the projects focused on women, only one project monitored changes in female literacy explicitly. Other projects with small literacy components and projects that aimed to strengthen institutional capacity for reducing illiteracy but without providing direct support for literacy training delivery have little gender integration in their design.

A key weakness in the delivery of literacy courses was the shortage of adequately trained female teachers. In some countries teachers for women's groups needed to be female. In other countries, it was not necessary for women to be taught by female teachers; however, it was found that women sometimes dropped out because the teacher was male. Also, it was difficult for projects to recruit female teachers. In Ghana only 25 percent of adult literacy teachers were women. In Bangladesh, although women's classes were always taught by women, only 30 percent of master trainers were female. Project documents indicate that female teachers were often less educated and experienced than male teachers and were commonly products of the literacy program themselves. Hence, the quality of the teachers serving women participants was most likely lower than of those serving men.

Conclusions

Weak links to microfinance and to economic opportunities for both women and men appear to limit development outcomes and women's upward mobility. The projects in Ghana, Senegal, and Bangladesh tried to connect participants to finance and to the formal sector but were not fully successful. Participant groups experienced difficulties in accessing markets and obtaining credit, which limited the success of income-generating activities. These links to economic and productivity enhancing resources could be strengthened, especially in countries where the development priorities emphasize gender parity in the economic and employment arenas.

To more strategically support gender equality in the attainment of literacy and skills, project design should set specific gender targets and actively monitor and evaluate outcomes on both men and women. They could also target participation levels for women at levels that will reduce existing gender disparities in literacy. Projects did not define whether the target for male and female participants is a minimum (for example at least 60 percent of participants should be women) or an absolute level (for example 60 percent of participants should be women and 40 percent should be male) making it difficult to measure achievement of participation and learning for men and women. In the projects reviewed, the targeting of women participants may have been

below levels necessary for closing the gender literacy gap (although this was not an objective of the projects).

Project design should consider the dual outcome streams of literacy and skills programs: increasing functional literacy rates and equipping participants with life-skills and income earning know-how and opportunities. On the one hand, generating sustained improvements in literacy rates for adults requires an integrated approach with basic literacy applied to participants daily activities. Men's and women's traditional roles need to be considered so as to maximize outcomes. On the other hand, furthering the impacts of literacy on productivity and income requires consideration of men's and women's opportunities to access and benefit from finance and labor markets.

1. Introduction and Study Approach

1.1 In 2006, the World Bank's Gender and Development Group issued a Gender Action Plan (*Integrating Gender into the World Bank's Work: A Strategy for Action*; World Bank 2002a) to support increased participation of women in economic, infrastructure, financial and labor markets. During Board discussions the Executive Directors expressed a need to know how the Bank had implemented its 2001 Gender Strategy. As a result, the Independent Evaluation Group (IEG) undertook an evaluation to assess the Bank's implementation of the strategy between FY02–09, as well as the results it achieved. The IEG evaluation aimed to foster learning based on the Bank Group's experience, with the goal to improve the development effectiveness of future Bank interventions. This paper is a background study on gender aspects of adult literacy and skills projects, for the broader IEG evaluation of the 2001 Gender Strategy.

1.2 The benefits of educating girls and women are well known. Countries that invest in girls' education have higher rates of growth (World Bank 2000a, p. 119; Klasen 1999). Not only does female education contribute to improved gender equality but also to improved health outcomes, reduced fertility, and increased worker productivity. Universal primary education is a key Millennium Development Goal (MDG). But this goal is far from being reached in many deprived areas. Illiteracy is a result of low school enrollment and high dropout rates which are pervasive among many rural poor, especially women, as cultural and economic barriers to attending school and profiting from education remain high. Table 1 shows the gender gap in literacy rates world-wide. Women have much lower literacy levels than men. Low literacy levels are also associated with low economic status (Robinson 1997; Brandt 1999) and are hence an impediment for improving livelihoods. Increased literacy, especially functional literacy, may not only contribute to more women's schooling, directly and through inter-generational transmission, but also to other societal and economic gains by giving vulnerable communities a voice and means of advancement.

1.3 Nonformal education programs, such as adult literacy and skills programs, have been viewed as alternatives for increasing human capital and stimulating growth and development. Research shows that such investments have especially high social returns for women (Lauglo 2001; Cohn and Geske 1990; Schultz 1995). In Sub-Saharan Africa adult literacy programs have been shown to be an effective means to alleviating gender imbalances in education and it is claimed by some that literacy programs should especially target women (Lauglo 2001). Nonformal education programs have also been credited for linking men's and women's cooperative groups to the know-how and to financial services for raising family incomes.

Table 1. Adult and Youth Literacy Rates, Latest Relevant Year

	Year ^a	Adult literacy rate (% of people aged 15+)	Female adult literacy rate (% of male ^b)	Female adult literacy rate (% of females aged 15+)	Female youth literacy rate (% of females aged 15-24)
Countries with Bank-supported literacy projects					
Bangladesh	2001	47	76	41	60
Ghana	2000	58	75	50	65
Senegal	2002	39	57	29	41
Côte d'Ivoire	2000	49	63	39	52
Morocco	2004	59	60	40	60
Mozambique	1997	39	46	25	37
Mali	2003	24	44	16	17
Afghanistan	2000	28	29	13	18
Weighted averages in comparator regions and income groups					
Sub-Saharan Africa	2000	59	74	51	65
Middle-East and North Africa	2000	68	74	58	74
South Asia	2000	58	65	46	64
Low-income countries	2000	60	75	52	64
Middle-income countries	2000	83	88	77	87

Sources: World Bank World Development Indicators 2009, UNESCO Institute of Statistics 2009.

^a Latest available and relevant year for project.

^b Author's calculation of comparator region and income group data based on equal population shares of men and women.

Objectives

1.4 This study aims to assess the relevance and integration of gender differences in Bank support for enhancing adult literacy and skills. The study assesses how men and women benefitted (differently) from project outcomes and identifies some lessons on the institutional processes, facilitators and barriers that affect the extent of how gender is mainstreamed in World Bank projects. The paper reviews *all* 10 projects supporting adult literacy and skills that were completed during the evaluation period FY02–09. All ten projects aimed to increase adult literacy rates in general, and eight had an explicit focus on women. **They were not “gender projects” but aimed at improving overall literacy rates.** Nevertheless, gender is a cross-cutting theme in the Bank and the Gender Strategy calls for mainstreaming gender into design and implementation of projects with particular gender relevance in order to reach the development objective for both men and women.

1.5 This paper contributes to the broader IEG evaluation of the World Bank's Gender Strategy with an analysis of results in Bank lending operations. The spotlight on literacy and skills projects is motivated by the hypothesis that these projects may be especially beneficial for strengthening women's roles in and benefits from poverty reduction and development outcomes. The paper tries to provide some learning on how the Bank can better integrate gender into projects to enhance their effectiveness. As the projects

reviewed here have as strong focus on women, special attention to women's needs is given in the treatment of gender.

Evaluation Questions

1.6 The research questions asked in the study are linked to the stages of the project cycle of adult literacy projects, from identification of objectives to their potential impacts on development outcomes for men and women:

1. To what extent were gender considerations in literacy and skills projects relevant, given project objectives and the gender-specific needs for adult literacy and skills building?

2. To what extent did adult literacy and skills projects account for differences in men and women's roles and needs in design, implementation and monitoring and evaluation?

3a. To what extent did adult literacy and skills projects achieve their objectives and contribute to outcomes for both men and women...?

3b. ...and did the results also contribute to a reduction in gender disparities?

Scope and Caveats

1.7 The study covers all 10 adult literacy and skills projects supported by the Bank during FY02–09.¹ **It focuses solely on gender aspects of the projects, explicit or not, and does not attempt to assess the overall performance of the projects.** Some of the projects achieved their stated objectives, some did not. Instead, the study draws lessons from commonalities in how projects integrated gender and their relation to outcomes for men and women. This study does not cover vocational and technical training projects but concentrates on projects with basic literacy and skills building objectives.

1.8 For the purposes of this paper, accounting for differences in men's and women's needs and roles in society in adult literacy and skills projects is considered relevant if it is consistent with gender priorities and constraints identified by the country, in the Country Assistance Strategy (CAS) or the Country Gender Analysis and if such considerations are needed to best achieve project objectives and ensure that both men and women equally benefit from outcomes.

1.9 Projects are considered to have integrated gender concerns if they use design, implementation, and monitoring and evaluation arrangements necessary for ensuring and

1. FY02–09 is the evaluation period covered in the broader IEG gender evaluation. During the evaluation period, FY02–09, the Bank supported 20 projects classified under the theme of Adult Literacy and Non-Formal Education, of which 10 included attention to basic adult literacy. Other than the 10 projects studied in this paper, the Bank has previously contributed to large freestanding adult literacy programs only in Indonesia and Ghana (a predecessor to the Ghana project reviewed here) and smaller literacy programs in Burkina Faso, Mali, and Senegal.

assessing development outcomes for men and women.² This requires adopting approaches that meet the different needs and constraints faced by both sexes so that both males and females gain from the project. For instance, the level of gender targeting applied in the design (for example percent of male and female participants) and customization of content to men's and women's needs and roles is factored in when assessing gender considerations in design and implementation.

1.10 “Gender awareness” of outcomes is measured by whether projects contributed to outcomes for both sexes and whether both women and men benefitted. As stated, the projects reviewed in this study did not aim to reduce gender disparities or directly impact gender roles. The study does not hold literacy and skills projects to a standard of gender equality in assessing the design or results. Instead, based on the objectives of Bank projects and the literature on the gender aspects of literacy (summarized in section 3), it assesses whether the interventions helped to improve women's literacy levels and upward mobility, enhance the voice and participation of women in households and civic activities, and strengthen client institutions to deliver gender-aware literacy programs.

Data

1.11 To answer the three questions, the study relies on detailed analysis of project documents, published and unpublished non-Bank project studies, and structured interviews with headquarters and country-office project team members and gender experts of all 10 literacy and skills projects supported by the World Bank in FY02–09. In addition, information from field visit to 15 learning groups and interviews with selected stakeholders (policy makers, project implementing staff, nongovernmental organization (NGO) staff, development partners, and beneficiaries) in Ghana is used to triangulate the results. The author recognizes limitations with regards to the field work, which took place only in one country (Ghana).

Roadmap

1.12 After this introduction, the second section of this report lays out the building blocks of literacy projects and the experience of the World Bank. The third section provides a brief summary of the gender dimensions of adult literacy and skills interventions. In the fourth section, the report analyzes the how gender was accounted for in the design and implementation of the 10 literacy and skills projects and how women and men benefitted. In the final section conclusions and lessons are drawn.

2. The Gender Strategy states that interventions in sectors identified in the Country Gender Assessment (CGA) “...as being of high priority for sustainable poverty reduction will be designed in a gender-responsive manner, and supervision will attempt to ensure that the implementation is also gender responsive” (World Bank 2002a, p. 25). Because eight of the ten projects have an explicit focus on women and acknowledge the importance of literacy and skills building for women, gender mainstreaming objectives apply to these projects. Hence, gender considerations in literacy and skills projects are said to be relevant if they are warranted to achieve project objectives.

2. Adult Literacy and Skills Projects and the World Bank

2.1 Providing literacy training to groups of the population that are not able to benefit from formal basic education is not new in development policy. The World Bank's Children and Youth policy on non-formal education maintains that literacy, skills, and other non-formal education projects play an important role in developing countries where formal schooling does not reach disadvantaged groups (for example, poor women). But as non-formal literacy programs are thought to be best done on a small scale (for instance involving NGOs), and tailored to the needs of the participants, large donor funding for such government programs has not been common.

2.2 Bank support to adult literacy projects has rarely been assessed. Abadzi (2003a) found that in the 1990s the literacy-only projects³ reached about 10.8 million participants, including many women. The programs targeted women and out-of-school adolescents, focused on groups of workers such as cooperatives and, where possible, linked literacy with microcredit, income generation, and rural development. The outcomes were rated satisfactory by IEG and brought large numbers of illiterates to class.⁴ However, the extent to which participants learned and sustained their literacy skills remains uncertain. Projects that included adult literacy in minor components rarely met either their numerical or their learning targets. The reasons stated for the uncertainties in outcomes were ill-functioning, complex, and impractical monitoring and evaluation systems, unreliable testing mechanisms, and poor attention by the Bank to instructional effectiveness.

Approaches to Literacy and Skills Building

2.3 Aoki (2006) classifies adult literacy programs that directly deliver literacy training in five categories based on their key ingredients: (a) traditional literacy programs consisting of reading, writing, and numeracy instruction; (b) traditional literacy instruction combined with life skills (such as health and sanitation); (c) programs that focus on the acquisition of functional (professional) skills; (d) post literacy and continuing education programs for neoliterates; and (e) integrated functional literacy programs containing all of the above plus linking participants to microcredit opportunities.

2.4 This last group of integrated programs teaches literacy skills embedded with other learning in content areas pertinent to the participants' livelihood. The objective is to reinforce the applicability of literacy skills so that literacy becomes directly relevant to the participants' purpose. The integrated nature of the programs is a departure from the

3. The Bank supported seven large-scale adult literacy projects 1990–2002 and 14 other projects in education, women and development, and rural development had literacy as a component, usually small. The seven full adult literacy projects in Abadzi's (2003) review include the Ghana, Bangladesh, and Senegal (PAPF) projects, which are also included in this paper.

4. The part of IEG that evaluates the World Bank was formerly known as the Operations Evaluation Department (OED).

mass literacy approaches of the 1960s. Because of poor quality and weak tailoring to the realities of the participants, the mass literacy programs did not produce sustainable outcomes. Their impacts on incomes and human development outcomes are thought to have been very small and they failed to bring about any real increases in welfare and reductions in poverty (Midgley 1986; Omolewa 2008).

2.5 On the contrary, the skills building and developmental activities of the integrated programs are intended to enhance the applicability and sustainability of basic literacy skills. In addition to the benefits of learning how to read, write, and count, the functional and behavioral components of the programs are supposed to provide the participants with basic entrepreneurial skills and knowledge about microcredit; improved practices in agriculture and transformation activities; health, sanitation, and nutrition; and information about their rights to actively participate in the community and society at large. The new awareness, skills, and behavior changes are supposed to provide a basis for applying the literacy skills and strengthen the impact on outcomes. In continuing education programs such as the program in Bangladesh, men and women also acquire specific trades (such as tailoring, cow fattening, goat rearing, and mechanics) to strengthen income generation.

Description of the Objectives and Key Activities of the 10 Projects

2.6 Table 2 lists the 10 projects reviewed in this paper and provides a rough division between projects that supported delivery of adult literacy and those that supported strengthening government programs on literacy programs without direct delivery. Four of the 10 Bank-supported programs—all that directly delivered literacy training (Bangladesh PLCE, Ghana NFLP, both projects in Senegal), plus the project in Côte d'Ivoire—were integrated functional literacy programs.⁵ Four other projects supported government administration of adult literacy programs but did not support direct delivery of literacy and skills training. Of the 10, five projects⁶ fully focused on adult literacy and skills building and the rest⁷ were education sector projects with components supporting adult literacy efforts. Annex 1 provides gender details of the 10 projects.

2.7 The projects in Ghana, Côte d'Ivoire, Mozambique, and Senegal had an explicit focus on women and girls and aimed specifically at reducing female illiteracy. The two projects in Morocco claimed to focus especially on rural women. The development objective in the project in Afghanistan was to increase access to schooling for young and underserved groups such as women and girls. The objectives for the Bangladesh and Mali projects did not explicitly mention gender aspects of literacy or skills building as a focus.

5. The Afghanistan project did not include functional skills or links to microcredit. The Bangladesh project was not meant to teach basic literacy but focused on post-literacy for those who had already attended basic classes. However, as proficiency was low, the project included some basic literacy as well. Moreover, links to credit was relatively weak in many programs. This is further discussed in the findings sections.

6. The Bangladesh PLCE, the Ghana NFLP, and the Senegal PAPP.

7. The projects in Mali, Mozambique, Afghanistan, the Senegal QEFA, and the Morocco BAJ.

BOX 1. OBJECTIVES AND COMPONENTS OF THE 10 ADULT LITERACY AND SKILLS PROJECTS

The freestanding literacy projects assessed in this review—in Bangladesh, Ghana, and Senegal (PAPF), and the pilots in Côte d’Ivoire and Senegal—directly supported delivery of literacy and enabling of a literate environment for continued learning after the program. The Ghana project was built around the primer through which functional literacy was taught. The project also included distribution of follow-up reading materials, an English learning pilot, and radio broadcasting. In Senegal NGOs delivered tailored functional literacy classes to communities. The Côte d’Ivoire project was a pilot of literacy delivery, building on the design from Senegal. The project included developing a strategy for post-literacy by introducing radio programs, personal libraries, bilingual newspapers, and using local languages and establishing links with formal and professional education systems.

Moreover, the projects included skills building components for continued education and post-literacy activities. In Ghana the primer integrated literacy with training in social and health areas and income-generating activities (IGAs). For example, the primer has lessons on food hygiene, bush fire prevention, and family planning. During the course of the learning cycle participants had the choice of starting small community businesses that made use of the skills acquired in the literacy training. The Bangladesh project, building on earlier literacy efforts, focused on the delivery of post-literacy training and on establishing continuing education centers where income-generating skills were taught. Fifteen trades were developed in a standard curriculum. Life-skills training was also integrated. In Senegal, IGAs were added to the curriculum based on demand after the mid-term review. Women were taught printing, animal husbandry, transformation activities, and others. Finally, some of the programs (Ghana, Senegal, and Bangladesh) also attempted to link participant groups that had established IGA to credit opportunities and help them register and advance their small businesses.

Adult literacy projects also included components directed at strengthening government institutional strategy, capacity and management skills for reducing illiteracy. The project in Côte d’Ivoire piloted literacy and skills training and tested approaches for delivery to build government experience. Neither the two projects in Morocco nor those in Mozambique and Mali included direct delivery of literacy training. Instead, these projects aimed at strengthening government institutions in their efforts to reduce illiteracy and develop and deliver literacy training. The Alpha Maroc project provided Bank funding to test new approaches to teaching quality and adult literacy program management for ongoing government programs. In parallel, the Social Priorities Program provided technical assistance for the development of strategies following up on gains made during literacy campaigns. In Mali the project aimed at developing government capacity to contract out functional literacy activities to NGOs while building partnerships with communities. The Mozambique project aimed at financing technical assistance, training and printing costs to develop literacy courses for women and girls. However, the component was never implemented beyond the analytical work. According to the government, Bank assistance to adult education in Mozambique was to provide diagnostic and strategic advice and IDA funding was spent on supporting curriculum development and teaching equipment.

Sources: Project documents: World Bank (1996a, b, 1999a, b, c, 2000a, b, c, 2001, 2002b, c, 2004a, b, c, 2005, 2006a, b, 2007a, b, 2008a and b); interviews with Bank staff and NFED officials in Ghana.

Table 2: World Bank-Supported Adult Literacy Projects FY02-09

Country	Project name	Completion year	Bank funding (\$US million)	Category type (category in Aoki 2006)	Literacy objective	Note
Adult literacy projects supporting delivery of adult literacy and skills						
<i>Freestanding adult literacy and skills projects</i>						
Bangladesh	Post-Literacy & Continuing Education for Human Development Project (PLCE)	FY08	53	Integrated functional literacy program (literacy, and life and functional skills) linking participants to microfinance (<i>category 5</i>)	Increase the functional application of literacy skills to neo-literates so that they can use their skills to increase their incomes, improve their family's welfare, and participate fully as citizens	
Ghana	National Functional Literacy Program (NFLP)	FY07	32	Integrated functional literacy program (literacy, and life and functional skills) linking participants to microfinance (<i>category 5</i>)	Increase the number of Ghanaian adults (15-45 years) particularly women and rural poor, who acquire literacy and functional skills	
Senegal	Pilot Female Literacy Project (PAPF)	FY03	12.6	Integrated functional literacy program (literacy, and life and functional skills) linking participants to microfinance (<i>category 5</i>)	Pilot a strategy which supports NGO literacy providers to expand their programs aiming at lowering illiteracy to about 40% overall and to 47% for women	
Côte d'Ivoire	Pilot Literacy Project	FY05	5	Integrated functional literacy program (literacy, and life and functional skills) linking participants to microfinance (<i>category 5</i>)	Develop and test effective arrangements for using non-governmental providers to deliver to the rural poor demand-driven adult functional literacy programs to meet acceptable standards	Learning and Innovation Loan (LIL) - Built on the design from Senegal
<i>Education sector projects with components on adult literacy and post-literacy</i>						
Senegal	Quality Education for All Program (QEFA)	FY06	50 (total project)	Integrated functional literacy program (literacy, and life and functional skills) linking participants to microfinance (<i>category 5</i>)	Reduce illiteracy rates by 5% per year for 15-49 year olds, especially women	
Afghanistan	Emergency Education Rehabilitation & Development Project	FY06	17.4 (total project), 5.8 (component incl. literacy)	Traditional literacy instruction combined with life skills (health, sanitation, and others) (<i>category 2</i>)	Increase access to formal and non-formal systems (for example literacy for 13-24 year olds) for young and underserved groups such as women and girls	Literacy component cancelled shortly after effectiveness
Projects supporting government administration of adult literacy and skills programs						
Morocco	Adult Literacy Project (Alpha Maroc)	FY08	4.1	No direct delivery of literacy	Test new approaches to teaching quality and adult literacy program management for ongoing government programs	LIL
Morocco	Basic Education Project–Social Priorities Program (BAJ)	FY04	54 (total project), 3.7 (literacy component)	No direct delivery of literacy	Pilot that provides technical assistance for the development of strategies to follow-up on gains made during literacy campaigns and would link literacy programs to public works programs	
Mozambique	Education Sector Strategic Program (ESSP)	FY06	71 (total project), 0.3 (nonformal educ. component)	No direct delivery of literacy	Financing technical assistance, training and printing costs to develop literacy courses for women and girls	Literacy component not implemented
Mali	Improving Learning in Primary Schools Program	FY03	3.8 (total project)	No direct delivery of literacy	Developing government capacity to contract out functional literacy activities to NGOs	

Sources: Project documents: World Bank (1996a, b, 1999a, b, c, 2000a, b, c, 2001, 2002b, c, 2004a, b, c, 2005, 2006a, b, 2007a, b, 2008a and b); Aoki (2006); IEG 2010.

3. Gender Dimensions of Adult Literacy and Skills Programs

3.1 It is widely accepted that being literate makes adults function better in their various roles in society—as workers, citizens, and parents (World Bank 2001). Theory links literacy and development outcomes to two important domains—economic development and human development (Box 2). The rest of the section lays out how gender aspects factor in with regards to the links between literacy and skills and development outcomes.

BOX 2. KEY THEORETICAL LINKS BETWEEN LITERACY AND DEVELOPMENT OUTCOMES

Effects on Incomes and Labor Market Participation

Literate adults who can read, write, and count are more effective workers (see, for example, Orbach and Delaney 2004; OECD and Statistics Canada 2000). This applies both to workers in paid jobs and to the large majority of women and men in developing countries that are self-employed or employed in the informal sector (World Bank 2002d). Literate workers can better handle money at the market or at the bank, read instructions for equipment and production inputs, understand written materials on business processes, marketing, financing, labor codes and rights, and others. More informed workers and business owners use better inputs, earn higher incomes, take advantage of credit options and hence benefit from higher welfare and lower poverty. Several country reports on farmers in developing countries in Africa, Latin America and South Asia, show that adult literacy programs have been associated with increased production and incomes (Oxenham and Aoki 2002).

Effects on Human Development Outcomes and Civic Participation

Literate adults also raise better off children with more opportunities and are able to participate more actively in society. Literate parents can better take part in their children's schooling by reading reports and assisting with homework. Literate parents can also understand and follow instructions on health cards and prescriptions from doctors. Therefore, being literate is associated with better health, education, and nutrition outcomes, which in turn improves welfare. A literate citizen is also more capable of participating in society, for example, when it comes to voting, understanding laws, or interpreting road signs. Moreover, healthy and educated workers are more productive and have the potential to earn higher incomes.

Similarly, education initiatives such as literacy and skills programs encourage individuals to cooperate and exercise their rights within households and communities; and initiate practices to improve their environment and livelihoods such as erosion control, sanitation, and others.

3.2 The benefits—social and economic, individual and societal—of providing education and functional literacy skills, especially to women, can be significant. The gender gap in literacy is an obstruction to poverty reduction. Research has shown that gender inequalities, including inequalities in education, limit growth (Abu-Ghaida and Klasen 2004; King and Hill 1995; Dollar and Gatti 1999).

3.3 Because women play a large role in the upbringing of children and in the nutrition and health of families, their literacy, skills, and knowledge are critical in improving practices that affect human development outcomes. In all countries reviewed in this paper, women's roles both in generating income and in ensuring the social welfare of the family are large. Raising women's education has been shown to increase women's efficiency as agricultural producers (Saito and others 1994; Quisimbing 1994; Due and Gladwin 1991). Women are generally also attractive to microcredit institutions because

of their proven high repayment rates. Group-based microcredit schemes, many of which target women specifically, show enormous potential for reducing poverty (World Bank 2000). However, the gender gap in the formal labor market is large. In Bangladesh, for instance, where women have started to move into the paid employment in the garment industry, they remain in lower skilled and lower paid jobs than men. Moreover, as the main players in educating the children and caring for the health of the family, women have a strong influence on social and human development outcomes affecting the entire family.

3.4 Whether impacting gender disparities or not, literacy and skills programs have an impact on poor men's and women's empowerment. Empowerment is commonly defined as the opportunity and ability of a person to make meaningful choices and transform those choices into outcomes.⁸ Women's empowerment can be interpreted as women's command to determine choices and access opportunities and resources to control their own lives.⁹

3.5 But the literature suggests that women's empowerment can also inflict costs on them. There may be instances where programs that aim at empowering women could lead to increased violence against women. Aktaruzzaman and Guha-Khasnobis (2009) find that female microcredit borrowers in Bangladesh face significantly more domestic violence than nonborrowers. However, Panda and Agrawal (2005) note that women owning immovable property face significantly lower risk of marital violence than do property-less women. Mayoux (2000) and Botchway (2001) discuss the reasons, in Ghana and other countries, why microcredit and water projects have failed to empower women. They argue that the assumptions made in these programs that credit and water access raise women's self-sustainability neglect a large number of actual conditions (social, economic, political and historical) that govern the environment in which women and men operate.

3.6 Some scholars have argued that participatory development programs, such as certain literacy initiatives, may not improve women's roles in development or maximize benefits to women (Mayoux 1995). Heward and Bunwaree (1999, p. 1) claim that the Women in Development approach "focused on what women did for development, rather than what it did for them."¹⁰ For example, Nordtveit (2005a) has argued that, from a critical point of view, Bank-supported female literacy projects in Senegal maintained the traditional power relationships between men and women, transferring more work to

8. Kabeer (1999) characterizes empowerment as a process of choice involving feasible and accessible alternatives, the right and ability to make choices, whether the right to choose was exercised, how meaningful the choice was in transforming one's life, and the affect it had on outcomes. Measuring empowerments would involve analyzing these various aspects. However, individual indicators on any of these areas are not sufficient indicators of empowerment by themselves.

9. Robeyns (2002) takes an interesting angle in illustrating women's empowerment using Sen's capabilities framework. Gender inequalities and welfare are evaluated based on women's capabilities and freedoms as opposed to their incomes or functions.

10. The literature debates whether some development initiatives address so called *practical gender needs* (reinforcing existing gender roles and focus on helping women do what they are already doing in a better way), but not so called *strategic gender needs* (striving at reducing gender disparities).

women without providing them with upward mobility. Similarly, Rogers (2006) critiques Carnoy (2002) for not considering structural gender inequalities in the link between education and wage employment. He argues that previous research has unduly praised the increase in female education that resulted from the demand for more low-cost labor as an advancement for equal rights. Rogers argues that the failure to account for educated women's employment as low-cost labor is evidence of neglect of strategic gender inequalities.

Mainstreaming Gender in Literacy Projects

3.7 The 2001 Gender Strategy defines that gender mainstreaming in investment projects means that projects are designed to meet the different needs and constraints faced by females and males and that both males and females benefit from the project.¹¹ The literature review confirms that gender factors influence the transmission channels between literacy and skills building and increased welfare. Given the development benefits of increased literacy, gender mainstreaming in project design (for example beneficiary targeting, scheduling and classroom location, integration of content in participants' lives, opportunities for using and furthering knowledge and skills) should help optimize and equalize outcomes for both sexes so as to maximize final development impacts, and possibly also have an impact on gender disparities in outcomes. Designing literacy programs that are suitable, accessible and beneficial to both women and men is hence of utmost significance to raise women's and men's human capital, employability, and economic and social well-being, as well as increase the welfare of their families.

11. Murphy (1997) showed that World Bank projects that took gender issues into account in the design phase achieved project objectives more often than those projects that did not consider gender issues. A subsequent 2001 IEG review showed that projects that included a gender analysis had a better impact on the ground than those without gender analytics (two IEG 2001 evaluations of gender published jointly by the IEG in 2005). When it comes to nonformal education projects, Canagarajah and others (2002) reviewed World Bank supported Vocational and Technical Education projects and found that most such projects have a similar rationale—reducing the burden of higher education and enhancing the employment and earnings potential of disadvantaged groups (for example poor women) —but in many cases project components were not designed to meet these objectives.

4. Findings of the Analysis

4.1 This section presents the findings of the analysis of how Bank adult literacy and skills projects accounted for differences between men's and women's needs and roles, following the three research questions, and discusses to what extent each project achieved outcomes that benefit both men and women and possibly contribute to reducing gender inequalities. Table 2 summarizes the findings for each of the evaluation questions on gender relevance, integration, outcomes, and disparities using the data for the 10 adult literacy and skills projects. Findings are listed in italics, and supporting evidence is presented below. Finally Box 6 at the end of the section identifies some institutional processes, facilitators, and barriers to gender mainstreaming at the Bank.

Question 1. To what extent were gender considerations in literacy and skills projects relevant, given project objectives and gender-specific needs for adult literacy and skills building? Table 3 columns 1–2 compare the relevance of gender issues in the objectives and targeting of projects.

4.2 **A focus on women in adult literacy and skills programs was highly relevant in all of the eight countries, because gender disparities in literacy are still large and the demand for literacy and skills is high among women in the countries reviewed.** In the eight countries reviewed in this paper there are large differences in men's and women's literacy, with women having much lower average literacy rates than men (Table 1). Rural women and girls are especially lagging behind. In all countries except Ghana (where average literacy levels are on par with comparators) overall adult literacy rates are lower than both regional and income-group comparator countries. Therefore, and because social barriers for women and girls in accessing and benefiting from education are high, addressing these disparities in literacy and skills projects are relevant.

4.3 Also, in all countries the demand for adult literacy and skills training among women is high (Table 3, column 1), and higher than that of men, due to the life skills (such as health, hygiene, education, and civic rights and participation) and social and economic empowerment aspects that adult literacy and skills programs generally bring.

4.4 **Relevance of project objectives to gender disparities identified in CASs and other country gender assessments are mixed. The design of three of the adult literacy projects is consistent with the gender objectives identified in CASs. But most projects do not fully address gender-relevant issues raised in CASs (Table 3, column 1).** All projects, except the one in Mali, focus on women (Table 3, column 1). But only one literacy and skills project (PAPF in Senegal) had an explicit objective to increase female literacy rates.

4.5 In three countries, the project objectives and design were consistent with the diagnosis in CAS. The Senegal (1996) and Côte d'Ivoire (1997) CASs specifically note that improving women's literacy and access to social services are to be directly supported by the projects. In Senegal, the income-generating activities (IGAs) and links to microfinance added to the literacy project were in line with the CAS, which states the importance of assisting women with an independent source of income and credit. In

Ghana, the 1997 and 2000 CASs identify a need to focus on rural women and on reducing gender disparities. The project's concentration in rural areas, particularly in the north, is highly consistent with priorities on reducing inequalities such as between men and women.

Table 3: Treatment of Gender in 10 Adult Literacy and Skills Projects

Country	Gender Relevance of Objectives and Targeting		Gender Integration in Design, Implementation and Monitoring and Evaluation			Gender Awareness in Outputs and Outcomes and Institutional Changes			Reduction in disparities
	Objectives	Beneficiary targeting	Design	Implementation	M&E	Outputs	Outcomes	Institutional changes	
<i>Adult literacy projects supporting delivery of adult literacy and skills</i>									
Bangladesh	Special focus on women but no outcome indicator on women's literacy, some alignment with country gender priorities, strong demand by women	Targeting 50% women and 50% men likely resulting in reaching fewer women than needed for closing the gender literacy gap	Gender-aware delivery and integrated curriculum, good local needs assessment, weak link to microcredit	50% female teachers but lower quality, few female supervisory staff but Bank pushed and gender specialist consultant	Gender-disaggregated outputs, there was a learner assessment but it was of poor quality there was no measurable indicator on women's literacy	Achieved targeted participation of both men and women	Objectives met on learner achievement, men and women achieve equally well, strong positive effect on human development outcomes and some economic impacts but findings are yet to be validated	The institutional component was not implemented, institutional impacts unknown	Literacy gap not likely reduced due to lower than needed female enrollment and likely low sustainability of literacy gains, helped women gain skills and improve activities in which women are commonly involved, some impact on decision making and participation, higher income for women but women still earn less than men
Ghana	Special focus on women but no outcome indicator on women's literacy rates, consistent with country gender objectives strong demand by women	Targeting 60% women (based on achievement of previous project and using "self-targeting" likely resulting in reaching fewer women than needed for closing the gender literacy gap	Gender-aware delivery and integrated curriculum, local needs assessment not done but gender concerns were addressed nationally	Modest, few female teachers and quality lower, few female supervisory staff, mixed group aspect strong	Gender-disaggregated outputs, poor quality evaluation of outcomes, no indicator on women's literacy but NFED did a small study on men's and women's test scores	Achieved targeted participation nationwide for men and women but women's enrollment low in the north	Objectives met only in reading but participant assessment suggest women achieved below men, strong positive effect on human development outcomes but mixed outcomes on income-generation	Institutional impacts unknown	Literacy gap not likely reduced due to lower than needed female enrollment and likely low actual literacy gains, helped women gain skills and improve the activities in which women are commonly involved, some impact on decision making and participation but less on upward economic mobility
Senegal (PAPF)	Objective of contributing to reducing the national female illiteracy from 66% to 47%, consistent with country gender objectives strong demand by women	Targeting (min 75% women) based on closing the gender gap in literacy	Gender-aware delivery and integrated curriculum, good local needs assessment	Good but female teacher quality lower and provider experience hard to control, women's group aspect strong	Poor overall monitoring and evaluation, but the only project that measured women's literacy levels	Achieved targeted participation for women	Learning achievement lower than expected but close to generally accepted levels, gender differences in literacy rates unknown, unknown but likely positive effects on human development outcomes and economic welfare	Institutional impacts unknown	De jure literacy gap is reduced but reductions in the de facto gap are not certain, some impact on decision making and participation, women's groups strengthened, preservation of societal gender roles

Country	Gender Relevance of Objectives and Targeting		Gender Integration in Design, Implementation and Monitoring and Evaluation			Gender Awareness in Outputs and Outcomes and Institutional Changes			Reduction in disparities
	Objectives	Beneficiary targeting	Design	Implementation	M&E	Outputs	Outcomes	Institutional changes	
Côte d'Ivoire	Special focus on women and girls in the north but no outcome indicator on women's literacy, consistent with country gender goals, strong demand by women	Targeting (min 75% women) based on the gender gap in literacy	Design copied from Senegal as a teaching-by-doing tool, the only project with a link to formal education and formal employment	Female teacher quality low and provider experience hard to control, group component not as strong and village chiefs restricted	Poor overall monitoring and evaluation mainly due to premature project suspension, no measurable indicator on women's literacy	Achieved targeted participation for women	Unknown results of learner achievement and social and economic impacts	No specific institutional gender mainstreaming, the idea was to get the government to accept a more community driven approach	Impact on gender disparities not known
Senegal (QEFA)	Objective of reducing illiteracy by 5% per year especially for women, consistent with country gender objectives strong demand by women	Targeting (min 75% women) based on closing the gender gap in literacy, building on PAFP targeting	Gender-aware delivery and integrated curriculum	No mention of gender considerations in adult literacy component but implementation arrangements build on the PAFP project	Poor overall monitoring and evaluation, reducing women's literacy was an objective to start but there was no indicator on women's literacy rates	Achieved targeted participation for women	Gender effects on outcomes unknown but likely to be similar to those in the PAFP	Institutional impacts unknown	Reducing female illiteracy is no longer a key indicator, helped women gain skills and improve the activities in which women are commonly involved, likely impacts on decision making and participation at the household, community and sub-national level as the project builds on the PAFP
Afghanistan	Special focus on young women and girls, gender inequality and women's issues recognized as important hurdles for development	Focus on under-served groups especially women and girls who attend ECD centers	Gender-aware design incorporating literacy with early childhood development activities	N/A—Literacy component not implemented	No mention of gender-disaggregated monitoring indicators	N/A—Literacy component not implemented	N/A—Literacy component not implemented	N/A—Literacy component not implemented	N/A—Literacy component not implemented

Country	Gender Relevance of Objectives and Targeting		Gender Integration in Design, Implementation and Monitoring and Evaluation			Gender awareness in Outputs and Outcomes and Institutional Changes			Reduction in disparities
	Objectives	Beneficiary targeting	Design	Implementation	M&E	Outputs	Outcomes	Institutional changes	
<i>Projects supporting government administration of adult literacy and skills programs</i>									
Morocco (Alpha Maroc)	Special attention to rural women and girls on paper, some alignment with country gender priorities, strong demand by women	N/A—No delivery of literacy classes although it was expected that national literacy projects would benefit 65% women	Poor gender-awareness of design	No mention of gender considerations in implementation	No mention of gender-disaggregated monitoring indicators, no measurable indicator on women's literacy	No gender effects on outputs	No gender effects on outcomes	Started linking with NGOs and moved the DCLA to the education ministry	Unknown but not likely
Morocco (BAJ)	Pays special attention to women on paper, some alignment with country gender priorities, strong demand by women	No delivery of literacy classes supported by the project, but the pilot to be developed under the project should include 50% women	Poor gender-awareness of design	No mention of gender considerations in implementation	No mention of gender-disaggregated monitoring indicators	No gender effects on outputs	No gender effects on outcomes	Started linking with NGOs	Unknown but not likely
Mozambique	Special demand by women and girls for non-formal schooling, CAS highlights the literacy gender gap	N/A—No delivery of literacy classes supported by the project	No mention of gender considerations in adult literacy component	N/A—Literacy component not implemented even though CAS highlights the literacy gender gap	No mention of gender-disaggregated monitoring indicators	N/A—Literacy component not implemented	N/A—Literacy component not implemented	N/A—Literacy component not implemented	N/A—Literacy component not implemented
Mali	No mention of specific gender-related project objectives although CAS mentions low female literacy and poor gender inequality as particular hurdles for development	N/A—No delivery of literacy classes supported by the project	No mention of gender considerations in adult literacy component	No mention of gender considerations in adult literacy component	No mention of gender-disaggregated monitoring indicators	Unknown but not likely	Unknown but not likely	Unknown but not likely	Unknown but not likely

Sources: Project documents: World Bank (1996a, b, 1999a, b, c, 2000a, b, c, 2001, 2002b, c, 2004a, b, c, 2005, 2006a, b, 2007a, b, 2008a and b); IEG 2010; NFED (2007); Aoki (2006); Government of Bangladesh (2005); Nordtveit (2008); and interviews with Bank team staff and consultants.

4.6 In Bangladesh and Morocco the alignment of the literacy projects with the gender priorities in the CAS is weaker. The Bangladesh CAS (2006) emphasizes that, despite much progress on equality, gender imbalances persist in accessing resources and economic opportunities and attention needs to be paid to non-agricultural employment for women and access to microcredit.¹² However, the Bangladesh project only has weak links to microfinance, formal education, and the formal labor market. Participants did not gain enough capacity to manage IGA groups and access credit opportunities. In Morocco, although the CAS focuses on strengthening gender at the institutional level (the level at which the project enters), the project did not integrate gender considerations in adult literacy coordination. Interestingly, the most recent Morocco CAS¹³ calls for development of gender indicators of literacy in rural areas, something that was not an explicit priority in either of the two Moroccan projects.

4.7 In two countries, the projects were not consistent with the diagnosis in the CAS. In Mozambique, where the CAS specifically mentioned that the large gender gap in literacy rates is of concern, the government chose not to implement the adult literacy component of the education sector project. Similarly in Mali, the project did not mention any particular gender-related objective, although the CAS (1998 and 2003) lists women's illiteracy and gender equality issues as important barriers to development.

4.8 **In the projects that supported direct delivery of adult literacy classes—Bangladesh, Ghana, Senegal and Côte d'Ivoire—there were targets on the percent of beneficiaries that should be women (Table 3, column 2).** In Senegal, the two projects with the strongest focus on gender equality, the targeting (at least 75 percent women) was based on an analysis of what it would take to close the gender gap in literacy and its effects on development. The project team considered targeting only women but for political reasons could not exclude men. Male participation in the project also proved important for social acceptance and for building synergies. The design of the Côte d'Ivoire project mimicked the one in Senegal and used the same targeting of at least 75 percent women.

4.9 In Ghana and in Morocco, overall gender targeting (60 percent women in Ghana and 65 percent in Morocco) was based on what enrollment rates could be expected from past experience and the natural equilibrium between supply and demand in rural areas, not on analysis of gender balances in literacy levels. This is referred to as 'self-targeting'.¹⁴ In Bangladesh, the postliteracy project targeted graduates from the previous government-operated program—50 percent were to be women and 50 percent were to be men. But during implementation, there was low demand from men for such programs and it is likely that more than 50 percent of participants were women. The projects in Mozambique and Afghanistan (although the literacy components were cancelled) stated that the overall projects would promote greater gender equity in education with a focus on women and girls but without targets for male and female participation.

12. The focus on female nonfarm employment was also discussed by the Asian Development Bank (2001).

13. 2006 CAS effective after the BAJ and towards the end of the Alpha Maroc.

14. In Ghana, the gender targeting was set by the Bank and was not a design feature of the Government of Ghana program.

4.10 **Projects did not specify participation targets for both men and women (except in Bangladesh) making it difficult to measure achievement for both men and women.** For projects to have an impact on increasing overall literacy rates, enough men and women need to participate and those who participate need to learn to read, write and count. In setting gender targets projects did not define whether the target is a minimum level (for example at least 60 percent of participants should be women) or an absolute level (for example 60 percent of participants should be women and 40 percent should be male).

4.11 **Although reducing gender disparities in literacy rates was not an objective of the projects, “self-targeting” programs risk not enrolling enough women to significantly contribute to raising women’s literacy rates in the country. A more active targeting based on analysis of sex disaggregated national statistics may be needed for reducing gender literacy gaps.** A study by the Overseas Development Institute (2006) in Ghana argues that to achieve gender parity in literacy 75 (instead of 60) percent of beneficiaries should be female. Also, women have been shown to have higher social return on literacy training than men (ADB 2001). The Bangladesh gender gap in literacy is of a similar magnitude to that in Ghana (see Table 3) and it can be argued that the 50 percent targeting to females was not contributing enough to reducing adult literacy shortcomings in rural areas. Nevertheless, reports from Bank project team visits to learning centers state that more than 50 percent of participants were women.

4.12 *In sum, accounting for gender differences in adult literacy projects is highly relevant given the disparities in education and literacy between men and women, and because of the demand for these programs by women due to their life skills aspects. However, only some of the projects have objectives that are consistent with gender priorities identified by CASs. In several countries where issues facing women have been identified as important barriers to development, no particular gender objectives are discussed for the literacy programs. The “self-targeting” of literacy projects to women may not bring enough women to class in order to significantly increase literacy among poor women.*

Question 2. To what extent did adult literacy and skills projects account for differences in men’s and women’s roles and needs in design, implementation, and monitoring and evaluation? Columns 3–5 in Table 3 summarize the extent to which project design, implementation and monitoring and evaluation of each project accounted for men’s and women’s needs and roles in society.

4.13 **The projects that support direct delivery of adult literacy and skills in Bangladesh, Ghana, and Senegal, as well as the pilot in Côte d’Ivoire, integrate relevant gender considerations into their design (Table 3, column 3).** In the projects in Bangladesh, Senegal, and Côte d’Ivoire, participatory needs assessments with local participant groups were undertaken to tailor the program to best meet the needs of men and women.¹⁵ Flexibility regarding local social and economic conditions, such as the importance of traditional gender roles, agricultural seasons, and religious practices were

15. Literacy classes in these countries were delivered using NGOs (World Bank 2004a, 2005, and 2008a).

built into design. The language and schedule of classes were chosen by participants. Because these countries are predominantly Muslim, the projects ensured that women's classes had female teachers. In Bangladesh the Department of Non-Formal Education (DNFE), which coordinated the outsourcing to providers, had a policy that 50 percent of teachers should be female and 50 percent of the offered classes should be women's classes. Due to a long history of education sensitizing programs, social acceptance in Bangladesh was strong. In Senegal's PAPF the project specifically chose class locations in the center of the villages so as to gain acceptance by men, village elders, and Imams. The same considerations were continued in the QEFA.

4.14 In Ghana, where the program was delivered by regional and district government agencies, there were no local needs assessments undertaken on type or delivery mode of the literacy classes and the design was standardized across the country. However, scheduling was based on local activities and constraints and the choice of IGA was made based on the community's resources. Classes mixed men and women without difficulty and participants made decisions jointly (IEG 2010). There was an effort to make learning material free from gender biases in all countries.

4.15 **In general, in education projects with small adult literacy components and those aiming to strengthen the government's literacy agenda (without direct support for delivery), gender constraints to development outcomes were generally not discussed in detail in design and implementation arrangements.** In the two projects in Morocco there were no real gender aspects. The Alpha Maroc LIL attempted to coordinate the diverse adult literacy initiatives in the government. Even if the government recognized that illiteracy is mainly a problem among rural women there were no extra resources that went into conducting a thorough needs assessment of what these women needed. There was no mention of learning in relation to women's needs. In a workshop organized by the Middle-East and North Africa region for women's groups to comment on the gender sensitivity of Bank projects, women indicated that neither of the two projects in Morocco integrated any gender design considerations.

4.16 The Mali project focused on primary bilingual education and included a component to develop government capacity to contact out functional literacy activities and involve communities in decision making. However, there is no mention of any gender consideration for NGOs or the activities they would deliver. Gender was rated "Not Applicable" in the Implementation Completion Report (ICR) even though gender disparities in education and literacy in Mali are very large. Both projects in Mozambique and Afghanistan (although the adult literacy components were cancelled before implementation started) stated that the overall project would promote greater gender equity in access to education with a focus on women and girls, but they did not mention any specific allocations for the adult literacy components in addressing the needs of and ensuring sufficient benefits for these groups.

4.17 **The integrated and functional aspects of the Bank-supported freestanding literacy projects that linked literacy to development activities contained gender relevant content. This is consistent with other findings in the literature on the overall effectiveness of integrated/functional programs.** Focusing on functional skills

and integrating life skills and empowerment aspects especially appealed to women participants. The functional content and life skills (such as child and reproductive health, the benefits of children's schooling, nutrition and food and personal hygiene, water, sanitation, and environmental cleanliness, sustainable agricultural practices and food security) provided important knowledge with links to gender-related MDGs at the same time as they gave women, in particular, substance to the learning. The social inclusion component of programs emphasized problem solving between men and women within the household and community, shared responsibilities in chores and decision-making, and information and awareness of participating in civic activities such as voting, local government assemblies, tax collection, and microcredit schemes. In Senegal, the selection of IGAs was developed between the local provider and the participant group (often an already established women's group). Box 3 highlights the importance of a functional approach to literacy in Senegal. In Bangladesh and Ghana the national program developed curricula for a set of trades—some traditionally female, some traditionally male, and some mixed—and participant groups could choose if they wanted to engage in any of these. However, as discussed in the section on gender disparities, female participants usually self-selected into traditional women's trades and men into traditional men's trades.¹⁶

4.18 Adult literacy projects used community and women's groups for increased tailoring of content and sustainability of outcomes. Income-generating activities (IGAs) were generally tailored to both women's and men's needs and encouraged formation of community cooperatives and women's groups in Ghana, Senegal, and Côte d'Ivoire. Working with groups appears to be especially important for ensuring women's participation and benefits and for effects on gender-relevant development indicators (see also Box 4 on group dynamics in Ghana and Senegal). These observations are supported by other research on women and functional literacy programs which shows that programs that work with established groups, especially groups of women with common interests, seem more successful than programs that invite independent individuals to participate (World Bank 2002d; Rogers 1994).¹⁷

4.19 A key weakness with respect to the implementation of the programs was the shortage of trained female teachers (Table 3, column 4). In Senegal, Bangladesh, and Morocco teachers of women's groups needed to be female and teachers of male groups needed to be male because of the religious and cultural context, while in Ghana the gender of the teacher was not a barrier for recruiting and retaining participants of either sex. However, in all three countries the projects had difficulties recruiting qualified

16. Findings from other research on non-Bank-supported literacy programs in Sub-Saharan Africa, overwhelmingly attended by women, indicate that deriving the literacy content from livelihood skills and integrating literacy with livelihood training lead to better results than using standard literacy materials to prepare participants to participate in functional skills training (World Bank 2002d). A livelihood can be loosely defined as a community where people are engaged in a combination of subsistence agriculture, petty production, casual labor, and other services.

17. For instance, establishing groups is important to accessing rural microcredit. Besley and Coate (1995) argue that group-based schemes rely on social collateral rather than traditional financial assets as security by using peer pressure and group obligations. Abadzi (2003b) also argues that group formation can be important for motivation of participants.

female teachers. In Ghana only 25 percent of teachers were women. In Senegal and Bangladesh all women's classes were taught by women, but only 30 percent of master trainers in Bangladesh were women. Project documents indicated that female teachers were often less educated and experienced than male teachers and were commonly products of the literacy program themselves. Hence the teachers serving women participants were often less educated than were the teachers serving men.

BOX 3. FUNCTIONALITY AND SOCIAL ACCEPTANCE IN SENEGAL

The Pilot Female Literacy project in Senegal was designed in the late 1990s and paved the way for several later literacy projects in various countries. The functionality of the literacy skills (applying literacy to developmental activities) was key to the project's success. As a departure from previous mass literacy campaigns that had not been successful in raising literacy, the Bank undertook extensive research on understanding what aspects of adult literacy are associated with sustainable outcomes, especially on women. Several aspects were noted in the Project Appraisal Document, one of which was the importance of meaningful and informative material for adult participants. In addition, the emphasis on functionality was helped by the interest of the government official with whom the Bank interacted to develop the literacy program. He came from a tribe of fishermen and emphasized the importance of the application of knowledge and skills for work.

As a result of the emphasis on functionality in the curriculum, the literacy program gained acceptance in very traditional Muslim areas where Franco-Arab schools for girls, such as those in a parallel Bank project, were not commonly supported. Men's acceptance was necessary for the course to be set up in any given community (Nordtveit 2005a). To achieve this, the project specifically chose class locations in school buildings or community centers in the center of the villages so as men, village elders and Imams could have full insight. Moreover, the teaching methods did not, in most cases, encourage questioning of established gender roles. These aspects of the project design proved important for gaining acceptance by the social construct and not to interfere or challenge traditional gender norms. This approach is different from the Paulo Freire action-oriented model, which encourages emancipation and threatens local traditions (Nordtveit 2005a).

Sources: World Bank (1996a and 2004a); Nordtveit (2005a); and interviews with Bank team members.

4.20 When included in the projects, the link to business development and planning and microcredit institutions was generally poor, jeopardizing the economic sustainability of participants' acquired income-generating skills and limiting women's economic empowerment. The literature shows that functional literacy programs that incorporate training on savings, credit and business management along with access to credit improve their chances to succeed (World Bank 2002d).¹⁸

4.21 In Ghana the projects added a microcredit service toward the end of the period of Bank support (in 2005) to better sustain IGA groups. As IGA groups were mixed, both men and women benefitted from microcredit, although groups experienced difficulties obtaining credit (IEG 2010). Women commonly served as treasurers for IGA groups as they are viewed by their communities as well as by credit institutions as more reliable in handling money and paying back loans.

18. Studies of networking schemes, such as group-based microcredit often targeted women, suggest that these schemes have great potential for reducing poverty (World Bank 2000). Similarly, Rogers (1994) argues that in functional literacy programs women are often taught how to make things but rarely learn how to sell them.

BOX 4. GROUP DYNAMICS IN GHANA AND SENEGAL

An interesting dimension to the programs in Ghana and Senegal was the importance of group dynamics for the commitment of the participants, especially women. The group structure provided women with a voice and a support network for expressing their views and taking action to further their status. In Ghana, literacy classes and IGA groups were often mixed gender, but women-only groups also existed. Communities that engaged in the literacy program formed IGA groups as a result. Alternatively, there were existing groups (often church groups) who engaged in the classes. In IEG focus groups in Ghana, participants related that at first women were timid to speak in mixed groups but that they gained more courage to do so in the class.

In Senegal, because of the cultural context and the strong focus on women in the project, groups consisted of women only. Participants in the classes were often already organized in women's associations.

According to Nordtveit (2008), women's groups in Senegal are often connected with financial networks and serve both an income and a social function. By participating in literacy classes such associations were strengthened by more financial autonomy, lessons in for-profit activities, leadership and management training of leaders, and help with microcredit schemes.

Moreover, the literacy project encouraged women's groups to engage in profit making activities (if they were not already) and assisted groups to obtain legal status. Nordtveit (2008) argues, however, that in Senegal the strengthening of women's organizations was firmly based in a logic of what women could do for development instead of challenging the patriarchy. In Ghana, literacy participants decided, based on local resources and skills, in which IGA they wanted to participate and formed a group to carry out the activity. The groups had a leader, a secretary, and a treasurer. In mixed groups, the treasurer position was commonly held by a woman, as women were viewed as more reliable in handling finances. Rural banks offering microcredit to groups were also more likely to lend funds to women and women's cooperatives because of their superior repayment rates.

In both Ghana and Senegal, the creation of community groups also led to building networks of trust. Meetings were used to solve conflicts within the group; peer dynamics encouraged each participant to give to the common and served as a control mechanism if participants were not fully contributing. Lauglo (2001) refers to this group dynamic as internal efficiency. The organized nature of the group with a leader facilitated interaction with microcredit organizations and other legal entities. Groups could engage in joint savings at credit institutions and together obtain microloans to further their activities and incomes. However, in both countries, groups experienced difficulties with obtaining credit from rural Banks and finding markets for their products (Nordtveit 2005b; IEG field work 2009).

Sources: World Bank (1996a, 1999a, 2004a and 2007a); IEG 2010; Nordtveit (2005b; 2008); Lauglo (2001); interviews with Bank team members; and interviews with NFED officials and site visits in Ghana.

4.22 On the other hand, given the prevalence of microcredit institutions in Bangladesh and their importance, especially for women, the post-literacy project could have better connected participants to these services. There is some anecdotal evidence that many participants are indeed accessing microcredit in Bangladesh but find it difficult to connect to institutions. The tracer study of the project found that there is low capacity among participants to initiate and manage IGA groups, which may lead to poor sustainability of the economic benefits of the program (Government of Bangladesh 2005).

4.23 A major constraint to the success of IGAs incorporated in the projects in Bangladesh and in Ghana was low access to markets (ADB 2001; IEG 2010). IEG field work found that accessing microcredit limited the sustainability and extension of IGA groups. In one community visited in Ghana it was mentioned that some of the traditional women's crafts such as tailoring, beading, and weaving (not related to agriculture) are not experiencing a large local demand in rural areas except for in preparation for holidays or festivals. For these crafts and other non-perishable goods such as soap, honey, palm oil,

and sheabutter (traditionally female trades), some groups are having difficulties finding markets offering fair prices for their products.

4.24 Monitoring and evaluation of outcomes by gender are weak (Table 3, column 5). Although beneficiary data are gender-disaggregated by nature, the reviewed projects did not separately monitor women and men's performance and the related longer-term outcomes. Impact assessments of behavioral changes and the effects on human development and other gender relevant indicators are weak and findings, although showing positive results, are tentative at most. In no projects were gender disaggregated data used for analysis of the correlation between participant performance and project and context factors.

4.25 Because of difficulties with the design of a monitoring and evaluation system in Senegal, the PAPF project collected only enrollment data by gender. Outcome and impact data are qualitative and not confirmed by robust methodologies. In contrast, in Bangladesh output data were gender disaggregated and test scores and learning gains were measured for men and women separately. However, Bank staff confirmed that the findings from the impact assessment of participants' behavioral change had not been validated and have not been further used for decision making. In Côte d'Ivoire, as the project was suspended prematurely, the only gender-disaggregated indicator tracked was enrollment rates.

4.26 In Ghana, thanks to the centralized nature of the program, monitoring of beneficiaries was undertaken quarterly. Participation data were gender disaggregated and there was an attempt by the NFED to analyze participant performance by gender. However, the use of monitoring data for reporting and analysis was relatively poor and tracer studies were somewhat incomplete in assessing impact (IEG 2010). In the Alpha Maroc project, although women were the prime target, there were no outcome indicators of the impact on women. The 2007 Alpha Maroc evaluation includes no assessment of gender effects, even though the project recognizes the large gender disparities in literacy rates.

4.27 Although all of the projects focused on women, only one included female literacy rates as an explicit outcome indicator. All Bank-supported adult literacy projects, except the project in Mali, have a focus on increasing literacy of women and reducing the gender gap in access to education. Even so, reduction of illiteracy among women was only included as an explicit outcome indicator in one project—the Senegal PAPF which had the stated objective of reducing the national female illiteracy rate from 66 to 47 percent.¹⁹ No such objective was set for QEFA; it aimed to decrease overall illiteracy rates by five percent per year with a particular focus on women.

4.28 In sum, the freestanding adult literacy projects incorporated relevant gender considerations into design and implementation. They integrated functional and life skills into learning and encouraged group formation which enhance the impacts on

19. The IDA funded PAPF project was part of a strategy to reach this objective but does not in itself aim at achieving the full reduction.

women and on other outcomes that are known to be especially important for women. Bank-supported projects without large components delivering adult literacy courses did not pay particular attention to gender mainstreaming. Furthermore, gender monitoring and evaluation were weak in all projects. The absence of gender-disaggregated literacy indicators did not reflect the focus on women and improving women's literacy. Also, projects could have made stronger links to microcredit institutions so as to enhance incomes and economic empowerment of women. On the other hand, there may be types of interventions other than literacy and skills projects that may be better placed for integrating women and other underserved groups into formal markets and facilitating access to credit.

Question 3a. To what extent did adult literacy and skills projects achieve their objectives and contribute to outcomes for both men and women...? Table 3 columns 6–8 summarize the outputs and outcomes for each project as relevant to gender.

4.29 Enrollment and attendance in literacy and skills projects were balanced between men and women (Table 2, column 6). All of the projects that delivered literacy training managed to recruit and enroll the targeted number of women and men. In Senegal and Côte d'Ivoire, more than the targeted minimum of 75 percent women were enrolled and in some areas in Bangladesh more than 50 percent were women.²⁰ Only in the three northern regions in Ghana were gender targets not achieved: 49 percent of participants were women, below the targeted 60 percent. Tension and conflict made project implementation in the north slightly difficult. Curfews were common during the dark hours, making travel to and from class sites difficult, especially for women. Another reason for the lower than expected female participation rate in the northern regions is the higher work load of women in this part of the country where traditional gender roles are strong. Also, men commonly migrate south to gain income and women are left as the household head.²¹ The northern regions were important focus areas of the program as rural women's literacy rates are especially low here.

4.30 Across the projects, drop-out rates were generally gender neutral as were graduation rates. In the batches of participants supported by the Bank project in Ghana, the drop-out rate was 17 percent, equal for men and women (IEG 2010). The majority of participants also fell in the relevant targeted age groups.²² Women of prime childbearing and working age were targeted because of the strong effect of the education of women in these age groups on schooling, health and family planning indicators.

4.31 Reading, writing, and numeracy achievement of both men and women were on par with expectations (Table 3, column 7 and Table 4). However, a large share of participants could read before the program, learning may not be sustained, and ultimately the projects may not have contributed to reducing the gender disparity in

20. The total enrollment in postliteracy and continuing education classes in Bangladesh (0.97million participants) was well below the objective (1.6million) because of severe delays in implementation.

21. Increasingly today young women also migrate south for menial seasonal labor such as street vending.

22. Ghana targeted participants between the ages of 15 and 45, Côte d'Ivoire targeted participants between 15 and 40 years old and Bangladesh targeted participants between 11 and 45 years old.

literacy. In Bangladesh, objectives were met in terms of the number of participants who scored above the benchmarks on assessment tests. In Ghana, the project has helped improve literacy skills but did not reach its target of making 70 percent of participants functionally literate (IEG 2010). This was mainly a result of the poorly grounded targets, especially on writing. Although the achievement targets were only met in reading and strongest for participants who had previously been formally schooled, there were significant positive improvements made in writing and numeracy. In Senegal, participant achievement was below the 80–90 percent benchmark levels but in line with the generally accepted achievement levels in primary schooling of around 60 percent. The Côte d’Ivoire ICR (World Bank 2005) states that 61 percent of participants were evaluated as “literate” after the project—an outcome along the lines of generally accepted achievement rates.²³

4.32 However, an investigation by Nordtveit (2008) shows that the success rate²⁴ of the Bank supported participants in Senegal is only 27 percent after discounting for actual drop-outs and those who were already able to read and write before the class. In a 2005 tracer study of Bangladeshi participants 21 months after attending the training, only 25 percent of participants could read simple text and there is evidence that learning diminished over time. In Ghana sustainability was higher. Follow-up test data by Aoki (2006) between one and two years after the completion of classes show that participants score 27 percent better than non-participants.²⁵ IEG was able to confirm these findings in 15 focus groups of former participants around two years after program completion. Most participants could still read and write sentences unrelated to the primer they had been using and could perform simple calculations. However, a large share of participants could read before the program (IEG 2010).

4.33 Abadzi (2003a) reports that achievement of Bank literacy projects is often modest and sustainability is low, although not commonly assessed. For instance, she reports that in the earlier phase of the project in Ghana, 40 percent had relapsed into illiteracy. Similarly she finds low sustainability of achievement in other literacy programs in Bangladesh, India, Burkina Faso, Kenya, Mexico, and Nepal.²⁶

4.34 Comparing participant achievement tests for men and women shows that in Bangladesh women and men learned equally well but in Ghana there is some indication that women’s achievements were less than for men.²⁷ But the test does not control for skill level or formal school attendance prior to enrolling in the literacy program, and the

23. There is no definition of what being “literate” means or indication of what percent of participants were literate before participating in the class.

24. Comparing the number of participants who were literate at enrollment and at completion.

25. Comparing the number of participants and nonparticipants who scored at level 2 (about intermediate level) or above on the written test, averaging across reading, writing, and numeracy.

26. Abadzi (2005) explains that the poor performance in sustained literacy achievement may be due to the fact that adults, compared to school children, cannot easily obtain automation in reading needed for maintaining literacy after the learning cycle.

27. Author’s analysis of data in from the NFED (2008) report on the learning assessment for Batch 12, the last batch of participants during the Bank-supported project.

validity of the instrument is not confirmed. Men’s and women’s performance was not compared in Senegal due to uninterpretable data. In Bangladesh, the pre- and post-test data show that men and women learn about the same, while women tend to use numeracy skills more than men (both before and after the class). In sum, although de jure literacy is enhanced, the de facto literacy rate for men and women and the gender gap in literacy rates may not have been improved as much as expected by the projects.

Table 4: Literacy Achievement in Freestanding Adult Literacy and Skills Projects

Project	Literacy target	Overall score	Success rate ^b	Reading score	Writing score	Numeracy score	Sustainability
Bangladesh	30% of participants demonstrating higher levels of competency by end of program	35-48% of participants scoring above set proficiency level, men and women perform equally but test validity uncertain	Unknown	67% of learners scoring above set proficiency level	49% of learners scoring above set proficiency level	70% of learners scoring above set proficiency level	21 months after program only 25 percent of participants could read simple text
Ghana	70% of participants evaluated as functionally literate by end of program	No overall score, ^a some indication that women perform worse than men (NFED 2008; IEG 2010)	28% (IEG 2010)	72% of learners scoring above set proficiency level	27% of learners scoring above set proficiency levels	59% of learners scoring above set proficiency levels	Qualitative studies (Aoki 2006; IEG 2010; and NFED 2007) indicate relatively high sustainability of skills
Senegal (PAPF)	80-90% of participants evaluated as functionally literate by end of program	No overall score, men and women’s scores not known	27% (Nordtveit 2008)	75% of learners scoring above set proficiency level	63% of learners scoring above set proficiency level	41% of learners scoring above set proficiency level	Unknown
Cote d’Ivoire	70%+ of participants evaluated as functionally literate by end of program	61% considered “functionally literate”	Unknown	Unknown	Unknown	Unknown	Unknown
Morocco (Alpha Maroc)	50% national literacy rate (15 years and above)	57% national literacy rate (15 years and above)	Unknown	Unknown	Unknown	Unknown	Unknown

Sources: World Bank (2004a; 2005; 2007a; 2008a and b); Aoki (2006); NFED (2007; 2008); Nordtveit (2008) and IEG (2010).

^a Participants’ increase at completion compared to before the program was higher than in the control group.

^b Compared to the overall score the success rate compares the number of participants who were literate at enrollment and at completion after discounting for actual drop-outs and those who were already literate before the program.

4.35 The human development effects were assessed as positive in tracer and qualitative studies and were viewed as significant, especially for women due to their

close link to health and education MDGs (Table 3, column 7).²⁸ Evidence from various studies on the projects in Bangladesh and Ghana suggests a strong positive effect of the literacy training on human development outcomes as well as positive social effects. In Ghana several independent assessments²⁹ indicate positive effects on gender relevant human development indicators such as children’s school enrollment, health care practices, reproductive health and family planning, nutrition, food and personal hygiene, and water and sanitation. In the 2005 Bangladesh tracer study participants reported improved hygiene and sanitation practices, and taking a larger role in assisting children with homework (Government of Bangladesh 2005), although the survey findings have yet to be validated.

4.36 The effect of the literacy project in Senegal on human development outcomes has not been assessed but is likely to be positive, especially on girls’ schooling. Nordtveit (2008) reports that the success rate³⁰ of functional skills (such as life skills) is 68 percent—more than twice the success rate of reading, writing, and problem solving of 27 percent.

4.37 **There is no clear evidence on the actual impact on earnings, but studies indicate that family economic welfare have likely been boosted from the income-generating skills components which facilitate women’s work and provide women with own incomes (Table 3, column 7).** In Bangladesh tracer study subjects reported that household income was boosted by learning income-generating trades (Government of Bangladesh 2005). Self-employment and wage employment also increased for both men and women but only marginally.

4.38 In Ghana tracer studies, surveys, and focus groups indicate that participants have learned more efficient agricultural and animal husbandry practices, have increased knowledge on handling finances, are seeking loans and managing a business, and have sustainable land use and increased knowledge of food security. Given the important role of women in agriculture and food collection, these effects point to a strengthening of women’s status in the family and community, which could contribute to increased economic welfare. The impact on earnings appears however to be limited (NFED 2007).

4.39 Although the integration of entrepreneurial skills training and access and use of microcredit in classes could be strengthened, gaining knowledge in these areas is an aspect of the projects that was particularly important for women, as they are commonly

28. This evidence should be seen in light of research that shows that when literacy skills are not fully acquired, the cognitive capacity of the participant has also not been fully developed which affects decision making skills. Hence, Abadzi (2009) argues that when literacy is not fully acquired in a program, the effects on social and empowerment indicators are below potential because participants are not able to make as wise decisions as they would have been able to had they been fully literate.

29. The NFED tracer study (2007) compares the same participants before, in the middle and immediately after participating in the literacy project; Aoki (2006) compared participant and nonparticipant groups two years after completion of the literacy classes; and IEG fieldwork 2009 interviewed focus groups of participants two to three years after participation on the changes in their lives before and after the classes (IEG 2010).

30. Seventy-three percent were considerate literate in Senegal in functional skills at completion compared to five percent at enrollment.

involved with transformation activities and petty commerce. Mixed-gender activities and traditional men's activities, such as different types of farming, animal rearing, or construction and mechanical activities, were also supported by income-generating activities in Ghana and Bangladesh, where a diverse set of activities were taught in the curriculum. Nevertheless, the NFED (2007) tracer study shows that 48 percent of participants surveyed had not learned any income-generating skills in the literacy course in Ghana. NFED staff provided an explanation, noting that many learning groups are church groups and not interested in IGAs, but in learning how to read and interpret the Bible. Both the NFED (2007) study and Aoki (2006) mention the inability of the Ghana program of transferring IGA skills as a weakness.

4.40 In Senegal, a different evaluation of the project shows that results on IGA such as soap-making, shop keeping, and chicken raising, were often better than the results of lessons on literacy (Nordtveit 2005b).

4.41 **Institutional strengthening³¹ for implementing gender-aware literacy projects was relatively poor (Table 3, column 8).** There were no specific gender concerns included in components aiming at institutional strengthening, strategy and framework development, undertaking studies and research, or establishing a monitoring and evaluation system and databases.

4.42 Supervisory and managerial country staff are generally male, despite the focus and targeting of adult literacy efforts towards the needs of women and adolescent girls. In Senegal it is reported that only 9–20 percent of supervisory and managerial staff in the provider organizations were female, despite the strong focus of the project on women. In the project implementation management office in Bangladesh there were no women at higher levels, even though there is a government quota of 10 percent at officer levels and 15 at lower levels. In both Senegal and Bangladesh the lack of females in supervisory positions in the field is explained by the difficulties of women moving around in the country (often on motorcycle) (Government of Bangladesh 2005). In Bangladesh the Bank actively encouraged the country project team to engage more women as supervisors and project staff. In addition, a gender specialist consultant was hired in the DNFE (under Swedish funding). In Ghana, not one of the regional or district coordinators met by the IEG team were female. Institutional gender aspects in Morocco are progressing and are discussed in Box 5.

4.43 *The adult literacy projects generally achieved learning outputs for both men and women. However, although learning outcomes were in line with expectations, the de facto reductions in the gender gap in literacy rates were limited by low actual achievement levels. From a gender lens, and despite the weak quality of impact assessments, the literacy skills imparted by the programs can be considered secondary*

31. Projects that contribute to institutional strengthening of gender help influence changes that support the advancement of women and equal treatment of men and women in government and implementing agency institutions through, for instance, human resource policies, greater awareness of staff and management, stronger attention to collecting gender disaggregated outcome indicators, and gender-aware design and implementation features of programs and policies.

to the strong positive effects of life-skills (mainly in areas of human development) and income-generating skills.

BOX 5. INSTITUTIONAL CHANGE AND ADULT LITERACY IN MOROCCO

Although the two Bank-supported literacy projects in Morocco—the Social Priorities Program (BAJ) and the Alpha Maroc program—are not notable for their attention to gender aspects, there have been two important developments in the Government of Morocco’s approach to literacy during the time of the programs.

Initially, during the BAJ project the Direction de la Lutte Contre l’Analphabétisme (DLCA) was located in the Ministry of Employment. Because of the position of literacy together with vocational and technical training programs formal sector workers (commonly men) were well catered to in terms of on-the job type training, for instance to fishermen, and there was not much attention to how literacy could cater to women or informal sector workers. There were also other literacy initiatives spread over various ministries. Much of the objective of the Alpha Maroc project was to help coordinate the government efforts in literacy. With the move of the DLCA to the Ministry of Education, the government was opened up to approach adult literacy as a much broader program, which could particularly contribute to the development of rural women and school drop-outs and with important social returns. In contrast, in the Ministry of Education the DLCA fell into a small subministry with few resources or attention to drive the agenda.

Second, the Bank Middle East and North Africa Region gender team pushed for the government of Morocco to more actively cooperate with local NGOs on adult literacy delivery in the BAJ project. The reason is the view that NGOs are more in tune with the local sociocultural context and informal sector needs and can better cater to rural women and girls. NGOs signed agreements to deliver training using their own know-how while the project offered the NGOs training. A shift from the BAJ to the Alpha Maroc project, according to a Bank staff member, is the departure of viewing literacy as training on the job in the formal sector to focusing more on benefiting women in the community where they live. There have been further discussions between the Bank and the government of Morocco on how to move forward on the literacy agenda, but no concrete steps have been taken.

Sources: World Bank (2002a, 2008b); interviews with Bank team members.

Question 3b. ...and to what extent did the results contribute to a reduction in gender disparities? Table 3 column 9 sums up the findings by project.

4.44 We have already seen that literacy projects may not have a large impact on reducing gender disparities in literacy rates. This study also addresses to what extent literacy projects have assisted women’s upward mobility on the economic and labor markets and enhanced the voice and participation of women in households, and community and civic activities.

4.45 **Literacy projects in Bangladesh, Ghana and Senegal have positive effects on the perceptions of empowerment for poor people—both women and men—and especially strengthen women’s social roles.** As a result of the projects in Bangladesh, Ghana, and Senegal, women and men feel more involved in decision making within the household and have better knowledge and more participation in community activities and events and civic roles and responsibilities, such as voting, paying taxes, and voicing concerns in district assemblies (Aoki 2006 and IEG 2010 in Ghana; Nordtveit 2005b for Senegal; and World Bank 2008a and Government of Bangladesh 2005 for Bangladesh).³²

32. Other research argues that it is hard to establish a direct cause and effect link between literacy courses and social benefits and empowerment outcomes. Some explanations are researcher bias for socially

Both women and men reported more joint decision making in the household as long as 21 months after the program ended in Senegal.

4.46 The projects have likely also contributed to empowering men and women as economic actors. Gaining better knowledge of agriculture and transformation practices and improving entrepreneurial skills, legal rights and practices for running small income-generating activities (although the entrepreneurial and IGA aspects of programs could be strengthened) provided participants with more choices to controlling their livelihoods. Participants selling goods on the market testify that they feel more assured that they are getting fair prices for their goods on the market thanks to the numeracy they learned in literacy programs.

4.47 Hence, participants perceive that literacy and skills programs empower both sexes as civic, social, and economic actors in the household, community, and larger society. Given that women typically tend to enjoy less participation in decision making, the literacy projects likely contributed to greater female social participation. Although no hard evidence was available, it is suggested by anecdotal evidence.

4.48 **In Bangladesh and Ghana, adult literacy and skills projects helped women gain skills and helped to improve income-generating activities in which women are commonly involved.** In both countries, a standard set of income-generating activities/trades was developed and taught in classes.³³ Women overwhelmingly chose to participate in IGAs that were traditionally female (soap/sheabutter processing, batik printing, beading, weaving, tailoring, and others) or in gender-neutral activities, such as animal husbandry or various farming or food processing activities. In Bangladesh 78 percent of women surveyed in the tracer study attended classed in tailoring, 13 percent in dairy-cow rearing, and 9 percent in small animal fattening. In the 15 literacy classes in Ghana visited by IEG, women were predominantly involved in sheabutter processing, soap-making, or weaving—activities which are traditionally female—or in mixed groups engaged in fish-farming, bird-fattening, or palm oil processing.

4.49 **The projects did not extensively influence women’s upward economic mobility or alter men’s and women’s employment activities.** In Senegal women perceived that gender disparities in their work life were reduced as a result of the project, as they could do their work better, be more respected, and make a high profit.³⁴ But the project did not help women gain upward mobility, access better employment, or move into male-dominated areas. “The project maintains existing power relationships in the society by giving women an education that maintained their existing role in society, instead of providing a channel for upward socioeconomic mobility... the aim was to give

desirable outcomes, participants learn what answers researchers want to hear, and poor controls in measuring the counterfactual (Abadzi 2003b).

33. IGAs were discussed throughout the literacy primers in Ghana, and participant groups chose which one to engage in toward the end of the learning cycle. In Bangladesh, the trades were taught in the continued education centers (CECs) during the last six months of the nine-month learning program.

34. As discussed in Box 5, women’s groups have been significantly strengthened in Senegal via leadership training, legal registration and for-profit activities.

[women] the skills to improve families' and communities living conditions" (Nordtveit 2005a, p. 338).

4.50 In the industrial zones of Côte d'Ivoire there was an attempt to link participants to formal education but with unknown results. Anecdotal evidence from Bangladesh shows that some women were able to access paid employment in the garment industry as a result of being literate, although it was not part of the design of the project and did not measure the impact on incomes.

4.51 None of the projects actively encouraged women to engage in traditionally male occupations (often associated with higher incomes) or vice versa. In Bangladesh, although women's incomes were increased as a result of improved income-generating skills, women still engage in activities with lower earnings than men (Government of Bangladesh 2005). Surveyed participants reported income increases of 12–15 percent for those involved in tailoring (predominantly women) but their earnings (Tk/day) are only around 60-80 percent of earnings of participants involved in animal fattening and poultry (predominantly men).

4.52 These adult literacy projects had positive effects on the perceptions of empowerment for both male and female participants. Primarily, the programs helped women gain skills and improve the income-generating activities in which women are commonly involved. They also increased women's participation in decision making in the household and in the larger society but did not reduce the gender gap in literacy or alter men's and women's economic activities.

BOX 6. INSTITUTIONAL PROCESSES, FACILITATORS, AND BARRIERS TO GENDER MAINSTREAMING AT THE BANK

Some institutional processes, facilitators, and barriers constrain the integration of factors that help both men and women to benefit from World Bank adult literacy projects. Findings are based on Bank staff and consultant feedback gained in interviews. Some of the findings are more general and apply to all projects where gender is relevant.

Integrating gender into literacy projects may require the Bank to take more of a grass roots perspective and strengthen cooperation with other local and international organizations. In order to design literacy projects that optimally benefit both men and women it is often necessary to work from the grassroots and using nonformal approaches such as community driven development. The Bank may need to break out of its regular practices (for example viewing the government as its main counterpart) and cooperate more directly with local and other international organizations which have the know-how and resources to better integrate gender for reaching development outcomes. For instance, bringing in more people to government non-formal programs from the NGO sphere may improve social aspects. In Ghana, the director of the government program had an extensive NGO background. However, other government staff were less motivated to integrate nonrequired albeit effective features, such as sociocultural gender aspects, into the program in order to improve impacts.

One person's commitment to gender can make or break a project's attention to men's and women's roles and needs. Several Bank staff reported that when gender concerns were integrated it was because one team member was interested in gender issues and drove the agenda, not because he or she was a gender specialist or because it was an assigned responsibility. Attention to gender gets squeezed, as project priorities are multiple and there are not enough resources to meet them all. Staff mentioned that, beyond a certain minimum, the extent to which they integrated gender into projects was entirely in their own hands, without institutional enforcement.

Mainstreaming cross-cutting issues such as gender in Bank operations can reduce accountability and underestimate the need for resources. Mainstreaming cross-cutting issues such as gender into development projects and policies means that all projects incorporate them, when relevant, to reach the overall objectives. However, achieving this requires adequate resources (technical skills among staff, funding, time, and others) and accountability. Interviewed Bank staff noted that the Bank may need to set incentives and clarify accountability to properly ensure gender-related outcomes.

Source: Interviews with Bank staff.

5. Conclusions

5.1 Because of the gender gap in literacy rates in the eight countries and the central role of women in income generation and social welfare, **a strong focus on women in literacy and skills projects is highly relevant.** Although, in some of the large projects special focus was placed on women's needs, as consistent with country and Bank strategies, **several literacy and skills projects did not fully address gender concerns and disparities raised in CASSs.** In countries where women are moving more and more into the formal sector, literacy and skills programs may need to consider gender constraints in the broader economic arena generally beyond the focus on basic literacy and life skills.

5.2 **Freestanding literacy and skills projects (in Bangladesh, Côte d'Ivoire, Ghana, and Senegal) helped bring positive impacts on male and female beneficiaries and integrated gender-aware approaches in projects design.** Programs consider local needs and scheduling and content are flexible and cater well to women's and men's time constraints and occupations. This said, the gender focus in these projects was on women's empowerment rather than directly trying to reduce gender disparities in literacy or outcomes. Bank support aimed to increase the literacy levels of women (and also men) and empower them in social and economic activities in which they were typically involved.

5.3 The programs built on functional skills, directly applicable to the participants' livelihoods, and encouraged formation of cooperatives (women's or mixed) and for-profit groups. These aspects created networks of social cohesion, trust, and accountability and appear to be an important design features for assuring gender-aware outcomes. Similar conclusions, on the importance of functional aspects of literacy programs, are drawn by the Bank's human development network (World Bank 2002d).³⁵

5.4 **Actual sustainable learning achievement was low in all projects where data were available and reductions in the gender gap in literacy rates are likely small.** But although mapped to the education sector, **adult literacy programs have much broader gender impacts than just improving literacy outcomes for women.**

5.5 **Adult literacy and skills projects are especially beneficial for strengthening women's roles in and benefits from poverty reduction.** This is supported by evidence, presented in tracer and qualitative studies, on the positive effects on outcomes closely linked to health and education MDGs, especially important for women, and on improving women's participation in household and community decision-making.

5.6 **Literacy projects helped women gain skills and improve the activities in which women are commonly involved and have positive effects on the perceptions of**

35. When comparing training delivered by standard literacy providers and that provided by organizations that specialize in teaching livelihoods skills, a previous study by the Bank found that organizations specialized in skills training were more effective in combining skills and literacy training (World Bank 2002d).

empowerment for poor people—especially women. The functional aspects of programs and the linkage of literacy learning with participants' livelihoods in these projects conformed to existing gender roles. Both poor men and poor women felt more empowered as a result of the programs, and there is evidence of increased women's social participation, both within and outside the household.

5.7 **Gender monitoring and evaluation were weak.** Project output data were gender-disaggregated, but impact assessments on behavioral changes and longer-term development outcomes were not being tracked separately for men and women. Although projects focused on women, **only one project explicitly monitored changes in female literacy.** Other projects with small literacy components and projects that aimed at strengthening government capacity for reducing illiteracy without providing support to literacy training delivery directly did not measure literacy and skills for men and women. Improving gender-disaggregated monitoring and evaluation in literacy and skills programs should be better undertaken in projects.

5.8 **A key weakness of programs in reaching women was the shortage of adequately trained female teachers.** In some of the countries teachers for women's groups needed to be female. In other countries, it was not necessary for women to be taught by female teachers; however, women sometimes dropped out because the teacher was male. It was often difficult for projects to recruit female teachers. In Ghana only 25 percent of teachers were women. In Bangladesh, although women's classes were taught by women, only 30 percent of master trainers were female. Project documents indicate that female teachers were often less educated and experienced than male teachers and were commonly products of the literacy program themselves. Hence, the quality of the teachers serving women participants was most likely lower than of those serving men.

5.9 **On an institutional level, there was no specific strengthening of project planning and implementation to take into account gender differences,** even though literacy and skills programs are well recognized for their importance for women in client countries. However, despite poor gender integration in the projects in Morocco, progress is being made in advocating for a greater gender focus in the government's strategy on literacy.

5.10 **If projects want to more strategically address gender gaps, project design need to set specific gender-specific targets anchored in analytical work and actively monitor and evaluate outcomes on both men and women.** In the projects reviewed the targeting to women participants may have been below levels necessary for closing the gender literacy gap (although this was not an objective of the projects). Projects did not define whether the target for male and female participants is a minimum (for example at least 60 percent of participants should be women) or an absolute level (for example 60 percent of participants should be women and 40 percent should be male) making it difficult to measure achievement of participation and learning for men and women.

5.11 **Weak links to microfinance and to paid employment for both women and men appear to limit development outcomes and women's upward mobility.** The projects in Ghana, Senegal, and Bangladesh tried to connect participants to microfinance

and to the formal sector but were not fully successful. Participant groups experienced difficulties in accessing markets and obtaining credit, which limited the success of income-generating activities. These links to economic and productivity enhancing resources could be better addressed in Bank literacy and skills projects, especially in countries where the development priorities emphasize gender parity in the economic and employment arenas.

5.12 Project design should consider the dual outcome streams of literacy and skills programs: increasing functional literacy rates, and equipping participants with life-skills and income earnings know-how and opportunities. On the one hand, generating sustained improvements in literacy rates for adults requires an integrated approach with basic literacy applied to participants' daily activities. Men's and women's traditional roles need to be accounted for to maximize outcomes. On the other hand, enhancing the impacts of literacy on productivity and income requires consideration of men's and women's opportunities to access and benefit from finance and labor markets.

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Appendix A. Project and Gender Details for Bank-Supported Adult Literacy Projects FY02–09

Project name	Objective and description	Bank funding	Projects components	Adult literacy training delivery method	Explicit gender-aware objectives	Activities and arrangements especially targeting literacy provision for women and girls	ICR ratings and outcomes of gender objectives	IEG ratings
Bangladesh (closed FY08) Post-Literacy and Continuing Education for Human Development Project (PLCE)	Increase the functional application of literacy skills to neo-literates so that they can use their skills to increase their incomes, improve their family's welfare, and participate fully as citizens. Enroll 1.6 million participants who have participated DNFE's past literacy activities.	\$53 million	Comp 1: Promoting a comprehensive and enhanced NFE system and establish a national framework for NFE, Comp 2: Support post-literacy implementation of successful models piloted by the government Comp 3: Establish continuing education centers and develop courses. Comp 4: Strengthening institutional capacity for adult literacy and post-literacy.	Relies on NGOs and other non-formal education providers to deliver and evaluate adult post-literacy training by awarding of grants.	The project places a high priority on the underprivileged, mainly young adults and women. The project expects to benefit 1.6M participants (reduced to 1.36M), half of them women. The project expects to empower participants, especially women, to achieve higher status in society.	The project chooses a non-formal education approach (as opposed to formal) based on a strong equity justification for non-formal education. The DNFE programs have a built-in provision that a minimum 50 percent of its learning activities enroll female participants only. DNFE continues to recruit female staff following a curriculum focused on empowerment of women, rights of women and gender equality, and to develop trainers' manuals which promote gender equality. However, there is evidence that few women were recruited for the project. Training for women were provided in afternoon shifts (3-5pm) and at night for men. Evaluation criteria for NGO selection was that NGO should "have some experience in program for women or children on any form". In many cases criteria were not followed.	Outcome: MU. Only 0.97million participants had been enrolled at closing. Gender not rated.	Outcome: MU main weakness in the design stage was overly complex design especially with the renewal of NGO contracts. Also, the program focused on literacy skills and not on continuing education and the links to VTE, income generation or credit programs.
Ghana (closed FY07) National Functional Literacy Program (NFLP)	Increase the number of Ghanaian adults (15-45 years) particularly women and rural poor, who acquire literacy and functional skills. The NFLP seeks to meet this objective by providing a quality basic functional literacy program to 1 million participants in selected national languages, creating a literate environment and strengthening institutional capacity for program implementation, monitoring and evaluation. The NFLP is a continuation of the Literacy and Functional Skills Project (LFSP) undertaken by the government and supported by the World Bank from 1992–1997.	\$32 million	Comp 1: Provide basic literacy and development activities to 1million participants, especially to women and people living in rural areas. Comp 2: English learning pilot, Comp 3: Create a literate environment, Comp 4: Monitoring, evaluation and research such as MIS, participant assessment and tracer studies, Comp 5: Radio broadcasting, Comp 6: Management and institutional enhancement, Comp 7: NFED organization	Adult literacy training implemented by NFED at HQ, regional and district offices, communities select volunteer facilitators to run classes, provided by training on participatory methods, each class gets a lot of inputs. Communities select volunteer facilitators to run classes. Facilitator training and manuals provided by the NFED.	The project aims at teaching basic literacy, numeracy and functional skills with a focus on women and people living in rural areas. The project expects 60% of new literates to be women and that 70% of participants will complete the program successfully.	The 31 st December women's movement group participated in workshops and contributed to needs assessment, proposed design features, development objectives, risks, impacts, indicators, and scope.	Outcome: S. However, only 49% of the graduates were women in the North partly due to low demand for literacy classes among women in the North. Expected levels of literacy in reading and numeracy were achieved but not in writing.	Outcome: S

Project name	Objective and description	Bank funding	Projects components	Adult literacy training delivery method	Explicit gender-aware objectives	Activities and arrangements especially targeting literacy provision for women and girls	ICR ratings and outcomes of gender objectives	IEG ratings
Senegal (Closed FY03) Pilot Female Literacy Program (PAPF)	<p>The project supported the first phase of the Government 10-year program aiming to reduce illiteracy for 10-39 year olds from 55 to 35% in 2005 and from 66 to 30% for women. The main objective of the first phase is to pilot a strategy which supports NGO literacy providers to expand their programs aiming at lowering illiteracy to about 40% overall and to 47% for women. This requires reaching about 300,000 beneficiaries, 75% women. The IDA project targets 135,000 participants of which 75% are women. Other objectives of the project are i) ensure sustainability of literacy skills and ii) strengthening the capacity of the private sector to deliver programs and the public sector to monitor and coordinate sector investments.</p>	\$12.6 million	Comp 1: Literacy and post-literacy sub-projects, Comp 2: Program management and capacity building in program delivery, management and evaluation.	Finance eligible literacy sub-projects prepared by literacy providers, such as NGOs. The literacy providers themselves mobilize participants, develop and provide programs, recruit and train instructors, and supervise program implementation. This is consistent with the government's <i>faire-faire</i> approach that outsources delivery in a partnership to provide public funds for private providers. There is also some IDA financing for pilot post-literacy activities developed and implemented by providers financed under the project.	75% of participants are to be women. The objective with the first phase (although only part of it IDA finances) is to lower illiteracy rate to about 40% overall and to 47% for women (from 66%).	The subproject eligibility criterion required that the number of trainees be at least 75% female. The proposal for preparations of a manual has instructions for operators to facilitate women's participation and that staff of operator should be at least 50% women. The Ministry of Literacy would do a study of the demand for literacy of women in order to draw conclusions of the feasibility of increasing female enrollment of ages 15–30, necessary accompanying measures and possibility of women to contribute financially and reasons for why women do/do not participate in programs. There was a written agreement between operators and women's representatives which boosted attendance. Involvement of local women's associations in project implementation.	Outcome: S. The project reached more beneficiaries than planned and 82.7% women, and had a lower drop-out rate than expected. However, participant outcomes were poorer than expected. 40 post-literacy sub-projects were financed with 191,577 people and 86% women. Gender rating High.	Outcome: S
Morocco (closed FY08) Alpha Maroc LIL	<p>The objective of Alpha Maroc project (which the LIL supports) is to reduce illiteracy in the poorest sectors of the working adult population, particularly among rural women and girls. Two outcomes are expected: improved program quality owing to renovation of curricula and training of teacher trainers, and strengthening management of the system through improvement in partnerships between government and service providers. The Bank provides institutional support for testing new approaches to teaching quality and program management. The DLCA is currently operating four literacy programs with special focus on the NGO program as it reaches most beneficiaries and focuses on rural girls and women. The Bank funded BAJ is already supporting NGOs in delivering adult literacy.</p>	\$4.1 million	Comp 1: Improve the program quality by strengthening curriculum content and teaching methods to improve participant participation and performance, Comp 2: Strengthening management of the system including training government and service provider personnel and develop of post-literacy strategies, Comp 3: Regular evaluation and analysis of literacy programs. The revision of the existing literacy curriculum was cancelled.	No literacy education is provided under the project itself.	Expected project impact is that girls and women participants should account for at least 65% for all participants. The project supports strengthening of the program delivered by NGOs. The NGOs tend to target the poorest population, particularly women and girls.	The project included an assessment of participant needs to be used to develop the curriculum as well as a development of specialized literacy curricula (for example for craft industry, tourism and construction) but the DLCA staff feel that they do not sufficiently account for sector needs.	Outcome: MS. 82% of all participants in literacy programs supported by the government were women. There is no information on learning gain or impact on other gender related development outcomes.	Outcome: U

Project name	Objective and description	Bank funding	Projects components	Adult literacy training delivery method	Explicit gender-aware objectives	Activities and arrangements especially targeting literacy provision for women and girls	ICR ratings and outcomes of gender objectives	IEG ratings
<p>Côte d'Ivoire (Closed FY05) Pilot Literacy project LIL</p>	<p>The development objective of the project was to develop and test effective arrangements for using non-governmental providers to deliver to the rural poor demand-driven adult functional literacy programs to meet acceptable standards. The focus was on women and girls in the north, where school enrollment of girls is lowest. With and overall target of 30,000 beneficiaries (75% female) the goal was to learn how the program could be scaled up to serve a broader network of programs and providers and substantially reduce illiteracy among the 15-40 age group, particularly among women. Two main bottlenecks identified as risks; a) resistance of SAA to the new approach, and b) weak NGO delivery capacity.</p>	\$5 million	<p>Comp 1: Testing Functional Literacy Programs by piloting a outsourcing method on 30,000 beneficiaries, Comp 2: Developing and testing a strategy for post-literacy introducing radio programs and supporting printed materials, small personal libraries, bilingual newspapers, using local languages and establishing links with formal and professional education systems, Comp 3: Management, supervision and evaluation.</p>	<p>The delivery mode built on the faire-faire methods in Senegal where NGOs and other providers were entrusted to with the delivery of literacy and post-literacy programs requested by the beneficiaries. The procedures for selecting sub-projects were set out in a manual. Literacy providers must enter into an agreement with the beneficiary group to deliver the program and the provider must provide staff/upgrading needs, specific technical assistance requirements, the cost of instructors and supervisors, and equipment and materials.</p>	<p>Focus on women and girls, particularly in the northern regions where girls' enrollment is the lowest followed by women and youth in the informal sector in the peri/urban areas. Target that 75% of beneficiaries should be females. The focus was on the young women to reduce population growth and increase school enrollment. Complementing the formal education strategy, the initiative was expected affects the quality of lives (income, family health and child development) and school enrollment.</p>	<p>Beneficiary groups (often women's groups) typically enter into agreements with literacy providers for them to deliver specific functional literacy program tailored to their needs. Beneficiaries are closely associated with local management committees with the design and evaluation of programs.</p>	<p>Outcome: U. The development objective was partially achieved as was the goal of training 30,000 beneficiaries. Country events significantly affected success. There was an IDA portfolio-wide suspension in disbursement twice during the project, and there was a coup in 2002 resulting in the rebels holding the northern part of the country-the main project target area. The project demonstrated, under better institutional and political circumstances, that a faire-faire approach could work. Achievement for gender was rated "Negligible" in the ICR.</p>	<p>Outcome: U</p>
<p>Morocco (Closed FY04) Basic Education Project for the Social Priorities Program (BAJ)</p>	<p>The proposed project would strengthen the human capital by making education and literacy available to populations that have hitherto been deprived of them. The objective is to contribute to the government's efforts to boost the educational system. The project is mainly focused on primary education but has a component for adult literacy especially targeting women. The project, unlike earlier projects would target the poorest, aim to impact both supply and demand of education, affect institutions up- and downstream, of formal education such as literacy education for adults. The literacy component is a pilot that provides technical assistance for the development of strategies to follow-up on gains made during literacy campaigns and would link literacy programs to public works program implemented by public works agency.</p>	\$54 million for total project and \$3.7 million for literacy component	<p>Comp 1: Improving access and retention rats in remote rural areas by expanding the supply of available basic schooling, Comp 2: Reducing the gap between school participation of boys and girls, Comp 3: Improving education quality, Comp 4: Improving the performance of Government literacy programs, Comp 5: Providing technical support to the Ministry of National Education for a Sector Action Plan.</p>	<p>The literacy program for which the campaign was designed to support has been expanded. 70 NGOs have signed agreements to deliver training using their own know-how while the project offers the NGOs training sessions. Eventually be tested on 2,500 participants, of which 50% should be women.</p>	<p>Pilot the new type of adult literacy campaign which would strengthen motivation to become literate by seeking a field of application for the newly acquired knowledge from the outset. The emphasis is on quality and it is tested on only 2,500 participants, of which 50% should be women. The literacy program for which the campaign was designed to support has been expanded. 70 NGOs have signed agreements to deliver training using their own know-how while the project offers the NGOs training sessions.</p>	<p>Design appropriate adult literacy training support (incl. materials relevant for women) and retaining instructors.</p>	<p>Outcome: S. Performance of literacy program was S. Run by the Office for the campaign against Illiteracy and attached to Ministry of Employment 80 arrangements have been signed with NGOs, there is substantial demand for program and DLCA is working on improving quality. Gender rating for whole project SU. Gender in the overall project was rated Substantial.</p>	<p>Outcome MS: There is no evidence provided on enrollment, literacy or access by the poor. No evidence is provided on increases in socio-economic status in the project area. There was not much focus on the demand side, mainly supply side of literacy training. It is not clear whether the elements of the components to reduce the gender gap were gender specific (related to primary education).</p>

Project name	Objective and description	Bank funding	Projects components	Adult literacy training delivery method	Explicit gender-aware objectives	Activities and arrangements especially targeting literacy provision for women and girls	ICR ratings and outcomes of gender objectives	IEG ratings
Senegal (closed FY06) Quality Education for All SWAp (QEFA)	<p>The objective is to ensure that an effective framework for quality universal basic education is in place and ready for national implementation. The program covers a 10 years with the goal of moving Senegal's gross primary enrollment from 65% in 1998-99 to 100% in 2009-09, while improving learning. The literacy component aims at adjusting the program to the increase in both demand and supply, integrating functional literacy and post-literacy, decentralizing program management and harmonizing donor support through a program approach. Literacy provision will move from a project approach (several past projects) to continuous adult education. The literacy component aims at reducing illiteracy rates by 5% per year for 15-49 year olds, especially women. In Phase 1 the program will provide literacy training to 140,000 per year (50,000 of whom under IDA financing).</p>	\$50 million for total project	<p>The project has three phases. Phase 1 (2000-03) of QEFA has three components; Comp 1: Increase access to education, Comp. 2: Improving quality of schooling, Comp. 3: Strengthening capacity for decentralized management of education. Each component has several sub-components. The adult literacy program will be strengthened from all three components but mainly falls under the increased quality component.</p>	<p>The project continues from the PAPP with the same kind of private sector outsourcing of adult literacy provision using AGETIP as the implementing agency. The number and quality of providers have increased as has the demand for literacy courses. The program will focus on transferring knowledge local communities for literacy work, integrate functional and post-literacy approaches, put in place common procedures and a common manual, multifarious participation by the population in the implementation of campaigns.</p>	<p>Given the gender gap in literacy the adult literacy program especially targets minimum 75% females. The content and goals of the adult literacy program will be revised to give more attention to the skills parents need to support the school achievement of their children. The QEFA will help implement the Ministry's plan of action for gender initiatives and will monitor the gender dimension of all policy and planning initiatives.</p>	<p>Girls' education issues will be integrated across the range of program intervention in the overall SWAp. The government will test a package of measures to bring gender-sensitivity into the mainstream and to increase the participation and achievement of girls in the education system. The overall team for the Bank on Senegal education issues represents a range of technical and disciplinary backgrounds such as gender equity. For the literacy component the same gender aspects that were considered in the PAPP are continued.</p>	<p>Outcome phase 1: S but the text rated outcomes MS, each of the three components were rated S. Literacy was not rated individually but by 2005 417,000 people had benefited from the adult literacy classes (144,500 under IDA financing) of which 90% women. Gender in the overall SWAp was rated Substantial.</p>	Outcome: MS
Mali (closed FY03) Improving Learning in Primary Schools	<p>The overall objective with the LIL project is to further develop and assess the merits of bilingual education in terms of financial and educational sustainability. The project is focused on primary education but includes a component that aims at developing government capacity to contact out functional literacy activities to NGOs and involve communities in decision-making. Collection of cost information and a program evaluation will allow for comparisons to be made with other literacy programs and decisions to be made about subsequent phased implementation. There are many functional literacy programs in Mali.</p>	\$3.8 million for total project and \$0.37 million for partnerships component	<p>Comp 1: Learning to implement bilingual education in primary schools, Comp 2: Testing family/school/community partnerships including developing the government's capacity to contract out functional literacy services to NGOs, Comp 3: Decentralizing the education system, Comp 4: Strengthening implementation capacity for project management and implementation.</p>	<p>No literacy education is provided under the project itself.</p>	<p>There is no particular mention of gender-related objectives of the component that involves literacy activities.</p>	<p>There is no particular mention of gender-related arrangements or activities used in the component that involves literacy activities. In the component focused on implementing bilingual education in primary schools each activity would be designed with particular attention to girls' education including teaching methods, participation and textbook content.</p>	<p>Outcome: S. The component that involves literacy activities was rated MS. Gender rated as not applicable.</p>	Outcome: S

Project name	Objective and description	Bank funding	Projects components	Adult literacy training delivery method	Explicit gender-aware objectives	Activities and arrangements especially targeting literacy provision for women and girls	ICR ratings and outcomes of gender objectives	IEG ratings
Mozambique (closed FY06) Education Sector Strategic Program (ESSP)	<p>The project objective is to provide increased and equitable access to higher quality education that would be instrumental in promoting economic and social development. The project is mainly focused on primary and secondary education but there is some benefits to adults who participate in literacy and non-formal education. The program would promote the establishment of non-formal education initiatives as alternate ways of providing literacy and other education for girls' school drop-outs, street children and adults.</p>	<p>\$71 million for total project and \$0.3 million for non-formal education component</p>	<p>Comp 1: Improve the quality of education. Comp 2: Increase access and improve equity in the distribution of school places including completing and implementing a strategy for expanding non-formal education and literacy training for girls, school drop-outs and adults.. Comp 3: Strengthen the institutional capacity of the Ministry of Education.</p>	<p>No literacy education is provided under the project itself. The project was to finance technical assistance, training and printing costs to develop literacy courses for women and girls but not direct delivery of such training. However, the component was never implemented beyond the diagnostic advise, and the strategy and technical assistance analysis remains on paper.</p>	<p>The overall program will promote greater gender equity in access to education for girls and girls will benefit from a gender-conscious strategy for all areas of education when possible. There is no particular mention of gender-related objectives of the literacy component.</p>	<p>The government will implement a strategy on expanding non-formal education including literacy for girls and adults and introduce a package of measures to bring gender-sensitivity into the mainstream, increase participation and achievement of girls and by promoting awareness of gender issues among educational managers. Incorporate gender concerns into curricula and teacher training. A working group for gender and access will be responsible for dealing with issues related to relevant components including the preparation of technical papers, work plans, reviews of implementation and advice on changes in design or policies. The overall project also incorporated a host of other gender-related measures involving the gender unit's participation in the reform of curriculum, integration of female teachers and staff in studies, screening document procedures for gender sensitivity and including gender specific components in evaluation activities.</p>	<p>Outcome: MS. The government approved the adult literacy and non-formal education strategy in November 2001. According to the government, Bank assistance to adult education was to provide diagnostic and strategic advice. \$0.2M of IDA funds were spent on supporting curriculum development and teaching equipment. There was an effort from the World Bank to hire a consultant and develop an adult literacy strategy together with the ministry and try to get the small literacy component off the ground. However, the component never really took off and remains on paper as literacy was not longer a government priority.</p>	<p>Outcome: MS</p>
Afghanistan (closed FY06) Emergency Education Rehabilitation and Development	<p>The overall objective was to selectively support the Transitional State of Afghanistan in its efforts to reconstruct and develop the education sector to (a) increase access in the formal and non-formal systems (for example literacy for 13-24 year olds) for under-served groups especially women and girls; (b) support the development of a policy framework and the reform of education management; and (c) introduce modern information technologies for communication and distance learning.</p>	<p>\$17.4 million for total project and US\$5.8 million for component that included literacy efforts</p>	<p>Comp 1: Promoting skills development and learning including for 13-24 year olds who lack basic literacy, including those with young children who would benefit from ECD activities, Comp 2: Education sector management reform, Comp 3: Distance learning and communication. Shortly after approval, literacy was not considered priority and the literacy component was cancelled.</p>	<p>The government would arrange contracting arrangement with experienced lead NGOs who have carried out literacy and ECD programs in Afghanistan. The literacy activities would be developed in close collaboration with local communities and scaled up to expand literacy training coverage for youth aged 13-24.</p>	<p>Increase access in the formal and non-formal systems for under-served groups especially women and girls.</p>	<p>Incorporate literacy with ECD activities, childhood facilities and day care centers, and instructional and play materials for the young children of literacy participants. The project would provide technical assistance for the establishment of a committee responsible for the education portfolio with representation of women's and parents' organizations.</p>	<p>Outcome: MS</p>	<p>Outcome: MS</p>

Sources: Project documents: World Bank (1996a, b, 1999a, b, c, 2000a, b, c, 2001, 2002b, c, 2004a, b, c, 2005, 2006a, b, 2007a, b, 2008a and b).

Note: S = Satisfactory, MS = Moderately Satisfactory, MU = Moderately Unsatisfactory, U = Unsatisfactory.

Appendix B. List of Bank Staff and Consultants Met

Headquarters, Literacy House, Accra

Salifu Mogre	Director, NFED
George Bentil	Deputy Director, Head of Field Operations
Susan Birdie	Materials
Ruth Naa Korkoi Hughes	Materials
Patience Kotey	Materials
Abui Selormey	Materials
Michael Akita	IGA and microcredit
Emmanuel Doe	Monitoring and evaluation
Indra Tettegah	Research
Abakah Yankson	Consultant tracer study
Tony Arthur	Procurement Ministry of Education, FPMU
Harold MacLean	Accounts
Eric Amanou	Communications
Agnes Adou Mensah	Special Education

Regional Coordinators

Gilbert Quartey	Greater Accra Region
Rev. Kutu	Greater Accra Region
Frank Kofi Menka	Western Region
George MacBedu	Western Region
Christopher Agyare	Eastern Region
Frances Asumedu	Ashanti Region
Thomas Seshie	Volta Region
Imoro Issah Mahamadu	Upper East Region
Ameri Wubei	Northern Region

Appendix C. Lists of Ghana NFED Staff Met

Bangladesh

Keiko Miwa
Mark LaPrairie
Pema Lhazom
Amit Dar
Alexandria Valerio

Côte d'Ivoire

Rosemary Bellew
Serge Theunynck

Ghana

Eunice Dapaah
John Elder
Janet Leno
Nadeem Mohammad
Beatrix Allah-Mensah

Morocco (Alpha Maroc and BAJ)

Rachidi Radji
Jeffrey Waite
Shaha Riza
Najat Yamouri

Mozambique

Alexandria Valerio

Senegal (PAPF and QEFA)

Geraldo Martins
Linda English
Rosemary Bellew
Atou Seck
Serge Theunynck