

7. Tackling Gender Disparities in FCS

Highlights

- ❖ In several conflict-affected countries, women and girls have been deliberately targeted to humiliate, intimidate, punish, and forcibly displace members of a community or ethnic group.
- ❖ Most of the demobilization, disarmament, and reintegration programs were not gender-sensitive and focused primarily on ex-combatants, with few programs for victims of violence.
- ❖ There was a lack of targeted programs for economic empowerment of women in fragile and conflict-affected states affected by gender-based violence.

Gender issues merit special attention due to the differentiated impact of conflict on men and women. Conflict situations produce different needs, coping strategies, and unique challenges. Conflicts may cause displacement or increases in the number of female-headed households. Disruption of household economies may compel women to become part of the workforce. Conflict situations may also provide them with new opportunities. Due to the impact of armed conflicts on civilians since the 1990s, acts of sexual violence and other forms of torture or mutilation have gained attention. In Sierra Leone, between 50,000 and 64,000 internally displaced women were sexually attacked by combatants. In the Democratic Republic of Congo (DRC) more than 200,000 women and children have been raped since 2008.¹

In several conflict-affected countries, women and girls have been deliberately targeted to humiliate, intimidate, punish, and forcibly displace members of a community or ethnic group.² High rates of sexual and gender-based violence may also persist in post-conflict settings before judicial and law enforcement systems are rebuilt.³ New research commissioned by the Australian Agency for International Development highlights the urgent need for increased action to prevent sexual violence during conflict and after crises, and concludes that despite extensive efforts at the policy level, implementation of conflict and crisis related-sexual violence initiatives on the ground remains very limited (AusAID 2013).

The links between gender and FCS issues are emphasized in recent World Bank documents prepared for the International Development Association (IDA) Sixteenth and Seventeenth Replenishments (IDA16, IDA17) and in the 2012 World Development Report on (WDR) on gender equality and development (World Bank 2012b). Gender was one of the special themes for IDA16, where the Bank made a

corporate commitment to strengthen efforts to integrate a gender perspective in IDA's support to fragile and conflict-affected countries (IDA 2012: 6). The special themes paper for IDA17 also states, "efforts are ongoing to better integrate gender into IDA's support to FCS" through gender-informed country strategy documents (country assistance strategies [CASs] and Interim Strategy Notes [ISNs]) and operations. However, there is lack of clarity on what "gender informed" entails.

The 2011 WDR on conflict states, "involving women in security, justice, and economic empowerment programs can deliver results and support longer-term institutional change," particularly given the context of the large number of female-headed households in violence-affected communities where women may engage in economic activity out of necessity (World Bank 2011: 258).

The 2012 WDR on gender emphasizes the role of women in peace-building and states that the needs and concerns of women (and their vulnerability) during conflict can help align policy priorities for the post-conflict reconstruction agenda. It also finds that women's representation in peace and reconstruction processes is very low. A review of 24 peace processes between 1992 and 2010 reported females to be 2.5 percent of signatories and 7.6 percent of the negotiating parties (World Bank 2012a: 308).

Unequal legislation and dual legal systems discriminate against women in FCS. The disproportionate impact of conflict on women is further exacerbated in several FCS by unequal legislation and the coexistence of dual legal frameworks (formal and customary law). An analysis of the country case studies shows that all six of the nine country case studies for which data was available (Cameroon, DRC, Liberia, Nepal, Sierra Leone, and Republic of Yemen) have legislation discriminating against women (Table 7.1). Customary laws are often patriarchal and limit women's voice, and may restrict economic opportunities for women as they are not allowed to open a bank account, pursue a job, or register a business in the same way as a man.

This evaluation analyzes Bank Group engagement on gender issues in FCS IDA countries at two levels: Bank Group treatment of gender at the country strategy level and Bank Group focus on gender at the project level.⁴

Bank Strategy on Gender in FCS/CAS Analysis

The majority of CAS documents reviewed recognize gender disparities but not necessarily in a fragility and conflict context.⁵ The primary focus is on gender gaps in the health and education sectors, but the effects of conflict on women are not taken into consideration. The assistance strategies do not address the targeting of

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women as a tactic during armed conflict or gender-based targeting during the recovery period.

Table 7.1. Unequal Legislation Discriminating against Women in Case Study Countries

Legislation	Country Name
1. Strengthening State Capacity	
No nondiscrimination clause covering gender or sex in the constitution.	Yemen, Rep.
Customary or personal law are valid sources of law under the constitution.	Congo, Dem. Rep.; Liberia; Sierra Leone; Yemen, Rep.
2. Strengthening Citizens' Capacity	
A married woman cannot travel outside her home the same way as a man.	Yemen, Rep.
For property acquired during the course of a marriage, there is no legal presumption of joint ownership between the husband and the wife.	Liberia, Nepal, Sierra Leone, Yemen, Rep.
If a spouse dies, the surviving spouse, regardless of gender, does not have equal inheritance rights to the marital home.	Yemen, Rep.
A woman's testimony does not carry the same evidentiary weight in court as a man's.	Yemen, Rep.
Adult married women need permission from their husbands in order to initiate legal proceedings in court.	Congo, Dem. Rep.
3. Promoting Inclusive Growth and Jobs	
A married woman cannot open a bank account in the same way as a man.	Congo, Dem. Rep.
A married woman cannot get a job or pursue a trade or profession in the same way as a man.	Cameroon; Congo, Dem. Rep.
A married woman cannot register a business in the same way as a man.	Congo, Dem. Rep.

Source: IFC Women, Business, and the Law database, accessed January 30, 2013.

Most of the CASs now recognize gender disparities in varying degrees. Gender challenges and disparities were recognized by Afghanistan, Cameroon, Nepal, Solomon Islands, and Yemen throughout the review period but were not mentioned in the initial strategy documents for DRC, Liberia, Sierra Leone, and Timor-Leste dating from the early 2000s (Table 7.2). On the whole, gender issues have been receiving more attention in the CAS for FCS since 2006. The IDA16 requirement of integrating gender in 100 percent of the CAS has further contributed to this trend.

The Bank's analytical work has contributed to a national dialogue on women in some countries. Gender-related analytical work has influenced country level gender dialogue in some of the case study countries (Afghanistan, Nepal, and Yemen). In Nepal the Bank's analytical work on gender contributed to agreement on a 33 percent quota for women in the Parliament. In Yemen, the CAS FY06–09 reported that the Bank's analytical work contributed to developing a National Gender

Strategy approved by the prime minister. When timely analytical work has been accompanied by attention to gender inclusive approaches in programs across the thematic areas it has been effective in conflict-affected countries.

Table 7.2. Snapshot of Gender Focus in Case Study Country-Level Diagnostics (FY01–12)

Country	Majority of CASs mention gender disparities	CAS follow-up commitment to gender assessment	CAS with gender-integrated strategy or cross-cutting theme	Gender AAA ^a	Women targeted in war	Extreme legal discrimination in country ^b	CGA influence on programs	CGA influence on gender dialogue
Afghanistan	Yes	Yes	Yes	Yes	Yes	NA	Yes	Yes
Cameroon	Yes	Yes	No	No	No	Yes	No	No
Congo, Dem. Rep.	Yes	No	Yes	NA	Yes	Yes	No	No
Liberia	Yes	Yes	Yes	Yes	Yes	Yes	No	No
Nepal	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Sierra Leone	Yes	Yes	Yes	NA	Yes	Yes	No	No
Solomon Islands	Yes	Yes	Yes	No	No	NA	No	No
Timor-Leste	Yes	Yes	Yes	NA	No	NA	No	No
Yemen, Rep.	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes

Note: AAA = analytical and advisory services; CAS = country assistance strategy; CGA = country gender assessment.

a. Dates for AAA: Afghanistan (2005), Liberia (2007), Nepal (2005), and Yemen (2005).

b. Assessment is based on information contained in the IFC Women, Business, and the Law database.

Most of the gender-related analytical work in IDA countries has been conducted in countries that were not fragile or conflict affected. There were fewer gender assessments in Always FCS than in other IDA countries (Table 7.3). About 60 percent of the country gender assessments and related analytical work was in Never FCS. The Bank's database lists gender assessments conducted for Cameroon, DRC, and Sierra Leone, but documents were not traceable.

Table 7.3. Gender-Related AAA in IDA Countries (2000–2012)

Type of AAA	Economic and sector work		Technical assistance	
	Number of countries with gender ESW	Total number of gender ESW	Number of countries with gender TA	Total number of gender-related TA
Always FCS	5	5	4	7
Partly FCS	6	10	2	7
Never FCS	17	24	9	10
Total	28	39	15	24

Note: AAA = analytical and advisory services; ESW = economic and sector work; FCS = fragile and conflict-affected states; IDA = International Development Association; TA = technical assistance.

No specific trend is observable across countries in the extent to which gender is mainstreamed in projects. In Afghanistan and Nepal, the assistance strategies successfully influenced the Bank's project portfolio (Box 7.1 and 7.2.) on integrating gender across many sectors throughout the evaluation period. In Sierra Leone this

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does not appear to be the case. The 2005 CAS mentions gender issues in health, education, and social protection. While health and education projects benefited girls, there was little follow-through on social protection with the Ministry of Social Welfare, Gender, and Children's Affairs.

Box 7.1. The Bank's Achievements on a Rugged Path to Gender Equality in Afghanistan

- The Bank's Education Quality Improvement Projects I and II emphasize girls' education through improved access and recruitment and training of female teachers.
- The Basic Package of Health Services program addressed gender issues both directly, by providing maternal and child health services, and indirectly by creating a significant number of jobs for women as community health workers and community midwives.
- Bank assistance led to economic empowerment of women. Support for the Microfinance Investment Support Facility for Afghanistan led to the creation of a microfinance industry 70 percent of whose clients are women; and the Horticultural and Livestock Project enhanced female incomes since women are the majority of poultry producers.
- The National Solidarity Program had mixed results for women with increased involvement in income generating activities, but little asset ownership or voice at village level.
- The Bank contributed to the dialogue on gender through an FY05 Country Gender Assessment and two subsequent technical assistance activities. The Afghanistan National Development Strategy (2008–2013) committed to gender equality through the three pillars of security; governance, rule of law, and human rights; and economic and social development, and formulated a National Action Plan for Women in Afghanistan.

Source: IEG 2012a.

World Bank Support on Gender Issues at the Project Level

A gender analysis at the project level was conducted for the nine case study countries. Emphasis on gender issues was analyzed across three themes of the FCS evaluation: building state capacity, building capacity of citizens, and promoting inclusive growth and jobs. Table 7.4 provides a summary of results from the six case study countries and the three country program evaluations in FCS.

Table 7.4. Gender Sensitivity in Selected Sectors and Subsectors in FCS Case Study Countries (FY00–12)

Countries	Health projects	Education projects	DDR or reparations programs	CDD programs	Inclusive growth and jobs
Afghanistan	Yes	Yes	Not applicable	Yes	Yes
Cameroon	Yes	Yes	Not applicable	Yes	No
Congo, Dem. Rep.	No	Yes	No	No	No
Liberia	No	No	No	No	Yes
Nepal	Yes	Yes	Yes	Yes	Yes
Sierra Leone	Yes	No	No	Yes	No
Solomon Islands	Yes	Not applicable	Not applicable	Yes	No
Timor-Leste	Yes	No	Not applicable	Yes	No
Yemen, Rep.	Yes	Yes	Not applicable	Yes	No

Note: Not applicable implies no Bank projects were financed for the category. CDD = community-driven development; DDR = demobilization, disarmament, and reintegration.

BUILDING STATE CAPACITY

There is a lack of gender-sensitive actions in state-building in FCS. The focus on gender and the role of women in state-building is very limited across the case study countries. No country projects considered encouraging the role of women in state-building as peacemakers, negotiators, national level politicians, or public administrators. There was little action on training or reservations for women in government, with the exception of Nepal which designated quotas for women in Parliament and encouraged and monitored women’s participation in public employment. Involving women in the process of state-building allows their needs to be prioritized especially in the post-conflict context. The participation of women in drafting the National Constitution in Yemen (in progress) is a good example. Having a clear agenda for the Ministry of Gender could also help. Most of the case study countries had a ministry of gender, but it tended to be sidelined by other ministries and had very small budgets further limiting its effectiveness.

BUILDING CAPACITY OF CITIZENS

Several health and education projects of the Bank had a clear gender focus but lacked prioritizing in the FCS context. For health projects, this was particularly relevant in countries where women had special health care needs as a consequence of being targeted or attacked during armed conflict. An analysis of World Bank health projects in Sierra Leone shows that the focus has primarily been on maternal and child health, HIV/AIDS, malaria, tuberculosis, and the provision of affordable health services at primary health care centers. While significant achievements were made through some of these projects, there was no health care program to address needs of communities disproportionately affected during armed conflict. The Bank

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did not address the post-conflict needs of war victims with amputated limbs or other disabilities, and did not address post-traumatic stress and psychosocial counseling needs of women who were victims of sexual violence as a result of the conflict,⁶ a situation worsened by the low doctor-patient ratio.

Overall the Bank's project portfolio emphasized girls education, mostly at the primary school level, through increased access and thereby increased primary school enrollment rates in FCS (based on case study countries). Increased enrollment of girls in school was seen in Afghanistan, Cameroon, Nepal, and Yemen. There was little emphasis on secondary and college-level education for women and girls.

Box 7.2. The World Bank's Gender-Inclusive Approaches in Nepal

- The Bank funded a Peace Support Project (FY08) in Nepal with a gender-sensitive approach providing cash benefits to widows of conflict-affected families who are particularly burdened and disproportionately affected as a consequence of war.
- Community-driven development projects like the Rural Water Supply and Sanitation Project and the Poverty Alleviation Fund empower and provide economic benefits to women in geographically remote and rural areas. Women are active members of the Water Supply and Sanitation User Committee and manage revolving funds for livelihoods programs.
- The International Finance Corporation's public-private dialogue set up a Women's Entrepreneurship Development Fund in collaboration with the Nepalese government for businesswomen to overcome collateral related constraints and improve women's access to credit.
- The Bank's analytical work on gender contributed to the national dialogue and led to a 33 percent quota for women in the national Parliament and earmarking of local government funds to finance activities targeted at women and children.

The Bank project portfolio did not distinguish between special education needs that may arise for FCS versus non-FCS. In general, the Bank gave little emphasis to "second chance" education and adult education which becomes more relevant in an FCS context where conflict may have forced boys and girls to drop out of school, reducing their prospects for acquiring employable skills in a post-conflict phase.

Most of the demobilization, disarmament, and reintegration (DDR) programs were not gender sensitive. Country case studies revealed that the Bank's engagement in DDR programs in FCS has been limited. Only one of four DDR programs in the cases study countries were gender sensitive. The rest focused primarily on ex-combatants. In the absence of post-conflict programs focusing on war-affected communities and victims of violence, the civilian population (particularly women) felt the perpetrators were being compensated (with the DDR program) rather than

the victims of the war. No gender component was found in the DDR and reparation programs in Liberia and Sierra Leone – countries where women were deliberately targeted during armed conflict (Box 7.3). Women were largely excluded from the DRC’s Emergency Demobilization and Reintegration Program (FY04) and the DDR component of Sierra Leone’s Community Reintegration and Rehabilitation Project (FY03). An exception was seen in Nepal’s Peace Support Program which adopted a gender-sensitive approach by targeting widows and providing them cash payments as part of the reparations program since they were particularly burdened and disproportionately affected as a result of the war. Including women in such programs can facilitate a smoother social and economic transition in a post-war society, along with restoring government services in areas that were affected by the war.

CDD projects may involve women in different stages of the project cycle, but actual benefits to women are mixed across the CDD portfolio in FCS. For example, Afghanistan’s National Solidarity Program, a regional flagship, resulted in increased involvement of women in income-generating activities but few gains in asset ownership. But there are some success stories. The 2013 impact evaluation reports that the program durably impacts the participation of women in local governance and increases men’s acceptance of female participation in political activity and local governance (Beath et al 2012). In Nepal, the Bank adopted a gender-sensitive CDD approach through the Poverty Alleviation Fund (PAF) FY04. During field visits by Independent Evaluation Group staff, women at PAF sites reported participating in bridge construction, managing revolving funds for a livelihoods program resulting in social empowerment, seeing a rise in wages, and putting an end to exploitation by previous employers who were often rich land-owning farmers. In Sierra Leone, the Bank’s second major post-war CDD program, the National Social Action (FY03) project involved women from the community as they prioritized health facilities and schools.

PROMOTING INCLUSIVE GROWTH AND JOBS

The Bank did not have a long-term strategy for employment in FCS, which also affected women. An increase in literacy rates for women has not been followed by skills development or vocational training programs that could translate into employment. Employment generation for women in FCS comes from short-term employment in public works programs such as Sierra Leone’s National Social Action Project or the Youth Employment Support Project. The Youth Employment Support Project provided temporary employment to about 18,000 youth of which 36.4 percent were women (Namara 2012), with a project-end target of 23,500 beneficiaries (about 77 percent achievement).

Box 7.3 Taken to be Thrown Back: Sexual Violence Against Women during Sierra Leone's Civil War

In meeting with women in Port Loko district it was clear that there were lingering and unaddressed post-war psychosocial issues. The community talked about how women in their village were abducted by being “taken into the bushes” by the rebel army soldiers and were “thrown back” into the family home a few hours later. The rebels would then move-on to other villages.

Eleven years after the civil war, it was clear that several of these women and their families had no access to any legal mediation, justice, or reparations. The women did not want to talk about their experience of being taken to be thrown back and continue to be part of the unspoken and unheard voices of women afflicted by sexual violence during war.

The Adolescent Girls Employment Initiative (AGEI) focuses on economic opportunities for women. The trust-funded AGEI is being piloted in eight low-income countries⁷ that pose tough environments for girls. Each program is tailored to the country context, with the goal of helping adolescent girls and young women succeed in the labor market. Nepal and Liberia have seen success in implementing the AGEI by offering economic opportunities to adolescent girls. However, AGEI is a small scale program reaching 2,500 girls in Liberia and 3,500 girls in Nepal.

The International Finance Corporation (IFC) has addressed gender issues in FCS by providing access to credit for smaller businesses through programs like the Conflict Affected States in Africa (CASA) Initiative.⁸ In DRC, Liberia, and Sierra Leone, this initiative assists small business entrepreneurs, especially women, with access to credit, and in some cases like DRC, training to build and enhance management skills. IFC has also worked on regulatory reform to ease access to credit in some of the CASA countries. In Nepal, IFC has used public-private dialogue, and worked with the Nepal Business Forum to address challenges faced by women, such as the lack of collateral that restricts access to credit and restrictive laws that pose barriers for women who want to be commercially active. This work led the Nepalese government to set up a Women's Entrepreneurship Development Fund for businesswomen to overcome collateral related constraints and improve women's access to credit.

There was no targeting of female-headed households in employment programs after cessation of armed hostilities. Female-headed households often have a higher chance of falling into poverty during armed conflict. Targeting can help them emerge from the poverty trap.

The impetus to provide women access to finance remained limited in FCS countries, but the few microfinance programs that exist were effective in benefiting women. Even though the total number of microfinance projects in FCS was limited, women did participate as beneficiaries in them. In Afghanistan, women were involved in microfinance and microbusiness through Bank-supported projects. In Sierra Leone, women were office bearers of bank accounts on behalf of their fishing or agricultural cooperative as it was a requirement of the Rural Development and the Private Sector Development project. Women also formed the majority of microfinance clients in Yemen where the Social Fund for Development supported 10 microfinance programs providing financial services (loans, savings) to low-income clients, especially women, focusing on improved living standards and increased income and economic activity (World Bank 2010: 13).

Conclusions

The Bank has not responded adequately or in a timely manner to conflict-related sexual violence against women. Assessing whether women were targeted deliberately during armed conflict or faced extreme legal discrimination in the country could help determine whether gender-based violence should be prioritized in the Bank's country strategies and operations. An analysis of gender violence in the FCS case study countries shows that four of nine countries (Afghanistan, DRC, Liberia, and Sierra Leone) could have benefited from greater sensitivity to this area.

Economic empowerment of women was not a focus of Bank support to FCS. The scale of gender-based violence can help determine whether programs require gender targeting or mainstreaming. For example, if there is a significant increase in the number of female-headed households after a conflict, programs like skills training, reparations, and access to finance may be more relevant for women rather than cash-for-work programs that may not create economic opportunities for women to join the workforce, especially in sectors such as road construction or mining which are male-dominated.

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¹ Data are from UN Women, Conflict-Related Sexual Violence, http://www.unifem.org/gender_issues/women_war_peace/conflict_related_sexual_violence.html.

²Data are from UN Women, Facts & Figures on Peace and Security, http://www.unifem.org/gender_issues/women_war_peace/facts_figures.html.

³The World Bank has made efforts to prevent sexual violence and provide treatment to victims through multi-donor trust funds like the Statebuilding and Peacebuilding Fund and the Learning on Gender and Conflict in Africa Program, but the scale of these efforts is extremely small with funding of about \$12 million across seven countries in Africa.

⁴Chapter 7 is based on a background paper, "Gender Issues in FCS," that was commissioned for the evaluation and is available on request.

⁵Sierra Leone did not address the needs of women and children in the post-conflict period but eventually included gender disparity issues in the CASs.

⁶Severe needs for women were identified in field visits by IEG staff to the Western Area Rural District and Port Loko District in Sierra Leone and in a meeting with the Ministry of Social Welfare, Gender, and Children's Affairs.

⁷The eight AGEI countries are Afghanistan, Haiti, Jordan, the Lao People's Democratic Republic, Liberia, Nepal, Rwanda, and South Sudan.

⁸For more information visit the IFC's CASA Initiative website: http://www.ifc.org/wps/wcm/connect/region_ext_content/regions/sub-saharan+africa/advisory+services/strategicinitiatives.