

**WEST AFRICAN DEVELOPMENT
BANK (BOAD)**

**POLICY OF THE WEST AFRICAN
DEVELOPMENT BANK IN TERMS OF GENDER**

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ABBREVIATIONS AND ACRONYMS

CIDA	:	Canadian International Development Agency
PDA	:	Public Development Aid
ADB	:	African Development Bank
BOAD	:	West African Development Bank
DAC	:	Development Aid Committee
ECA	:	Economic Commission for Africa
ECOWAS	:	Economic Community of West African States
ICPD	:	International Conference on Population and Development
UNCED	:	United Nations Conference on the Environment and the Development
TAF	:	Technical Assistance Funds
UNFPA	:	The United Nations Population Fund
GAD	:	Gender and Development
GDI	:	Gender Development Index
IWD	:	Integration of Women in Development
OECD	:	Organization for Economic Cooperation and Development
ILO	:	International Labor Organization
WHO	:	World Health Organization
UNITED NATIONS	:	Organization of the United Nations
SAP	:	Structural Adjustment Policy
SMEs	:	Small and Medium Business
UNDP	:	United Nations Development Program
SNA	:	System of National Accounts
WAEMU	:	West Africa Economic and Monetary Union
UNESCO	:	The United Nations Fund for Education, Science and the Culture
UNIFEM	:	United Nations Development Fund for Women
WILDAF	:	Women in Law and Development in Africa
PTA	:	Preferential Trade Area

INTRODUCTION

1. This policy reaffirms the commitment of the Bank to promote the mainstreaming of gender issues as a means to promote the reduction of poverty, economic development and equality between women and men in the area of the West African Economic and Monetary Union (WAEMU). It relates mainly to the equality between men and women¹ as an objective of development rather than women as a target group. The achievement of this goal requires the Bank to consider all its policies, programs and projects to identify the impact that they have and could have on women and men.

2. The Bank's policy on gender is based on the observation that Africa in general and the UEMOA zone in particular has close and specific links in terms of gender which directly affect its economic and social development.

It takes into account the international action program, which aims to achieve a full and equal partnership between women and men, an essential condition to address challenges facing the UEMOA.

3. In this broader perspective, the issue of how to convert gender issues into policies and development interventions, and in particular how to target more effectively and more equitably, financial resources and others to increase the productivity of women and strengthen their autonomy, is at the heart of policies and development activities undertaken by the Bank. It has been suggested that targeting only women is not enough and that the development of policies and development plans should take into consideration the needs of both women and men at the same time.

4. Gender has become an issue of development intervention. In the first instance, disparities persist between women and men in spite of significant improvements in the level of the absolute status of women and equality between women and men in most of West African countries. Most of the women enjoy fewer social, economic and legal rights than men and do not have access to development resources, to the benefits and do not participate in decision-making at all levels of society. Then, the disparities between women and men have a negative impact on development. Experience has shown that the discrimination based on gender gives rise to a lower economic growth, to more poverty, to more weak governance and to a lower standard of living. On the other hand, the improvement of the capacities of women in the field of education gives rise to decreases in infant mortality; improvement of nutritional status and have a remarkable influence on the reduction of poverty. The policies should, therefore, lay equal emphasis on the development needs, both for women and men and transform structures and processes that continue to fuel inequality.

¹ By equality, one understands the enjoyment of human rights by women and men. This is

A universal principle, reaffirmed by the Vienna Declaration adopted by 171 States at the World Conference on Human Rights held in 1993. This principle has economic, legal and political aspects, namely for example the equal opportunities of participation in the decision-making on economic and political aspects; equality of access to basic services, including education and health; equality of the protection before the law; the elimination of discrimination based on gender and violence against women; equal pay for equal work and equal rights to all sectors of life, both public and private.

5. This policy also reflects the principles for the elimination of discrimination against women; global consensus reached through several global conferences, in particular those of Dakar and Beijing, as well by numerous research and points of view from the sub-region. In addition, it is consistent with the guidelines relating to equality between women and men and the strengthening of the autonomy of women in development cooperation, mapped out by the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD).
6. Gender policy is divided into four chapters. The first presents the international context, African and regional as well as the justification for the consideration of gender in development. The obstacles to the implementation of measures of equality between women and men in the WAEMU are presented in the second chapter. The basis of the policy, the guidelines of the BOAD and the priorities of its gender policy are presented in chapter 3. Chapter 4 is suggesting strategies for the implementation of the gender policy by the Bank.



I. CONTEXT AND JUSTIFICATION

1. The 1990 international action program

7. A very strong message on the need to take into account gender issues and to strengthen the autonomy of women in all development interventions has been launched by all the global conferences which were held in 1990, including the United Nations Conference on Environment and sustainable development (1992), the International Conference on Population and Development (1994), the World Summit on social development (1995) and the Fourth World Conference on Women (1995). These assemblies have all emphasized the very important role that women play in the way to the achievement of sustainable development. The International Conference on population and development, in particular, has placed emphasis on the need to achieve a partnership between women and men.
8. During the fifth regional conference on women, held in Dakar (1994) and the Fourth World Conference on Women held in Beijing (1995), Africans governments have strongly emphasized the equality between women and men and on the strengthening of the autonomy of women, two points considered as prerequisites for the creation of a sustainable society, just and developed. They are committed to "promote the development of an active and visible policy of mainstreaming gender issues in all policies and programs in such a way that before the decision-making, an analysis should be made of the impact that these decisions may have on women and men respectively" (Beijing Platform for action, 1995).

2. The issue of gender in Africa²

9. The inequality between men and women constitutes one of the most important challenges facing Africa in general and the UEMOA zone in particular.
The low participation rate of women in the economic, social and political life of the member countries is one of the socio-economic points, the most remarkable of the Union.
10. Women and poverty: the feminization of poverty remains an acute problem. Based on the results of the studies of the World Bank (2011), Africa hosts the largest number of poor people in the world, and poverty is more and more the lot of women, a phenomenon called feminization of poverty. In Niger, we note a strong feminization of poverty (three-quarters of the poor). As pointed out by the Beijing platform for action, the situation of poverty in which women find themselves is directly linked to the absence of economic opportunities, access to economic resources, including credit, property, and the right of inheritance on land, the lack of access to education and support services (Beijing Platform for action, 1996).
11. The impact of structural adjustment policies. Since the end of 1970, structural

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Reference is made here to two aspects of the issue of gender in Africa: a quantitative aspect (numbers

Relating to women and men in specific sectors and a qualitative aspect (knowledge, experiences, priorities, values and perceptions of both women and men).



adjustment policies have been implemented with the aim to improve economic and social well-being of populations. Unfortunately, at the beginning, these policies do not take into account the issues of this type, which has given rise, in some specific cases, the disproportionate burdens and serious consequences for women. However, we cannot pretend that the structural adjustment policies have had the same impact everywhere. In Ghana, for example, the women who were doing commerce in rural area have taken advantage of the policies favoring this sector. In other countries, men who dominate in the formal sector of the economy have lost their jobs in the public sector, which has had the effect of moving the pole to support the family and, hence, to sit the influence of women in the decision-making process.

12. Women and work: The inequalities between the sexes remain a concern on the labor market in Africa, even if they vary from one country to the other. According to a World Bank study (Gender Disparities in Africa's Labor), there is generally a gap of 17 points between the participation rate in the labor force of men and women, or a percentage of 78.3% and 61 % respectively. These data take into account the gender dimension in the distribution of employment, unemployment, the wage gap, as well as the possible impact of the level of education of the individuals concerned.
13. For sub-Saharan Africa as a whole, the ratio employment-population of women is 25 % less than men, respectively 53% and 78 %. The data also indicate that in a number of African countries, women have almost two times more likely than men to find themselves in the informal sector, and approximately two times less likely to obtain a formal employment either in the public or private sector. Data are scarce on the subject of employment in the informal sector, but it is estimated that women represent approximately 60 % of the active population in this sector in Africa. In sub-Saharan Africa, more than 50% of active women are in the informal sector (World Bank, 2010). A factor which limits the taking into account of the contribution of women in this sector is due to the nature of the work they do (especially subsistence production, decisive for the survival of the household). To a very large extent, this work is not registered and therefore not included in the system of national accounts.
14. Although high, the wage gap between men and women varies greatly from one country to the other. The ratio of average weekly income between women and men is from 23 % in Burkina Faso to 79% in Ghana. In addition, a segmentation by sector of activity shows that 70 per cent of women are employed in agriculture (against 64% of men), 6 per cent in small industries (against 13 per cent of men), and 23 per cent in the services sector. Overall, women are under-represented in the industry and the services sector. (World Bank, 2011).
15. Financing in favor of gender equality: the bilateral and multilateral agencies have assumed over the years the responsibility for financing social development. The report of the seventh African Regional Conference on Women shows that these bodies have strongly supported the goals of gender equality. However, all areas identified by the program of action have not benefited from funding as wishes. The report shows that the essential of the funding concerns health, violence against women, the institutional mechanisms and the fundamental rights of women. Other equally important areas such as media, education and training of women receive less funding; the critical area of small girl is distinguishing itself as a monument is in limbo (ECA, 2011).

16. Women and health: the African woman is 25 times more exposed to die during childbirth than the European. In 28 countries of Africa, young girls continue to undergo genital mutilation. For one birth over 10, the mothers are between 15 and 19 years, and these early pregnancies almost always occur in the developing countries (Monitoring Report 2011 World Bank).
17. The sub-Saharan Africa has succeeded in reducing by 17.4 per cent between 2001 and 2008, the number of adults and children newly infected with HIV / AIDS, and access to antiretroviral drugs has been expanded in many countries. Despite the progress made in the fight against the epidemic of HIV/AIDS, globally satisfactory at the level of the continent, the prevalence rate among women is 18.4 Per cent against 12.8 per cent for men. Indeed, women bear the major burden of AIDS in Africa, because on average, three women are infected, for two men. This is due to the role of women in society as well as to their biological vulnerability with respect to the infection by HIV. Disparities can be observed in comparing the infection rates between urban populations (15.9 Per cent) and rural (9.2 percent) (UNDP Report MDG, 2011).
18. Women and education: in spite of the fact that recent initiatives have fostered the enrolment of girls, especially at the primary level; the data show that in 2008, the parity between boys and girls had not yet been reached in Africa (excluding North Africa). Overall, 91 girls were enrolled in primary school for every 100 boys, and 84 girls were enrolled in secondary school for every 100 boys.
19. On the whole, the sub-Saharan region continues to register progress in the areas of gender equality and the empowerment of women .The gender parity in primary education could be reached in most of the countries of Africa in 2015. For example in Togo in response to a lack of public funds, families and communities are directly involved in the administration of schools. In the poorest region of the country (Savannas), most of the schools are funded entirely by rural households, who have supported the construction of classrooms and the remuneration of the teachers.
Therefore, the net enrolment rate of Togolese increased from 67 percent in 1990 to 87 percent in 2008. At the same time, the country has improved the gender parity index to bring it to 0.95 in the primary. (UNDP Report MDG, 2011)
20. Women and political life: In parliaments, only one seat over five is occupied by a woman. In terms of representation in parliament, Rwanda is the exception that confirms the rule, given that the average in Africa is around 18 %. Only an inclusive agenda in terms of gender can make the path to the achievement of the Millennium Development Goals (MDGS). It is therefore to give free course to the potential of women. (World Bank, 2011).
21. Women and legal aspects: According to a new report from the World Bank and the IFC published in September 2011, the legal hurdles and regulations continue to limit the full participation of women in the economy. Africa has the largest number of legal differences between men and women.

The ignorance by the women of the laws in force, which are designed to protect them, represents another obstacle to the strengthening of their autonomy. The member countries have ratified the Convention on the elimination of discrimination against women. However, a large number of them still maintain a double legislative system (customary law and statutory law) which contains provisions that discriminate

against women and prevents them from having access to production resources and to exercise control over these resources.

22. Gender Equality and the empowerment of women: Few countries have achieved gender parity in secondary and higher education, and most of the countries have only a very small number of women members of parliament. It also requires that the promotion of gender equality and the empowerment of women should be integrated to other MDGS, such as the reduction of poverty, the improvement of maternal and child health and the fight against major diseases, which all require a focus on women. To accelerate progress in gender, it is essential to establish laws and policies providing for the long-term provisions for empowering women of all ages, regardless of their occupation.
23. Women and conflict: the wave of social conflict widespread on the continent in the 1990s has caused the massive displacement of populations, thus preventing the sustainable development of human capital. It is estimated that during these periods, Africa has produced a flow of 12 million of refugees (more than 40 per cent of the total number of refugees in the world), 80% of whom are women and children. What is more, the massive rural-urban migration has given rise to an increase in households headed by women (UNFPA, 1999). The situation of West Africa countries was the most dramatic.
24. In recent years, Africa has made significant progress in the resolution of conflicts and the consolidation of peace in countries such as the Ivory Coast, Liberia, Sierra Leone and Burundi.
25. Yet, Africa continues to represent a challenge for the building of peace. The collapse of some States has left dysfunctional institutions in many countries, in particular in sub-regions where fragile states are neighbors with each other.
26. Despite all the advances made on this area, it has to be noted that women and girls still represent six over ten of the poorest people of the planet, that girls account for two thirds of the total number of children excluded from the school system and that women are still systematically subjected to violence, in time of armed conflict as in the privacy of their households (UNDP, 2011).
27. Violence. Women are victims of acts of violence in their relationships with men, and many cases of abuse are never reported (Dakar Framework for action, 1994). At the Beijing conference, the participant States, declared that violence against women prevents these to enjoy the freedoms and fundamental rights. It is recognized widely now that violence against women is an issue of society that goes beyond the domestic context. Not only it harms the health of women, but it also brings social, political and economic costs to the extent that it interferes with the ability of women to participate fully and also for development activities.
28. Transportation. In light of the division of labor according to gender, women in West Africa are everyday confronted with enormous problems of transportation. Studies conducted in various parts of the continent show that women spend three times more time than men in activities related to transportation. In addition, women carry in volume four times more than men (World Bank, 1999). The fact of constantly carrying heavy loads on the head represents for women a great risk to the health and has an impact on maternal mortality.

29. The division of labor according to gender: Even if women and men play significant economic roles in West Africa, gender remains an important principle which determines the division of labor. Women and men are not equally represented in the different sectors of production. In most African countries, men lost some of their traditional roles without assuming a new one. As well, heavy responsibilities fall entirely on women who must take on new roles in addition to the traditional roles which were theirs. This state of things has created a situation where the working hours for women have increased, whereas the hours spent by men in the well-being of the family have declined.
30. Culture: the cultural environment is one of the factors that have influenced the rate of participation of women and men in various activities and is different depending on the region. In most cases, it relies on the culture to legitimize the disparities at the level of the situation, values and roles of women and men (ECA, 1994). In sub-Saharan Africa, agriculture is an intensive female activity, and women are responsible for the largest share of food production. Women play important roles for the economic survival of the family. They carry out approximately 90 per cent of the work related to the processing of crops and in the provision of water and wood for domestic heating, 90 per cent of the hoeing and weeding with primitive instruments; 80 per cent of the work related to the storage and transportation of food from the farm to the village; and 60 per cent of the harvest and of the marketing (World Bank). In spite of this important contribution, most of the women do not have access to credit facilities, and in some cases the permission of the husband is required. Based on the estimated data, women in Africa receive less than 10 per cent of the credit granted to the operators of small agricultural units and 1 per cent of the overall credit to agriculture.
31. Another great measure for the strengthening of the empowerment of women. The gender inequality index (HDI) for the UNDP human development showed that in 2010, sub-Saharan Africa had registered a HDI of 22 %, which indicates a high level of inequality between women and men, and represents the lowest note after South Asia, compared to the rest of the developing countries. THE HDI of countries of Latin America and the Caribbean was 15% while that of countries of south-east Asia and the Pacific stood for the same period at 14% (UNDP, 2010).

3. The problems and the priorities of the WAEMU member States in terms of gender and development

32. The majority of countries have given priority to poverty reduction, promotion of the access of women to credit, education and training of women and girls, health and the pandemic of HIV/AIDS, the integration of women in the economy, good governance from the point of view of women and the rights of women.
33. The following reports presented during the special session of the General Assembly of the United Nations (June 2000) have shown that substantial obstacles persist in spite of substantial progress made towards the emancipation of women in several sectors. The synthesis of persistent or new obstacles has given rise to the adoption of the final document which defined the new global

framework as well as the new measures that had to be taken to achieve the objectives and goals contained in the Beijing Declaration and the Platform for action. The financial institutions have been invited once more to assign the necessary human and financial resources to specific activities and targeted with a view to promoting equality between women and men and to strengthen the strategies for the eradication of poverty with the full and effective participation of women.

34. It is therefore important to understand the concepts that underlie the issues of equality between women and men to achieve the kind of development which promotes the equality and meets the expectations of both women and men.
35. The question of how effectively mainstream women in the development process at the same time as agents and beneficiaries has evolved considerably in recent years and has represented a challenge for development agencies on the theoretical level. The approach used on the international scene since 1970, called "Integration of women in development", or IWD, target women in relation to the economy and the development process from which women were perceived as excluded to a large extent. Measures were therefore taken, in this context, to integrate women in development activities through targeted projects or project components aimed at women.
36. With experience, it had been realized that, by targeting only women, are left aside the political, economic and social relations that exist between women and men, which shape their lives, their livelihood strategies, their future and their well-being, and it did not affect the mechanisms that feed the inequality. The IWD projects were often focused on the welfare, did not take account of the strategic needs of women and were not mentioning their role of economic agents of full status. In addition, they did not call into question the relations between women and men.
37. In most cases, the IWD projects have remained on the periphery of the main trend of development of policies and plans for development and have not had much influence on the theory of development. In addition, the adoption of the IWD approach has brought the member countries and development agencies to create separate structures (ministries, departments, commissions, offices or units of women) responsible for improving the situation of women, but who were under-equipped compared to other organizational units in terms of staff and support systems.
38. Given the limitations of the IWD, a new concept called GED has been created at the beginning of 1990. The BOAD considers that, contrary to the IWD, the GED seeks to restructure the main trend of development through the taking into account of visions, needs and interests of women and men in the definition of policies, priorities and development strategies³.
39. The GED approach does not target exclusively women, but rather the social,

³ The GED approach recognizes that the improvement of the situation of women requires an analysis of the relations that exist between themselves and the men in many respects. It stressed the need to understand the ways in which the disparities between women and men can contribute to the size and forms of exclusion to which women are victims in the development process. It therefore considers that the participation, commitment and cooperation of men are determinants for the transformation of the relations women-men.

political and economic relations as well as the structures and processes that create, reinforce and feed into the inequality, on the one hand, and give rise to different results for both women and for men, on the other hand.

40. The GED approach emphasizes the nature fundamentally social disparities between women and men and introduced the concept of "taking into account of the gender dimension" as a key strategy to reduce the exclusion of women from decision-making and access to resources and benefits of development as well as the control on the latter. The taking into account of the problematic men-women mainly aims therefore to bring gender issues at the heart of the development of policies, the allocation of resources, of institutional structures and processes and the decision is made with respect to the objectives and goals of development.
41. Its recalls to the analysis gender issues to obtain information on the needs of women and men, and the priorities, opportunities, barriers and the impact that development activities have on them. It requires of the Bank that it ensures that the policies and programs which are submitted by the Member States for financing, offer equal opportunities for women and men to fulfill their own needs.
42. Given the experience that some development agencies have on this approach, the Bank understood somehow the prerequisites for a successful operation of the GED approach. It is about for example:

(i) The existence of close relationship between the type and the general mandate of the institution; (ii) a conducive institutional environment; (iii) an administrative competence appropriate in terms of human resources for the integration of gender issues in policies, programs and projects; the institutionalization of the GED approach; and (IV) a clear delineation of responsibilities and the accountability. It also requires the development of clear quantitative and qualitative indicators, allowing to monitor the performance and assessing the progress made; the strengthening of the capacities to improve the competence concerning gender issues; making decisions in full knowledge of the facts concerning the way to finance the GED activities and the promotion of effective collaboration with member countries and other development partners.

II. OBSTACLES TO THE IMPLEMENTATION OF MEASURES OF EQUALITY BETWEEN WOMEN AND MEN

43. The reports of the results recorded by public authorities in the area of gender during the last decades (ECA, 1999) show that most of the African countries in general; the member countries in particular, are heavily engaged in creating an environment conducive to the consideration of gender issues and to the promotion of the strengthening of the empowerment of women. Successes have been recorded in areas such as the development of programs for micro finance, increased school enrolment of girls, the expansion of literacy programs for adults, the geographical expansion of health services, the launch of campaigns and programs to raise awareness on the rights of women. Most of the member countries have developed extended national policies in terms of gender which are model for other sectors for the mainstreaming of gender issues in their policies, plans and programs.
44. The report prepared by African NGOS on the implementation of the Dakar and Beijing programs of action during these decades have also refers to the progress made. However, it was pointed out that the world trade and economic reforms undertaken were conducting more and more to the impoverishment of women. The report has expressed concerns about the pandemic of HIV/AIDS and the pace at which it continued to affect women. He also drew the attention to the studies of the impact on the environment, which disregarded the specific effects on the biological, social and cultural well-being of women. NGOS have also expressed the need to urgently reinforce national capacities with a view to accelerating the implementation of the Dakar and Beijing programs of action through appropriate constitutional, legislative and financial provisions.
45. African countries as a whole, however, face a number of barriers towards the promotion of a development mindful of gender, of which the most important are:
- § The impact of globalization, the high cost of external debt and the deterioration of the terms of trade of several developing countries, which has aggravated the obstacles which impede the development and increased the feminization of poverty;
 - § The inability of the majority of women to keep aware and to benefits from the scientific and technological advances that are transforming the modes of production, thus contributing to the creation of jobs and new working methods and to the emergence of a knowledge-based society;
 - § The rapid spread of the HIV/AIDS pandemic, particularly in the developing countries, which cancels the efforts made to contain it and increases the burden on women who must take care of sick people and orphans;
 - § The increase of victims and damages caused by civil wars where women, more often than men, are forced to take on additional responsibilities related to the satisfaction of immediate needs of their families;
 - § The absolute deficiency of human, financial and technical resources and a high incidence of recourse to the financing of external source in a context of declining prices of raw materials and of the decline in resources for official development assistance around the world;

- Excessive military spending which continue to siphon off the resources of the continent;
- The lack of harmonization and coordination of national policies with the international conventions which promote the empowerment of women;
- Low level and inadequate allocation of human, technical and financial resources to the national structures responsible for women issues;
- Scarcity at the institutional level of disaggregated data according to the type that can be used to influence the development of policies and the taking of measures mindful of gender; and
- Weakness of the organization of the civil society and slow evolution of mentalities, attitudes and beliefs not favorable to the emancipation of women.

46. Thus, in spite of the progress made in most of the countries, the available data are matter of the persistence of disparities between women and men at various levels.

47. It is therefore necessary that the promotion of gender equality and the empowerment of women should be integrated to other MDGS, such as the reduction of poverty, the improvement of maternal and child health and the fight against major diseases, which all require a focus on women. To accelerate progress in gender, it is essential to establish laws and policies providing for the long-term provisions for empowering women of all ages, regardless of their occupation. By applying such policies, it will be possible to maintain the priority status of equality between the genders beyond 2015. As the theme of gender affects all segments of society, it is also recommended to involve men in the programs, clubs, social networks and organizational activities targeting women (UNDP, 2011).

48. Given the important contribution of women to the production of wealth in West Africa, the development and implementation of gender policies deserve an imperative attention. The adoption of this policy and its integration is very timely and will enable the BOAD to assist member countries to meet this challenge.

III. BASIS, GUIDELINES AND PRIORITIES OF THE POLICY IN TERMS OF GENDER

6. Basis of the Bank policy

49. The Bank has adopted this gender policy to play an effective role in keeping with the Beijing Declaration and Platform of action, which request financial institutions:

- § to increase the resources allocated to the fight against absolute poverty;
- § to help financial institutions that serve women entrepreneurs and producers of small and very small-scale of low-income;
- § to increase funding under the education and training of girls and women;
- § to give a higher priority to the health of women;
- § to review the policies and procedures as well as the methods of staffing to ensure that investments and programs benefit women; and
- § to assign loans and grants to programs for the implementation of the program of action.

50. This policy will also have the effect of allowing the Bank to strengthen the commitments of the Beijing Conference, namely take specific measures to launch the dialog with the countries on the gender policy; refine the procedures and programs of the Bank to ensure that gender analysis is executed at all phases of the project cycle and to give priority to sectors such as agriculture, education and health, or of investments aimed at women will produce the highest yields.

51. The Bank's policy in terms of gender will be implemented in the context of the mission which has been entrusted to him, namely *"promote the balanced development of member States and to achieving the economic integration of West Africa"*. Poverty reduction will be the general framework, in which strategic steps will be taken to promote equality between men and women, and the sectors of priority set out in the programs of action of Dakar and Beijing for the strengthening of women empowerment will be duly taken into account.

52. The Bank recognizes that the inequitable relations between men and women cannot be treated by focusing only on the case of women taken in isolation. The practical needs and strategic interests of women as well as those of men must be taken into account, as well as the opportunities available to them and the barriers they face at the local, national, regional and international level in which they evolve.

7. The purpose

53. The policy of the BOAD in terms of gender is intended to promote gender equity as well as a sustainable human and economic development within the WAEMU.

8. The objectives

54. The policy of the BOAD on gender has been designed with the dual objective of promoting the mainstreaming of gender issues in the operations of the Bank and to support the action undertaken by the member countries of the Bank for the achievement of equality between women and men.

9. The guidelines

55. The following principles will form the basis of the aid of the BOAD on gender issues and the strengthening women empowerment:

§ **Integration of gender analysis in all programs, projects and policies of the Bank:** The data of the experience show that women and men differ in the way they react to the development and/or profit, and at least to pay special attention to differences between women and men, planned for "the person" may be translated by an exclusion of women as participants in the change or beneficiaries of the change. The gender analysis will be undertaken in all the operations of the Bank to determine the impact that they may have and help to design a policy, a program or an adequate project which meets the priority needs of women and men. This will enhance the effectiveness and sustainability of the development;

§ **Strengthening of cooperation relationships between women and men:** targeting women without taking into account their relations with men may compromise the objective of reducing the disparities between women and men. Women do not live in an isolated manner and, by acting as if this was the case, specialists in the development are likely to distract men, thus reducing the effects of their interventions. All development initiatives must give both women and men the means to modify their reciprocal relations, taking into account the needs and interests of the two genders and in ensuring that they all benefit equitably from development ;

§ **Strengthening of women empowerment economically: a key element of sustainable development:** Women, in West Africa, are active in various fields of economic activity. In addition, they are often responsible on the first level of the well-being of their families. However, because of the barriers imposed by the law and custom, women can hardly have access to credit, land and production tool. This prevents them from effectively contribute to the economy. The findings show that the granting of credit services to women contributes to an improvement in productivity and an effective division of labor. In addition, compared to men, women who have economic means, invest more in the education and the health of their children. Measures will therefore be taken to support the initiatives of member countries aimed at women entrepreneurs and producers from structured and informal sectors of the economy and include innovative policies and practices for granting loans ;

§ **The taking into account of the differences between women groups in the interventions of the Bank:** Even if they face the same difficulties, with regard to the way a given society defines gender, other important factors such as the social status, race, the socio-cultural group and religion contribute to define their position in the society. Therefore, activities oriented toward a category "woman" non-differentiated can serve the cause of some women and, at the same time, harming others. The development of programs and projects must take into account the differences that exist

between women;

§ **Targeted interventions in the implementation of the strategy for the integration of gender issues:** the targeting of projects in favor of women (or men) and consideration of gender issues are not incompatible strategies. It is a matter of strategic and operational choice, with regard to specific situations. Targeted interventions will be necessary without doubt to find solution to the disadvantages and obstacles that women are confronted with, considering the way the concept of gender is understood in some contexts. The projects could therefore be designed to remedy the disparities or for targeting the difficulties including women in areas such as land ownership, access to credit or the basic knowledge of the law.

Similarly, certain activities can be focused on the specific needs of men, including HIV/AIDS awareness, the distribution of work according to gender and the responsibilities of men in reproductive health.

56. In any event, the appropriate resources will be mobilized to cope with the financing of these activities.

10. The priority sectors

57. The vision outlines the key strategic sectors of intervention where the Bank can play a leading role and carry out actions which have an important impact and measurable on development. Gender is defined as a priority transversal issue which must imbue all the operations of the Bank. The new vision required, among other things, that the Bank works in collaboration with the member countries to take into account gender issues and promote the development of measures leading to the strengthening of women empowerment. It states that it is necessary to pay special attention to programs that are aimed at:

- § Provide an increased support to basic knowledge acquisition programs in the areas of business and development, agri-business and marketing, primary health care, family planning, management of water and sanitation, and of climate change;
- § Eliminate disparities between women and men in primary and secondary education; and
- § Reduce maternal and infant mortality.

58. The vision of the Bank defines some important areas on which the operations of the Bank will rely on. It gives priority to infrastructure, energy, water and sanitation, rural and agricultural development, telecommunications, industry and climate change. These key strategic sectors of intervention will also be the priority sectors for the taking into account of the gender issues. Strive to promote equality between women and men in those areas, is a strategic choice, which will enable us to distribute effectively the efforts and resources to the benefit of all the citizens of the WAEMU.

IV. IMPLEMENTATION STRATEGY

59. The operational strategy is the taking into account of the gender issues into programs and projects funded by the BOAD, as well as in its policy documents. This

strategy will be supported by institutional and financial approaches which will strengthen the capacities of intervention of the Bank in the area.

4.6. Operational Strategy

Include gender issues into the macroeconomic framework and sectorial strategies of the Bank

60. Given the new purpose of taking into account of gender issues that the BOAD has set itself, so that the strategies of development and implementation of programs and projects respond to the specific and potential needs of men and women, the analysis of gender issues will be the guideline and a programming tool. This will enable the integration of gender issues, at all appropriate points of entry, in various documents of the Bank.
61. A macroeconomic policy framework encompassing the specific issues of women and men is indispensable for the achievement of the objectives of gender equality at the sectorial and projects level. It is therefore fundamental that gender considerations are integrated in all macroeconomic activities upstream, by which the policies of the BOAD are materialized into programs and projects. They include the documents relating to the strategic plan, the strategic frameworks for poverty reduction, the reports of review of portfolio, etc. The effectiveness of this method will be fully strengthened by the Bank through a participatory approach, that will involve the national authorities, members of the civil society, donors and the private sector in the development and the implementation of activities funded by the BOAD in this area.
62. Given that the Bank attaches a particular importance to the quality at the point of entry, it will use all possible modes of consultation to interact with the borrowing member countries of the general guidelines of their policies and programs dealing with specific issues of men and women, identify areas of common interest, discuss the commitments made during the conferences of Dakar and Beijing, and encourage member countries to go beyond a simple ratification of conventions, such as those of the Convention on the elimination of all forms of discrimination against women, for effective implementation.
63. The Bank will periodically review the Manual of operations, to effectively take into account the men-women issues. In addition, the assessment of national policies and institutions will be reviewed to take into account the progress made by member countries in the implementation of their action plans and of the international conventions on human rights of women.

Ensure for the implementation of an evidence-based policy

64. It is imperative to define indicators, based on results, which take due account of gender considerations to measure the effectiveness of mainstreaming of gender issues. Quantitative and qualitative indicators⁴ of results limited in time obtained through the improvement of the relationships between men and women, will be defined to determine to what extent the policies, programs and projects of

⁴ Facts, opinions or perceptions which highlight a condition or specific situation and measure the evolution in time of this condition or situation (CIDA, 1996).

the Bank have been successful in achieving the objectives set for equality between men and women. In this regard, the Bank will provide to the extent possible, each year a report of the percentage of programs and projects currently in favor of the mainstreaming of women, the size, in financial terms and resources of the component related to the type of programs and projects, and the number of women and men in relation to the total number of beneficiaries of a given project.

To ensure that the strategy for the development and execution of programs and projects meets the specific needs of women and men, the place which must be reserved for women in the society will be defined in this context and concrete proposals will be made as to the manner in which these projects are considering to address gender considerations. To facilitate this process, quick reference guides and the sectorial directives on gender issues will be used. Throughout the cycle of programs and projects (from identification to evaluation), the information will be made up, to the extent possible, of data disaggregated by type on the intended beneficiaries. The monitoring indicators and the assessment will vary according to the sectorial objectives and those of the programs and projects. In addition, the Bank will endeavor not only to evaluate the results of the projects, but also to determine to which extent the resources of the Bank are managed to generate results actually focused on the objectives of equality between men and women in matters of access to and control of resources.

66. The Bank will develop an integrated system of review and evaluation of projects, depending on their environmental and social impacts planned in accordance with its environmental policy, including on gender issues. The categorization system will identify the specific measures to be taken to ensure that these effects are fair and will propose mitigation measures, in case some of them would be unfavorable.

To make the participation of civil society organizations a tool for the implementation of the policy

67. The Bank perceives cooperation with civil society organizations as a strategy which will allow it to achieve its primary objectives, namely, the reduction of poverty and the promotion of good governance. This policy emphasizes the importance of working with women's associations and of specialized NGOs in gender issues. It also recognizes the important role played by civil society organizations, which work for the equality between men and women in the policies and practices of the public and private sectors.

68. Since experience shows that the point of view of women is not always sufficiently taken into account during the identification and design of projects, the missions of the Bank, responsible for implementing the various phases of projects' cycle will take special measures to ensure the full participation of women in these processes. For that matter, they should define and establish working relations with women organizations at Community, local, national or international level. A particular attention will be paid to the location and when the works will be carried on, the organization of meetings, the possibility of holding separate or joint meetings and to the way the information will be disseminated, given that the level of literacy may vary depending on the type.

Support the activities of member countries in the area of gender

69. The support of the BOAD to member countries will affect the priority sectors, namely poverty, health, education, the rights of women and the strengthening of their economic autonomy. The member countries are in the process of executing their plans of action developed, following the Beijing Conference, and have already set up agencies to help women⁵, ratified the convention for the elimination of discrimination against women and passed laws to remedy the inequalities between men and women.
70. Equality between genders certainly, can only be realized thanks to initiatives from member countries themselves. The Bank, because of its collaboration with agencies and NGOS responsible for issues of women, may provide useful guidance to these countries as to how to address the issues concerning the equality of sexes. The Bank will therefore seize all opportunities, to plead the cause of equality between women and men and explore the ways and means by which in providing their assistance, it can contribute to the achievement of their objectives of gender equality. Interviews with the partners of the member countries, in particular with the ministries of women's affairs, microfinance, finance and of planning and/or development, will focus on a wide range of issues, including the political environment for the taking into account of the gender issues, possible areas of cooperation with a view to implement the policies and plans of action adopted, following the Beijing Conference, as well as the resolutions of Banjul in December 2007.
71. Since the initiatives targeting women and those taking into account gender issues are in no way incompatible, the Bank will continue, at the request of member countries, to support projects or separate components in favor of women. This method is particularly well suited for situations where it is necessary to deal with the needs/gender priorities and to reduce the disparities between genders, and those where the sociocultural standards require that activities in favor of women or men are executed separately.
72. The aid to the promotion of the taking into account of the gender issues will be a case of the diversity of the socio-economic, political and cultural frameworks, which differentiates countries. There are a multiple cases demonstrating the degree of commitment of the member countries in the promotion of equality between men and women, the level of knowledge and skills to undertake comparative analysis between the genders and plan the equality between men and women, the availability of data to be able to formulate and plan policies taking into account factors of gender, as well as the capacity of civil society organizations and the BOAD in terms of gender and their ability to collaborate with public authorities.
73. Thus, operations relating to gender issues and to the strengthening of empowerment of women, funded by the Bank, will be flexible and will be made up of,

⁵ By national body we understand ministerial departments as well as commissions or national directorates

In charge of gender issues or the promotion of women.

in addition to loans, consulting services, direct technical assistance and other activities out of project. The Bank also support training programs on the roles of men and women, intended for executives of the member countries, in order to offer necessary knowledge to integrate specific problems of men and women in the national programming cycle. This training will be especially aimed at the staff of the main ministries responsible for the allocation of resources, such as the ministries of planning and finance and those responsible for the status of women, or any other suitable structure. Local institutions recognized, specialized in gender issues will be identified to participate in this program. The staff of other sectors of activity and organizations of the civil society also benefit from this type of training to generate internal discussions at the level of the member countries and develop common views on the respective place of men and women in society.

4.7. Institutional Strategy

Organizing the institutional transversal management of politics through a dedicated organizational unit and a stronger involvement of the senior management

74. The BOAD is aware that the taking into account of the men-women issues is a cross-cutting issue that covers various levels of management. For that matter, the senior management will continue to provide the necessary indications, making of gender issues a priority.

The functional responsibility

75. The management unit of the environment and the sustainable development of the Bank will be responsible for the effective implementation of gender issues. This unit will have staff to support the development, implementation and the provision of advice on gender equality. In this regard, the department will incorporate in its program of work, activities related to the taking into account of men-women issues. In his report with the member countries, this department will benefit from the discussions with national authorities on the guidance of their countries; to demonstrate that this taken into account is part of the conditionality of all programs and projects funded by the Bank.

Strengthening the technical skills of the Bank in the area of gender

76. To be able to implement the strategies envisaged and to agree with the different partners on issues relating to gender equality, the Bank must have, at all levels, a sensitive staff in terms of gender equity. Training programs for the analysis of the specific requirements will therefore be designed to meet the different needs and levels of staff to raise awareness on the issues of genre, offer the specific knowledge in this area and enable them to effectively advocate the cause of equality between women and men. On its side, the Bank will use the proven models of training and capacity-building of staff to refine their ability to interact, to negotiate and to facilitate the process of participation of the people concerned.

77. The Bank will provide to the staff, teaching materials on the analysis of specific problems of women and men. Awareness materials, including tools to analyze the specific problems of each gender will be made available to the staff on the Bank's Web site. In addition, quick reference guides for the integration in projects of cross-cutting issues, including those of gender, during their whole cycle will be developed

and distributed to staff of operations departments. The analytical framework of gender issues will be presented in detail in the guidelines of the Bank in terms of gender.

Cooperate with networks and institutions involved in promoting gender and development

78. The Bank will work with regional agencies and other development partners, of whom institutions and NGOs of the WAEMU working on gender issues - such as the United Nations Development Fund for Women (UNIFEM), the United Nations Development Program (UNDP), the World Bank, the Forum for African Women Educationalists, *Women in Law and Development in Africa (WILDAF)* and a lot of others that can exchange strategies, indications and their experience in the matter. In this regard, the Bank will endeavor to participate in meetings on the sharing of experiences and strategies relating to the taking into account of gender issues. Its cooperation with other institutions will enable the Bank to establish mechanisms for exchange of information between the member countries, other development partners and itself, to update its databases by selecting the relevant information and by identifying competent consultants in the matter in the West African sub-region, to contribute to the economic prospects and contemporary to produce information on gender issues.

4.8. Strategy for allocating financial resources

Encouraging an appropriate policy for the allocation of financial resources

79. To ensure that the loan programs and the budgeting process of the Bank, taking into account gender issues, is the way to grant resources to meet the different needs of men and women, and indicate that gender issues must be dealt with in priority.
80. The operationalization of the concept of consideration of gender issues does not necessarily mean that it will need to allocate a separate budget for women. It will require rather an analysis of the impact of the loan operations of the Bank on women and men. Thus, activities related to the taking into account of the men-women issues in operations such as the recruitment of consultants, the extension of the duration of the missions and the participation of civil society organizations working for women to dialogs with the Public authorities on the directions of their country, are part of the normal cost of projects.
81. The catalytic initiatives intended to promote the strengthening of the empowerment of women through activities other than those related to the granting of loans will be considered without the future budgets of the Bank, resources will be allocated to finance, for example, the training of personnel and other related activities, research on gender, the organization or the funding of workshops, seminars and other meetings for discussion on gender issues.
82. The Bank also will use resources other than the loans. They take into account the development of terms of reference which take into account factors of gender, the collection of data disaggregated by gender and the promotion of innovative pilot projects.

CONCLUSION

83. The present policy codified the official commitment of the BOAD with regard to the integration of men-women issues in its operations. It seeks to plan in a more methodical way, development operations, so that they can meet the priority needs not only for women, but also for men, for more efficiency, effectiveness and sustainability. It is focused on men-women relationships, which define the statute of each other. Following the setting up of a framework of analysis of issues specific to each gender, the basically social character of the disparities between men and women, cause of inequality between them, is even more obvious. This policy adopts the concept of taking into account of the gender issues as a key strategy for the fight against the exclusion of women of decision-making and the lack of access to resources and advantages of development and control on theme.
84. The Bank will continue to carry out, within the UEMOA, a development policy mindful of the gender, in parallel with the priorities of development of the Member States, since it recognizes that, to achieve a sustainable development, it is necessary to take into account, gender issues in the planning and the practice of development in the priority intervention areas of the Bank.
85. Institutional programs and strategies defined in this document stress the importance to carry out an analysis of gender issues, not only for the principle, but also as a means of taking into account of the gender. Necessary measures to ensure the integration of gender issues in macroeconomic and sectorial activities were also identified. The strategies are stressing on the need of sharing the roles and responsibilities, the building of the capacities of men and women, and the characteristics of the tools of control and evaluation. They also stress the need for setting up a system of categorization of projects, which will make it possible for the Bank to devote fully more resources and efforts to the taking into account of men-women issues and the strengthening of the empowerment of women.
86. The policy stressed the importance of the participation of people concerned and dialog on the policies of the countries and the need for their Bank to take as a starting point the useful information and the experiment of civil society organizations. Activities necessary for the development of systems and mechanisms to strengthen the co-operation with other development partners.

GLOSSARY OF TERMS AND CONCEPTS

REPRODUCTIVE ACTIVITY: All tasks related to procreation and the maintenance of life of human resources, which includes the maintenance of the house, the family, the community – collection of firewood, supplying of water to the house, preparation of meals, care of the children (and may be for old people) - education, hygiene and social obligations determined by the community (activities related to birth, marriages and funeral). Generally, these activities are not paid and most often are not taken into account in the figures and the incomes of employment, because they are regarded as noneconomic activities.

ANALYSIS OF GENDER ISSUES: Systemic evaluation of policies and practices concerning women and men respectively, as well as social and economic relationships that exist between them. The application of a point of view centered on gender on the issue of development which is being discussed, requires an analysis of the division of the labor according to gender, the identification of the needs and priorities of women and men, the identification of opportunities and obstacles for the achievement of development objectives as well as the choice of a suitable strategy of intervention.

WAIVER: Income, tangible asset or food for consumption or for sale, but also status, power, respect and recognition.

NEED FOR WOMEN AND MEN: Need with regard to the situation relating to women (and men) compared to the division of labor according to the gender. Usually, women and men do not have the same needs. For example, there are two types of needs for women:

Practical needs: They are needs that are related to the traditional division of labor and are specific to some groups of women. They refer to perceived immediate needs (food, housing, income) and are specific to a context. Projects aiming at meeting its needs include, programs of granting of credit, production of auxiliary income, mills, health services, water supply and sanitation. Women participate as beneficiaries and as participants and have influence on their condition.

Strategic needs: Long-term needs and which challenge the distribution of labor according to the gender and the lack of equality between women and men. Projects which meet thesis needs include the legal rights, the acquisition of skills and training in leadership. Women participate as agents and affect the position of women compared to men.

GENDER BUDGETING: Method for the establishment of budgets which takes into account the way the budget of a public administration or an organization affect women and men, girls and boys, groups of women and men and groups of girls and boys. It is not a separate budget nor for search for additional resources for women.

DEVELOPMENT: Process by which the members of a society increase their **personal** and institutional capacities of collection and management of resources in order to improve the quality of their life in a sustainable and equitable way.

DIVISION OF LABOR ACCORDING TO GENDER: Global social system in which women and men play separate roles. This division is not based on skills, but on the kind of people. The inequality in terms of division of labor according to the sex is a situation where a gender carries the burden of labor, and where the distribution of the rewards is unequal according to the gender.

GENDER-SPECIFIC DATA: Data collection and analysis of results **according** to the gender, i.e. data on the statute and the socio-economic roles of the various groups of women and men or data based on the biological characteristics of women and men.

DISCRIMINATION BASED ON GENDER: Treatment of people different according to the gender. Systematic and structural discrimination against women in terms of distribution of income, access to resources and participation in decision-making.

Two types: systemic discrimination, which is the rooting of social, cultural and physical standards in the processes and the practices of an organization. It manifests when an organization adopts practices which have a negative or differentiated impact on women or men. There is structural discrimination when the system of discrimination based on sex of a company is applied on public or social institutions. This type of discrimination becomes more rooted if it is maintained by administrative rules and laws, rather than simply by custom and tradition.

EQUALITY BETWEEN WOMEN AND MEN: Equal enjoyment by women and men of assets, opportunities, resources and rewards taken in consideration within the company. To carry out this equality, it is necessary to modify institutional practices and social relations by which the disparities are reinforced and fuelled.

EQUITY IN TERMS OF GENDER: Equitable distribution of privileges and rewards **between** men and women.

GENDER: Female or male people in a given society. But also characteristic and **chances** on social, political and cultural levels, related to the statute of male or female. This definition varied from one society to the other, is associated to a period and can be changed.

TRAINING IN GENDER ISSUES: Provision of a formal education and knowledge aiming at increasing the skills for analysis of gender issues and sensitization to gender issues. Thesis abilities are put at contribution for the definition and the treatment of gender issues in the setting up of the programs.

INDICATOR OF AWARENES IN GENDER ISSUES: Figures, fact or perception aiming at indicating to which extent and how a program or a development project carries out objectives set and records results on the level of equity in terms of gender.

INDIFFERENCE TO GENDER ISSUES: Inability to recognize that the roles and **the** responsibilities are not the same for women and men and, consequently, inability to realize that policies, programs and projects cannot have the same impact on women and men.

GENDER SPECIFIC PLANNING: Planning taking into account the impact that policies and programs have on women and men.

PLANING ACCORDING TO GENDDR: Formulation of specific strategies aiming at giving **equal** opportunities and privileges to women and men.

POINT OF VIEW TAKING INTO ACCOUNT GENDER SPECIFIC ISSUES: Perception of issues, obstacles, needs and interests and their relative importance from the point of view either of women or men.

POLICY: Distribution of power at both levels of resources and influence.

TAKING INTO ACCOUNT WOMEN-MEN ISSUES: Process of identification, total taking into account and integration of the needs of women and men in all policies, strategies, programs and administrative and financial activities. That includes the recognition and the examination of cooperation and conflict relationships that exist between women and men. The analysis of gender issues is used by stakeholders in development areas to identify opportunities and obstacles for each gender and to determine if policies and programs implemented offer equal opportunities for women and the men. The taking into account of men-women issues also aims at involving women, as much as possible in the decision-making process concerning.

GENDER ISSUE: Inequality case, recognized as unjust. The fact that the level of illiteracy of women is higher than that of men is a gender issue which should be taken into account in a project requiring reading and writing skills. Other examples: Female genital mutilations, violence against women, discrimination against men in the services of family planning, etc.

REINFORCEMENT OF EMPOWERMENT: Ownership of its own life by wide choices. The strengthening of the autonomy includes autonomy and the self-confidence and is intrinsically related to knowledge and choice. **VOICE?** It is a function of personal initiative which favors the progress of institutions.

ROLE ACCORDING TO THE GENDER Social system, rather than biological, of classification of the roles. Example: if children education is classified as a role reserved to women that becomes a role according to the gender, and not a role assumed by a female. Children education can also be ensured by men and women. The role according to the gender is opposed to the role according to the sex, which cannot be ensured indifferently by men and women.

SENSITIZATION TO GENDR ISSUES: Ability to recognize women and men needs and obstacles to which they are confronted with and ability to recognize the difference between their perceptions and their interests related to their different statute in the society.

SENSITIZATION TO GENDR ISSUES: Recognition of the differences which exist on the level of interests, needs and roles of women and men in the society and in the way in which that gives room to disparities at the level of the power, statute and privileges. Also, ability to understand problems caused by the inequality and discrimination based on gender.

SEX: Biological characteristic of man and woman.

STEREOTYPING OF THE ROLES ACCORDING TO THE GENDER: Constant presentation (on media or education) of women and men playing some roles according to the division of labor and the behavior sanctioned by the society.

PRODUCTIVE WORK: Work related to the production of goods and services intended for the market.