

Gender Mainstreaming at the IDB

A Report to
the Board of Executive Directors
on the Implementation of the WID Action Plan
1998-2001

Inter-American Development Bank

Washington, D. C.

Sustainable Development Department

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Foreword

This report, covering the 1998-01 period, is the fourth in a series of periodic reports to the Executive Board of Directors, as set out in the Operating Policy on Women in Development (1987). It examines progress in mainstreaming gender issues and women's concerns throughout all areas of Bank activity from 1998 to 2001. It documents lessons learned in applying a gender analysis to enhance the equity impacts and efficiency of Bank projects. It also analyzes future challenges and offers suggestions for taking advantage of the opportunities for the period ahead.

An external evaluation of the work of the Bank in mainstreaming WID and gender issues conducted in 2001 has served as a valuable input to this report. Importantly, it includes information on Bank-wide actions and efforts stemming from all offices of the Bank.

On April 25, 2003, the Policy Committee of the Board of Executive Directors reviewed this document together with the IDB Gender Mainstreaming Action Plan, March 2003-June 2005. The Action Plan seeks to reactivate efforts and generate new energy around the advances presented in this report. As such, the Action Plan represents an appropriate instrument to follow-up on the advances achieved to date, to confront the challenges that remain, and to benefit from the opportunities ahead. It is an undertaking that calls for the commitment of all operations divisions and relevant departments of the Bank with actions that, consistent with the Millennium Development Goals, aim to improve gender equality and women's empowerment in the Latin American and Caribbean region.

Gabriela Vega
Chief
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Executive Summary

This report reviews the state of gender mainstreaming at the Inter-American Development Bank during the 1998-2001 period. It finds significant advances in the Bank's institutional ownership of gender issues, as well as applied in knowledge of the role that gender analysis and a focus on women, play in expanding opportunities and improving the efficiency of investments in development.

Bank ownership is evidenced in the involvement of most Bank departments in activities to disseminate knowledge about and invest in the promotion of gender equality. As a result, unlike earlier reports to the IDB Board, which focused largely on work spearheaded by the Women in Development Unit (WID), this four-year report covers Bank-wide activities. It describes significant gender work undertaken by the three regional departments, including the IDB country offices, as well as the research, integration, regional support services, human resources, legal, and sustainable development departments and the external relations and oversight and evaluation offices (respectively, RES, INT, ROS, HRD, LEG, and SDS, and EXR and OVE). An external evaluation of gender mainstreaming at the IDB, and of the funds provided by the Government of Norway for this purpose, highlight the high level of awareness among IDB staff of the importance of gender mainstreaming and management's support for this objective. Evidence that use of a gender perspective is taking root in the organization is indicated by the use of gender analysis in, for instance, the design of service delivery mechanisms in social protection and technical training programs.

Two complementary perspectives are presented in this report. First, it identifies key areas of Bank investment that produce clear benefits for women's well-being. Second, it recognizes that the incorporation of a gender perspective in project design, including the analysis of gender roles and the promotion of women's and men's equal access to resources, services and decision-making processes, improves the equity impacts

of investments and improves the efficiency of Bank projects.

Between 1998 and 2001, the IDB provided over \$9.4 billion in loans (29 percent of all Bank lending) to programs that benefit women by strengthening social protection and social investment; promoting women's health and education; preventing domestic violence; enhancing women's rights through judicial reform and including women's voices through political participation; fostering women's economic empowerment in labor markets by extending services in training, ICT and microfinance; increasing women's and their families' access to critical services and resources in urban areas; and providing support to enhance rural women's productivity and secure their access to local natural resources. The report summarizes projects approved in these different areas, highlighting particularly good project designs.

Significantly, the Bank also drew on its own funds and trust funds (from Norway and other Nordic countries, Canada, the European Union, Switzerland, Japan, the Netherlands and Italy) to channel an additional \$24 million to gender issues through grants or nonreimbursable technical cooperation programs. This does not include nonreimbursable funding for microfinance institutions provided by the Multilateral Investment Fund and the Social Entrepreneurship Program, also summarized in this report.

The Bank's progress in gender mainstreaming is a result of several factors, but most importantly, openness to innovation in Bank operations. This openness is reflected in novel operations that mainstream gender in programs to prevent violence and modernize the state, for instance; strategic use of nonreimbursable funds to finance the generation of applied knowledge and start-up costs; expanded capacity in the regional departments and IDB country offices; recognition and incentives to Bank staff; and active internal leadership as well as external support and advice

through the WID External Advisory Council and the external WID constituency.

While Bank capacity to address gender issues has increased, it still faces continuing challenges for the period ahead. First, the Bank needs to expand gender mainstreaming in the portfolio, focusing on nonsocial as well as social sector lending. This is a shared challenge that includes efforts to mainstream poverty reduction activities in Bank operations, suggesting that actions to increase mainstreaming in nonsocial sector lending could profitably integrate gender and poverty concerns. Second, institutional learning needs to be more consistently applied in areas where learning has already occurred. Because gender learning is consistently applied in some projects while in others it is not, these differences in project behavior warrant further Bank attention. Third, good designs risk being lost in execution unless gender considerations are included in all operational instruments guiding project implementation and monitoring. Also, it is essential that the wide range of actors involved in the execution stage share ownership over project design, including its gender features.

In order to sustain the progress achieved and encourage further progress, this report recommends reinforcing the following elements:

- Continued attention to innovative approaches in project design that include gender and a focus on women from the initial phases of the project cycle. This should be buttressed by expanding the Bank's reach to new areas of special concern to women, such as social security and pension coverage as well as issues that emerge from the intersection of gender and race or ethnicity.
- Strategic use of nonreimbursable funds to expand know-how, pilot-test new operational approaches and mainstream these approaches into operations.

- Expansion of institutional capacity, at all levels, through gender training, preparation of technical notes or guidelines, quality enhancement through the Committee on Environment and Social Impact (CESI) and other review committees, as well as placement of gender experts in operational departments and as members of project teams.
- Recognition of efforts to mainstream gender and of excellence in project design
- Sustained consultation with the External Advisory Council on WID and other external stakeholders.
- Continued active leadership and visible commitment by the Board and senior management.

The IDB's recently adopted Institutional Strategy, its commitment to support the Millennium Development Goals, and its emphasis on development effectiveness represent promising opportunities for supporting the Bank's next phase of gender mainstreaming. A gender perspective and a focus on women are critical for the overall effectiveness of actions addressing the objectives of poverty reduction and sustainable economic growth — the Bank's two, mutually reinforcing, main objectives.

Finally, responding to the lessons from the 1998-2001 period, the findings of the external evaluation on gender mainstreaming at the IDB, and the recommendations of the External Advisory Council on WID, an internal plan of action for the 2003-04 period, focusing on concrete activities that can be achieved and results that can be monitored, has been prepared in consultation with regional operational divisions and key central divisions/departments and is currently under review by Management. This plan should provide a useful framework and gauge for the next report to the IDB Board.¹

¹ The plan will also reflect the IDB commitments made during the First Summit of Indigenous Women, held in Oaxaca, Mexico, November 30 to December 3, 2002.

Introduction

The WID Operational Policy requires periodic updates to the IDB Board of Executive Directors on the status of Bank activities in support of women. In response, this report reviews the 1998 to 2001 period and documents the state of gender mainstreaming at the IDB by focusing on areas of Bank funding that are critical to the well-being of women in the four-year period. The report describes IDB projects that addressed gender issues as well as the vehicles the Bank uses to mainstream gender in operations. A final section explores reasons for progress and discusses remaining gender mainstreaming challenges and Bank plans for meeting them.

The scope of this report is on Bank-wide institutional efforts. In the past, reports on WID progress more narrowly reviewed activities supported by SDS/WID because the issue was mostly stewarded by the WID Unit (which was created in 1994 to help implement the Bank's Women in Development Policy). A Bank-wide report at this stage responds to the incorporation of gender issues more broadly within Bank activities and reflects advancement in mainstreaming. As always, with progress come greater expectations and, as the lead source of financial support for development in the region, the IDB should continue to strive for the highest level of gender integration throughout its lending and nonreimbursable activities. This integration needs to emphasize the poor countries as well as poor and excluded women in all countries.

In some countries in Latin America and the Caribbean, indicators of women's access to education, health, economic resources and political participation are rapidly approaching levels

recorded in North America or Europe. In most other countries, however, indicators lag far behind those of developed countries. Even within countries in Latin America, enormous disparities exist. The most obvious differences are between women of different income levels, between women in rural and urban areas and between women of different ethnicity or race. These disparities suggest a highly unequal distribution of the gains from economic growth across the region and underline the importance of a sustained Bank effort to support gender equality, invest in women and strengthen the mainstreaming of gender issues in the IDB's programs and activities.

The last report to the Board, covering the 1995 to 1997 period, recorded advancements in building institutional capacity to address gender issues and in addressing issues of importance to women's progress, most significantly women's leadership and domestic violence. The task of mainstreaming gender issues in Bank lending remained unfinished.

The 1995 to 1997 report recommended reinforcing gender expertise in relevant offices; a continuing commitment from the Board and senior management; and sustained consultations with external constituencies and the WID External Advisory Council. It also recommended expanding the scope of Bank attention to women's issues and building incentives to accelerate the institutional learning process. The next two sections of this document, that review key areas of Bank action and mainstreaming efforts, indicate how the Bank fared in following these recommendations.

Key Areas of Bank Action

From 1998 to 2001, the IDB remained the region's largest source of multilateral credit, particularly for the smaller and less developed countries. The lending program reflected the region's broad-based development agenda for poverty reduction, sustainable economic growth and modernization of the state, including social sector reform. These areas are key for gender equity and, conversely, a focus on gender equity is key to their advancement. Consideration of gender issues is essential to reduce poverty because of women's disproportionate share of poverty and responsibility for maintaining the well-being of their families. Efficient education and health sectors should enhance the capabilities of women and their children. Improvements in women's productivity are necessary to achieve sustainable growth. Finally, modernization of the state is critical for women, because efficient states are likely to define and apply legislation that reduces women's vulnerability to social ills, such as domestic violence, and ensure their equal treatment under the law, as in the cases of inheritance and property registration.

This section reviews IDB lending in the 1998 to 2001 period that sought synergies between development and gender equity goals. Two perspectives guide this review. First, there is an acknowledgement that investments in certain areas produce clear benefits for women. The areas highlighted below are considered key areas of Bank action because of the impacts they have on improving women's socioeconomic conditions. Tables 1 to 11 identify lending operations and loan amounts that reflect the Bank's effort in addressing women's needs in each of the areas. Annex 1 presents the criteria for selecting the featured operations.

Second, there is the equally important realization that all areas of Bank action can be improved by incorporating a gender perspective into project design. While investment in those areas benefit women, the inclusion of gender specific analysis and action increases the quality of project design. When gender roles are analyzed and

women and men are given equal access to resources, services and decision-making processes, individual and community benefits increase, as do overall project effectiveness and sustainability. The following discussion of each of the areas of action presents examples of projects that have explicitly incorporated a focus on gender into their analysis, project components, and, in many cases, project indicators and targets.

STRENGTHENING SOCIAL PROTECTION AND SOCIAL INVESTMENT

At the beginning of the twenty-first century, poverty (measured as the percentage of people with income below \$2 a day in terms of purchasing power parity) still affected over one-third of the population of the region, that is, nearly 180 million persons. Approximately half of the region's boys and girls under the age of nine live in poverty, and many suffer from malnutrition, disease, abuse or neglect during their early years, impairing their ability to learn and condemning them to low-skill, low-paid jobs and an impoverished future. As adults, it is likely that they will pass this poverty legacy to their own children, perpetuating the cycle (IDB, 1999). This is particularly true in the case of poor women, who bear a disproportionate share of the responsibility for their families' well-being.

When empowered with control over resources, women can have a significant impact on their children's ability to successfully overcome poverty. Ample evidence shows that women are more likely than men to spend household income on their children's food, health and education. To break the cycle of poverty, women must be given access to the resources they need to protect and nurture their children, safeguard their health, and encourage early childhood development so children can take advantage of later educational opportunities and become productive members of society.

Social protection and social investment interventions are the collection of measures governments undertake to improve and protect human capital from the effects of adverse economic shocks and assist individuals, households, and communities to better manage the income risks that leave them vulnerable to poverty. In this report, social protection and social investment interventions include targeted income support programs, public works, social investment funds, childcare programs and the institutional strengthening of public agencies charged with developing social protection policies. During the 1998 to 2001 period the IDB approved more than 20 loans to 13 countries addressing gender issues in social protection and social investment, totaling more than \$1.9 billion. (See Table 1 for a complete list of loans and amounts.) A focus on women within social protection and social investment activities has helped to extend the reach of Bank-funded programs to the most vulnerable, placed decision-making power over the allocation of household resources in the hands of women, and contributed to halting the poverty cycle through investment in early childhood development.

Social Protection

The Bank has financed a new generation of social protection projects targeting mothers by providing them with the financial resources needed to combat the intergenerational transmission of poverty. Innovative aspects include cash transfers to mothers conditional on the fulfillment of pre-established education levels and basic health objectives as well as methodologically rigorous evaluation designs. *Progresa*, a Mexican program combining incentives and requirements for its beneficiaries, has been very influential in the design of conditional cash transfer programs. Box 1 highlights selected evaluation results of the *Progresa* program.

By empowering women, cash transfer programs have a positive impact on household consumption and allocation patterns, favoring human capital investments. By entitling women to be the sole recipients of welfare transfers, these IDB-funded programs also enhance women's bargaining power within the household.

Box 1 PROGRESA Evaluation Results *

Progresa's rigorous evaluation has shown that by making women the recipients of cash transfers, the program has empowered poor women by increasing their bargaining power within the household. In beneficiary families, husbands, overtime, are less likely to make decisions by themselves, especially those related to children. Women tend to become the sole decision maker over extra income, changing household consumption and allocation patterns, increasing their family's overall acquisition of food and improving dietary quality over caloric intake.

Another aspect of Progresa that will strengthen the situation of women in the future is the incentive to increase girls' education. With evidence showing that in poor households girls drop out of school earlier and more frequently than boys, education subsidies provide higher transfers for girls than for boys at the secondary level. The evaluation demonstrates that the program has been very successful at increasing girls' enrollment.

* The Government of Mexico financed the first phase of PROGRESA covered by this evaluation. The IDB subsequently financed phase II of this operation in January 2002.

Source: Adato, M., B. de la Brière, D. Mindek, and A. Quisumbing. 2000. *Final Report: The Impact of PROGRESA on Women's Status and Intrahousehold Relations*. International Food Policy Research Institute, Washington, D.C.

Rubalcava, L., Teruel, G. and Thomas, D. 2002. *Welfare Design, Women's Empowerment and Income Pooling*. Draft.

Furthermore, by requiring women to participate in collective health and nutrition programs, where they share information about problems and discuss ideas about solutions, the development of informal support systems among poor women is encouraged.

In Honduras, the *Family Allowances Program* (\$45.2 million) combines demand and supply interventions. It purveys direct transfers to health and education providers to increase the quality of services, especially those intended for pregnant and nursing women and for children under three. In addition, the program offers financial incentives to families conditional upon their use of these services. Cash transfers to mothers are a key mechanism utilized to ensure that women and their children undergo regular medical check-ups.

The *Social Safety Net Program* (\$270 million) in Colombia supports mechanisms to assist the poorest sectors of the population, especially women, through direct employment and worker training subprograms. It offers a variety of school, nutrition and health grants that provide direct financial support to beneficiary mothers. The program makes payments directly to mothers in exchange for the fulfillment of commitments by the family, including a minimum school attendance rate for the family's children of 80 percent, participation in parental educational discussions, and the use of grant money for basic health services. The designation of women as recipients and administrators of family grants represents an important improvement in their status and decision-making power.

Social Investment Funds

Another approach used frequently by the Bank in its fight against poverty is financing Social Investment Funds (SIF), which can help the poor increase their physical, human and social capital by building social and economic infrastructure, strengthening community organizations, providing training, or directly organizing productive projects. Some successful examples of how SIFs have incorporated a gender perspective include targeting women as beneficiaries and the active incorporation of women's groups in all steps of

the project cycle, particularly in local decision-making processes.

In Suriname, the *Community Development Fund* (\$10.3 million) is a good example of IDB gender-informed lending in this area. The fund finances small-scale and locally generated projects in the country's poorest communities to improve the living conditions of children, youth and women (especially single heads of households). The design draws on a detailed background analysis of women's roles, including the high rate at which women head households. The investment component provides financing for day care centers, retirement homes and shelters for women and children. Productive infrastructure projects prioritize components that alleviate women's heavy work burdens and increase their productive capacity. The project promotes and supports women's active participation in all relevant training activities, at all stages of the project cycle, and in decision-making processes.

Early Childhood Care and Development

Another approach followed by the Bank to break the poverty cycle is through investments in early childhood interventions. An integrated approach to early childhood care recognizes that interventions must begin long before birth. Prenatal services for mothers and reproductive health education for youth are important components of any program seeking to improve the lives of poor children. (For further discussion of this topic, see section on the relationship between women's health and poverty.) Another successful element of childcare programs is their impact on women's economic participation. Many of the interventions described in the section on labor markets and training address the importance of childcare in efforts to increase the participation of women in training and employment programs.

In Nicaragua, the *Comprehensive Child Care Program, Stage 2* (\$25 million), promotes ongoing, comprehensive care for vulnerable children through improved identification of beneficiaries and strengthening of the institutional framework for financing and supervising childcare programs. Pregnant women are referred to the

health care system for prenatal care. Both the instruction and treatment offered are designed to ensure that children are born healthy. The project is expected to improve the economic situation of families by enabling beneficiary mothers to join the workforce, providing women with opportunities for training and income generation, delaying the age of first pregnancy and promoting school attendance among girls, through consultation and training activities for young adults.

During this period, the Bank took stock of the lessons learned from its early childhood care and development programs aimed at increasing opportunities for disadvantaged children to escape poverty by developing their mental, academic and physical potential. A major seminar, *Breaking the Poverty Cycle: Investing in Early Childhood*, was held at the 1999 Annual Meeting of the IDB Board of Governors in Paris. It featured keynote addresses by Nobel Laureate Amartya K. Sen and World Health Organization Director-General Gro Harlem Brundtland. With partial support from the Norwegian Fund for Women in Development, the Bank undertook research to understand the mechanisms of the intergenerational transmission of poverty (ITP); identify possible policies and actions to break the cycle of poverty; and raise awareness about the extent and the implications of ITP.

Social Inclusion

The Bank is using its social investment operations to promote the social inclusion of those marginalized for reasons of race, ethnicity and gender (among other). An example of such efforts is an SDS/IND consultation with indigenous women about their views on culturally sound development (Meentzen, 2002). In 2001, the IDB approved its first *Action Plan to Combat Social Exclusion due to Race or Ethnic Background*. The Action Plan specifies that while its focus is specifically on race and ethnicity it also contains “commitments to seek synergies and coordination among the wider range of social inclusion efforts” including work “with the specific target populations (e.g., Afro-

descendants, indigenous people, HIV/AIDS populations, person with disabilities, the elderly) plus gender, which cuts across and affects all excluded groups.” The operations described below, which were approved between 2000 and 2001, stand out as critical investments for promoting social inclusion with a gender focus.

In Chile, the *Program for the Integral Development of Indigenous Communities* (\$34.8 million) includes training in the areas of women’s leadership and gender relations, and promotes indigenous women’s participation in the identification and prioritization of local needs, ensuring that they are reflected in local planning processes and activities. Overall, the program fosters greater social equity and development by strengthening the capacity of women, youth and indigenous communities.

In Honduras, the *Program to Support Indigenous and Black Communities* (\$1.6 million) promotes gender equity in government, civil society and ethnic groups. Women’s active involvement is included in the identification of community needs, as well as in the design, execution and maintenance of local projects.

During the period in question, the Bank also advanced in understanding the region’s demographic transition and the issues faced by a growing population, with particular attention to elderly women. With Spanish, Swedish, Finnish and Japanese support, an Inter-regional Consultation on Population Aging was held in 2000, and a book and tool kit on policies for successful aging were prepared in 2001 (Engler and Peláez, 2002). The Bank is also focusing on improving the social and productive inclusion of persons with disabilities. MIF support for the *Regional Program for the Labor Market Insertion of the Blind Population*, approved in 2000, has made strides in ensuring technical training and job-relevant experience for blind persons, with particular attention to women, in Argentina, Chile and Uruguay. A preliminary evaluation of the interventions finds positive results in the labor force participation of blind people, particularly women.

Table 1
IDB Support for Social Protection and Social Investment

Project	Loan Amount (US\$ Millions)
<u>Social Protection</u>	
Family Allowances Program, Phase II (1998), PR-2354, <i>Honduras</i>	45.2
Social Safety Net (2000), PR-2455, <i>Nicaragua</i>	9.0
Social Safety Net Program (2000), PR-2524, <i>Colombia</i>	270.0
Sector Program to Build Human Capital (2001), PR-2636, <i>Brazil</i>	500.0
Social Safety Net Reform (2001), PR-2612, <i>Jamaica</i>	60.0
<u>Social Investment Funds</u>	
Social Investment Fund Eastern Development Project (1998), PR-2368, <i>Guatemala</i>	90.0
Social Investment Program FHS-3 (1998), PR-2359, <i>Honduras</i>	50.0
Community Development Northeast Region (1998), PR-2315, <i>Dominican Republic</i>	9.0
Atlantic Region Development Program (1999), PR-2468, <i>Nicaragua</i>	8.0
Poverty Alleviation and Community Development (1999), PR-2449, <i>Panama</i>	48.9
Program to Fight Poverty and Strengthen Local Capacity (2000), PR-2514, <i>Nicaragua</i>	50.0
Poverty Alleviation and Local Development Program (2000), PR-2528, <i>Honduras</i>	25.0
Community Development Fund (2000), PR-2483, <i>Suriname</i>	10.3
Local Development Program II (2001), PR-2610, <i>El Salvador</i>	70.0
Social Investment Fund of Ecuador – FISE III, (2001), PR-2632, <i>Ecuador</i>	40.0
Social Impact Amelioration Program (SIMAP), Phase III (2001), PR-2604, <i>Guyana</i>	20.0
<u>Early Childhood Programs</u>	
Program to Assist Children and Adolescents at Risk (1998), PR-2297, <i>Argentina</i>	10.0
National Program to Assist Children Under Three (1998), PR-2344, <i>Peru</i>	28.8
Comprehensive Pilot Program to Fight Urban Poverty (2000), PR-2521, <i>Honduras</i>	8.1
Early Childhood and Adolescent Support Program (2000), PR-2550, <i>Venezuela</i>	30.0
Comprehensive Child Care Program, Stage II (2001), PR-2584, <i>Nicaragua</i>	25.0
<u>Other</u>	
Social Protection and Transition Program (1999), PR-2413, <i>Honduras</i>	30.0
Beneficiary Identification Mechanism for Social Protection (2000), PR-2502, <i>Ecuador</i>	4.5
Support Implementation Poverty Reduction Strategy (2000), PR-2556, <i>Nicaragua</i>	10.0
Social Sector Program to Support the Poverty Reduction Strategy (2001) PR-2640, <i>Bolivia</i>	40.0
Sector Program for Social Reform (2001), PR-2639, <i>Colombia</i>	390.0
Implementation Poverty Reduction Strategy (2001), PR-2603, <i>Honduras</i>	30.0
Multiphase Program for the Integral Development of Indigenous Communities (2001), PR-2562, <i>Chile</i>	34.8
Indigenous and Black Communities Support (2001), PR-2617, <i>Honduras</i>	1.6
TOTAL	1,948.2

PROMOTING WOMEN'S HEALTH AND NUTRITION

Women's health and nutritional status should concern nations as well as individuals because of their effects on present and future generations, through its impacts on women's and children's welfare.

Investments in women's health and nutrition have multiple payoffs. They improve women's well-being and productivity, yielding significant benefits for individuals, families, communities and the national economy. Poor health reduces women's capacity to carry out their multiple productive and reproductive responsibilities. Studies have shown that women are responsible for providing most of the health care for their families, heading at least 20 percent of the households in the region, growing a significant share of food consumed domestically and bringing in one third of total household income, without considering the value of their work at home. Improving women's health and nutrition significantly reduces infant mortality and low-birth weights. It also enhances women's ability to care for older children and elderly family members throughout their lives.

Women's health and nutritional status and access to health services reflect the region's high inequality. Despite overall declines in rates of maternal mortality, deaths from pregnancy-related causes remain high in many countries. While in countries such as Barbados, Chile, Costa Rica and Panama maternal mortality rates are less than 100 per 100,000 births, Haitian women experience about 1,000 maternal deaths per 100,000 live births. In Bolivia, more than 650 women die per 100,000 births. The same sorts of disparities are evident in other areas of reproductive health:

- Although there have been significant improvements in access to prenatal care in recent decades, 27 percent of all pregnant women in the region, particularly those living in rural areas, still have *no* access to prenatal services (Glassman, Belle and Nieves, 2000).

- Although adolescent fertility rates have fallen in most countries in Latin America, they continue to be disproportionately high and have even risen in Bolivia, Brazil, Costa Rica, Peru, and Uruguay.
- Although rates of contraceptive use have increased in all countries in the region, there are still substantial country differences in usage. Bolivia and Haiti, for example, report rates of contraceptive prevalence among married women of reproductive age in the 1990s of less than 20 percent. This is a sharp contrast to recorded rates of over 60 percent in Brazil, Costa Rica, Cuba, and Jamaica.

Reproductive health, however, is just one aspect of women's health that warrants attention. Morbidity caused by noncommunicable diseases, such as cardiovascular diseases or cancer, is higher among women than men. Another area of importance for women's health is that of domestic violence, addressed in one of the next sections of this document.

Between 1998 and 2001, the IDB approved 8 loans that addressed reproductive health issues throughout the region, totaling more than \$370 million. (See Table 2 for a list of loans and amounts.) They are discussed below.

In Nicaragua, the *Modernization of Ministry of Health Hospitals* (\$48.6 million) supports reform of the health sector by improving efficiency, quality and access to services. A specific objective of the program is extending the coverage of a mother-child package (that includes nutritional supplements to pregnant mothers) to 46 municipalities that have limited access to services, extreme poverty and a large indigenous population. According to monitoring reports, this component shows significant advancement, with 15 of the 20 projects planned already in place.

In Honduras, a \$36 million loan, *Institutional Reorganization and Expansion of Basic Services in the Health Sector*, expands a basic access program that enhances the protection provided to those segments of the population that are considered particularly at risk (the poor, women,

and children). The program includes indicators to monitor its effectiveness in addressing specific reproductive health issues, such as maternal and infant mortality. Particular attention is also given to domestic violence as a public health issue for women and children.

In Panama, the *Multiphase Program for Institutional Transformation of the Health Sector, Phase 1* (\$35 million) improves the health and quality of life of the Panamanian population through institutional transformation. This program is designed to enhance efficiency, effectiveness, quality, sustainability and equity in the organization, delivery, financing, and regulation of health services. The program's interventions, which are aimed at increasing the coverage of basic health care services especially for low-income groups, are specifically directed to women and children. A focus on women is promoted in both the design of the benefits package and in the selection of beneficiary community groups.

The IDB also approved funding for a significant number of technical cooperation projects in the area of reproductive health. Some of these projects promoted innovation by including activities that generally fall outside the realm of typical reproductive health projects. These include the *Development of a Treatment Model for Indigenous Mothers and Infants* in Mexico, the *Mother and Child Health Care Model* in Brazil, the *Sexual Education for Adolescents Program* in Costa Rica, El Salvador and Guatemala, and the *Ado-*

lescent Reproductive Health Education program in the Bahamas (discussed in Box 2).

The Bank has also collaborated with the World Bank and the Pan American Health Organization in the preparation of a study on the status of women's health, as well as their use of health services and health expenditures in Latin America and the Caribbean. *The Health of Women in Latin America and the Caribbean* by Ruth Levine, Amanda Glassman and Miriam Schneideman was published in 2001.

In addition to collaborating with the regional departments on loans and technical cooperation projects, in 1999 the WID Unit sponsored a panel on *Reproductive Health and Ethics* with the Policy and Evaluation Committee of the IDB Board of Executive Directors, to debate current perspectives and future action on the issue. Since then, the Bank has conducted three subregional consultations in Mexico, Ecuador and Brazil in which participants expressed the wish to see the Bank play a more proactive role in promoting women's health in general and reproductive health in particular. The results of the consultations provided material for a report published by the IDB and the Population Council entitled *Sexual and Reproductive Health and Health Sector Reform in Latin America and the Caribbean: Challenges and Opportunities* (Langer and Nigenda, 2000). The WID Unit also prepared twelve technical notes on key reproductive health issues in Latin America and the Caribbean for the use of project design teams.

Box 2

Innovative Approaches in Adolescent Reproductive Health

In 1998, the IDB approved a pilot project on adolescent reproductive health education in the Bahamas, financed by the Government of Japan. The project provided a comprehensive set of awareness-raising and educational initiatives for male and female adolescents through the school system and other community settings. The program placed special emphasis on prevention of early teen pregnancy and sexually transmitted infections, including HIV/AIDS. The participation of the Ministry of Education and the Ministry of Health ensured that the methodologies and educational materials prepared during project execution were incorporated into the national educational curriculum in primary and secondary schools. These materials have been adapted for use in training teachers and community nurses. The project also made several important achievements in developing training materials for use in increasing the awareness of key community stakeholders, including parents, church leaders, out of school youth, volunteers, police recruits, and the immigrant Haitian community.

The WID Unit participated in the evaluation of the project and intends to use the pilot as a best practice, promoting the replication of this model in other countries in the region.

Table 2
IDB Support for Health

Project	Loan Amount (US\$ Millions)
<u>Reproductive Health</u>	
Reorganization of the National Health System, Phase I (1998), PR-2379, <i>Haiti</i>	22.5
Institutional Reorganization and Expansion of Basic Health Services (1998), PR-2285, <i>Honduras</i>	36.0
Modernization of Ministry of Health Hospitals (1998), PR-2355, <i>Nicaragua</i>	48.6
Primary Health Care Reform (1999), PR-2412, <i>Argentina</i>	100.0
Epidemiological Shield and Health Sector Reform Program (1999), PR-2379, <i>Bolivia</i>	45.0
Health Services Phase II (1999), PR-2439, <i>Guatemala</i>	55.4
Health Sector Development: Maternal and Child Health Care Coverage (1999), PR-2428, <i>Peru</i>	28.0
Multiphase Program for the Institutional Transformation of the Health Sector (2001), PR-2608, <i>Panama</i>	35.0
<u>Other</u>	
Program for the Modernization of Health Sector (1998), PR-2273, <i>El Salvador</i>	20.7
Health Sector Reform (2000), PR-2512, <i>Belize</i>	9.8
Health Sector Reform (2001), PR-2605, <i>Uruguay</i>	75.0
TOTAL	476.0

EDUCATING WOMEN

In Latin America and the Caribbean, families and governments appear to invest equally in the education of boys and girls and, indeed, at the primary, secondary, and post-secondary level girls attend and complete school at a slightly greater rate than boys.

These gains in education for girls in Latin America, however, mask significant differences within the region, particularly between countries with varying proportions of indigenous populations. In Bolivia, for example, education levels for indigenous populations are on average five years less than for the general population. In Brazil, Guatemala, and Peru the gap is smaller but remains significant. Importantly, what little evidence exists seems to show that indigenous women have more limited access to education than do indigenous men. They are more likely to be illiterate than indigenous men in Bolivia, for example, and in Guatemala fewer indigenous girls attend school than do indigenous boys. In

both of these countries, girls also drop out of school at higher rates than do boys in indigenous communities (Duryea, 2001). These figures indicate that while girls' achievement in education is high, concentrated efforts must be made to ensure that educational benefits are distributed equally across the region. Also, broad concerns about the quality of education systems and of their labor market relevance pose specific gender related challenges. Education systems and materials still project traditional gender roles that constrain women's capabilities and opportunities. As a result, women and girls leave the education system to join the least paying occupations and sectors of the labor market.

IDB lending for education is focused on improvements in quality at all levels and on narrowing social inequities by giving children more years of schooling. Loans addressing the educational needs of all children are listed in Table 3. Total funding for education amounted to more than \$1.6 billion during this period. Specific ex-

amples of well designed programs from a gender perspective are highlighted below.

In Colombia, the program *New School System Program: Reform of Education Management and Participation* (\$36 million) was designed to reform management and resource allocation in the educational systems of up to eight departments and 160 municipalities. Recognizing that improvements in education are of particular importance for girls and young women, who still lag behind boys in educational attainment in indigenous and rural areas, the program includes a media campaign to promote community awareness and participation in education. Research suggests that this approach has a major impact on the willingness of parents to send their daughters to school.

In El Salvador, the *Education Technologies Program* (\$73.2 million) aims, among other objectives, to raise the quality of basic rural education through the transmission of interactive radio programs, the introduction of learning technologies, the creation of a community education pro-

jects fund, and the development of complementary teaching aids. Women participate in this program through the network's councils and receive training in areas such as self-esteem, community management, nutrition and health. To date, the program has supported 86,000 students from 1,400 rural schools. It is estimated that 40 percent of the members (teachers and parents) from the network's boards are women.

In Jamaica, the *Primary Education Support Project* (\$31.5 million) improves the performance, efficiency and equity of the primary education system through a revised primary school curriculum, national assessment standards, targeted teacher education, strengthening of educational management capacity and an increased coverage for children of lower socioeconomic backgrounds. The active participation of stakeholders, women and men, including teachers, educational administrators, public officials and civil society will be sought through implementation. The project aims to address issues related to boys' absenteeism in schools through community interventions and workshops.

Table 3
IDB Support for Education

Project	Loan Amount (US\$ Millions)
Education Sector Enhancement Program (1998), PR-2357, <i>Barbados</i>	85.0
Education Quality Improvement (1998), PR-2341, <i>Ecuador</i>	45.0
Educational Technology Support Program (1998), PR-2270, <i>El Salvador</i>	73.2
Educational Infrastructure (1998), PR-2281, <i>El Salvador</i>	70.9
Basic Education Program (1998), PR-2321, <i>Haiti</i>	19.4
Improvement and Expansion for Secondary Education (1999), PR-2448, <i>Brazil</i>	250.0
New School System Program: Reform of Education Management and Participation (1999), PR-2422, <i>Colombia</i>	36.0
Education Reform Program (1999), PR-2390, <i>Nicaragua</i>	9.4
Secondary Education Modernization Program (1999), PR-2394, <i>Trinidad & Tobago</i>	105.0
Modernize Secondary Education (2000), PR-2538, <i>Dominican Republic</i>	52.0
National Education Reform Program (2000), PR-2534, <i>Honduras</i>	23.0
Primary Education Support (2000), PR-2505, <i>Jamaica</i>	31.5
Tertiary Education Program (2000), PR-2554, <i>Nicaragua</i>	3.8
Secondary Education Improvement (2000), PR-2475, <i>Peru</i>	120.0
Basic Education Strengthening (2000), PR-2495, <i>Paraguay</i>	40.0
Education System Improvement (2001), PR-2601, <i>Argentina</i>	600.0
Education Reform Stage II (2001), PR-2580, <i>Guatemala</i>	22.0
Secondary Education Modernization & Teacher Training (2001), PR-2625, <i>Uruguay</i>	75.0
TOTAL	1,661.2

PREVENTING VIOLENCE

During the past decade and a half, levels of violence in Latin America and the Caribbean have increased significantly, exacting a large cost from the region's economies in terms of forfeited growth. Expenditures on violence control, as well as losses from crime and violence, divert considerable resources away from investment in social and economic development. Domestic violence is intimately linked to social violence, and can no longer be seen in isolation. It is a legitimate social issue that is pivotal for efforts to reduce violence in society as a whole (IDB, 1999). Effective action, thus, needs to address both.

Like social violence, domestic violence against women, children and the elderly imposes costs on society in terms of reduced productivity, the treatment of victims and the prosecution of perpetrators. Studies show that working women subjected to physical violence in Chile receive 61 percent less income than women that do not suffer this kind of abuse. In Nicaragua, abused women receive 43 percent less income. The macroeconomic impact of foregone earnings is significant, representing losses of approximately 2 percent of GDP in Chile and 1.6 percent in Nicaragua (Morrison and Orlando, 1999).

Anywhere between 10 and 40 percent of all women in the region have been subjected to physical violence at the hands of their partner. Between 30 and 75 percent of adult women with male partners have been victims of psychological abuse and 10 to 20 percent have been sexually abused (Buvinic, Morrison and Shifter, 1999). As these studies show, domestic violence is a widespread problem demanding urgent attention.

The Bank took the lead in considering the impact of violence on quality of life and on society's ability to achieve equitable growth, and was the first multilateral development institution to approve specific credit operations to reduce violence. Significant resources have been invested in identifying best practices in violence reduction and in providing technical assistance and lending to build capacity to address the issue. The Social Development Division and the WID Unit of the Sustainable Development Department have implemented a number of activities to increase knowledge about the socioeconomic costs of domestic violence and promising approaches to prevent it. These include publications, conferences, a video, a "technical umbrella" to create a best practices portfolio for the prevention of domestic violence, and pilot projects. The Office of the External Relations Advisor, the Research Department and the State, Government and Civil Society Division have also played a proactive role in promoting the Bank's agenda in domestic violence through data-gathering and awareness-raising efforts. The Bank's operational divisions have been active in designing violence reduction loans.

During the period 1998 to 2001, the IDB approved three loans addressing domestic and social violence. Funding totaled more than \$90 million. (See Table 4 for a list of loans and amounts.) Loans in this area are described below. Other actions to raise attention, promote prevention and provide treatment are included in health projects that improve women's health status; education projects that raise general awareness of the issue; and justice programs that increase women's access to justice.

Table 4
IDB Support for Preventing Violence

Project	Loan Amount (US\$ Millions)
Citizen Security Program (1998), PR-2274, <i>Colombia</i>	57.0
Crime and Violence Prevention (1998), PR-2279, <i>Uruguay</i>	17.5
Citizen Security and Justice Program (2001), PR-2598, <i>Jamaica</i>	16.0
TOTAL	90.5

In Colombia, the *Citizen Security Program* (\$57 million) aims to reduce violence in the country's leading cities. Loans made directly to the municipalities of Bogotá, Cali and Medellín, finance local crime reporting stations, jobs and recreation programs targeting at-risk youth, police education, dispute resolution activities for the general public and improvements in local access to justice. The latter includes activities to establish "houses of justice" in low-income areas that consolidate domestic violence and abused children counseling services, as well as other social welfare programs related to violence prevention.

In Uruguay, the *Crime and Violence Prevention Program* (\$17.5 million) strengthens crime prevention, enforcement and rehabilitation agencies, particularly those that work with young people in high-risk areas. Components of this project include violence prevention training for teachers in preschools, primary and secondary schools in high-risk areas; the establishment of two community-based crime and violence prevention centers; and the provision of training and equipment for the National Department of Crime Prevention and other key agencies that work with domestic and social violence prevention and treatment.

In Jamaica, the *Citizen Security and Justice Program* (\$16 million) has been designed to prevent and reduce violence by strengthening crime management capabilities and improving the delivery of judicial services. Gender issues are addressed through the National Violence Prevention Strategy, designed to incorporate actions to prevent domestic violence; several interventions delivered by NGOs in the inner-city communities; and a social marketing campaign. A technical cooperation that accompanies the project supports the study of the economic costs of violence including homicides, robbery, theft, rape and domestic violence against women and children.

In addition to the loans described above, operational divisions and country offices have included actions to address domestic violence within sector operations in health, education and reform of the judiciary. Cumulatively, these efforts have contributed to greater attention being

given by governments to the particular vulnerability of women to domestic violence and the need to work towards its reduction.

ENHANCING WOMEN'S RIGHTS THROUGH JUDICIAL REFORM

International and regional human rights conventions that condemn violence against women and mandate gender equality have been widely ratified by governments throughout the world. Courts, however, have yet to systematically enforce these laws. By failing to act, courts cannot fulfill their obligation to protect women's human rights. In part, this results from the judiciary's lack of knowledge of the protective provisions that international covenants provide and their authority to apply them in cases arising in national courts. Likewise, many judges are unaware that, in appropriate circumstances, they have the power to declare that both private individuals and public officials must comply with the dictates of human rights treaties or principles embedded in their national constitutions.

The Bank can play an important role in heightening awareness within the region's judicial systems about the importance of compliance with international human rights conventions that enforce women's equal rights. There are, therefore, ample opportunities for integrating gender concerns in programs to strengthen the executive, judicial, and legislative branches of government. In recent years, the IDB has funded a number of projects that include awareness raising and training for members of the judicial system on topics related to women's rights, family violence, sex crimes, and child abuse, among others. Between 1998 and 2001, the IDB approved eight such loans totaling more than \$169 million. (See Table 5 for a list of loans and amounts.) A selection of operations is described below.

In Guatemala, the *Judicial Reform Program* (\$25 million) contains specific measures to reduce barriers to women's participation and promote awareness of their rights within the judicial system. The project finances the construction and initial operation of eight Justice Administration Centers (JAC). Activities include training programs on women's rights for JAC officers, and communication campaigns to inform the

public about JAC services using special techniques to effectively reach a female audience. Measures are also included to reach indigenous people by hiring both male and female bilingual speakers as information officers. Other activities include the creation of Victim's Assistance Offices mandated to treat a majority of cases affecting women and children and the provision of occupational training for convicts (especially youth and women) in order to improve their reintegration into society.

In Panama, the *Program to Strengthen the Administration of Justice* (\$18.9 million) supports better judicial services through improvements in response time, guarantees of due legal process, lower barriers to citizen access, and more efficient and transparent government legal actions. The project supports existing initiatives to provide psychological assistance to victims of domestic violence.

Another approach to judicial reform focuses on strengthening the role of civil society stakeholders in judicial processes. For example, one component of the *Civil Society and Access to Justice Program* (\$2.7 million) in Bolivia promotes awareness of citizens' rights among the most vulnerable segments of the population (women, children, youth and indigenous peo-

ples). The program works to strengthen civil society organizations (CSO) representing these groups and encourage their participation in the area of justice administration. Institutional development of CSOs focuses on generating a multidisciplinary approach to the treatment of victims of domestic violence and conducting information campaigns in this area. The project is expected to directly benefit over 4,000 women whose cases, in areas such as domestic violence, abandonment, child custody and labor discrimination, are pending resolution in the judicial system.

The *Justice Administration Program, Phase II* (\$22.4 million) in Costa Rica specifically integrates gender-awareness activities into all project components. These include drafting a gender policy for the judicial system and implementing an information system to monitor and evaluate all nondiscriminatory and gender related activities in the judiciary. It is expected that the Gender Commission of the Judiciary will generate a gender training module; a methodology for evaluating sentencing decisions made by judges; a database of laws and sentences emphasizing a gender perspective; and an integral plan of the Costa Rican judiciary information system for those working within the judiciary system.

Table 5
IDB Support for Judicial Reform

Project	Loan Amount (US\$ Millions)
Justice System Reform (1998), PR-2269, <i>Argentina</i>	10.5
Judicial Reform Program (1998), PR-2307, <i>Guatemala</i>	25.0
Program to Improve the Administration of Justice (1998), PR-2280, <i>Panama</i>	18.9
Civil Society and Access to Justice Program (1999), PR-2399, <i>Bolivia</i>	2.7
Judiciary Modernization (2000), PR-2519, <i>Uruguay</i>	6.1
Administration of Justice Program (2001), PR-2635, <i>Costa Rica</i>	22.4
Administration of Justice (2001), PR-2587, <i>Barbados</i>	8.8
Judiciary Branch Modernization (2001), PR-2561, <i>Nicaragua</i>	12.0
Program to Support the Reform of the Criminal Justice System (2001), PR-2626, <i>Venezuela</i>	75.0
TOTAL	181.4

PROMOTING WOMEN'S PARTICIPATION IN PUBLIC DECISION-MAKING

As the region embraced democracy in the 1980s, Latin America underwent unprecedented political transformation. This experience with democracy has led to a growing consensus that the consolidation of democracy is both a means and an end for development and that good governance is a basic requirement. Building more efficient, accountable and representative public institutions; promoting democratic structures and reform to achieve accountability and equitable growth; and empowering civil society to negotiate with political institutions are some of the measures that are currently being put in place to achieve better governance. This democratization has increased women's opportunities to play active roles in political decision-making processes and in reforming state governance systems.

Fostering Women's Issues in Good Governance

Fostering democratic institutions, modernizing the state and strengthening civil society depends largely on whether countries open their governmental and political institutions to women and other excluded segments of society. Restricting full civic participation weakens a society's democratic foundation. Institutional mechanisms establishing clear rules for political participation enhance women's ability to participate on an equal footing with men and to contribute to a transparent and accountable public administration. Such equal access and participation by women is an essential means of safeguarding the interests of women, as well as influencing development decisions that reflect the priorities of a society as a whole. Ultimately, sustained democracy requires broad citizen participation in public decision-making, including that of women and other marginalized groups.

Women had largely been absent from the current debates about improving governance in the region. To help rectify this situation, the IDB approved six loans totaling \$273 million that help mainstream women's issues in state affairs. (See

Table 6 for a list of activities and funding amounts.)

Notably, in 1998 the Bank approved a loan to support the National Council of Women in Argentina, a government institution that specifically benefits women. The *Federal Program for Women* (\$7.5 million) promotes and supports private and public sector initiatives to benefit women, especially poor women, in response to a variety of social challenges. The initiatives include training for federal and state public administrators in gender-sensitive issues, research, and gender-informed impact evaluations of social programs. While the Bank had provided non-reimbursable financing for several operations of this nature, this program was the first loan requested by a borrower to respond directly to women's issues.

In 2000, the IDB approved a similar lending initiative in Nicaragua to support the Ministry of Family Affairs (MIFAM; \$1 million). This program seeks to create and strengthen the institutional framework needed to efficiently address the needs of vulnerable groups. The MIFAM identified vulnerable groups as children at risk of exploitation of any kind, women heads of households and women who are vulnerable in other ways, the elderly, people with disabilities, indigenous people, and residents in the Atlantic Coast region. Specific objectives of the program include developing and strengthening the capacity of MIFAM to formulate policy, contract services, coordinate entities in different sectors that serve the needs of vulnerable groups, and regulate services for these groups. The program transfers responsibility to civil society organizations to carry out projects for vulnerable groups.

Other IDB loans in the areas of modernization of the state and civil society did not target women exclusively but, nevertheless, incorporated a gender perspective. Examples of such loans are described below.

In the Dominican Republic, the program for the *Modernization of the Executive Branch* (\$21.5 million) seeks to strengthen the capacity of the executive branch to analyze and propose social and macroeconomic policies. The program in-

cludes training technical personnel to analyze the impact of social projects with a gender perspective, including the collection and analysis of socioeconomic survey information disaggregated by sex. It fosters coordination between the Office of Women's Issues and other actors in charge of defining the government's strategy and social agenda, and designs basic guidelines for a policy of equal opportunities, to be reflected in the judicial framework for administrative careers in the public sector. This effort includes a diagnosis of the situation of female public servants.

Also in the Dominican Republic, the *Modernization of Congress* (\$22.3 million) project aims to strengthen democratic governance by developing and strengthening the National Congress and the Office of the Comptroller General, including the National Congress' capacity to identify and analyze environmental, gender and equity issues. In addition, the program promotes the participation of community groups, women and young people through dialogues and consultation with civil society.

The project *State Modernization in the Cordoba Province* (\$21.5 million) in Argentina aims to improve the financial and administrative man-

agement capacity of the provincial government. It seeks to lay the groundwork for a sustainable fiscal balance in the medium and long term and to respond satisfactorily to the demands of society. It is expected that the program will have a positive impact on the quality of life of the poorest families, particularly female heads of households, through improvements in education and health care services and broader coverage of programs to assist vulnerable groups.

The Bank, along with donor governments, has made possible several nonreimbursable technical cooperation initiatives, which promoted a greater participation of women in political decision-making processes.

Experience shows that strong national institutions are needed to support the dialogue on gender issues between governments and the Bank. Consequently, nonreimbursable technical cooperation funds have been approved to strengthen government institutions responsible for family and women's issues in several countries including Panama (*Institutional Strengthening of the Ministry of Women and Youth*), Honduras (*Strengthening of the Institute of Youth and Family*) and the Dominican Republic (*Strengthening of the Women's Secretariat*).

Table 6
IDB Support for Women's Participation in Democratic Governance

Project	Loan Amount (US\$ Millions)
Federal Program for Women (1998), PR-2332, <i>Argentina</i>	7.5
Program for the Modernization of the Executive Branch (1999), PR-2386, <i>Dominican Republic</i>	21.5
State Modernization Cordoba Province (2000), PR-2536, <i>Argentina</i>	21.5
Modernization of the Congress (2000), PR-2498, <i>Dominican Republic</i>	22.3
Managua Municipal Modernization (2000), PR-2487, <i>Nicaragua</i>	5.7
Strengthening of the Ministry of Family Affairs (2000), PR-2501, <i>Nicaragua</i>	1.0
TOTAL	273

Box 3 Quotas Encourage Female Political Participation

In 1991, Argentina became the first country in the world to approve a law mandating the use of quotas by all political parties. With a closed-list electoral system, and a placement mandate, the quota closely guarantees the election of 30 percent of women in the Chamber of Deputies. By 2002, twelve Latin American countries had laws establishing a minimum percentage (between 20 and 40 percent) of female participation in the electoral lists for the Lower House of Congress or Single Chamber and/or the Senate. The net effect of these quotas has been an increase in the number and share of elected female representatives. The regional average rose from 8 to 14 percent immediately after passage of these laws. In some countries, the impact was overwhelming, as in the case of Costa Rica where women now make up 31.6 percent of the legislature. Similarly, the share of female participation in Argentina's Chamber of Deputies jumped from 6 percent in 1990 to 31 percent in 2001. In 2001, 33 percent of all senators were women. In some other countries, substantial change has yet to be registered. The effectiveness of such laws depends in great measure on the current electoral system and on their implementation and enforcement. Nevertheless, quotas have been an effective mechanism for increasing the political voice and participation of women across the region. Quotas have incorporated many women into the political process and created a demonstration effect regarding women's political options. Countries with quotas have increased women's political participation at a much faster rate and are far ahead of countries without quotas.

Quota Laws in Latin America

Country	Year Adopted	Legislative Body	Quota %	% Women (before law)	% Women (after law)
Argentina	1991	House of Representatives	30	6	27
Bolivia	1997	House of Representatives	30	11	12
		Senate	25	4	4
Brazil	1997	House of Representatives	25/30	7	6
Costa Rica	1997	House of Representatives	40	14	19
Dominican Republic	1997	House of Representatives	25	12	16
Ecuador	1997	House of Representatives	20	4	15
		Senate	30	17	16
Mexico	1996	House of Representatives	30	17	16
		Senate	30	15	16
Panama	1997	House of Representatives	30	8	10
Paraguay	1996	House of Representatives	20	3	3
		Senate	20	11	18
Peru	1997	House of Representatives	25	11	20
Venezuela (pre-2000)	1998	House of Representatives	30	6	13
		Senate	30	8	9

Countries in Latin America with and without Quotas (%)

	Lower House/ Single Chamber 1990	Lower House/ Single Chamber 2002	Senate 1990	Senate 2002
With quotas	8.3	16.4	8.8	18.1
W/o quotas	9.2	11.5	1.4	8

Based on 12 countries with and 5 countries without quotas.

Sources: Inter Parliamentary Union

Women and Power in the Americas: A Report Card. Washington, DC: Inter-American Dialogue. April 2001.

Mujeres Latinoamericanas en Cifras. Chile: FLACSO, 1995.

CFEMEA. Brazil, 2003

Promoting Women's Leadership

Women are underrepresented at all levels of government. Currently, Panama is the only country in the hemisphere to have a woman head of state. Women's representation within national cabinets in 2000 was only 14 percent, while at the local level only 7 percent of mayors were women. Nevertheless, the last decade also witnessed substantial gains in women's political participation. Between 1990 and 2000, the number of women in the lower house of congress or single chamber increased, on average, from 8 to 14 percent. Women in Argentina and Costa Rica hold most seats (above 30 percent), due in large part to the adoption of quota laws. (See Box 3 detailing information on regional quota laws.) Once in power, though, many women find that they are excluded from exercising real power and are relegated to working on "soft" issues such as child welfare, health and education.

In 1998 the Bank took up women's leadership and civic participation as a flagship issue. Between 1998 and 2001 the IDB devoted almost \$10 million in nonreimbursable funds to this issue. Attention to women's leadership issues represents an important strategy for women's empowerment as well as a tool for political inclusion.

The program for *Developing Rural Women's Role in Consolidating Democracy* was originally designed to increase the political participation of women in 10 municipalities in northwest Guatemala with local elections scheduled for 1999. The program has provided technical assistance to create community groups to empower women, organize voter registration drives, strengthen Mayan women's organizations, train rural women in social organization and mobilization, and encourage women to run in municipal elections and to take part in civic and political events. As a result of the project, 3,300 women registered as citizens and voters; 6,300 women participated in 120 workshops on civic and political participation and women's groups joined together to present their demands to the mayoral candidates in five municipalities.

Key efforts have been devoted to the *Program for the Support of Women's Leadership and Representation*² (PROLEAD), which is carried out by SDS/WID in coordination with UNIFEM, UNICEF, UNDP, and the OAS. The original \$3.7 million program, launched in 1998, provided grant money, technical assistance and capacity building to organizations in Latin America and the Caribbean that work to increase women's participation and leadership in the public and private sectors. Additional funding from the Government of the Netherlands and the IDB's Fund for Special Operations has broadened its reach through the *Women's Leadership for Good Governance* projects in Central America and the Andean Region.

Together with national and local efforts and building on fast changes in social norms regarding women's roles, PROLEAD has led to the creation of a larger pool of women interested in and eligible to hold public office; improved their leadership skills; expanded women's participation in politics and in their communities; encouraged new alliances and networks among women leaders; fostered greater awareness on the part of women and their communities regarding women's rights; increased public visibility and legitimacy of women leaders and their issues; strengthened institutions that hold a mandate to support women's political inclusion; and provided fundraising leverage for program grantees.

Since its inception, PROLEAD has awarded close to \$3 million in grants to 55 organizations throughout the region. Twenty-five percent of the projects have benefited indigenous and Afro-descendant populations. An additional 42 projects have received donations and technical assistance from the intermediary organizations funded by PROLEAD. Furthermore, more than 5,000 women have received leadership training, with close to 10 percent representing indigenous

² Funding sources include: IDB Fund for Special Operations; Norwegian Fund for Women in Development; Government of the Netherlands; Swedish Technical Cooperation for Consulting Services; and the Inter-American Commission on Women of the Organization of American States.

and Afro-descendant populations. Nearly 120 NGOs and networks have been strengthened. Finally, 40 articles and publications have been widely disseminated throughout the region.

The staff of IDB country offices and headquarters played a major role in the success of PRO-LEAD. They have given generously of their time to promote the program and assist grantees in the implementation of their activities.

FOSTERING WOMEN'S ECONOMIC EMPOWERMENT

Over the past three decades the proportion of women entering the labor force and engaging in formal employment across the region has grown substantially, significantly improving their economic empowerment. The gender wage gap has persistently narrowed and women's participation in paid work continues to increase (Duryea, Cox and Ureta, 2001). However, important challenges remain. Women are disproportionately represented among the lower-skilled segments of the labor force, as well as in the small and microenterprise sectors. Throughout the region, women outnumber men in low-productivity jobs in most countries.³ They are usually over-represented among the unemployed and under-employed.⁴ They are likely to be the last hired, and are usually the first fired during downsizing exercises. As entrepreneurs, women are less likely to be able to register their businesses and thus gain access to enterprise support programs. While women's concentration in the service sectors, which are less affected by globalization, may shield them from loss of employment, their household responsibilities, the sexual division of labor, and the legal restrictions that they face may prevent them from moving easily into sectors subjected to productivity increases under liberalized trade regimes.

³ GenderLac, SDS/WID's database on the status of women in Latin America and the Caribbean. Available at www.iadb.org/sds/wid

⁴ *Panorama laboral 2001: América Latina y el Caribe*. ILO, Regional Office for Latin America and the Caribbean. Lima. <http://www.oit.org.pe/spanish/260ameri/publ/panorama/2001/textocompleto.pdf>

Women's economic empowerment in the region is currently being supported through activities included in a number of different Bank-financed operations. Efforts to modernize labor markets help to improve women's economic opportunities, as do programs focused on technical training and technological innovation. Improving women's capabilities is achieved via human capital investments in health, education and technology. In addition, IDB programs are supporting women's access to economic assets such as property, through housing programs, urban upgrading, land titling and the regularization of informal settlements, and financial resources, through lending for microenterprise and housing finance programs. Finally, investments in support services such as quality infant and children's daycare services that enable women to participate in economic activities and in training are also included in the lending portfolio. Bank programs in each of these areas are presented broadly throughout this report.

Reforming Labor Markets and Supporting Technical Training

A number of IDB operations in labor markets and technical training have promoted women's economic opportunities. From 1998 to 2001 the Bank approved 6 loans addressing gender in labor markets and technical training, totaling more than \$714 million. (See Table 7 for a list of loans and amounts.)

In the Dominican Republic, for example, the IDB has supported the *Labor Training and Modernization* (\$16.9 million) program whose objective is to increase the employability of low-income individuals with less than secondary education. The program facilitates opportunities for labor market access through training, counseling and modernization of the country's regulatory framework. Attention to gender differences in the labor market and emphasis on economic opportunities for young women are features of the design of this program.

The Mexican government, together with the IDB, has made a sustained effort to reform labor markets and upgrade the skills of its labor force. The first phase of the *Multiphase Program to*

Support Training and Employment (\$300 million) promotes worker development, employability, mobility and productivity, in order to make the workforce more competitive and develop capacity for planning labor market policies. The program includes activities and incentives to benefit women and high-risk groups (the disabled, older adults, abused or illiterate individuals, indigenous peoples, youth at risk and rural craftspeople in poor areas). Through a targeted social communications campaign, the program aims to attract women-owned enterprises (particularly microenterprises), as well as those that employ mainly women. Special support, such as childcare services, is provided onsite at training and placement facilities. In addition, incentive bonuses, in the form of additional program funds, are awarded to employment offices that achieve a significant increase in the participation of women in their programs. Phases I and II of the *Labor Markets Modernization Program*, which were approved in 1996 and 2000 respectively, preceded this project. Both of these operations addressed the training needs of women.

In Bolivia, the Bank approved the innovation program *Strengthening Technical Education* (\$6 million). Its objective is to design a system of technical and technological education relevant to the labor market. A pilot project, Technical Training with a Gender Focus, has been designed. This innovative effort focuses on estab-

lishing the conceptual, methodological, and operative basis to train rural women and to introduce a mainstreamed gender focus in the development of the Technical and Technological Formation System.

Since 1998, the Bank has been working on a regional basis through the Program for the Strengthening of Technical and Professional Training for Low-Income Women to develop and apply strategies and tools to mainstream gender in the supply of courses, activities and cultures of professional training institutions. Its objective is to improve the productivity and labor market opportunities of low-income women. This regional program, financed with resources from the Multilateral Investment Fund, is being implemented in Argentina, Bolivia and Costa Rica, in conjunction with the main training institutions of these countries and with the Inter-American Research and Documentation Center on Vocational Training (CINTERFOR). Results from this pilot program are being disseminated throughout the region and its methodology and training materials are being used in the Bolivia innovation loan described above.

The Research Department made important contributions to the understanding of women's participation in the labor market in Latin America and the Caribbean. Box 4 highlights the results of the 1998-1999 report *Economic and Social Progress in Latin America*.

Box 4
Report on Economic and Social Progress in Latin America (IPES)

The 1998-1999 IPES makes a major contribution to the Bank's efforts to mainstream women and gender issues into its nonlending activities. Titled "Facing Up to Inequality in Latin America", this groundbreaking research addresses the root causes as well as possible solutions to one of the region's most pervasive problems. Based on the results of recent household surveys in fourteen Latin American countries, the report outlines the central role of women's education and its corollaries in terms of fertility and labor force participation in explaining household earning disparities in the region. Important conclusions of the report are that women's earnings contribute significantly to increasing household income, and that the patterns of women's labor force participation have an impact on income distribution in the region. The report calls for public policies that place women at the center of poverty alleviation and reduction efforts, expanding their opportunities through greater access to quality education, childcare, family planning, and primary health care, and enhancing their household's productivity through greater investments in water, sanitation and electrical power.

Table 7
IDB Support for Labor Markets and Technical Training

Project	Loan Amount (US\$ Millions)
Support for the Economic Participation of Women (1998), PR-2340, <i>Colombia</i>	6.5
Professionalization of Nursing Personnel (1999), PR-2435, <i>Brazil</i>	185
Labor Training and Modernization Program (1999), PR-2400, <i>Dominican Republic</i>	16.9
Labor Markets Modernization Program, Phase II (2000), PR-2497, <i>Mexico</i>	200.0
Strengthening Technical Education (2001), PR-2624, <i>Bolivia</i>	6.0
Multiphase Program to Support Training and Employment, Phase I (2001), PR-2644, <i>Mexico</i>	300.0
TOTAL	714.4

SDS/WID is supporting work in the area of labor markets and technical training with basic research on women's participation in the labor market, including studies on the costs of motherhood, labor market reform issues, and patterns and the mechanisms of labor market discrimination against women. In 2001, SDS/WID organized the seminar *Women at Work: A Challenge for Development* during the Annual Meeting of the IDB Board of Governors in Santiago, Chile. The impact of globalization on women in the workforce, gender inequity in pension programs and social safety net systems, labor market discrimination, and the incorporation of gender considerations into development policies, were among the issues discussed at the event. The seminar served as a means to draw attention to the needs of women in the labor market and urge policymakers to expand economic opportunities for women and other disadvantaged groups.

Investing in Technology

The IDB has recently taken up the issue of the social and gender gap that exists within the so-called "digital divide." In theory, the emergence of a knowledge economy creates opportunities for men and women to enhance economic wealth, since neither sex has a monopoly on intelligence and creativity, the core of this new economy. The keys to unlocking opportunities originating from this knowledge economy are education and training. In order for benefits to be shared equitably, however, education and training opportunities must be made equally ac-

cessible to women and men. It is of particular importance that young women receive education in information and communications technology (ICT), something that is not yet being well achieved. The Bank has initiated activities to address this inequity and mainstream gender issues in ICT into IDB technical cooperation projects and programs.

Between 1998 and 2001, the Bank lent over \$240 million to support of technology programs in two countries. (See Table 8 for a list of loans and amounts). Some of these programs, including support provided through non-reimbursable funding, are described below.

The *Technology Development and Innovation Program* (\$100 million) in Chile, for example, addresses gender issues through women's participation in priority areas. The program aims to increase the competitiveness of the Chilean economy by supporting technological innovation and development in strategic areas with particular emphasis on technological transfers within the entrepreneurial sector, especially among small- and medium-sized enterprises. The program calls for hiring a gender expert to address gender barriers, encourage the participation of women in projects to be financed under the program, and include gender criteria in progress reports and evaluations. Program activities are expected to contribute to an increase in women's involvement in the technology sector in Chile.

Another example is the 2000 technical cooperation *Pilot Project on ICT Training for Women Entrepreneurs in Bolivia and Costa Rica*. This project aims to respond to the ICT needs of women who operate small- and medium-sized enterprises as well as develop a methodology for training them in the use of ICTs in their businesses.

Efforts have also been undertaken to improve the marketing of products produced largely by women entrepreneurs and home-based workers. The *Electronic Marketing of Artisan Products* project, approved in 1999, promotes export competitiveness among artisan organizations in Guatemala, Nicaragua and Mexico through innovative electronic marketing tools, including the Internet. The MIF program is expected to increase the ability of artisan women to generate income by improving their opportunities to become involved in export trade through technology transfer, development of marketing and business management skills and new product development and design.

Using MIF funds, the Bank also approved (in 2001) a regional nonreimbursable \$10 million technical cooperation program for youth employment. The objective of the *Youth Employment Program: Technologies in the Workplace* is to improve the employability of disadvantaged youth, ages 16 to 29, through information technology skills. Special measures to ensure

women's participation in training and job placement activities were included. *Entra 21*, a component of this technical cooperation project, promotes gender equity in its sub-project. From its inception, *Entra 21* has adopted the equal participation of young women as a fundamental programmatic principle. The request for proposals (RFP), for example, notes that gender equity is one criterion on which the strength of a preliminary proposal will be judged. The issue of gender equity is also an important element of the project's "learning initiative" (monitoring and evaluation to improve program quality). When the program examines project effectiveness, for example, gender equity will be highlighted.

Encouraging the Development of Women's Microenterprises

According to the Economic Commission for Latin America and the Caribbean (ECLAC), in 1999 women represented, on average, 22 percent of the employers and 42 percent of the self-employed persons in the region's urban areas.⁵ Among microenterprises and small and medium-sized enterprises, between one quarter and one third are owned by women (Weeks and Seiler, 2001). A study finds that 19 percent of a country's economic growth in 1995 could be explained by women's participation in business ownership (Weeks and Seiler, 2001).

Table 8
IDB Support for Technology Development

Project	Loan Amount (US\$ Millions)
Technological Modernization II (1999), PR-2421, <i>Argentina</i>	140
Technology Development and Innovation Program (2000), PR-2532, <i>Chile</i>	100
TOTAL	240

⁵CEPAL,
[Http://www.cepal.org/mujer/proyectos/perfiles/documentos/trabajo13.xls](http://www.cepal.org/mujer/proyectos/perfiles/documentos/trabajo13.xls)

Conscious of this fact, the Bank's long-standing microenterprise program continues to be a powerful instrument to increase women's income generating capacity. As shown in Table 9, the IDB approved between 1998 and 2001 three global loans totaling \$315 million that include technical assistance components to improve the regulatory environment for microenterprise institutions and provide support for their institutional strengthening. The IDB's Social Entrepreneur Program (PES),⁶ which supports innovative projects that contribute to improving the living conditions of poor and marginalized groups, recognizes women's roles as producers, leaders and income-generators. Fifty-three PES loans were approved between 1998 and 2001, amounting to \$18 million. (See Table 9 for a list of loans and amounts.) The PES has financed a number of projects which focused on women, such as the *Education and Development of Indigenous Women* in Guatemala and the *Strengthening of Communal Banks for Women* in Honduras. The latter was designed to facilitate women's access to productive activities, credit, training, and extension services. The *Project to Support Rural Women Entrepreneurs* in Honduras, approved in 1999, provided credit and technical assistance to enable rural women to create their own agricultural microenterprises

with the aim of increasing their incomes and improving their families' well-being.

In 1998, SDS/MSM concluded a study on microenterprise, poverty and social development that confirms the importance of a focus on women in this sector. Findings regarding the considerable benefits that women and their families draw from their microenterprise activities were presented at the conference *20 Years of Small Projects: Promoting Social Entrepreneurship*, organized by SDS/MIC.

With financial support from the Multilateral Investment Fund, the Bank approved 89 microenterprise projects for more than \$80 million in nonreimbursable funding. In 2001 alone, 40 projects were approved for \$24.3 million, including \$2.9 million to strengthen the capacity of microfinance institutions. Under the *Innovation Initiative* launched in 2000, and as part of the *Line of Activity for Institutional Strengthening of Microfinance Institutions*, the Bank has financed Women's World Banking affiliates and other institutions that have designed their products in a way to allow microenterprises with limited formal documentation, no property to pledge as collateral, and a very small size to obtain reliable access to credit and savings on an ongoing basis.

Box 5

Dominican Association for Women's Development (ADOPEM)

In recognition of their ongoing efforts and excellence in performance, in November 2001, ADOPEM received an award from the Inter-American Development Bank as the leading nonregulated microfinance institution in Latin America. Created in 1982, ADOPEM is an affiliate of the Women World Banking (WWB) network. Its mission is to incorporate women and their families into the economic and financial system through the provision of credit and training, and to strengthen the position of women owners of micro, small and medium enterprises. Ninety five percent of ADOPEM's clients are women who run microenterprises and small businesses in the Dominican Republic's large informal sector. In 2000 the IDB granted \$300,000 to ADOPEM to support its conversion into an institution regulated by the Superintendency of Banks by providing its managerial and professional staff the necessary training and qualifications to assume the responsibilities of a regulated institution. These MIF resources were used to achieve the necessary conditions to attract private investments with the objective of increasing the amount and coverage of the services provided to the micro and small enterprises sector.

⁶ The IDB's Social Entrepreneur Program (PES) provides financing to NGOs, private organizations and public development institutions by combining lending and grant making activities.

Table 9
IDB Support for Microenterprise Development and Small Enterprises

Project	Loan Amount (US\$ Millions)
Support for Small and Microenterprises (1998), PR-2333, <i>Bolivia</i>	35.0
Global Credit Program to Microenterprise II (1998), PR-2320, <i>Peru</i>	30.0
Microenterprise Credit Program II (1999), PR-2411, <i>Argentina</i>	100.0
Program to Expand Markets for Small and Medium-sized Enterprises (SMEs) in Northeastern Brazil (PEM) (2001), PR-2560, <i>Brazil</i>	150.0
Social Entrepreneurship Program Loans:	
1998 , 21 projects	7.1
1999 , 16 projects	5.4
2000 , 6 projects	2.05
2001 , 10 projects	3.4
TOTAL	332.9

The Bank has also financed a large number of stand-alone technical cooperation projects aimed at women microentrepreneurs. Supported by the IDB Fund for Special Operations (FSO), as well as the Swedish and the Norwegian Funds, most of these operations focus on institutional strengthening and technical training aimed at increasing women's skills. The *Microenterprise Training Program* has carried out a pilot effort in Mexico to provide administrative skills training to women microentrepreneurs from the lowest income groups, in an effort to facilitate their integration into the local economy.

SUPPORTING WOMEN THROUGH URBAN DEVELOPMENT

The IDB portfolio includes a broad range of investments in the area of urban development, including water and sanitation, neighborhood upgrading, housing, transportation, and regularizing urban settlements, that generate positive social and economic benefits for women and their families. Between 1998 and 2001, the Bank provided over \$2.1 billion in lending for urban projects that benefit women directly (see Table 10). For example, programs that include investments in potable water and sanitation reduce morbidity associated with water-borne diseases and poor hygiene to which children, the elderly and pregnant or lactating women are most vulnerable.

They also help to reduce time women spend collecting and purifying water, disposing of household wastes and caring for family members who are ill. Reducing this work burden, in turn, gives women more time for income-generating activities, civic responsibilities and their own welfare. Similarly, investment in basic infrastructure and urban transportation can significantly increase women's access to critical social services, places of employment and markets. Reduction of the time and monetary costs associated with transportation within urban areas and between peri-urban areas and urban centers can directly affect household decisions regarding women's employment and other income-generating activities in the informal sector that require greater mobility.

A growing number of IDB urban development and housing operations take into consideration the differential needs and constraints of urban women and men, and incorporate women as active participants at different stages of the project cycle. In general, women are most frequently involved as active participants in those programs that incorporate participatory approaches, community-based initiatives, local capacity building or social services components that complement infrastructure investments. The following are examples of operations that specifically utilized gender analysis to inform the design of compo-

nents and activities and to maximize women's access to and participation in program benefits.

In Uruguay, the *Program for the Integration of Irregular Settlements* (\$77 million) is improving the quality of life in low-income squatter settlements by financing neighborhood upgrading projects in the poorest areas of the country. It finances a broad range of activities, including the provision of basic infrastructure (water, sewage, drainage, roads, electricity, public squares and playgrounds); the construction of community facilities, such as schools, health care centers and community centers; resettlement; and property titling. Women's benefits and direct participation in the projects were further enhanced through the inclusion of daycare centers within the menu of eligible investments, provisions for issuing property titles in the name of both spouses, and using the percentage of female-headed households as one of the variables to determine resource allocation and project selection.

In Mexico, the *Housing Finance Program* (\$505 million) aims to improve the efficiency of the

formal housing finance system and facilitate its expansion to lower income segments of the population through the reform of a successful mortgage lending institution and the financing of housing subsidies and mortgages. During preparation of the operation, main barriers affecting women's access to housing finance were identified. These included the lack of reliable data on women's participation in the home buying process; women's lack of awareness of their rights, choices and opportunities in housing; and the high number of women in the informal sector who could not meet credit and mortgage requirements. The operation, therefore, includes specific actions to address each of these constraints: collection of data concerning the gender impact of housing policies to inform policy changes, primarily through improvements in property registry and collection of gender-specific data from lending intermediaries; raising women's awareness of their rights and opportunities, and developing specific origination and credit standards for clients working in the informal economy.

Table 10
IDB Support for Urban Development, Housing, Water and Sanitation

Project	Loan Amount (US\$ Millions)
<u>Urban Development</u>	
Municipal Development of Porto Alegre (1998), PR-2278 Brazil	76.5
Urban Development Program (1998), PR-2342 Guyana	20.0
San Pedro Sula and Distrito Central Development (1998), PR-2350 Honduras	63.0
Urban Recovery Program (1998), PR-2277 Uruguay	
Municipal Development Program (1999) PR-2437 Guatemala	28.0
Parish Infrastructure Development Program (1999), PR-2416 Jamaica	19.5
	35.0
<u>Housing and Neighborhood Upgrading</u>	
	60.0
Housing Policy Support Program (1998), PR-2291 Bolivia	250.0
Low-Income Neighborhood Improvement (1998), PR-2318 Brazil	27.0
Low Income Settlement Program (1999), PR-2451 Guyana	10.4
Housing Program After Hurricane (1999), PR-2398 Honduras	77.0
Integration of Irregular Settlements (1999), PR-2404 Uruguay	180.0
Rio de Janeiro Favela Bairro Urban Upgrading, Stage II (2000), PR-2478 Brazil	505.0
Housing Finance Program (2000), PR-2545 Mexico	43.0
Rosario Habitat Program for Unregulated Settlements (2001), PR-2559 Argentina	
Tenement Action Program in the State of Sao Paulo (2001), PR-2615 Brazil	34.0
Housing Program (2001), PR-2637 El Salvador	70.0
Low-Income Shelter (2001), PR-2592 Suriname	9.8
<u>Urban Water and Sanitation</u>	
Potable Water Sector Reform Program (1998), PR-2334 Argentina	150.0
Family Islands Potable Water Project (1998), PR-2298 Bahamas	14.0
Water and Sewer Program (1998), PR-2287 El Salvador	43.7
Potable Water and Sanitation Sector (1998), PR-2309 Haiti	54.0
Potable Water and Sanitation Pereira (1999), PR-2418 Colombia	38.6
Potable Water and Sanitation Sector Reform (1999), PR-2417 Dominican Republic	71.0
Georgetown II Water Supply and Sewerage (1999), PR-2454 Guyana	27.0
Investment in Water and Sanitation (1999), PR-2460 Honduras	26.0
Modernization Potable Water/Sanitation (1999), PR-2462 Nicaragua	13.9
Federal District Sanitation Program (2000), PR-2537 Brazil	130.0
Social Program Water Sewerage Small Municipalities (2001), PR-2615 Brazil	100.0
TOTAL	2176.4

SUPPORTING WOMEN THROUGH RURAL DEVELOPMENT

Women are key actors in rural production systems and natural resource management throughout Latin America and the Caribbean. Nevertheless, they face great challenges in accessing the technical assistance and financial resources that they need to support and strengthen their productive and subsistence activities. Their productive roles are often viewed as secondary rather than integral to rural development and agricultural programs. In addition, they frequently lack the required collateral (i.e., land title) to access credit. Lack of title to land and other property also makes them more vulnerable in the case of abandonment or divorce. In general, rural women tend to be underrepresented in both producer groups and water and sanitation committees despite their responsibilities in these areas. In many countries, this has led to their exclusion in critical training and technical assistance that can help to increase their productivity and improve the operation and maintenance of local water systems.

During the period 1998 to 2001, the IDB approved a wide range of rural loans that directly or indirectly benefited women. Funding totaled almost \$1.4 billion. (See Table 11 for a list of loans and amounts.) In particular, IDB rural operations that target small producers and poor populations incorporate actions that specifically address some of the problems faced by rural women and promote their active participation in project activities.

For example, Mexico's *Rural Water and Sanitation Program* (\$310 million) and Paraguay's *Small Community Water Supply and Sanitation Program* (\$12 million) incorporate the results of social impact assessments that analyzed gender roles, community participation and the particular issues facing indigenous communities. Both programs promote women's active involvement in activities designed to increase community participation; in technical training associated with the operation and maintenance of water and sanitation systems; and in community-based education related to improved hygiene and environmental protection. The programs integrate a

focus on gender, ethnicity and local participation in both the loan document and the operating regulations. They also include specific targets for gradually increasing women's participation in water and sanitation committees.

In Peru, the *Land Titling and Registration Program, Phase 2* (\$23.3 million) supports the development of an efficient and transparent land market that should encourage more efficient land use. Specific efforts include legalizing land rights for individuals and native communities; consolidating and modernizing the rural cadastre and land registry systems; and protecting environmentally and culturally significant areas. The document highlights the importance of building on the accomplishments of the first phase of the program to increase women's access to land titles. Specifically, the percentage of women farmers who held individual or joint title to land increased from 4 percent in 1994 to 15 percent of new titles registered in women's names in the first phase of the program. In the second phase, additional baseline indicators will be developed to improve monitoring and evaluation, including additional social variables such as the gender of the official owner of the land parcel and credit access by gender. The program will also incorporate modules tailored to women in training activities and campaigns to publicize the benefits of titling and registration. Joint activities are planned with nongovernmental organizations that are working to secure land titles for rural women.

In Brazil, the *Program to Support Sustainable Development in Pernambuco's Mata Region* (\$90 million) strives to improve the availability and quality of basic municipal services, promote the participation of civil society in local planning processes, and support economic diversification and natural resource management. In order to promote greater equity and encourage genuine participation by women, the following measures are incorporated into the program's components: in the agribusiness component, technical assistance is tailored to the economic activities and training needs of women heads of households; in the microenterprise component, special promotional activities are carried out to encourage women's participation; in the tech-

nology component, projects take into account the technological needs of women producers; and in health promotion activities, special attention is given to issues of teen pregnancy and women's health.

In Jamaica the *Agricultural Support Services Program* (\$22 million) pays special attention to gender issues in the design of outreach and training programs. The program includes activities in which women are expected to actively participate, such as planting seeds, fertilizing, weeding, harvesting, processing and marketing of produce. The program activities include training participants for approximately 200 female farmers from a wide cross section of the farming communities who will be expected to, in turn, train other women in their communities and encourage the use of agricultural technologies.

Another focus of rural development has been related to activities focusing on the mitigation of natural disasters. While natural disasters affect

women and men equally, there is evidence that women's care-giving roles expand dramatically during and in the aftermath of disasters and, that at the same time, they may lose basic necessities such as food, fuel and water. Women are less likely than men to receive external assistance following a disaster, and this is particularly so for women who head households.

The WID Unit has attempted to raise awareness of the effects of these disasters on women, and to identify women's specific needs as well as opportunities for their increased contribution in country responses and the implementation of national reconstruction plans. In 1999, SDS/WID held a technical meeting in Tegucigalpa, Honduras, on *Hurricane Mitch: Effects on Women and their Participation in the Reconstruction and Transformation of Central America*. The WID Unit also prepared a report on *Hurricane Mitch: Women's Needs and Contributions* (Buvinic et al., 1999).

Table 11
IDB Support in Sustainable Rural Development, Land Titling and
Rural Water and Sanitation

Project	Loan Amount (US\$ Millions)
<u>Agriculture</u>	
Food and Agriculture Sector Program (1998), <i>PR-2358 Guatemala</i>	33.0
Self-Sufficiency Agrarian Reform Settlements (2000), <i>PR-2488 Brazil</i>	51.0
Agricultural Services Program (2000), <i>PR-2482 Bolivia</i>	34.0
Agricultural Support Services (2000), <i>PR-2529 Jamaica</i>	22.0
Rural Economy Reactivation (2000), <i>PR-2508 Honduras</i>	30.0
Diversification of Small-Scale Farming (2000), <i>PR-2496 Paraguay</i>	10.0
Agri-business Reengineering (2001), <i>PR-2581 El Salvador</i>	25.0
Support Small Farmers Through PROCAMPO (2001), <i>PR-2590 Mexico</i>	500.0
<u>Rural Community Development Programs</u>	
Darién Sustainable Development (1998), <i>PR-2365 Panama</i>	70.4
Socio-Environmental and Forestry Development Program II (POSAF) (2001), <i>PR-2599 Nicaragua</i>	32.7
Program for Zona da Mata's Sustainable Development (2001), <i>PR-2619 Brazil</i>	90.0
<u>Rural Water and Sanitation</u>	
Water and Sanitation in Rural Zones (1998), <i>PR-2367 Mexico</i>	310.0
Basic Sanitation for Small Municipalities (1999), <i>PR-2463 Bolivia</i>	40.0
Rural Water Program (2001), <i>PR-2621 Jamaica</i>	10.0
Small Community Water Supply Sanitation (2001), <i>PR-2563 Paraguay</i>	12.0
<u>Land Titling/Regularization</u>	
Cadastre and Registry Regularization (2000), <i>PR-2530 Costa Rica</i>	65.0
Program for Regularization and Administration of Rural Land (2001) <i>PR-2634 Ecuador</i>	15.2
Land Titling and Registration (2001), <i>PR-2594 Peru</i>	23.3
TOTAL	1373.6

Mainstreaming

Between 1998 and 2001, the Bank continued to expand its capacity to address gender issues. Operational departments built internal capacity by bringing gender specialists into their ranks and by increasing awareness of the issue and hiring a new cadre of development specialists with competency in treating gender issues. SDS/WID continued to provide direct technical support to projects. Gender training courses were offered to IDB staff and counterparts in a number of countries. Both the CESI and loan committee review processes were used to provide technical support and remind project teams of the importance that the Bank places on mainstreaming gender. A preliminary effort was made to look at gender issues in project execution. Incentives for Bank staff to focus more on gender issues included the publication of a brochure showcasing 30 best projects, which mainstreamed gender in their design in 1997 and 1998. In addition, the Bank launched an award program for best project design. The award for 1999 went to the project team involved in the *Program to Assist Children and Adolescents at Risk*, a \$30 million loan to Argentina that was approved in 1998.

GENDER ADVISORS IN REGIONAL OPERATIONS

Gender advisors were first placed in the social divisions of the Bank's operational department for Region II, and later in the operational departments for Regions I and III.⁷ The hiring of these advisors was made possible, in part, by grants from the Norwegian and Swedish governments. The contributions of the regional gender advisors are reflected in the substantial number of well-designed projects approved in 1998. The Bank has also made sustained and effective efforts to incorporate WID/gender experts directly into the operational departments.

In addition to the gender advisors in the social divisions, the Danish government financed a full-time gender advisor to work with the Environment and Natural Resources Management Division of Region I. This is the first time a WID specialist was placed outside the social divisions.

Box 6

Winner of the Award for Best Project Design: Program to Assist Children and Adolescents at Risk (\$30 million, Argentina, 1998)

This program creates a network of public sector and civil society organizations to assist in the social integration of children and adolescents at risk. The operation pays particular attention to issues of domestic violence and teenage pregnancy. Participation by girls is enhanced by selecting CSOs that have already carried out studies with a gender approach and by giving priority to projects that take gender into consideration. The project is expected to have a positive impact on women's labor productivity by creating jobs for women and permitting mothers to join the workforce. One goal of this program is to free girls from the responsibility of caring for their younger siblings in order to increase their participation in school activities.

Finally, continuing consultations with external constituencies served to keep the Bank in step with the priorities of women in the region.

⁷ Region I covers the Southern Cone countries: Argentina, Bolivia, Brazil, Chile, Paraguay and Uruguay. Region III covers the Andean countries (Colombia, Ecuador, Peru, Venezuela) and Caribbean countries (Bahamas, Barbados, Guyana, Jamaica, Suriname and Trinidad & Tobago.)

The placement of gender experts in the regional operations departments was a significant step forward in mainstreaming gender issues and has resulted in a number of projects that are well designed from a gender perspective. The effectiveness of gender experts is further enhanced when regional operations departments ensure that project team members are trained in gender issues so that they can recognize situations where assistance with these issues is required. Effectiveness is similarly improved when other advisors or consultants with sector expertise are aware of gender issues so that they can ensure that the needs of women are specifically addressed in the technical areas of their work.

GENDER TECHNICAL ASSISTANCE

SDS/WID provides technical assistance to project teams designed to ensure that women benefit from and participate in Bank projects. This area of SDS/WID activity is largely demand-driven, responding to requests from project teams for technical assistance on WID issues in the design and preparation of projects. It is a key component of mainstreaming WID activities in the Bank. In recent years technical assistance was mostly given to projects in priority areas such as health, education, agriculture, social investment programs, social violence, water and sanitation, and in the delivery of social services to low-income populations. The Unit has responded to a variety of requests from project teams and has also contributed to the development of several innovative features in projects that expand the scope of investment operations.

The collaboration of a gender specialist in the design of the *Social Impact Amelioration Program* (\$20 million) in Guyana, for example, helped introduce an innovative community services component. Specific gender features in this program include detailed guidelines for facilitating the use of participatory and gender sensitive methodologies throughout the project cycle; local capacity building modules to complement infrastructure projects, including an explicit focus on local gender relations; and a community services program to be delivered through NGOs, targeting vulnerable groups of the population. This pilot initiative generates significant benefits

for women and further strengthens the capacity of several women's organizations in project implementation and service delivery.

Other good examples of SDS/WID led technical support are the *Suriname Community Development Fund* and the Mexican *Rural Water and Sanitation Program* (described in the second section of this report).

GENDER TRAINING

Gender training has helped in gender mainstreaming by expanding the capacity of Bank staff and country counterparts to identify and address gender issues. In recent years, the Bank has offered a gender analysis course for staff and national counterparts in country offices. This course closely follows the IDB project cycle, including problem identification, stakeholder analysis with a gender focus, design of objectives and activities that address gender issues, and methodologies for maintaining a focus on gender in project execution, monitoring and evaluation. Over the past four years the course methodology and materials have been refined and updated on an ongoing basis. Different versions of the workshop materials have also been adapted for use in Spanish, English and French speaking countries in the region.

Gender training, which is included within the courses offered under the Regional Training Program for Group C and D Countries⁸, was offered in 13 countries between 1998 and 2001. The training courses were carried out in response to requests from client governments and included the participation of more than 500 individuals. Participants have primarily been government professionals and their civil society counterparts involved in the design and/or execution of IDB-funded projects. IDB Country Office staff also participated in these courses. In addition, the Chilean government and SDS/WID financed a separate training course on gender for

⁸ The C and D countries include: the Bahamas, Barbados, Belize, Bolivia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Nicaragua, Panama, Paraguay, Suriname, Trinidad and Tobago, and Uruguay.

governmental and nongovernmental organizations that was held in 2000.

Response to the training has been very positive. Workshop participants have given the training high ratings for relevance and applicability to their daily work (on average, a rating of 4.7 points out of 5). In a number of countries (including Belize, Ecuador, Guatemala, Haiti, Nicaragua and Panama) workshop participants reported that the results of the gender analysis of projects in which they were involved, which was undertaken as part of the training, were incorporated directly into project execution plans and/or operation manuals.

In addition, training professionals who have attended IDB courses in Bolivia and Paraguay adapted the IDB course curriculum and replicated the courses in those countries. In November 2001, the Bank carried out its first training of trainers course for instructors from the *Centers of Excellence* identified by the Training Program for Countries C and D in 10 countries in Latin America.

An increased commitment to the incorporation of gender concerns within regular Bank training activities is demonstrated in the work of the Inter-American Institute for Social Development (INDES), the IDB training center for the design and management of policy and national programs. Based on recommendations by an external consultant, INDES has moved forward to emphasize the key role that women can play in the delivery of social services. In 2001, for instance, a training course on indigenous communities included several sessions that dealt with the topic of gender.

GENDER ISSUES IN THE COMMITTEE ON ENVIRONMENT AND SOCIAL IMPACT (CESI)

Since January 1997, gender issues have been incorporated into the systematic review of loan documents in the CESI. This screening seeks to promote quality enhancement by ensuring that project teams adequately identify opportunities for women's participation in all stages of the project cycle and proposes mechanisms to re-

move barriers that keep women from having access to project resources and services, while mitigating any project consequences that are potentially negative for women.

The WID Unit's approach to the CESI has placed priority on the review of social protection and investment projects as well as those focused on education, health, urban development, rural development, governance and civil society, and improvements in income and productivity. More recently, WID participation has increased in such areas as energy, industry and science and technology.

WID staff typically review 70 percent of Bank operations submitted for consideration by the CESI. WID staff review gender issues and provide formal written comments on approximately 30 percent of the operations. A significant percentage of the operations reviewed are deemed to require no comments because consideration of gender issues are well integrated into the project design; the project is considered to be gender neutral; or a gender expert is providing technical support to the project team as the project proceeds.

The WID Unit's experience with the CESI has shown that participation in this committee is important because it acts as an awareness raising mechanism that places WID issues "on the table," and is also a systematic reminder of the institutional priority placed on improving gender equality. Still, WID recommendations alone rarely lead to projects that are well designed from a gender perspective. Effective integration of WID/gender concerns in a project's design is most often the result of motivated project team leaders and members who may or may not require the direct involvement of WID staff or other IDB gender specialists in designing the project. This underscores the importance of operations departments taking on the responsibility for designing projects that mainstream gender.

GENDER IN PROJECT EXECUTION

The issues of monitoring development assistance for evidence of effective execution and positive results has attracted increased attention during

recent years. Renewed efforts are being devoted to address the complexities of connecting design and execution phases in order to achieve intended results. Until recently, however, efforts to integrate gender issues into regular Bank projects have been limited largely to the design phase, with little attention paid to project execution. Indeed, while there are progressively more good examples of gender integration emerging from the field, there is also anecdotal information that gender components included in project design are not always implemented during execution. In some cases the opposite can also be true; that is, some projects integrate gender in their execution but not in their design. Consequently, there is a design-execution gap related to gender integration, which warrants more Bank attention.

Preliminary findings from a WID Unit analysis of the execution of ten Social Investment Fund operations isolated six project design features that are associated with the incorporation of gender issues in execution (Majgaard, Truitt Nakata and Urban, 2000):

- Explicit mention of women or gender in program objectives.
- Explicit mention of women or gender in eligibility criteria for subprojects.
- Capacity building in addressing gender for executing agencies.
- Performance indicators and specific targets for women's participation that are translated into project monitoring instruments and revised at periodic supervisory missions.
- Incorporation of gender-related actions into the project's operation manual and loan contract; hiring individuals specifically to implement gender-related actions.
- Active participation of country office specialists in monitoring gender related components of programs and gender training, especially if focused on the daily project work of the participants in the executing unit.

More generally, institutional strengthening of national women's organizations is helpful and can expand their capacity for advocacy, support

and gender monitoring within their own countries.

It is apparent that narrowing the gap between good gender design and actual project outcomes is an unfinished Bank task and one that defines a central challenge for the future.

CONSULTATION WITH THE EXTERNAL ADVISORY COUNCIL ON WOMEN IN DEVELOPMENT

The Bank's External Advisory Council on Women in Development (established in 1995) plays an important role in mainstreaming gender in the Bank by providing substantive technical guidance to the IDB on issues affecting women's participation in the programs it finances; advising on processes and strategies to strengthen WID programs; and helping to improve the WID network and communications with interested constituencies in IDB member countries.

The Council, which was chaired by the Honorable Billie Miller, Deputy Prime Minister of Barbados, between 1998 and 2001, is made up of experts in gender and related fields who represent the public and private sectors, as well as NGOs. All of the Council's meetings have produced recommendations that the chairperson has regularly communicated to the Bank's leadership. (Please see Annexes 3 and 4 for Advisory Council statements.)

The Advisory Council is the only such body in the Bank that directly reports to the President. Between 1998 and 2001, the Advisory Council presented several recommendations that have generated increased awareness and growing acceptance of gender issues within Bank operations. Some of these key recommendations include the following:

- Supporting Bank involvement in new areas of importance to women's welfare such as preventing domestic violence, women's political leadership and reproductive health.
- Suggesting that both women and labor markets as well as gender and budgets be taken

up as future areas of emphasis by the WID unit.

- Emphasizing WID participation in the CESI as a mechanism for gender mainstreaming.
- Recommending the establishment of incentives and positive mechanisms to recognize excellence in gender mainstreaming.
- More recently, suggesting a Bank-wide dialogue to agree on an Action Plan on Gender within the Bank, with concrete actions and measurable results.

During this period, the Council met outside of Bank's headquarters on three occasions—Barbados, Panama and during the 2001 Annual Meetings of the Board of Governors in Santiago de Chile. These meetings provided valuable opportunities for Council members to interact with Country Office staff as well as individuals representing local governments and civil society and helped garner further attention to WID issues both inside and outside of the Bank.

Progress and Challenges Ahead

This section reflects on the extent of progress in the four-year period covered in this report and on possible factors accounting for this progress. It also addresses the challenges and opportunities ahead for the Bank while it pursues the continuing task of mainstreaming gender issues in all its activities.

PROGRESS IN BANK LENDING AND NONLENDING OPERATIONS

This report finds significant advances in the Bank's institutional ownership over gender as well as in applied knowledge of the important role that gender analysis, and a focus on women, can play in expanding opportunities for all and improving the efficiency of investments in development.

Ownership and Bank-wide action are evidenced by the involvement of most Bank offices in activities to create awareness on the status of women in Latin America and the Caribbean and to invest in gender equality. In addition to the critical involvement of the three operational departments and the country offices, work has been undertaken by support offices and departments. The Office of the External Relations Advisor has covered the status of women in its bulletins and publications. The Research Department has included an analysis of women's roles in its annual Socioeconomic Progress Report. The Integration and Regional Programs Department has helped mobilized nonreimbursable funding for regional pilot projects with promising interventions to prevent domestic violence or to increase the participation of women in politics, to cite but a few. The Legal Department and the Finance Department have helped finesse the institutional mechanisms to ensure the viability of complex operations. The Office of Oversight and Evaluation has included gender in evaluation reports on Bank activity in key areas. The Human Resources Department has drafted a new diversity policy for the Bank that takes gender, race and cultural issues into account. The central operational departments have also been involved

in activities strengthening gender mainstreaming. The Regional Operations Support Office is seeking ways to include gender considerations in project progress reporting. In addition to hosting SDS/WID, the hub for women's issues at the Bank, the Sustainable Development Department is including gender considerations in their reporting of Bank efforts to reduce poverty and in its Action Plan for Combating Social Inclusion due to Race or Ethnic Background, among others. Other SDS efforts include the Social Entrepreneurship Program (handled by the Micro, Small and Medium Enterprise Division), which has included women at the center of its efforts, and the hiring of an expert on information and communication technology and gender issues to work in the Department's Information Technology for Development Division. The Multilateral Investment Fund has also channeled resources to women's training and economic initiatives.

Progress is evident in Bank lending and nonreimbursable support for gender issues. Between 1998 and 2001, the IDB extended loans totaling over \$9.4 billion (equivalent to 29 percent of all Bank lending) for programs that clearly recognized the importance of addressing gender issues and the role of women in development. Also during the four-year period, the Bank drew on the trust funds that it administers (from Norway and other Nordic countries, Canada, the European Union, Switzerland, Japan, the Netherlands and Italy) to focus an additional \$24 million on gender issues through grants and nonreimbursable technical cooperation programs (not including nonreimbursable funds for microfinance institutions provided by the Multilateral Investment Fund or the Program for Social Entrepreneurship (PES).

This is substantial funding for a wide variety of activities to advance gender equality in many countries. Moreover, it indicates significant progress in mainstreaming the issue of gender at the IDB. Learning and accumulated knowledge have been applied to the analysis of gender roles in order to develop more efficient ways to deliver

services. This was the case, for example, of many of the social protection programs approved during this period, which channeled cash transfers directly to mothers on the condition that they take steps to improve their children's education and health. A gender perspective is also present in programs that include features to accommodate women's needs in order to facilitate their participation in productive activities, such as the inclusion of child-care services in technical training programs. These new features of lending operations reflect the extent to which knowledge on gender issues is taking root within the organization. This has been expressed by a shift away from just counting women as project beneficiaries to better understanding the roles that women and men play in their communities (as witnessed by attempts to accommodate their specific needs in projects and to effectively support their contributions to development).

Echoing this progress, an external evaluation of gender mainstreaming at the IDB, and of the funds provided by the Government of Norway for this purpose, concluded that the Bank has made significant advancement. The evaluation attributed this progress to the advocacy of the WID Unit and, more generally, to the increasing legitimacy of gender issues within the development community. Advancement was evident in the actions by management as well as in the high level of awareness among IDB staff on the importance of gender mainstreaming. IDB staff interviewed felt strongly that significant progress was made in addressing gender issues in IDB operations in the social sectors, although noting that further improvements could certainly be made. Client governments accept the need to address gender in the social sectors, and IDB staff feel that they have strong evidence of the importance of addressing gender in health and education, for example, that allows them to promote gender mainstreaming on the basis of efficiency alone (Lycette, 2001).

Overall, the external evaluation asserted that management actions in support of gender mainstreaming compare favorably to those of the other regional development banks. It also pointed out that the IDB record should also be considered in the context of much "wealthier"

organizations such as the World Bank or the United States Agency for International Development. Both of these organizations established WID/gender policies as early as 1982 but still grapple with how to mainstream gender issues. Experience has shown that development institutions require a substantial amount of "start-up" time in dealing with an issue as far reaching, complex and sometimes politically loaded as gender.

WHAT IS DRIVING THIS PROGRESS?

A number of institutional actions, described below, seem to be driving this progress and need to be further nurtured by the Bank since mainstreaming gender and women's concerns is a process that requires time and continuous reinforcement:

- ***Openness to innovation.*** A new generation of operations is changing the way the Bank is proceeding on many fronts, including social protection, community development and access to justice, to mention only a few. With few established ways of doing things, new designs provide a good opportunity for including a gender perspective during project's inception and increase the chances that this perspective will be addressed through significant actions and resources. Another innovative approach is to mobilize Bank action toward new areas of concern for women. The Bank has acted as a catalyst for creating new operational approaches in the areas of domestic violence prevention and treatment as well as the inclusion of women in the political process. These issues are being successfully integrated into Bank lending, in part assisted by consultation and collaboration with women's movements in the region, which have raised the visibility of these issues. Analytical work and research (which has shown the significance of women's issues for development) and pilot programs to test promising interventions have also played a role in the successful integration of women's issues into Bank lending. Domestic violence has been integrated in Bank lending to combat social violence and in lending in the areas of judiciary re-

form, health and education. The importance of women's leadership and political inclusion is starting to be mainstreamed in new approaches to poverty reduction and governance at national and local levels.

- ***The strategic use of nonreimbursable funds.*** Technical cooperation financing through the Fund for Special Operations and from fiduciary funds have supported research, provided opportunities for networking with stakeholders concerned with women and gender issues, and funded pilot programs in critical areas that have produced best practice approaches. Learning to mainstream requires "start-up" costs, which these funds have provided. The impact of fiduciary funds, particularly the Norwegian Fund for Women in Development, has been felt beyond specific technical cooperation programs. These funds have allowed contracting gender specialists who have helped support mainstreaming in operational departments.
- ***An expanded institutional capacity in regional departments and Country Offices.*** The Bank has expanded its organizational competency in gender analysis in part thanks to the awareness raising effects of gender training in country offices; regular review of projects by the CESI and emphasis on gender issues in the loan committee; direct gender technical support to project teams; placement of gender experts in regional operations; increases in the number of social specialists; and the hiring of women and younger professionals who have been exposed to this issue through their educational and external work experiences.
- ***Recognition and incentives.*** In order to sustain attention to an emerging crosscutting issue such as gender, special initiatives are required to remind staff of its importance

and offer and special recognition for work well done. Among others, incentives were provided through the Award for Best Project Design from a Gender Perspective and a promotional brochure highlighting particularly good gender mainstreaming projects.

- ***Consultation with external constituencies and with the External Advisory Council on WID.*** The Bank's general drive toward increasing consultation with and participation of civil society in its activities has had a positive effect by creating ownership and transparency within the organization. This is particularly important for the constituency promoting gender equality in the region. As the examples of domestic violence and women's political participation show, the Bank can play an important catalytic role in creating an environment conducive to dialogue between civil society and governments in the region on gender issues. Continued consultations with the External Advisory Council members has helped to engage senior management and has encouraged the development of mechanisms to increase the Bank's attention to women's issues.
- ***Active leadership.*** Continued priority setting from the Board and senior management is essential to move a gender agenda forward. Experience shows that their directives are likely to be translated into action. Within the period of analysis, statements from President Iglesias and then Executive Vice Presidents Birdsall and Dillon, as well as requests to respond to WID and gender issues at the Bank's Loan Committee, have created internal incentives, and reminded staff to incorporate actions in their work that promote gender equality in the region.

PERSISTENT CHALLENGES AND NEW OPPORTUNITIES

A persistent challenge for the Bank has been to institutionalize gender concerns into all relevant areas of Bank work. The external assessment mentioned above found that staff widely agreed that gender mainstreaming does not generally occur in nonsocial sector operations, a substantial segment of the IDB portfolio. It was felt that there is virtually no client demand for integration of gender issues in these areas and little basis for the IDB to pressure governments to pursue the issue. In addition, there are still inconsistencies in the incorporation of a gender perspective into project designs as well as missed opportunities to ensure that Bank-financed operations contribute to gender equality. There is also a need to secure the learnings that have already been made and to further the efficacy of these efforts by ensuring that good design translates into good execution and results. New advances in the world of development promise to support a leap forward in that direction (in particular the Millennium Development Goals and the focus on development effectiveness). The Bank is moving forward to consolidate its institutional strategy by drafting and approving new strategies and action plans in its areas of comparative advantages. These areas are also critical for ensuring lasting gender equality in region. The following summarizes main challenges and opportunities for the period ahead:

The challenge of expanding gender mainstreaming in the portfolio. Gender issues need to be mainstreamed in nonsocial as well as social sector lending. This challenge is shared with efforts to mainstream poverty reduction concerns in Bank operations, and suggests that applied research on the “whys” and the “how tos” to foster mainstreaming in nonsocial operations could profitably integrate gender and poverty issues.

The challenge of achieving consistency. Despite progress, institutional learning in gender analysis, design and other features is often not consistently applied to projects in areas where this learning has already occurred. A review of pro-

jects approved between 1998 and 2001 finds numerous cases where good attention to gender issues in the design of projects in one country was not applied in another country where a similar project was requested. Likewise, specialists that lead excellent gender-sensitive projects to approval do not always translate their relevant learning experiences to their next project, even within the same sector and similar contexts. Reasons given point to insufficient time for project preparation; weak government responses and limited capacity to support execution at the national level; and the perception of competition between too many good causes. On the other hand, in some operations (i.e., violence reduction and social protection) gender has been successfully and consistently mainstreamed. These differences in project behavior could be a function of differences in the perceived instrumental value of integrating gender and warrant further Bank attention. In addition, responding to the challenge of consistency requires an active dissemination of the business case for gender equality and the effective collection and dissemination of cumulative lessons learned from Bank gender mainstreaming efforts.

The challenge to translate good designs into execution and results. The task of effectively monitoring the execution of projects and securing anticipated results is a complex process in development programs. A preliminary review of the execution of projects that were well designed from a gender perspective suggests that gender considerations need to take root in all operational instruments including logical frameworks, operating manuals, terms of reference for executing agencies and consultants, institutional strengthening activities and the Project Performance Monitoring Report (PPMR). The process of project preparation is also important for creating awareness and ownership of the issues by a wide range of actors involved in execution, including country offices and national teams.

The Bank could also increase its support for expanded capacity by encouraging a greater gender focus at the national level. If gender mainstreaming is to be supported, national women's organizations need to be strengthened so that

they are able to act as effective advocates for mainstreaming gender and support the expansion of internal capacity to implement programs and activities that address priority gender issues.

The IDB's Institutional Strategy as an opportunity. Building upon the Eighth Replenishment, the Bank has now adopted an institutional strategy that further reinforces the importance of key areas in which gender issues play a major role. A gender perspective and a focus on women are critical to the overall effectiveness of actions that address poverty reduction and sustainable economic growth, the Bank's mutually reinforcing main objectives. Additionally, each of the four priority areas of the IDB's comparative advantage, social development, modernization of the state, competitiveness and regional integration, are important for women in the region given their disadvantaged social and economic positions. They are also important given women's critical roles in the family, their varied economic roles, and their capacity for community, local and national leadership. These overarching objectives and supporting "pillars" confirm the importance and offer new opportunities to address social equity and gender issues in strengthening social protection and investments; promoting women's health; educating women and girls; preventing violence; enhancing women's rights through judicial reform; promoting women's participation in public decision making; fostering women's economic empowerment; and supporting women through urban and rural development and sustainable natural resource management. The strategies also represent renewed challenges and offer new opportunities to tackle less evident, though nonetheless critical issues, such as the ways in which women are affected or can be supported through pension reform, tax systems, or macroeconomic and trade policies, for example.

Importantly, the institutional strategies offer an opportunity to mainstream gender issues early on, in the Bank's dialogue with the country, as part of a Bank-wide effort to revise internal procedures.

The Millennium Development Goals. The MDGs offer a framework to both engage re-

gional member countries to focus on gender equality and use the IDB's convening powers to exert leadership in aligning international support for them. The IDB undertakes activities in all the areas identified through the MDGs and has established innovative approaches to move forward with most of the priority indicators related to women's specific goals, including those that focus on women's empowerment in education, employment, political inclusion and health. (See Annex 2 for more information on MDG indicators.) If the objective is to achieve gender equality and women's empowerment (MDG 3), however, the MDGs need to be complemented by keeping a focus on areas that constitute significant sources of women's disempowerment, like domestic violence, lack of support to maternal roles, and discrimination under the law, to cite but a few.

Opportunity provided through a renewed emphasis on development effectiveness. The emphasis on development effectiveness represents an opportunity to reinforce gender mainstreaming for both equity and effectiveness objectives. It also represents a challenge. Making gender mainstreaming an effective tool for increasing efficiency and efficacy of development investments will require that gender issues be fully present in the new efforts to generate country ownership of development strategies and programs; to change institutional cultures of development organizations and national and local governments to manage for results; to facilitate effective inter-institutional coordination; and to support the strengthening of statistical systems for monitoring processes and evaluating outcomes.

Moving forward: A Bank-wide Gender Action Plan. To sustain the improvements in gender mainstreaming achieved during the 1998 to 2001 period, and to respond to both the findings of the external evaluation cited above and the recommendations of the External Advisory Council on WID, the Bank needs to develop a specific, internal plan of action regarding concrete activities that can be achieved and results that can be monitored. This action plan should be developed through a collaborative process within the Bank and with inputs from external

constituents, to generate a sense of ownership and shared responsibility across departments. It should incorporate on-going and new initiatives designed to promote gender mainstreaming, throughout the project cycle; identify the technical support required to advance gender main-

streaming and institutional capacity building; support the development of institutional mechanisms for creating accountability and monitoring results; and propose new needs for research and innovation.

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ANNEXES

Annex 1:

IDB Support for Gender Mainstreaming 1998-2001 Selection Criteria for Projects

THEMATIC AREA	CRITERIA
Social Protection and Social Investment <ul style="list-style-type: none"> • Social Protection • Social Investment Fund • Early Childhood Programs • Others 	All targeted income support programs, public works, social investment funds, child care programs, social inclusion and the institutional strengthening of public agencies charged with developing social protection policies since they benefit women directly
Health <ul style="list-style-type: none"> • Reproductive Health • Others 	All projects since most health projects include direct attentions to women's reproductive health care and women are main beneficiaries of other health projects
Education	All projects since results show that educational expenditures have been closing gender gaps in enrollment and completion
Preventing Violence	All projects since domestic violence issues are mainstreamed in all Bank loans attending social violence
Judicial Reform	Only projects that incorporate gender analysis in their design
Women's Participation in Democratic Governance	Only projects that incorporate gender analysis in their design
Labor Markets and Technical Training	Only projects that incorporate gender analysis in their design, which is the case in all approved operations in this sector within the period
Technology Development	Only projects that incorporate gender analysis in their design
Microenterprise Development and Small Enterprises	All projects since women make about half of all beneficiaries from microenterprise lending
Urban Development, Housing, Water and Sanitation <ul style="list-style-type: none"> • Urban Development • Housing and Neighborhood Upgrading • Urban Water and Sanitation 	Since they all benefit women directly: <ul style="list-style-type: none"> - all urban development programs that include direct support for beneficiary communities - all housing and neighborhood upgrading programs - all urban potable water and sanitation programs
Sustainable Rural Development, Land Titling and Rural Water and Sanitation <ul style="list-style-type: none"> • Agriculture • Rural Community Development Programs • Rural Water and Sanitation • Land Titling/Regularization 	<ul style="list-style-type: none"> - Agriculture programs that are poverty-targeted or include benefits for small producers - Rural community development programs that include a significant focus on community participation and/or gender - All rural water and sanitation programs since they benefit women directly - Land titling programs that include a gender focus

Annex 2:

Regional Achievements and Challenges in Attaining Selected Millennium Development Goals

GOAL	ACHIEVEMENTS	CHALLENGES
Goal II. Ensure that, by 2015, children will complete primary schooling, and eliminate gender disparity in primary and secondary education.	Primary completion rates rose to average of 82%, with a 4% average gain per country since 1990. Repetition declined from 29 to 16% (14 countries). ¹	Indigenous girls in Guatemala get substantially less schooling than non-indigenous girls (and indigenous boys) ²
Goal III. Promote gender equality and empower women	Close to 60% of women are enrolled at the secondary level and 19% at the tertiary level; for men, these figures are 54% and 17%, respectively. ³	
	Share of women in the non-agricultural sector rose from 38% to 41.2% (1990-99). ⁴	Labor market segregation rates by gender is highest (0.44 on the Duncan Index) in the world in early nineties ⁵
	The gender wage gap narrowed from 25% to 17% average in last decade (17 countries) ⁶	In the 90s, women's unemployment and underemployment rates were 3% and 8% higher than those of men, respectively (12 - 19 countries). ⁷
	Share of women in Senate increased from 5 to 17%; in lower chamber, from 9 to 13% (26 countries) ⁸	Eighty-three percent of senators and 87% of lower chamber representatives are men (26 countries). ⁹

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9. *Idem*

Regional Achievements and Challenges in Attaining Selected Millennium Development Goals (cont.)

GOAL	ACHIEVEMENTS	CHALLENGES
Goal V. Reduce maternal mortality (2/3 between 1990-2015)	Coverage of hospital deliveries improved from 70.8% of all births in 1990/95 to 86.5% in 1997/2000. ¹	The regional average maternal mortality rate for 1995 was still 190 (per 100,000 live births), compared to 140 for East Asia and the Pacific and 36 for Europe and Central Asia. ²
		The regional adolescent fertility rate in 1999 was 73 (births per 1,000 women ages 15-19), well above the levels of Middle East and North Africa, East Asia and the Pacific, and Europe and Central Asia. ³
		Contraceptive prevalence rate is 66% (as % of married women aged 15-49) compared to 73% for East Asia and the Pacific. ⁴ 1.9million.
Goal VI. Contain and reverse the spread of HIV/AIDS, malaria and other diseases	The overall regional incidence of HIV/AIDS is less than 1% of the adult population aged 15-49. ⁵	There are people in LAC living with HIV/AIDS. Prevalence in the Caribbean is 2%—the second fastest growing rate in the world. (7 Countries studied) ⁶
		Prevalence of HIV/AIDS of over 5% has been recorded in high-risk populations (i.e. intravenous drug users, commercial sex workers and men who have sex with men). ⁷
		Women are now an important risk group, with 23% of all cases. ⁸

1. World Development Indicators. 2001. CDROM. The World Bank.

2. Hill, K. C. Abou Zahr and T. Wardlaw. 2001. *Estimates of Maternal Mortality for 1995*. Bulletin of the World Health Organization.

3. World Bank. 2001.

4. Idem.

5. UNAIDS. 2002. Report on the Global HIV/AIDS epidemic. The Barcelona Report. Joint United Nations Programme on HIV/AIDS.

6. Idem.

7. Idem.

8. Idem.

Annex 3:

Statement of the External Advisory Council on Women in Development to the Board of Directors of the Inter-American Development Bank Washington D.C., October 27, 1999

Mr. President of the IDB, Mr. Enrique Iglesias, Ms. Executive Vice President, Ms. K Burke Dillon, Ladies and Gentlemen Members of the Executive Board of the IDB:

The External Advisory Council for Women in Development, WID, appreciates the commitment that the Bank and, especially its President, have demonstrated for the concerns identified from the start by this Council. We also acknowledge the Bank's unrelenting interest in rural sector development and alleviation of rural poverty. However, there is much to be done in these two fields. Our interest responds to the demands expressed in the region in favor of development strategies that combat inequality in a systematic way, including gender inequity, and promote human rights.

In order to strengthen the Bank's actions, the Council wishes at this time to address rural and agricultural development and its implications for women.

Rural Space, Gender and Poverty

For many years, economic policies and the provision of services and infrastructure have not attended rural areas and agriculture. This has halted agricultural development, limited opportunities for women, increased migration and violence, maintained an important part of the rural population in poverty and has contributed to the deterioration of natural resources. Today, 54 percent of rural homes in Latin America live below the poverty line.

An up-to-date vision of the rural sector needs to integrate the importance of agricultural and non-agricultural activities, the challenges of competitiveness, the rural/urban articulations, the needs of a sustainable development, the quality of life in rural areas, and the role that diverse rural actors, including women, have in the sector's development.

Women represent 37 percent of the economically active population in agriculture. They work in small agricultural units and in micro-businesses in the region, as well as in more modern and competitive activities connected to export and agro-industry. They also work in many nonagricultural rural activities and are responsible for between 30 and 45 percent of rural household income, with which they help protect many rural households from poverty.

However, several factors to which we would like to call your attention limit a fuller utilization of rural women's potential: inequities in the labor market, limited access to productive resources, persistence of discriminatory legal frameworks, statistical invisibility of their economic contribution, as suggested by the IDB's own studies, inaccessibility of legal services and precarious development of social infrastructure services. These factors aggravate poverty and overload rural women with work.

Recommendations of the Advisory Council to the IDB with respect to their policies and programs directed at the rural sector and agriculture.

The Advisory Council for WID makes the following recommendations regarding IDB strategies for the reduction of rural poverty and agricultural development.

- Equality between men and women, guaranteed by national constitutions, must be crystallized through affirmative actions. This is especially important for women in the rural sector. In its dialogue over policies with countries, the IDB should emphasize the need to take affirmative actions to allow for the development of women's productivity and income.
- It is necessary to promote a new rural institutional framework that responds to the challenges of the sector and promotes the participation of women at all levels of decision making. Women's organizations and their leaders

should have a prominent role in the dialogue that the IDB must promote among governments, the private sector and corporate organizations.

- The IDB should promote the revision of laws, norms and administrative procedures in the countries in order to eliminate obstacles that impede rural women from having complete usufruct of their rights. Among others, attention should be called to the themes of land and credit.
- The Advisory Council supports the strategy proposed by the IDB of increasing security in rural land tenure and market efficiency through titling, leasing and programs that facilitate small producers' access to land. However, it is imperative to establish the right to joint property and to give priority and to guarantee land access to female heads of household.
- The IDB programs in support of rural financial systems should work with institutions that have proven experience in supporting credit for rural women, monitor their future performance, and identify and support the removal of obstacles that limit women's access to credit. To facilitate rural women's access to credit it is important to recognize the role of the informal credit system in the rural sector and the need for its articulation with the formal system.
- Rural women are direct beneficiaries of the programs for modernization of infrastructure and services to which the IDB should give priority. This frees women's time for productive activities and social and political participation. It also offers women employment and income opportunities.
- The IDB should emphasize programs of education and training in the areas of technology, management and leadership directed toward rural women.
- Information is a necessary instrument for the design, execution and evaluation of projects and sector policies. Lack of information disaggregated by sex constitutes a limitation for their adequate design. The Bank should continue to support efforts directed at the adequate production of information by sex, as the one conducted jointly with the IICA.
- The participation of women in decision making and in productive activities is limited by the numerous and conflicting demands on their time. The IDB must promote studies about time use, which Bank projects must take into account in their design and evaluation.

The objective of the External Advisory Council's recommendations is to assure that the IDB collaborates with the governments of the region in moving ahead with agricultural and rural development programs. This development should ensure an equitable relationship between men and women in economic as well as in social and reproductive activities, and, in this manner, promote a better quality of life for all.

Annex 4:

Statement of the External Advisory Council on Women in Development to the Board of Directors of the Inter-American Development Bank, Washington, D.C., October 31, 2001

Mr. President, Madam Vice-President, Directors, Distinguished Ladies and Gentlemen:

The Advisory Council on Women in Development greatly appreciates the opportunity to address the Board of Executive Directors. The Advisory Council was created in 1995 in response to an initiative announced by President Iglesias to encourage greater attention to WID issues in the Bank and the Region. The Council comprises persons from various NGOs, academic institutions, governments and the private sector with a broad expertise in WID issues. The current members of the Council are Line Bareiro of Paraguay, Ingrid Eide of Norway, Rosario Green of Mexico, Ruth de Krivoy of Venezuela, Rosiska Darcy de Oliveira of Brazil, Jorge Santistevan of Peru, Rosalina Tuyuc of Guatemala, Catalina Wainerman of Argentina and myself, Billie Miller of Barbados.

We wish first to recognize the Bank's longstanding contributions, which have over the years acted as a force for positive change in the Hemisphere. The Bank has weathered many critical situations in the Region and we are confident that it will overcome the current challenges. We are certain that the Bank will lead our countries in finding constructive responses to the sharp slowdown they face. As part of these constructive actions, we look to the Bank to renew its commitment to women in development.

Now, more than ever, in this time of uncertainty and retrenchment, women have crucial roles in supporting and nurturing the present and building the future for themselves, our families, our communities and our economies. It only makes sense for the Bank to intensify its investment in women. We believe that you can act on three simultaneous fronts.

First, you can strengthen the mainstreaming of gender issues in all of the Bank's activities. You have made significant inroads in the difficult task of mainstreaming gender issues and we congratulate you on your efforts. But more is needed, and now is the time to act. The Bank should marshal the human and financial resources required, and put in place the appropriate incentives for Bank staff to speed up gender mainstreaming at all stages of Bank lending and technical cooperation. You have a talented and committed staff, and you should use them fully on behalf of women and societies in the Region. The Bank should in all its decision making consider how women will be affected, how they will participate and how they will benefit.

To facilitate this mainstreaming, you could follow your own successful example in drafting the Action Plan on Social Inclusion. You could commission a Bank-wide internal working group, reporting directly to higher management, to develop a concrete plan to strengthen gender mainstreaming in the short-term, with specific actions that can be monitored and whose results can be measured.

Second, in order to be more effective as a development institution, you can expand your networking efforts on behalf of women in the Hemisphere. You can expand your networking with civil society to receive valuable feedback and assess the impact of your work. You can expand your networking with the private sector to seek economic opportunities for women and funding possibilities. And you can expand your networking with heads of state and other high-level policy makers, as well as with the regional and international organizations, including the United Nations, to share information and strengthen formal and informal alliances. The upcoming Ibero-American Summit in Lima this November, and the EU-LAC Summit in Madrid next May, present unique opportunities for the Bank to exercise its leadership and vision in working with and for women.

Third, and lastly, you can intensify this exercise of leadership and advocacy on behalf of women at all levels both within and outside of the Bank. This time of crisis is also a time of opportunity. This is the time to build a better society. It is a time to mobilize all citizens, male and female. We applaud the important leadership you have taken in dealing with the complex but pressing subject of social inclusion. We urge you to persevere, to raise your voice loud and clear on behalf women and the excluded.

The Advisory Council on Women in Development wishes to recognize the work of the Bank, and in particular the energy that President Iglesias and Executive Vice President Dillon have brought to these issues. We also wish to acknowledge the commitment of all the member countries and especially the enduring support of the Government of Norway.

Ladies and Gentlemen, we are not expected to complete the task before us but neither are we at liberty to abstain from it.

Annex 5:

Selected IDB Conferences and Seminars on Gender Issues, 1998-2001

1998

- Fifth Meeting of the External Advisory Council on Women in Development, *Barbados* (March)
- Labor Market: Between Solidarity and Loyalty, *Uruguay* (May)
- Inter-agency Meeting on Violence Prevention Initiatives in LAC, *Washington, D.C.* (September)
- Vital Voices of the Americas: Women in Democracy (PROLEAD, co-sponsored with the US government), *Uruguay* (October)
- Presentation by Dr. T. Paul Schultz, Investing in Women's Education, *Washington, D.C.* (October)
- Conference on Domestic Violence in Latin America and the Caribbean, *Washington, D.C.* (October)
- Regional Dialogue on Reproductive Health, *Mexico* (December)

1999

- Sixth Meeting of the External Advisory Council on Women in Development, *Panama* (February)
- Breaking the Poverty Cycle: Investing in Early Childhood, Annual Meeting of the Board of Governors of the Inter-American Development Bank and the Inter-American Investment Corporation, *France* (March)
- Institutional Capacity Building (PROLEAD Workshop on Fundraising and Proposal Writing), *Mexico* (May)
- Mayors' Meeting: Violence Prevention, *Brazil* (July)
- Women Leaders in the 21st Century: The Role of Intergenerational Mentoring, *Brazil* (October)
- Seventh Meeting of the External Advisory Council on Women in Development, *Washington, D.C.* (October)
- Presentation of publication by Dr. Rosiska Darcy de Oliveira, In Praise of Difference: Gender Equality and Democracy, *Washington, D.C.* (October)
- Identifying Challenges and Opportunities for Women's Leadership in the 21st Century: PROLEAD's Strategy, 8th International Forum of the Association of Women in Development: Leading Solutions for Equality and Justice, *Alexandria, VA*, (November)

2000

- Eighth Meeting of the External Advisory Council on Women in Development, *Washington, D.C.* (March)
- Barriers and Opportunities for Female Labor Force Participation in LAC: Inequality, Demography, and Legislative Reform, *Washington, D.C.* (March)
- Women's Leadership: Theory and Practice Workshop, *Mexico* (August)
- Ninth Meeting of the External Advisory Council on Women in Development, *Washington, D.C.* (November)
- Politics Matter: A Dialogue of Women Political Leaders, conference, *Washington, D.C.* (November)

2001

- Tenth Meeting of the External Advisory Council on Women in Development, *Chile* (March)
- Women at Work: A Challenge for Development, Annual Meeting of the Board of Governors of the Inter-American Development Bank and the Inter-American Investment Corporation, *Chile* (March)
- Women's Leadership in Peace Processes, *Mexico* (June)
- Eleventh Meeting of the External Advisory Council on Women in Development, *Washington, D.C.* (October)

Annex 6:

Selected IDB Publications on Gender Issues, 1998-2001

Books:

- Engler, T., M. Peláez, ed. 2002. *Más vale por viejo*. Washington, D.C.: Pan American Health Organization and the Inter-American Development Bank.
- Morrison, R. A. and L. Biehl, ed. 1999. *El costo del silencio. Violencia doméstica en las Américas*. Washington, D.C.: Inter-American Development Bank.
- Langer, A. and G. Nigenda. 2000. *Sexual and Reproductive Health and Health Sector Reform in Latin America and the Caribbean*. Mexico City: Population Council and Washington, D.C.: the Inter-American Development Bank.
- Traverso, M. 2000. *Violencia en la pareja: la cara oculta de la relación*. Washington, D.C.: Inter-American Development Bank.
- Glassman, A., R. Levine, and M. Schneidman. 2001. *La salud de la mujer en América Latina y el Caribe*. Washington, D.C.: Inter-American Development Bank.

Technical Notes:

- Inter-American Development Bank, SDS/WID. 1999. *Technical Notes: Reproductive Health*. Washington, D.C.: Inter-American Development Bank.

- _____. 1999. *Technical Notes: Violence Prevention*. Washington, D.C.: Inter-American Development Bank.

Technical Papers:

- Buvinic, M. 1998. *Cost of Adolescent Childbearing: A Review of Evidence from Chile, Barbados, Guatemala and Mexico*. Washington, D.C.: Inter-American Development Bank.
- _____. 1998. *Women in Poverty: a New World Underclass*. Washington, D.C.: Inter-American Development Bank.
- Fawcett, C. and S. Howden. 1998. *Gender Issues in Technical Training and Vocational Education Programs*. Washington, D.C.: Inter-American Development Bank.
- Buvinic, M., A. Morrison and M. Shifter. 1999. *Violence in Latin America and the Caribbean: A Framework for Action*. Washington, D.C.: Inter-American Development Bank.
- Buvinic, M. et al. 1999. *Hurricane Mitch: Women's Needs and Contributions*. Washington, D.C.: Inter-American Development Bank.
- Morrison, A. and M. B. Orlando. 1999. *The Socio-economic Impact of Domestic Violence Against Women in Chile and Nicaragua*. Washington, D.C.: Inter-American Development Bank.
- Meentzen, A. 2000. *Estrategias de desarrollo culturalmente adecuadas para mujeres indígenas*. Washington, D.C.: Inter-American Development Bank.

- Barrientos, A. 2001. *Women, Informal Employment and Social Protection in Latin America*. Inter-American Development Bank. Paper presented at the seminar, Women at Work: A Challenge for Development, 16-17 March, Santiago, Chile.
- Contreras, D., Puentes, E. and Raus, T. 2001. *Globalization and Women's Work in Latin America and the Caribbean: The Case of Chile*. Inter-American Development Bank. Paper presented at the seminar Women at Work: A Challenge for Development, 16-17 March, Santiago, Chile.
- Deutsch, R., Morrison, A. Piras, C. and Ñopo, H. 2001. *Occupational Segregation by Gender in Three Latin American Countries*. Inter-American Development Bank. Paper presented at the seminar Women at Work: A Challenge for Development, 16-17 March, Santiago, Chile.
- Duryea, S. 2001. *Measuring Social Exclusion: Results from Four Countries*. Washington, D.C.: Inter-American Development Bank.
- Duryea, S., Cox, A. and M. Ureta. 2001. *Women in the LAC Labor Market: The Remarkable 1990s*. Inter-American Development Bank. Women in Development Unit. Paper presented at the seminar, Women at Work: A Challenge for Development, 16-17 March, Santiago, Chile.
- Tenjo, J., Ribero, R. and Bernat, L. 2001. *Evolution of Salary Differences between Men and Women in Six Latin American Countries*. Inter-American Development Bank. Paper presented at the seminar Women at Work: A Challenge for Development, 16-17 March, Santiago, Chile.
- Politics Matter: A Dialogue of Women Political Leaders*. 2001. Washington, D.C.: Inter-American Dialogue.
- Weeks, J. and Seiler, D.. 2001. *Women's Entrepreneurship in Latin America: An Exploration of Current Knowledge*. Washington, D.C.: Inter-American Development Bank.

Policy and Strategy Documents:

- Inter-American Development Bank, SDS/WID. 1999. *The Challenge of Mainstreaming. A Report to the Board of Executive Directors on the Implementation of the WID Action Plan 1995-97*. Washington, D.C.: Inter-American Development Bank.
- Inter-American Development Bank, SDS/WID, PROLEAD. 1999. *Annual Report 1998-99*. Washington, D.C.: Inter-American Development Bank.
- Inter-American Development Bank, SDS/WID. 2001. *Meeting our Beijing Commitment. IDB Progress 1995-2000*. Washington, D.C.: Inter-American Development Bank.
- Inter-American Development Bank, SDS/WID, PROLEAD. 2001. *Annual Report 1999-2000*. Washington, D.C.: Inter-American Development Bank.

Other Publications:

- Morán, R. and R. Myers. 1999. *ECCD Guide: A Toolkit for Early Childhood Care and Development*. Washington, D.C.: Inter-American Development Bank.
- Inter-American Development Bank, SDS/WID. 2000. *Investing in Women, 1997-98*. Washington, D.C.: Inter-American Development Bank.
- Inter-American Development Bank, SDS/WID, PROLEAD. 2001. *Women in Power, Changing the Rules of the Game*. Washington, D.C.: Inter-American Development Bank.

Videos:

Battered Lives, Broken Trust: When Men Abuse Women. IDB/Spark Media, 1998.

From Rage to Recovery: Societies Search for Peace. IDB/Spark Media, 1998.

Breaking the Poverty Cycle: Investing in Early Childhood. IDB/Spark Media, 1999.

Annex 7: WID Specific Technical Cooperation Programs (non reimbursable financing) Approved 1998-2000

Country	Project Name	Number	Year	Amount IDB Fund	IDB Fund (FSO)	Amount of Other Trust Fund	Other Trust Funds	Norwegian Fund for WID	Total
Breaking the Intergenerational Transmission of Poverty									
Regional	Study on Transmission of Poverty	ATN/NO-6038-RG	1998					\$31,550	\$31,550
Regional	Breaking the Poverty Cycle	ATN/SC-6801-RG	1999			\$78,220	Swedish		\$78,220
Regional	Breaking the Poverty Cycle	ATN/NO-6802-RG	1999					\$7,000	\$7,000
Economic Opportunities and Technical Training									
Colombia	Social Sector Development Women in the Economy	ATN/SC-5840-CO	1998			\$45,000	Swedish		\$45,000
Regional	International Conference: Girls Education	ATN/NS-5906-RG	1998			\$61,564	Norwegian Fund for Social Innovation		\$61,564
Mexico	Support to Women Entrepreneur Association	ATN/SF-6046-ME	1998	\$120,000	FSO				\$120,000
Peru	Entry Of Women Into Labor Market	ATN/SF-6348-PE	1999	\$400,000	FSO				\$400,000
Panama	Institutional Support to the Foundation CREDIMUJER	ATN/SC-6440-PN	1999			\$43,000	Swedish		\$43,000
Mexico	Microenterprise Training Pilot Program	ATN/ND-6628-ME	1999			\$135,000	Norwegian Fund for Microenterprise		\$135,000
Regional	Promoting Linkages: Microfinance Institutions	ATN/ND-6774-RG	1999			\$15,000	Norwegian Fund for Microenterprise		\$15,000
Brazil	Youth Training in Cultural Preservation	ATN/SF-6821-BR	1999	\$150,000	FSO				\$150,000
Regional	Study on Impact of Technical Training on Women's Employability	ATN/EA-6894-RS	2000			\$90,000	European Union		\$90,000
Regional	Tools for Women's Business Startups	ATN/SC-7112-RS	2000			\$11,000	Swedish		\$11,000
Regional	Assessing Advances and Challenges for Women in Latin America and the Caribbean	ATN/SF-7174-RG	2000	\$300,000	FSO				\$300,000
Regional	Support Program Advances of Women in LAC	ATN/NO-7324-RS	2001					\$50,000	\$50,000
Honduras	Strengthening of Communal Banks for Women	ATN/SF-7450-HO	2001	\$160,000	FSO				\$160,000
Regional	ICT Training for Women Entrepreneurs	ATN/NC-7512-RS	2001			\$90,000	Norwegian Fund for Consultants		\$90,000
Regional	Policy Issues in Women's Employment	ATN/SF-7607-RG	2001	\$150,000	FSO				\$150,000

Country	Project Name	Number	Year	Amount IDB Fund	IDB Fund (FSO)	Amount of Other Trust Fund	Other Trust Funds	Norwegian Fund for WID	Total
Domestic Violence									
Guyana	Health & Domestic Violence of Women	ATN/CP-5845-GY	1998			\$97,500	Canadian		\$97,500
Nicaragua	Social and Economic Study of Child Abuse	ATN/NO-5849-NI	1998					\$35,000	\$35,000
Regional	Seminar: Fostering Citizen Coexistence	ATN/SF-5861-RG	1998	\$115,000	FSO				\$115,000
Regional	Cartagena: Civic Co-existence Talk Show	ATN/NO-5866-RG	1998					\$50,000	\$50,000
Suriname	Domestic Violence Training for Police in Suriname	ATN/FF-5983-SU	1998			\$150,000	Finnish		\$150,000
Chile	Support to the Center for Prevention & Treatment of Domestic Violence in Southern Santiago	ATN/SF-6077-CH	1998	\$130,000	FSO				\$130,000
Regional	Studies on Social and Domestic Violence	ATN/FF-6167-RG	1998			\$117,000	Finnish		\$117,000
Regional	Creation of an Umbrella Lending Mechanism – Domestic Violence	ATN/FF/NO/SF/SV-6199-RG	1998	\$200,000	FSO	\$257,000	\$60,000 (Finnish) \$197,000 (Swedish)	\$250,000	\$707,000
Chile	Family Violence Prevention Program La Florida, Santiago	ATN/SF-6287-CH	1998	\$115,000	FSO				\$115,000
Chile	Socio-Economic Costs of Child Abuse	ATN/NO-6406-CH	1999					\$35,000	\$35,000
Colombia	National Plan Against Domestic Violence	ATN/IT-6526-CO	1999			\$39,535	Italian		\$39,535
Regional	Support for Violence Prevention – Red de Alcaldes	ATN/SF-6542-RG	1999	\$300,000	FSO				\$300,000
Nicaragua	Design of National Plan Against Violence	ATN/SF-6797-NI	1999	\$150,000	FSO				\$150,000
Regional	Domestic Violence Prevention	ATN/FF-6819-RG	1999			\$150,000	Finnish		\$150,000
Regional	Domestic Violence Interventions Training	ATN/FF-7069-RS	2000			\$150,000	Finnish		\$150,000
Peru	Program for the Reduction of Family Violence	ATN/JF-7029-PE	2000			\$400,000	Japanese		\$400,000
Nicaragua	Family Violence Treatment & Prevention	ATN/SF-7068-NI	2000	\$150,000	FSO				\$150,000
Chile	Evaluation of Projects to Support Victims of Intrafamily Violence	ATN/SV-6945-CH	2000			\$8,000	Swedish		\$8,000
Colombia	Program Against Domestic Violence	ATN/JF-7574-CO	2001			\$748,000	Japanese		\$748,000
Nicaragua	Intra-Family Violence Prevention	ATN/SF-7734-NI	2001	\$150,000	FSO				\$150,000
Women's Leadership									
Regional	Program for the Support of Women's Leadership and Representation (PROLEAD)	ATN/SF-5890-RG	1998	\$3,250,000	FSO				\$3,250,000
Regional	Women's Civic Participation & Leadership (PROLEAD)	ATN/NO-5891-RG	1998					\$350,000	\$350,000
Regional	Support of Women's Leadership Representation (PROLEAD)	ATN/SC-5892-RG	1998			\$120,000	Swedish		\$120,000

Country	Project Name	Number	Year	Amount IDB Fund	IDB Fund (FSO)	Amount of Other Trust Fund	Other Trust Funds	Norwegian Fund for WID	Total
Regional	PROLEAD	ATN/CF-6177-RG	1998			\$30,000	Organization of American States		\$30,000
Regional	Support Women's Leadership & Representation (PROLEAD)	ATN/NO-6596-RG	1999					\$17,870	\$17,870
Regional	Women's Leadership for Good Governance (PROLEAD)	ATN/C1-7096-RS	2000			\$950,000	Dutch		\$950,000
Regional	Networking for Women Political Leaders	ATN/SF-7056-RG	2000	\$150,000	FSO				\$150,000
Regional	Women's Leadership in Andean Region (PROLEAD)	ATN/SF-7573-RG	2001	\$150,000	FSO				\$150,000
Reproductive Health									
Regional	Expert Advisory Group on Reproductive Health	ATN/NO-5852-RG	1998					\$29,240	\$29,240
Regional	Mother and Child Care Models - CMB	ATN/SF-6063-BR	1998	\$5,000,000	FSO				\$5,000,000
Bahamas	Adolescent Reproductive Health Education	ATN/JC-6061-BH	1998			\$1,240,800	Japan		\$1,240,800
Suriname	Sexual Violence Against Children	ATN/SU-6103-RG	1998			\$150,000	Swiss		\$150,000
Regional	Technical Cooperation in Reproductive Health	ATN/SF-6160-RG	1998	\$150,000	FSO				\$150,000
Mexico	Dev. Model Maternal & Child Health Care	ATN/JC-6336-ME	1998			\$554,300	Japan		\$554,300
Regional	Reproductive Health Strategy	Grant # 980-1283 (Ford) - Grant # 98-53253-POP - MacArthur)	1998			\$180,000	\$130,000 (Ford) \$50,000 (MacArthur)		\$180,000
Regional (CR, ES, GU)	Integrated Social Services for Young Women in Poverty	ATN/SF-6426-RG	1999	\$250,000	FSO				\$250,000
Costa Rica	Adolescents Sexual Education Programs	ATN/SF-6685-CR	1999	\$11,690	FSO				\$11,690
Venezuela	Youth Health Promotion & Best Practices	ATN/SC-6686-VE	1999			\$21,000	Swedish		\$21,000
Regional	Gender and Health: Reproductive Health Strategy and Gender Issues in the Execution of Health Projects	ATN/NO-6737-RG	1999					\$70,000	\$70,000
Venezuela	Evaluating Best Practices in Youth Health	ATN/SC-6817-VE	1999			\$30,000	Swedish		\$30,000
Peru	Design Maternal and Child Insurance	ATN/JC-6834-PE	1999			\$150,000	Japan		\$150,000
Peru	Launch Maternal-Child Health Insurance	ATN/JF-7313-PE	2001			\$429,000	Japanese		\$429,000
Regional	Reproductive Health in Health Sector Reform	ATN/SF-7531-RG	2001	\$150,000	FSO				\$150,000
Gender and Disasters									
Regional	Gender and Disasters, Basic Concepts and Operational Criteria	ATN/NO-6350-RG	1999					\$24,000	\$24,000

Country	Project Name	Number	Year	Amount IDB Fund	IDB Fund (FSO)	Amount of Other Trust Fund	Other Trust Funds	Norwegian Fund for WID	Total
Regional	Technical Meeting “Gender and Natural Disasters”	ATN/DC/NO/SC-6437-RG	1999			\$48,000	\$33,000 (Danish) \$15,000 (Swedish)	\$35,000	\$83,000
Regional	Best Practices in the Prevention of Natural Disasters. Lessons from Mitch in Central America.	ATN/NO-6616-RG	1999					\$35,000	\$35,000
Regional	Lessons Learned About Women's Shelters	ATN/SC-6956-RS	2000			\$67,000	Swedish		\$67,000
Nicaragua	Lessons Learned About Women's Shelters	ATN/SF-6957-NI	2000	\$33,000	FSO				\$33,000
Regional	Local Risk Administration	ATN/NO-7389-RS	2001					\$15,000	\$15,000
Rural and Indigenous Women									
Guatemala	Rural Women’s Role in Democracy -GU	ATN/NO-5991-GU	1998					\$1,167,998	\$1,167,998
Regional	Web Page for Gender & Rural Development	ATN/SC-6019-RG	1998			\$54,600	Swedish		\$54,600
Regional	Development Strategies Indigenous Women	ATN/EA-6359-RG	1999			\$100,271	European Union		\$100,271
Regional	Preparation Stage – Rural Women’s Program	ATN/EA-6675-RG	1999			\$100,000	European Union		\$100,000
Guatemala	Evaluate Women’s Role in Democracy	ATN/NO-6743-GU	1999					\$70,000	\$70,000
Regional	Integration Strategies for Indigenous Women	ATN/DC-6792-RG	1999			\$14,156	Danish		\$14,156
Guatemala	Development & Education of Indigenous Women	ATN/EM-6820-GU	1999			\$159,100	European Union		\$159,100
Regional	Afro-Latin Communities Development	ATN/NO-7347-RS	2001					\$86,791	\$86,791
Guatemala	Indigenous Women in Democracy	ATN/NO-7429-GU	2001					\$41,788	\$41,788
Honduras	Support for Enterprise Indigenous Women	ATN/SF-7442-HO	2001	\$250,000	FSO				\$250,000
Ecuador	Program to Promote Economic Development of Rural Women	ATN/SF-7715-EC	2001	\$72,000	FSO				\$72,000
Institutional Strengthening									
Panama	Institutional Strengthening of the Ministry of Women and Child (MINJUVE)	ATN/SC-6469-PN	1999			\$272,000			\$272,000
Honduras	Strengthening Institute of Childhood and Family	ATN/NS-6550-HO	1999			\$80,000	Norwegian Fund for Social Innovation		\$80,000
Dominican Republic	Strengthening Of Secretary of Women Affairs	ATN/SF-6796-DR	1999	\$150,000	FSO				\$150,000
Honduras	Strengthening Gender Unit	ATN/SF-7653-HO	2001	\$120,000	FSO				\$120,000

Country	Project Name	Number	Year	Amount IDB Fund	IDB Fund (FSO)	Amount of Other Trust Fund	Other Trust Funds	Norwegian Fund for WID	Total
Gender Training of IDB and Executing Agency Staff									
Regional	Training Initiative for C+D Countries, 12 Gender Analysis Courses (part of Global Technical Cooperation for 2m\$)	ATN/SF-6252-RG	1998	\$166,871	FSO				\$166,871
Regional	Training Program for Group C+D Countries (part of Global Technical Cooperation for 1.3m\$)	ATN/SF-7226-RG	2000	\$60,535	FSO				\$60,535
Other									
Colombia	Development of Agenda for Peace Negotiation	ATN/NO-6208-CO	1998					\$150,000	\$150,000
El Salvador	Health Program in Family Relations	ATN/SF-5869-ES	1998	\$150,000	FSO				\$150,000
Suriname	Coordination of Gender Empowerment Projects	ATN/SC-5982-SU	1998			\$20,000	Swedish		\$20,000
Regional	Social Policy Dialogue Program – Pilot Phase II	ATN/DC-6037-RG	1998			\$312,000	Danish		\$312,000
Mexico	Program for Drug Prevention: Children & Youth	ATN/SF-6109-ME	1998	\$150,000	FSO				\$150,000
Regional	WID Advisory Council Meeting	ATN/NO-6368-RG	1999					\$53,000	\$53,000
Dominican Republic	Support Promocion Apec de La Mujer-NGO	ATN/SF-6380-DR	1999	\$3,500	FSO				\$3,500
Regional	Social Policy Dialogue, Phase III	ATN/DC-6613-RG	1999			\$580,000	Danish		\$580,000
Regional	Gender Issues in Execution of IDB Projects	ATN/SC-6832-RG	1999			\$87,000	Swedish		\$87,000
Regional	Development of Best Practices Integrating Gender	ATN/NO-6969-RS	2000					\$11,276	\$11,276
Nicaragua	Integrated Child Care Program	ATN/NS-7175-NI	2000			\$49,000	Norwegian Fund for Social Innovation		\$49,000
TOTAL				\$12,857,596		\$8,484,046		\$2,615,513	\$23,957,155