

WIDER Working Paper No. 2013/131

The care connection

The World Bank and women's unpaid care work in select sub-Saharan African countries

Sarah Bibler and Elaine Zuckerman*

November 2013

Abstract

With the aim of reducing women's greater unpaid care work than men's and increasing women's paid employment, this paper examines the extent to which World Bank investments address unpaid care work. The paper conducts an in-depth gender analysis of 36 World Bank employment-related projects in Malawi, Mali, Niger, and Rwanda. It concludes that the vast majority (92 per cent) of reviewed projects fail to account for unpaid care work. Exceptionally, Malawi's Shire River Basin Management Program and Niger's Community Action Program target women's needs as caretakers. But most reviewed projects do not address unpaid care work. Doing so would improve economic and human development and reduce gender inequality.

Keywords: gender, World Bank, sub-Saharan Africa, employment, care work

JEL classification: E26, F33, F34, J22

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* Both authors: Gender Action, Washington, DC; sarahbibler@genderaction.org (Sarah Bibler); elainez@genderaction.org (Elaine Zuckerman).

This study has been prepared within the UNU-WIDER project 'ReCom—Research and Communication on Foreign Aid', directed by Tony Addison and Finn Tarp.

UNU-WIDER gratefully acknowledges specific programme contributions from the governments of Denmark (Ministry of Foreign Affairs, Danida) and Sweden (Swedish International Development Cooperation Agency—Sida) for ReCom. UNU-WIDER also gratefully acknowledges core financial support to its work programme from the governments of Denmark, Finland, Sweden, and the United Kingdom.



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publications@wider.unu.edu

UNU World Institute for Development Economics Research (UNU-WIDER)
Katajanokanlaituri 6 B, 00160 Helsinki, Finland

Typescript prepared by Anna-Mari Vesterinen at UNU-WIDER.

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List of Acronyms

AfDB	African Development Bank
CAS	Country Assistance Strategy
CBO	Community-Based Organization (WB)
CEDAW	Committee on the Elimination of All Forms of Discrimination Against Women
CSO	Civil Society Organizations
FAO	Food and Agriculture Organization
GDP	Gross domestic product
GPRG	Growth Policy Reform Grant (WB)
IDA	International Development Association (WB)
IFAD	International Fund for Agricultural Development
IFI	International Financial Institution
ILO	International Labour Organization
IMF	International Monetary Fund
ISRR	Implementation Status and Results Report (WB)
OECD	Organization for Economic Cooperation and Development
PAD	Project Appraisal Document (WB)
PID	Project Information Document (WB)
PRSP	Poverty Reduction Strategy Paper
PRSC/G	Poverty Reduction Support Credit/Grant
SME	Small and Medium Enterprise
SNA	System of National Accounts
TVET	Technical Vocational Education and Training
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNSD	United Nations Statistics Division
WB or the 'Bank'	World Bank
WEOI	Women's Economic Opportunity Index
WDI	World Development Indicators
WDR	World Development Report (WB)

1 Introduction

Around the world, women assume a greater responsibility for unpaid care work than men. This work, which includes caring for children, the sick, and the elderly, collecting fuel and water, cooking meals, harvesting food, and maintaining shelter, is as essential to the daily life of a family as to the health of a national economy. Yet despite its importance, the time spent carrying out unpaid and unquantified care work leads to persistent gaps in women's employment opportunities and economic growth metrics.

International development policy increasingly recognizes the urgent need to improve women's labour market participation by addressing the persistent gender inequalities that limit their employment opportunities (UNECA 2012: 7; Tinker 1990). The adoption of prominent rights-based conventions, including the Beijing Declaration, the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), and the Protocol to the African Charter on Human and People's Rights on the rights of women in Africa, demonstrates growing international consensus outlawing discrimination and contributing to a movement that addresses the legal, social, and educational barriers restricting women's employment (Tinker and Zuckerman forthcoming).

Large development agencies, like the World Bank (WB or the 'Bank'), invest billions of dollars in poverty reduction and employment generation. First coined in its 2006 Gender Action Plan, and repeated in its 2012 World Development Report, the Bank's assertion that 'gender equality is smart economics' captures its strategic focus on increasing women's participation in labour markets. The Bank has already completed cutting-edge research on the care dimensions of women's employment prospects.¹ Yet despite the fact that 'getting women to work is the cornerstone of [the Bank's] gender strategy' (WB 2009a), Bank investments continue to overlook the essential link between women's extensive unpaid care work and restricted access to quality jobs.

The present paper evaluates Bank investments for the extent to which they address care economy issues in actual project implementation. It determines that the Bank recognizes but fails to address the care economy. This failure to account for or redress unpaid care work's effect on employment opportunities undermines aid effectiveness (Espen 2009: 7; Lauterbach and Zuckerman 2013) and marginalizes chronically poor women from economic growth initiatives (Shepherd 2011: 27).

Addressing the gendered divisions of labour that saddle women with unpaid care responsibilities is more relevant than ever. Across sub-Saharan Africa (SSA), governments' insufficient social spending, a persistently high burden of diseases including HIV/AIDS, the nature of the demographic shift of an aging population, and climate-related depletion of essential water, fuel, and food resources all combine to increase care-related demands on women's time. Given this, development projects aimed at increasing women's access to income-generating opportunities must explicitly address the time constraints of unpaid care work.

At the same time, care work is not merely a barrier to development. In fact, investments in care, including quality education, health, and childcare, are cornerstones of human and economic development that have enormous economic returns (de Leon 2012; Eisler 2007).

¹ See, for example, Blackden and Wodon (2006).

The challenge is to recognize the foundational value of caregiving and ensure that greater resources, such as government expenditure and natural resource rents from oil, mineral, and gas extraction, are devoted to delivering quality care services. This would free up women's time and strengthen human capacity, thus contributing substantially to poverty reduction and economic growth.

This paper is a first attempt to examine the extent to which the Bank, the world's most influential development funder, addresses predominantly unpaid care work in its efforts to improve women's access to employment opportunities. Our analysis explores Bank investments in four SSA countries: Malawi, Rwanda, Niger, and Mali. Because care work spans subsistence food production, transportation, fuel and water collection, and human care among other essential tasks, this paper analyses Bank investments that aim to generate employment directly, such as agricultural growth projects, as well as projects that might affect women's time spent on care work, including irrigation, road, water, and other infrastructure projects.

Based on in-depth gender analysis of 36 Bank projects, our research concludes that only three (8 per cent) of the 36 reviewed projects explicitly seek to reduce women's care-related time poverty (see Box 1 for a best practices example),² while the remaining 33 fail to explicitly account for unpaid care work in project design. Despite strong Bank rhetoric on the importance of addressing or alleviating women's care work, including integrating simple time-saving technologies, orienting infrastructure projects around women's most time-consuming daily responsibilities, and providing childcare to improve women's labour market access, care work is largely overlooked in actual project implementation. The result is that Bank projects continue to undervalue women's essential but unpaid contributions, further restricting their employment and human development opportunities.

Box 1: Example—Bank care- and gender-sensitive project: Malawi

Malawi's Shire River Basin Management Program

June 2012–January 2018, US\$125 million

Project objective: Develop Shire River Basin planning framework to improve land and water management for ecosystem and livelihood benefits in targeted areas.

Key gender strengths include project's:

- Explicit references to 'women and men', rather than general 'project beneficiaries';
- Collection of sex-disaggregated project evaluation data, including equal proportion of female and male beneficiaries with improved access to flood management projects and water catchment sources;
- Recognition of women's essential role as natural resource managers, and water and fuel collectors;
- Identification of the failure to include women as a primary risk to project success;
- Implementation of participatory consultation processes that target women as stakeholders;
- Recognition that project's primary output (improved water management) will improve women's income opportunities by reducing time spent on unpaid domestic responsibilities.

2 These are: Malawi's Shire River Basin Management Program (P117617/FY 2012); Niger's Community Action Program (P102345/FY 2008); and Niger's Agro-Pastoral Export and Market Development Project (P095210/FY 2009).

2 Gender and care work: background

The responsibility for care work, which is essential to daily life, falls disproportionately to women. Care work includes the direct care of persons as well as all of the tasks that are required for caregiving, including collecting fuel, water, and firewood, cooking, cleaning, and growing as well as harvesting subsistence food (Blackden and Wodon 2006: 5). Although it can be paid, the vast majority of care work is carried out by unpaid wives, mothers, sisters, and daughters, and is underrepresented or invisible in national accounts (see Box 2). The extensive hours that women spend on unpaid care work limits their earning opportunities: Worldwide, women's paid market activities account for only one third of their work, compared to three-quarters of men's (Falth and Blackden 2009). This pervasive and inequitable gender division of labour is 'at the heart of gender inequalities' (WB et al. 2009: 362), restricting women's income, health, education, leadership, agency, and wellbeing.

Ironically, while care work is an essential to 'the development of human capabilities' (Folbre 2006), for the underrecognized and overworked care providers, care work is a hindrance to human development (UNECA 2012). Because of this, care work must be recognized as a core, cross-sectoral development priority across all regions, including in SSA (Esplen 2009).

2.1 Care work in SSA

Time is a scarce commodity for women in SSA, with direct impacts on time poverty and economic opportunities. Daily care work and market or non-market productive work combined create a 'double time-budget' that restricts women's ability to allocate time to paid employment (Blackden and Wodon 2006: 67). In recent decades a series of factors, including governments' insufficient spending on social services, aging populations, ongoing conflicts in some SSA countries, and climate-related resource scarcity have further squeezed women's time. Compounding these factors, persistently high rates of HIV/AIDS in SSA inequitably burden women who provide between 70 and 90 per cent of the home-based care to ill family members (Blackden and Wodon 2006: 101). This home-based care, while 'free' by government accounts, comes at a devastating expense to women.

In Ethiopia, for example, women's re-allocation of labour to care for AIDS-affected family members reduces their time spent cultivating crops by two thirds, with harmful impacts on family food security (Blackden and Wodon 2006: 21). Remarkably, despite significant increases in care work, care needs are consistently met 'at ever-increasing costs to [women and girls'] physical and emotional well-being' (Esplen 2009: 27). Addressing women's extensive unpaid care work is an essential factor underlying poverty reduction in SSA (Blackden and Wodon 2006).

Box 2: Care work in Systems of National Accounts (SNA) including gross domestic product (GDP)

'The household economy is "invisible" and uncounted in national accounts, yet the market economy depends on it' (WB et al. 2009: 362).

The failure to 'give visibility and value' to the essential work of caregiving in economic measurements fuels global disregard for the importance of care work (Eisler 2007: 78). The United Nation's SNA—which provides statistics for GDP and other mainstream national accounting systems—overlooks or underestimates the value of care work. The SNA is the internationally agreed standard for how to measure national economic activity and 'production', and is intended for use by all countries (UNSD no date). Common critiques of SNA (and subsequently GDP) include its:

- Failure to distinguish between positive and negative costs. For example, tobacco sales, deforestation, and weapon production contribute positively to GDP, while spending on essential human resources investments, including in education and health, reduce national accounts (Eisler 2007);
- Inability to reflect class, gender, age, ethnic, and other inequalities within a country;
- Narrow definitions of 'productive' care work: Production of some goods for household consumption (growing subsistence food, collecting water and fuel) are within the margins of SNA, while other types of care work (laundry, meal preparation, child and elderly care) fall outside its scope. This results in the marginalization of the vast majority of unpaid care work from SNA and GDP calculations (Folbre 2006);
- Insufficient tools to adequately quantify SNA-relevant care work (i.e., the production of goods for household consumption): 'Satellite accounts'—which are complementary to SNA measurements and aim to quantify aspects of social and economic life—and time-use surveys that account for water or fuel collection, for example, categorically underestimate women's and girls' time performing time- and labour-intensive care work (OECD 2003) and fail to be included in GDP.

In addition to the UN's SNA, countries often also maintain their own national accounts which tend to be weaker than the SNA because they often exclude even limited measurements of production of goods for household consumption that are already insufficiently captured in the SNA.

2.2 Gender, employment, and care: Bank rhetoric or reality?

The Bank identifies increasing women's participation in formal labour markets as the 'cornerstone' of its gender strategy³ and rhetorically recognizes the link between care work and women's employment opportunities, best captured through two of the Bank's flagship gender reports: 'Engendering Development' (WB 2001) and the 2012 World Development Report (WDR) on 'Gender Equality and Development' (WB 2011a).

Over a decade ago, the Bank's seminal report 'Engendering Development' linked women's care responsibilities to inequalities in education, job opportunities, labour market participation, poverty, and general welfare. Recognizing policy makers' general disregard for women's 'invisible' work, the report promoted: infrastructure projects to reduce time-intensiveness of women's work; assessments that move away from the male-dominated 'unitary household model to recognize gender roles'; and public support for out-of-home childcare services (WB 2001: 154).

More than a decade after 'Engendering Development', the WDR 2012 expanded on care dimensions. It asserted that care work affects women's ability to invest in educational and economic opportunities, and participate in economic, political, and social life (WB 2011a: 80). Stemming from WDR 2012, the Bank's World Development Indicators (WDI), a compilation of 'global development data', now include sex-disaggregated data on 'vulnerable

3 It is beyond the scope of this paper to analyse women's position in informal versus formal labour markets. Instead, the paper argues that care work, which falls largely to women, affects employment opportunities. Care work must therefore be counted and compensated, and steps must be taken to ensure that care work does not interfere with quality employment opportunities that improve women's wellbeing.

employment’ to measure men’s and women’s representation as unpaid family and own-account workers (WB 2013b).

WDR 2012 also emphasized key interventions to free up women’s time including the need for improved access to water, electricity, and childcare (WB 2011a: 80), noting that ‘where care options are not available ... the lack of childcare pushes mothers from formal into informal employment’ (WB 2011a: 222–23). Although both ‘Engendering Development’ and WDR 2012 emphasize the link between childcare and women’s economic opportunities, none of the 36 Bank projects analysed in this report⁴ call for public-supported childcare, further demonstrating the vast disconnect between Bank rhetoric and action on care economy issues.

Despite earlier rhetoric, the Bank’s 2013 Jobs WDR de-emphasizes the link between care work and women’s economic opportunities (WB 2012a). While it notes that improvements to daycare access or infrastructure services ‘free up women’s time spent on domestic and care work’ (WB 2012a: 30), the report neither seeks to increase the value of care work nor the quality of traditionally low-paying jobs in gendered fields, like clothing retailers, seamstresses, beauty salon employees, or nurses. Additionally, WDR 2013 maintains that women prefer home-based activities so that they can balance childcare responsibilities (WB 2012a: 54), ignoring the gendered division of labour and absence of affordable childcare necessitating this ‘preference’.

More than a decade after ‘Engendering Development’, which highlighted tensions between women’s time constraints and economic opportunities, the Bank’s non-gender flagship publications still inadequately address care work. Extrapolating from our deep analysis of four Bank borrowers’ operations, it is likely that the vast majority of current Bank projects fail to acknowledge and redress unpaid care work’s burden on women and economies.

Each of the country cases highlight barriers that care work responsibilities place on women, further diminishing employment opportunities for some of the world’s most impoverished populations. Despite its essential role in maintaining the labour force and the market economy, ‘unpaid care tends to have no place’ in Bank economists’ work (Esplen 2009: 14). This paper’s in-depth gender and care analysis confirms this claim.

3 Methodology

3.1 Project selection

This paper reviews the care economy implications of 36 of the Bank’s International Development Association (IDA) funded projects⁵ in four SSA case study countries approved between fiscal years 2008–12.⁶ In order to capture the extensive dimensions of care economy

⁴ See Section 3 Methodology.

⁵ World Bank investments include those funded by the IDA, targeting the poorest countries, and the International Bank for Reconstruction and Development (IBRD), the Bank’s lending arm for middle-income countries. Since all four case study countries are classified as low-income, no IBRD investments were analysed. Analysis excludes trust fund projects. To ensure relatively even sample number from each country, additional financing projects were also excluded, except in the case of Mali which would have otherwise had too few project examples.

⁶ World Bank’s fiscal year goes from 1 July through 31 June.

impacts on employment opportunities, the paper analyses all Bank-financed case country projects within the Bank-identified sectors of:

1. agriculture;
2. education;⁷
3. infrastructure (rural/inter-urban roads, and water/sanitation/irrigation); and
4. private sector development (finance and industry/trade)

The four case study countries represent different regions of SSA and are all considered ‘low-income’ by Bank standards. They also represent different levels of gender equality, as determined by the United Nation Development Programme’s (UNDP) 2011 Gender Inequality Index. They are:

1. Malawi (low income, south/east SSA, above SSA average for gender equality);
2. Rwanda (low income, central east SSA, above SSA average for gender equality);
3. Mali (low income, west SSA, below SSA average for gender equality); and
4. Niger (low income, west SSA, below SSA average for gender inequality)

This paper identifies 36 projects based on the aforementioned country, sector, and time-frame criteria. An in-depth gender analysis is conducted for each of the 36 projects, summarized in Annex 1 and detailed in a companion database.⁸ This paper also presents a narrative analysis for 16 of the 36 projects. These 16 projects represent those with the greatest proportion of money allocated to each individual sector in each case country.⁹

3.2 Gender analysis

The paper utilized Gender Action’s Essential Gender Analysis Checklist (Box 3) to determine the gender sensitivity of the selected Bank projects. For each project, this paper consults the final pre-approval project information document (PID); one mid-project project paper or project appraisal document (PAD); and the latest project implementation status and results report (ISRR). When available, this paper also includes analysis of project’s implementation completion and results reports (ICRR). Table 1 synthesizes our in-depth gender analysis of 36 Bank projects.¹⁰ The remainder of this paper addresses the gender sensitivity of agriculture, infrastructure, education, and private sector-oriented projects, highlighting examples from each case country.

7 Education-related projects, including vocational training, are highlighted in Boxes 4 and 5.

8 Our complete qualitative gender analysis of all 36 projects, the ‘Care Economy Gender Analysis Database: Select World Bank Sub-Saharan Investments’ is available at: <http://www.genderaction.org/>.

9 For example, the Bank reserves 73 per cent of the Malawi’s Shire River Basin Management Program budget for water-sector related activities. No other project in Malawi devotes such a high proportion of its budget to the water sector, so the Shire River Basin Management Program is the project discussed in the water sector section.

10 Using Gender Action’s Essential Gender Analysis Checklist, project’s were assigned a score: i) insensitive (1–9); ii) weak (10–18); iii) moderate (19–27); iv) gender sensitive (28–36); v) strong (37–45). For project scoring, see Annex 1.

Table 1: Rating summary of 36 Bank projects' care and gender sensitivity by sector in 4 countries

Sector	Gender insensitive	Weak	Moderate	Gender sensitive	Strongly gender sensitive	Number of projects by sector
<i>Agriculture</i>	0	7	3	1	0	11
<i>Education</i>	1	2	2	1	0	6
<i>Roads</i>	0	4	0	0	0	4
<i>Water</i>	0	5		1	1	7
<i>Industry and Trade</i>	1	5	1	1	0	8
<i>Total</i>	2	23	6	4	1	36

Source: Authors.

Box 3. Gender Action's Essential Gender Analysis Checklist

Analysis that applies this qualitative checklist reveals the extent to which a development project addresses gender-related issues by measuring:

- 1) **Gender and care work:** identifies and seeks to value men's and women's differential unpaid time devoted to traditionally feminine care work, including cooking, cleaning, childcare, and water as well as fuel collection;
- 2) **Gender and human rights:** Approaches gender issues from a human rights perspective;
- 3) **Gender in/equality:** Acknowledges and seeks to redress inequalities between men and women, boys and girls; explicitly promotes equality between men and women, boys and girls;
- 4) **Gender data:** Provides and analyses gender disaggregated data as part of the background/justification for the project's existence and design; includes gender disaggregated indicators for project monitoring purposes (including data on gender participation in planning, implementation as well as monitoring and evaluation);
- 5) **Gender in context:** Analyses gender relations, dynamics, and inequalities within relevant political, legal, geographic, economic, historical and/or social contexts to be considered *throughout the project cycle*;
- 6) **Gender access:** Examines how gender inequalities uniquely affect men's and women's/boys' and girls' abilities to participate in the project cycle and benefit from project outputs and outcomes, including whether user fees and other harmful conditions promoted through the project may differentially affect access to services for men and women, boys and girls;
- 7) **Gender inputs:** Promotes equal opportunity for those who are directly or indirectly affected by the project to participate throughout the project cycle—from planning to implementation to monitoring and evaluation—including women, marginalized men, and other vulnerable groups, as appropriate; and collects data on participation by gender (see 'Gender Data')
- 8) **Gender outputs:** Plans project outputs and outcomes that accommodate and respond to the differential needs of men and women, boys and girls;
- 9) **Gender impact:** Considers the differential longer-term impacts of projects and/or IFI-endorsed policies on women and men/ boys and girls.

Source: Gender Action (2012).¹¹

¹¹ The checklist, part of our 'Gender Toolkit for International Finance Watchers', guided this analysis. The toolkit helps civil society organizations (CSOs) to incorporate a gender perspective into their work on International Financial Institutions (IFIs) and in other sectors.

4 Sector analysis

4.1 Agriculture

Across SSA, women undertake an estimated 90 per cent of the hoeing and weeding and 60 per cent of crop harvesting activities, as well as the majority of food processing and storage labour (Blackden and Wodon 2006: 18). This largely unpaid work is both time and labour intensive. For example, time-use surveys estimate that it takes up to 13 hours to pound enough maize to feed an average SSA family for four to five days—a task that falls largely to women (Blackden and Wodon 2006: 23). Despite the importance of food production and other essential goods, women are rarely able to access simple time-saving technologies, like maize grinders, leaving them to carry out labour-intensive tasks by hand. Bank research recognizes that too often its agricultural investments overlook the importance of labour-saving tools (WB et al. 2009: 295) despite the fact that the time SSA women spend ‘looking after their families, working in their husbands’ gardens and producing food for their households’ is a primary barrier to participation in income-generating opportunities (FAO 2011: 14).

The Bank Country Assistance Strategy (CAS) for each of the case study countries promotes agricultural development to advance economic growth (WB 2003b, 2007b, 2008h). Given that women make up the majority of SSA agricultural workers, Bank agricultural projects should address care-related barriers restricting women’s ability to participate in or benefit from agricultural investments. To achieve this, projects must account for distinct gender needs, divisions of labour, and access to resources, as well as collect robust sex-disaggregated data to measure differential poverty rates and wellbeing amongst the poorest farmers over time (Blackden and Wodon 2006: 27; Shepherd 2011).

Of the 36 reviewed projects, 11 fall predominantly within the agricultural sector. In-depth analysis of these 11 projects highlights the Bank’s failure to integrate care economy dimensions into agricultural investments. Eight of the projects are either gender insensitive or weakly gender sensitive, two are moderate, and three are gender sensitive. The more gender sensitive projects generally identify women’s role as agricultural producers, stakeholders, or decision-makers in community-based organizations. Nevertheless, *none* of the projects identified care-related barriers to participation in capacity-building trainings and other activities. Worse, none prioritize time saving technologies, even though at least eight projects aim to increase production of labour intensive crops, like rice, tobacco, and cotton.¹² These initiatives likely *increase* women’s unpaid workload, taking their valuable but unremunerated labour for granted. The following analysis highlights agriculture and care in case country context.

5 Malawi

Malawian women’s exhaustive unpaid care work affects their susceptibility to poverty. 97 per cent of rural women are engaged in subsistence agriculture, in addition to other care responsibilities, resulting in a 16-hour work day for the average Malawian woman (WB

¹² Gender Action believes that the World Bank should not finance tobacco production which undermines women’s, men’s, boys’, and girls’ health. The Bank meanwhile boasts that it prioritizes improving health outcomes.

2003a). In rural areas, Malawian women are twice as likely to be time poor as men, restricting their ability to diversify and enter into paid activities or access the benefits of development initiatives (Blackden and Wodon 2006: 114). Any development project that aims to expand agricultural production must therefore integrate care dimensions to promote women's inclusion and meet development objectives.

5.1 Agriculture Development Support Program project: background

In June 2008, the Bank approved a US\$32 million loan to Malawi's government to support the Agriculture Development Program Support project.¹³ The project aims to improve food security and agricultural growth (WB 2008a: 2). In order to achieve this objective, the project focuses on developing resource management capacity at the institutional level and providing technology to smallholder farms to improve crop yields (WB 2008: 4; Lauterbach and Matenje 2013). Given their role as farmers, women have a tremendous stake in agricultural growth.

5.2 Care and gender analysis

The Agricultural Development Support Project incorporates some gender elements. Its PAD asserts that efforts will be made to ensure equal access to new technology and training opportunities for 'women farmers, female-headed households and those affected by HIV/AIDS' (WB 2008a: 14). The PAD also acknowledges the differential impact that HIV/AIDS has on women, given that 'women bear a disproportionate share of care-taking burdens' when caring for the sick (WB 2008a: 30). According to the PID, a pre-project assessment explored gender barriers to project activities (WB 2007d). Additionally, the PAD calls for hiring a gender consultant to strengthen the Ministry of Agriculture and Food Security's HIV/AIDS and gender mainstreaming strategy (WB 2008a: 3).

Despite these strengths, the only gender dimensions integrated into project activities are 'gender/HIV awareness training' for lead farmers (WB 2008: 14) and sensitization of agricultural ministry staff about gender biases in the agricultural sector (WB 2008a: 31). Other care-related barriers to project participation are overlooked. For one, the PAD fails to orient technology towards reducing female farmers' time-intensive subsistence labour. Activities aimed at enhancing food security, including implementing food and water-related technologies and enhancing corn production, neither explicitly consult women nor address their priorities (Lauterbach and Matenje 2013; WB 2008a).

Given the project's failure to account for Malawian women's time poverty, care priorities, and restricted household decision-making power, it is unlikely that the project will achieve 'equitable targeting' of female farmers. Despite some gender elements, this project overlooks care-related constraints to project participation, the opportunity to reduce women's unpaid care work as a barrier to agricultural growth, and the importance of robust sex-disaggregated data collection as a way to measure women's differentially improved wellbeing over time.

¹³ P105256/FY 2008.

6 Mali

Mali's economy depends on agriculture (World Bank 2006). It is also a fragile state where gender equality rates rank amongst the lowest in the world, and women, especially in rural areas, face high rates of poverty (UNDP 2011). This corresponds directly with extensive care responsibilities. Women routinely spend hours each day pounding millet, gathering firewood, and collecting water, cultivating and harvesting crops, and, with one of the highest fertility rates worldwide, caring for children (Bunting 2010). In fact, rural Malian women spend an estimated 17 times the amount of time that men spend on work that is not counted in System of National Account (SNA) measurements. This inequality reduces their income, access to credit, and freedom to participate in community-based initiatives, agricultural trainings and capacity buildings (UNECA 2012: 31). Yet as the Bank's Fostering Agricultural Productivity project illustrates, these constraints are overlooked.

6.1 Fostering Agricultural Productivity project: background

Approved in 2010, the Bank's six-year Fostering Agricultural Productivity project¹⁴ aims to increase the productivity of smallholder agricultural and agribusiness producers (WB 2010a). Its primary components include investing in productive infrastructure and equipment; expanding farm research, training, and financing; and strengthening the policy and institutional environment to fuel agricultural production (WB 2010a). Given women's primary role in Malian subsistence agriculture, and the project's objective to shift from subsistence to market production, women should be fully integrated as primary project participants (WB 2010a).

6.2 Care and gender analysis

The project is moderately gender sensitive. It promotes women's access to capacity building and advisory services through development of inclusive producer organizations. It also seeks to improve the quality and yield of 'short cycle animal production', which women primarily manage (WB 2010b: 6), and develop lowland irrigation areas where women's groups can use and manage diversified vegetable plots. Despite these small-scale projects, gender and care constraints are absent from broader goals and activities (WB 2010b: 145).

Although the project highlights the importance of women's community involvement, it does not identify a strategy to address care-related time barriers to women's participation in producer organizations, community based organizations, and capacity-building programmes. This is especially significant given that producer and community-based organizations are 'the entry point' for project activities (WB 2010b). The project also fails to promote women's role as community leaders, advocate for gender-sensitive agricultural research, and recognize women's need to access 'higher-value crops' (WB 2010b).

Perhaps most damaging is the project's promotion of higher rice, vegetable, and cereal yields without addressing how the additional labour required to harvesting these crops will likely impact women. While the PAD states generally that the introduction of 'innovative techniques and technologies' will benefit men and women, it is unclear whether women's labour will be reduced by new technologies, or if new technologies merely increase the yields

¹⁴ P095091/FY 2010 (US\$70 million).

of traditionally male-controlled crops (WB 2010b). Sex-disaggregated data is necessary to measure project's differential impact on poor men's and women's wellbeing and reduced poverty rates over time (Shepherd 2011). Overall, the project seeks to increase women's productivity within the traditional gendered-division of agricultural labour—including small-scale subsistence vegetable crops and short-cycle animal production—but overlooks barriers to less traditional rural credit and improved market opportunities.

7 Rwanda

Of the four case countries, Rwanda ranks the highest in key gender equality indicators (UNDP 2011), including girls' primary school enrolment levels and women's parliamentary representation. But despite a comparatively high gender equality ranking, Rwanda's 'pronounced' gender division of labour places women firmly in the 'reproductive' domain (Schindler 2009: 21). Rwandan women also shoulder a majority of the agricultural responsibilities. With 86 per cent of women engaged in farming as independent, waged, and/or unpaid family farmers, women spend an average 14 to 17 hours each day carrying out subsistence and cash crop production and care-related tasks (AfDB 2008). Despite this exhausting labour, fewer than 15 per cent of rural Rwandan women earn cash incomes, while more than half earn no income at all (Rwanda Ministry of Gender and Family Promotion 2010: 9). Rwanda's national gender policy commendably calls for addressing the heavy reproductive workload that prevents women from participating as decision makers and income earners. Of the Bank's three agricultural projects reviewed in this paper, two are moderate and one weak on gender sensitivity.

Box 4: Example—promoting time saving technologies:

Rwanda

Rwanda's Center for Innovation and Technology Transfer (CITT) funds projects that prioritize women's access to 'appropriate' labour saving technologies, including agro-processing, milk processing, and alternative energy generation (AfDB 2008: 18). The project demonstrates the value of integrating gender-sensitive labour saving tools into agricultural projects.

CITT, which effectively collaborates with local partners on the ground, provides a model that could be scaled-up by the Bank.

7.1 Second Rural Sector Support project: background

Rwanda's 2008–12 Second Rural Sector Support project,¹⁵ which aims to increase agricultural production and marketing in an environmentally sustainable manner, lacks attention to any care issues. Its primary components include targeting marshland and hillside rehabilitation to promote agricultural production, and strengthening commodity chains to support smallholder agriculture (WB 2008c). The PAD notes that the most effective way to achieve agricultural growth is to raise the rural poor's productivity and expand resources access (WB 2008b). But the project is unlikely to raise women's productivity unless it addresses the care constraints that limit their project participation and tailors activities to respond to distinct divisions of labour.

¹⁵ P105176/FY 2008 (US\$35 million).

7.1 Care and gender analysis

The PAD identifies farmer-based organizations as an entry point to strengthen agricultural value chains and expand agro-market access. It encourages ‘active participation of all key stakeholders, including special concern for women, young, and other potentially vulnerable groups’ (WB 2008b). The PAD also notes that membership in most farmer organizations already reflects equal representation of men and women, calls for measures to ensure women’s organizational leadership, and commits to hiring a gender specialist (WB 2008b). Despite these strengths, there are no assessments to determine whether training or capacity building are oriented around women’s time constraints, if seeds are affordable to women who constitute the majority of the poor in Rwanda, or how the chosen crops reflect men’s and women’s differential division of labour or production preferences (WB 2008b).

As Box 4 illustrates, these weaknesses could be addressed in part by applying time-use analysis and time-saving tools. Both are essential to ensure that development activities reduce, not increase, women’s unpaid care and agricultural work (AfDB 2008: 21). For example, the project’s goal to implement soil sustainability standards must ensure that women do not absorb the burden of stricter soil requirements alone (WB 2008c). Likewise, promotion of high rice yields and other such labour-intensive crops must be complemented with time-saving tools.

8 Niger

Niger is a predominantly agrarian economy (WB 2003b). According to the Bank’s most recently available CAS, of the ‘actively employed’ population, 84 per cent of men and 97 per cent of women are involved in growing crops or raising livestock (WB 2003b: 2). Despite women’s essential contribution to the household economy, they face restricted access to land, credit, technology, health, education, and other social services, as well as one of the world’s highest fertility rates (IMF 2008). Addressing gender equality in general and care constraints in particular should therefore be a priority of any Bank investment. Of the three reviewed Niger agricultural projects, our analysis identified two as weak and one as gender sensitive.

8.1 Second phase Community Action Program (PAC2): background

Niger’s second phase Community Action Program¹⁶ aims to improve rural community capacity to design and implement ‘Communal Development Plans (CDP) and Annual Investment Plans (AIP)’ to advance natural resource management, raise health, education and food security levels, and stimulate economic growth (WB 2008g: 6). The project’s operational components include: building community capacity to carry out locally-owned projects; strengthening ‘institutional and legal frameworks’ to advance participatory developments; and implementing a local investment fund (LIF) to ‘stimulate local development and empower ... communities’ to meet their own needs (WB 2008g: ix). Given the focus on both participatory development and livelihood enhancement, Nigerien women stand to benefit greatly from this project.

¹⁶ P102354/FY2009 (US\$30 million).

8.2 Care and gender analysis

PAC2 is one of the most gender sensitive projects reviewed. For example, the PAD adopts a rights-based approach, recognizing Nigerian women's right to participate in and benefit from income opportunities, improved access to health and education, and agricultural growth initiatives resulting from the project. Box 5 highlights the key strengths contributing to the PAC2's gender sensitivity. Yet despite the strengths in project design highlighted below, the most recent ISRR does not collect any sex-disaggregated data (WB 2013a), contrary to project rhetoric on equitable gender inclusion.

Box 5: Example—Bank care- and gender-sensitive project: Niger Community Action Program (PAC2)- (P102354), August 2008–April 2013, \$US30 million

With its gender-inclusive emphasis on economic growth, food security, health, and education, the PAC2 is one of the most gender sensitive Bank projects reviewed.

Key gender strengths include the project's:

- Integration of gender dimensions throughout the project design stage, including participatory consultations with women and gender-based focus groups and needs assessments (WB 2008g: 21);
- Consideration for women's distinct needs through budgeting for gendered barriers to dairy- and livestock-related activities;
- Acknowledgement of the need for gender-accessible micro-projects that promote women's businesses (WB 2008g: 79);
- Identification of the lack of 'gender equity goals' as a risk to project success (WB 2008g: 16);
- Recognition of women's responsibility for unpaid care work as a barrier to economic development, noting that gathering water and transporting goods is a 'major constraint to [women's and girls'] participation in economic activities, literacy and education programs' (WB 2008g: 25).

9 Infrastructure

Infrastructure developments that focus on improving 'household-level care tasks', including access to potable water, irrigation systems, rural transport, and household energy supply, present a singular opportunity to reduce time-intensive care work (Falth and Blackden 2009). Reducing poverty among chronically poor women requires such targeted infrastructure (Shepherd 2011). A 2010 Bank Independent Evaluation Group (IEG) report found that Bank sector strategies, such as the Bank's 'Mainstreaming Gender in Road Transport', do largely recognize the importance of integrating gender issues into infrastructure projects as a way to 'reduce the burden of unproductive domestic chores, increase women's access to markets, and improve opportunities for productive purposes' (IEG 2010: 24). Despite recognition in such sector strategies, this paper's scrutiny finds that care dimensions are often left out of actual project design (IEG 2010; WB 2012c, 2010e). The following analysis focuses on gender sensitivity of road/transport projects in Mali and Niger, and water/irrigation projects in Rwanda and Malawi.

9.1 Rural/inter-urban roads

SSA women's primary responsibility for firewood, water, food and fuel collection, and transport results in extensive time spent traveling across rural roads, paths, fields, and forests. Time-use surveys in Ghana, Tanzania, and Zambia show that women spend nearly triple the time on transport activities compared to men, averaging 2,000 hours every year on transportation tasks, and transport four times the amount of volume (Blackden and Wodon

2006: 8). At the same time, gender norms and differential poverty rates mean that women lack access to rudimentary transportation, like bicycles, let alone motorized transport. Despite women's evident stake in road development, seven of the nine reviewed road/transport related projects are gender insensitive. Most of the reviewed projects view women as indirect rather than primary project beneficiaries and decision makers and fail to respond to women's distinct responsibilities.

10 Mali

The Bank acknowledges that the time devoted by Malian women and girls to transporting goods constrains their participation in economic, literacy, and education activities (WB 2007a: 4). The Bank's 'Mainstreaming Gender in Road Transport' operational guide also notes that women's 'caretaking roles' result in different transport patterns between men and women (WB 2010e: 9). Despite this, Bank-financed road projects in Mali overlook women's needs: Both of the reviewed road/urban infrastructure related projects in Mali are gender insensitive.

10.1 Mali's Second Transport Sector Project (AF): background

The development objective of the Additional Financing for Second Transport Sector project¹⁷ is to improve communities' access to transport services through strengthened rural and transport infrastructure. It aims to promote agro-industrial business activities in cotton through financing, maintenance, and improvement of rural roads, as well as improved 'socio-economic infrastructure' in rural villages (WB 2011c). Given the project's overarching goal to increase agricultural production, mobility, and access to basic social services (WB 2011c), women's role as care-providers, food transporters, and water and fuel collectors should be a core consideration.

10.2 Care and gender analysis

This is a highly gender insensitive investment. The PAD for the original project acknowledges 'gender-differentiated roles linked to roads', highlighting women's responsibility for marketing, transport of goods, manual grinding activities, and household chores (WB 2007a: 97). Yet this allusion to women's extensive work, and the role that improved transport and infrastructure might play in reducing women's time constraints, is not integrated into project design.

The project misses opportunities to incorporate women at all levels. It neither prioritizes their equal participation in consultation, nor addresses time-related barriers to project involvement. Instead, the PAD preserves a traditional model for development, where 'village chiefs', usually men, work with household representatives to carry out road projects (WB 2011c). Absent proactive inclusion of women, social norms that presume men as heads of households likely marginalize female representation. Furthermore, reliance on household representatives discounts the differential rates of poverty that often occur between men, women, boys and girls *within* a family (Amosu 2011). The PAD also overlooks explicitly promoting women in

¹⁷ P121693/FY 2012 (US\$23 million).

its gender-blind project implementation, which is carried out by ministries, steering committees, and technical advisors (WB 2011c).

Neither the original nor the updated PADs provide sex-disaggregated project data, including in care-related indicators of ‘distance traveled to nearest market center, affordability of transport cost, frequency of market visits’, or ‘presence/absence of electricity’ among others (WB 2007a: 97). As such, indicators miss the opportunity to measure the project’s differential effects on men’s and women’s poverty and wellbeing over time (Shepherd 2011). Overall, the Second Transport Sector project marginalizes women’s priorities, and reinforces the gender-blind ‘trickle down’ assumption that general improvements to private sector-oriented infrastructure also help the poorest groups. In reality, as long as gender is not placed at the center of these investments, such improvements will do little to reduce women’s poverty and unpaid care labour.

11 Niger

Given Niger’s weak infrastructure, including limited access to modern energy or water sources, performing daily care tasks places a significant burden on Nigerien women. For example, women collect most of the fuel to meet the needs of the estimated 96 per cent of households that rely on wood or charcoal as their primary source of cooking fuel. This contributes to deforestation and forces women to cover ‘increasingly long distances to obtain daily supplies’ (IMF 2008: 45). Additionally, 57 per cent of Nigerien households are more than 15 minutes away from water sources (IMF 2008). Water and fuel collection along poor roads limits women’s and girls’ access to ‘social, economic and political opportunities that can help them to get out of poverty’ (IMF 2008: 41). Given nearly unparalleled levels of gender inequality, weak and worsening infrastructure, and environmental degradation that accelerates women’s care burdens, it is remarkable that both of the Bank’s road-related projects in Niger rank only weakly gender sensitive.

11.1 Transport Sector Program Support Project: background

The Transport Sector Program Support project¹⁸ objective is to ‘improve the physical access of the rural population to markets and services ... and strengthen the institutional framework, management and implementation of road maintenance in Niger’ (WB 2008d). The project intends to generate ‘substantial’ social impacts by improving access to basic services, including roads to clinics and food distribution centers, as well as market access and general ‘quality of life’ (WB 2008e: 14). Unfortunately, none of the activities directly respond to women’s distinct needs.

11.2 Care and gender analysis

Despite adopting a development objective that could substantially benefit women, the Transport Sector Program Support project is weak on gender sensitivity. The project misses a number of opportunities to integrate women as decision makers and overlooks distinct gender priorities in developing roads that are intended to connect rural populations to central markets (WB 2012d). The PAD neither identifies the need to conduct consultations with women,

¹⁸ P101434/FY 2008 (US\$30 million).

despite highlighting the importance of consultations with Civil Society Organizations (CSOs) and public and private sector stakeholders, nor addresses time barriers limiting women's participation (WB 2008e). Other missed opportunities include overlooking women's particular needs in project capacity building and design of institutional-level road maintenance structures.

According to the PAD, road projects are selected to improve 'market access' in general, but seemingly no consideration is given to men's and women's distinct needs and priorities regarding income generation, water collection, food transport, or other economic or care-related activities. Additionally, the project does not collect any sex-disaggregated data to determine whether or not men and women benefit equally from the project (WB 2012d). Absent a gender focus, Bank transport projects are unlikely to reduce women's substantial time burden, entrenching instead barriers to equitable economic opportunities.

12 Water, sanitation, and irrigation

The Bank acknowledges that poor access to adequate water infrastructure exacerbates SSA women's time poverty, affects food security, and undermines economic opportunities (WB et al. 2009). Many SSA countries have limited access to water. In Malawi and Rwanda, less than a quarter of rural households are within 15 minutes of a drinking water source (UN Stats 2010: 142), an issue that is made worse by the persistent HIV/AIDS epidemic: It takes an additional 24 buckets of water each day to care for an AIDS-affected family or community member, in addition to the time spent washing sheets, cooking, cleaning, and undertaking other time-intensive measures to care for the sick (Falth and Blackden 2009: 2). While the Bank's Gender in Agriculture Sourcebook notes that women's involvement in community-based water schemes leads to improved access to water (WB et al. 2009), strategies to promote women's actual participation in project design often overlook gender dimensions. This paper finds that five of seven water-related projects analysed hardly incorporate women as resource managers or water stakeholders; one project is gender sensitive; and one is strongly gender sensitive.

13 Malawi

The African Development Bank's (AfDB) 'Multi-Sector Country Gender Profile' documents significant gender issues in Malawi's water sector, including inequitable and labour-intensive responsibility for water collection, and women's generally weak decision making role in water and sanitation projects (AfDB 2005). These inequalities extend to young girls, as 'being female is the most significant determinant of a child participating in natural resource collection' (Blackden and Wodon 2006: 19). The 'considerable share of time' devoted to water and resource collection affects women's persistently high poverty rates (WB 2007b: 47). Fortunately, Malawi's only water-related project is strongly gender sensitive.

13.1 Shire River Basin project: background

Approved in June 2012, Malawi's six-year Shire River Basin project¹⁹ aims to develop a planning framework to increase social, economic, and environmental benefits through

¹⁹ P117617/FY 2012 (US\$125 million).

collaborative planning, development, and management of the water-rich Shire River Basin (WB 2012e). Project components include: i) strengthening institutional capacities and mechanisms for Shire Basin monitoring, planning, and management; ii) investing in water related infrastructure; iii) reducing environmental erosion while focusing on agricultural productivity, livelihoods, and environmental services; and iv) improving flood management and mitigation (WB 2012f).

13.2 Care and gender analysis

Malawi's Shire River Basin project is gender sensitive. Its key strengths, which include targeting women grant recipients for projects aimed at reducing women's labour burdens, enhancing their income opportunities, and increasing their local leadership, are highlighted in Box 1.

Although the project seeks to integrate women into community-level development, it could be further improved by enhancing women's opportunities at institutional management levels. For example, gender dimensions are absent from project activities related to developing water management systems, and strengthening the Shire River Institution's knowledge, leadership, and research capacity, which aims to guide long-term water administration (WB 2012e). Although women are likely to benefit from community level projects, such as improved small-scale irrigation, institutional development must also be fully gender inclusive to ensure that water management strategies consistently respond to women's distinct natural resource needs. Despite this, the project's explicit connection between reducing labour-intensive water collection and improved income opportunities is commendable.

14 Rwanda

Rwandan women's limited access to quality infrastructure significantly limits their time. Rwanda's national gender policy notes that poor conditions of feeder roads and long distances from water restrict women's economic growth (Rwanda Ministry of Gender and Family Promotion 2010). One quarter of rural Rwandan households still collect water from unsafe sources with disproportionately negative impacts on women and girls' time and health (AfDB 2008:29). Orienting infrastructure projects around distinct gender needs is therefore key to 'accelerating poverty reduction efforts and economic growth' (AfDB 2008: 17). Our paper found that three of Rwanda's four primarily water-related projects are weakly gender sensitive, and one is gender sensitive.

14.1 Land Husbandry, Water Harvesting and Hillside Irrigation project: background

Rwanda's Land Husbandry, Water Harvesting and Hillside Irrigation project²⁰ aims to increase the productivity and commercialization of hillside agriculture in target areas through, among other activities, improving irrigation and water harvesting infrastructure. The PAD indicates that project activities are selected through participatory, community-based processes (WB 2009b). All project activities require 'high levels of participation and ownership by women and men' and are intended to 'empower women and men... (in) land management work' (WB 2009b: 4).

²⁰ P114931/FY2010 (US\$34 million).

14.2 Care and gender analysis

Rwanda's gender sensitive Land Husbandry project is likely to alleviate women's care-related time constraints by developing water sources that equally meet men's and women's distinct needs. Throughout the PAD, the project consistently refers to *male* and *female* farmers. Project activities aim to address barriers to women's participation, collect sex-disaggregated baseline and indicator data, and explicitly integrate women as project leaders. The PAD budgets for the design of gender-sensitive consultation and project implementation, including reserving US\$60,000 for integrating community mobilization and gender activities into project evaluation and implementing gender-sensitive agricultural extension services (WB 2009b). The PAD also calls for gender training in project implementation, including on 'how to formulate and implement communication strategies ... that promote gender equality' (WB 2009b: 66).

Box 6: Education

Based on this report's methodology, we reviewed five education projects, three of which are highlighted below, in order to explore the link between women's and girls' unpaid care work and their access to education.* Our analysis found that overall, Bank education investments rarely respond to care dimensions in project design and implementation.

- **Malawi: Project to Improve Education Quality, June 2010–15 (P114847)**—US\$50 million—This project provides bursary packages to girls in the form of tuition, textbook, and exam fees, as well as small stipends. It also constructs new neighbourhood schools to address safety and time constraints of long walks to school (WB 2010c). While it could be strengthened by addressing constraints to female teachers' recruitment and women's ability to participate in regular community development of 'school improvement plans', as well as promoting gender sensitive curriculum, this project is the most gender sensitive of the five reviewed education projects.
- **Mali: 4th Poverty Reduction Support Credit (PRSC), June–December 2010 (P117270)**—US\$70.5 million—The Bank's 'Strategic Gender Assessment' on Mali notes that low enrolment and literacy rates among Malian women and girls 'is linked to their ... heavy workload' (WB 2006: 20). Despite this, the Bank's fourth Mali PRSC, which ostensibly directs 13 per cent of its budget to education, is gender insensitive. The project aims broadly to improve girls' and boys' primary school enrollment, and encourages school feeding programmes which might help offset the perceived opportunity cost of sending girls to school (WB 2010d). Beyond this, the project does not address any gender specific barriers to girls' school enrollment, especially constraints related to their 'heavy workload' (WB 2006: 20).
- **Niger: Local Urban Infrastructure, May 2008–January 2013 (P095949)**—US\$30 million—The PAD indicates that the project will indirectly improve education access by funding community-driven small infrastructure works, including construction of health centers, classrooms, and youth centres (WB 2008f). Because the project neither measures women's participation in project design, nor subsequent improvement in girls' enrollment, it is unclear what effect this has on girls' education.

*See Box 7 for Rwanda's vocational education training (VET) project example.

The emphasis on women's role in project design and implementation, coupled with strategies to address barriers to participation, will likely result in the development of gender sensitive irrigation structures that respond to women's distinct priorities. As such, project activities have the potential to reduce women's unpaid care work by alleviating time spent on water collection, subsistence crop production, and other labour-intensive tasks.

14.3 Education

Worldwide, there is widespread acceptance of the essential need to improve women and girls' access to education. Perhaps best captured by the Millennium Development Goals emphasis on achieving universal primary school access, the development community recognizes that gender gaps in education are linked to persistent inequalities. Our analysis found that overall, the Bank acknowledges that care constraints limit access to education, and that infrastructural improvements in roads and water sources correlate with higher enrollment. Despite these recognitions, education investments rarely respond to care dimensions in actual project design and implementation. Box 6 (primary education) and Box 7 Vocational Education and Training (VET) provide examples.

Box 7: Vocational Education and Training (VET)

The Bank identifies VET as a way to provide workers with 'relevant' skills (WB no date). Increasing women's 'relevant' skills is important in Rwanda, where women disproportionately occupy poorly paid fields associated with 'traditional roles and responsibilities' (Rwanda Ministry of Gender and Family Promotion 2010, 18–19). In order to improve women's quality employment opportunities, training, and education for women and girls should be geared toward acquiring in-demand skill sets rather than fulfilling traditional norms (AfDB 2011). Despite this, Rwanda's 'Skills Development Project' entrenches women's under-valued role of caregiving, reinforcing the perception of care work as low-skilled and 'naturally' carried out by women (Esplen 2009: 23).

Rwanda's **Skills Development Project (P118101), March 2011–May 2016** is gender insensitive. It casts (predominantly female) agricultural and subsistence work as 'unsophisticated and unproductive' (WB 2011b: 1–2). Alarming, the project, which aims to increase men's and women's access to in-demand vocational training, targets women for 'traditionally female occupations, such as cook, waiter, receptionist, and housekeeper' (WB 2011b). Yet despite acknowledging women's role as caregivers, the project design overlooks care-related barriers that might limit women's access to vocational training, including provision of childcare. Therefore, the vast majority of women are unlikely to benefit from the VET investment, while those that do will find themselves further entrenched in low-paid occupations.

14.4 Private sector development: finance, industry and trade, and Poverty Reduction Support Credits

Bank-funded Poverty Reduction Support Credits (PRSCs) are a cornerstone of Bank lending to low-income countries. PRSCs' emphasis on poverty reduction in general, and employment generation, private sector and policy development in particular, means that they have the potential to either positively impact women's employment by addressing care work dimensions, or further entrench gendered divisions of labour through insensitive investments.

The Bank introduced PRSC lending instruments in 2001 to support policy and institutional reforms in low-income countries. PRSC objectives draw primarily from the Poverty Reduction Strategy Papers (PRSPs), which the Bank together with the International Monetary Fund (IMF) require of poor developing countries (Zuckerman 2002b: 1). Far from breaking from damaging policies of the past, critics argue that PRSCs are merely 'a new name for Structural Adjustment Loans' (Vladisavljevic and Zuckerman 2004; WB et al. 2009: 42; Zuckerman 2008), prioritizing private interests and short-term gains at the expense of more widespread and long-term poverty reduction initiatives targeted at the chronically poor (Dennis and Zuckerman 2006; Shepherd 2011: 43).

If PRSCs are to fulfill their purpose of poverty reduction, they must address the gendered care burdens that limit women and girls' time for income-earning activities, quality education,

training, and leisure (Zuckerman 2002a: 2). Unfortunately, extensive research documents PRSCs' gender insensitivity (Zuckerman 2002a; Dennis and Zuckerman 2006). Too often, Bank-sponsored PRSCs support gender blind 'one-size-fits-all' approaches, with direct and negative impacts on women's care work (Oxfam International 2006; Dennis and Zuckerman 2006). For example, PRSCs' failure to prioritize government spending on health and other social services overlooks the time women spend caring for sick family members rather than engaging in paid work (Dennis and Zuckerman 2006: 3; Zuckerman 2008).

Beyond failing to prioritize government spending on social services, PRSCs miss the opportunity to direct other resources towards human development. For example, revenues from the Bank's multibillion dollar investments in natural resource extraction, including oil, mineral, and other extractive industries, could fund 'path breaking improvements in physical infrastructure and human wellbeing' (Diamon and Mosbacher 2013: 88). Unfortunately, the importance of strengthening human capital is widely overlooked.

Unpaid care work is a 'key component of the more traditional poverty problem', and must be addressed in poverty reduction policy-lending (Blackden and Wodon 2006: 4). Despite the link to women's employment opportunities, our paper highlights how PRSCs tend to overlook women and their unpaid care responsibilities in financial and private sector operations. This paper identified and analysed 14 PRSC projects, accounting for nearly half (48 per cent or US\$938.7 million) of IDA financing for reviewed projects. Twelve of these were gender insensitive, and two were weakly gender sensitive. The project analyses below spotlight a PRSC series for each country to assess their gender sensitivity and attention to unpaid care work.

15 Malawi

The Women's Economic Opportunity Index (WEOI) ranks Malawi 95th out of 113 countries in women's economic opportunities, and 21st out of 25 in African women's equitable social and legal status (Economist Intelligence Unit 2010; Gender Action 2012: 6). Given Malawian women's high rates of poverty, weak economic opportunity, and low social status, PRSCs must explicitly and proactively address gender inequality, including women's largely invisible care work, if they are to sustainably and equitably reduce poverty and increase employment opportunities.

15.1 First PRSC series: background

Malawi's first PRSC series, which comprises three individual PRSC projects²¹, aims to increase economic growth and poverty reduction through policy and institutional reforms. These reforms include improving agricultural productivity, private sector investment, household resilience to shocks, and fiscal management (WB 2009c). Each of these areas could contribute to women's income-earning opportunities. Unfortunately, the Bank's first PRSC series is highly gender insensitive, ignoring care dimensions that if valued could enhance economic growth.

²¹ PRSC 1-P099313/FY2008; PRSC 2-P107303/FY 2009; and PRSC 3-P117238/FY 2010 (combined US\$104 million).

15.2 Care and gender analysis

Malawi's PRSC series overlooks care-related barriers to private sector development and employment, thus ignoring the Bank's own advice to account for 'women's contribution to maintenance and survival of families and societies' in poverty reduction efforts (WB 2003b: 6). In fact, none of the project components address gender in economic development.

One of the most detrimental examples is the PRSC's exclusion of unpaid care work in its efforts to expand tobacco production (WB 2007c). Tobacco expansion activities, which include planting, watering, harvesting, and a water- and wood-intensive curing process, fall almost exclusively to women (AfDB 2005). The project also overlooks the gross health impacts of tobacco use. The PAD indicates that 'despite the anti-smoking lobby ... Malawi should continue to benefit from tobacco production (WB 2007c: 24). The PRSC's disregard for care dimensions of agricultural productivity likely undermines women's income opportunities and overall wellbeing. Additionally, it neglects tobacco's detrimental effects on health and wellbeing.

The PRSC series also overlooks women's distinct electricity needs. For example, it emphasizes electricity privatization schemes as a means to 'improve the business environment' for private sector firms (WB 2007c: 15, 19). But unless the interests of women are placed at the core of electricity privatization schemes, these initiatives do nothing to address gender barriers to private entrepreneurship or women's need to access to time-saving electricity.²²

Finally, the PRSC series entrenches a false separation between gender equality as well as economic and financial sector development. Activities aimed at improving economic governance, including strengthening the budget process, payroll management, external auditing, and public debt management, ignore gender-budgeting. These are missed opportunities to integrate gender analysis of household time budgets that inform national planning and budgeting (Falth and Blackden 2009: 3; Zuckerman 2005). The fact that neither the 'economic and financial indicators', nor the 'performance indicators', nor the 'Monitoring and Evaluation Framework' in the first Project Completion Report collect sex-disaggregated data (WB 2012g: 41–43) undermines the possibility of evaluating gaps in men's and women's economic opportunities and poverty rates. It also exemplifies the marginalization of care work from the poverty reduction process.

16 Mali

By the Bank's own estimates, Mali ranks amongst the lowest worldwide for the 'percentage of enterprises owned by women' (WB et al. 2009: 186). Women work longer hours than men but receive substantially less earnings: On average, they spend more than 17 times the amount of time that men spend on non-SNA (numerated) work (UNECA 2012). In fact, 96 per cent of men's working hours are devoted to SNA activities, compared to less than half (48 per cent) of women's (UNECA 2012: 31). Addressing this inequality, and ensuring that

²² Privatization of utilities can be positive, provided that the primary project objective and individual project components are oriented toward reducing cost and increasing access for a country's chronically poor individuals. Unfortunately, in Malawi, like so many other countries, Bank-sponsored electricity projects aim to benefit private investors first, and only secondarily and indirectly improve access for the poorest.

women are adequately compensated for their work, is essential for sustainable poverty reduction.

16.1 Mali's Second PRSC series: background

Mali's second PRSC series²³ accounts for a combined US\$205 million in loans. To promote implementation of Mali's Growth and Poverty Reduction Strategy Framework, the second PRSC series aims to strengthen public financial management and improve basic social service access 'while enhancing the regulatory and institutional framework for infrastructure and private investment' (WB 2009d: 3).

16.2 Care and gender analysis

In 2006, the Bank produced a 'Strategic Gender Assessment of Mali' with the explicit intention of improving gender integration in the second PRSC series (WB 2006). Key recommendations resulting from the gender assessment included the need to mainstream gender throughout national policies and sectoral programmes (WB 2006). The second PRSC series does incorporate some gender components, but they are largely relegated to the health and education sectors (WB 2009d, 2012h). In fact, the project completion report limits its gender analysis to girls' primary school enrollment rates and the number of trained midwives (WB 2012g). As the Chronic Poverty Research Centre argues, it is high time that governments recognize that 'escaping poverty involves access to more than basic education and health services' (Shepherd 2011: vi). The vast majority of other project activities overlook, if not increase, women's care responsibilities.

The second PRSC series promotes gender-blind privatization of the cotton sector. For example, PRSCs three and four both promote private cotton sector management through professional organizations and farmer co-operatives (WB 2010f: 19). But this activity overlooks how women's extensive care work restricts their ability to participate in professional organizations and farmer co-operatives. Furthermore, efforts aimed at cotton expansion ignore the additional burden that cotton harvesting places on women, who are mainly responsible for cotton picking, one of their 'most demanding' and time consuming tasks (WB 2006: 17).

This PRSC series' promotion of new electricity tariffs and subsidies is likely to continue to harm Mali's poor, the majority of whom are women. It fails to address gender issues (WB 2009d, 2010f). The series follows up on past Bank-sponsored privatization of Mali's electricity sector, which has negatively impacted Mali's poor. Oxfam concludes that electricity privatization has increased costs without improving access for the poorest individuals (Oxfam International 2006: 23). As long as poor Malians are viewed as indirect rather than central beneficiaries to electricity schemes, private utilities will continue to elude marginalized groups, such as poor women.

The second PRSC series argues that private sector development will free up resources 'that could increase poverty reducing spending' (WB 2011d: 35). Far from freeing up resources, the fact that this PRSC series was made as repayable indebted loans, not grants, likely

²³ PRSC 3-P113451/FY 2009; PRSC 4-P117270/FY 2010; and PRSC 5-P122483/FY 2011.

undermines spending on human development. Furthermore, despite promoting mining extraction, this PRSC series misses the opportunity to identify increased natural resource revenues as a source for social spending that could greatly benefit women. If Mali's PRSCs are to reduce national poverty rates and improve employment prospects, they must target women, including by integrating care dimensions into all activities.

17 Rwanda

Although Rwanda boasts the world's highest representation of female parliamentarians (56 per cent in 2012) and has achieved universal primary education enrolment, critical inequalities persist in Rwanda's employment, government, finance, and private sector. These gender inequalities include the facts that: men are twice as likely to transition into non-agricultural jobs as women; women comprise only 16 per cent of financial borrowers (AfDB 2008: iii); and gendered divisions persist in government, where women represent 97 per cent of 'social affairs' positions, while men fill 87 per cent of economic positions (AfDB 2008). These inequalities reflect a 'replication of the traditional conception of women's roles as caregivers' (Rwanda Ministry of Gender and Family Promotion 2010: 17). Incorporating gender analysis, planning, and budgeting into policy reforms can help offset traditional gender inequalities and gendered divisions of labour (AfDB 2008: iv).

Box 8: Select strengths from Rwanda's Second PRSG Series, February 2008—June 2012

Rwanda's second PRSG incorporates several important gender components, distinguishing it from the PRSCs of the other case study countries. *Select gender strengths include:*

- Prioritization of education, agriculture, health and infrastructure spending as tools for, rather than barriers to, economic growth;
- Recommended adoption of a new 'SME Development Policy' (WB 2010g), which institutionalizes gender as one of four cross-cutting priorities;
- Reference to the need to 'mainstream gender budgeting' in order to enhance Rwanda's financial management systems (WB 2011e: 68).

17.1 Rwanda's Second PRSG Series: background

Totaling US\$369.4 million, Rwanda's second PRSG series²⁴ emphasize human capacity development more than the other three case countries' PRSCs. Rwanda's second PRSG series focus on increasing access to infrastructure services, and improving social sector gains, skilled labour supply, spending efficiency, and institutional capacity (WB 2009e). Unfortunately the second PRSG series does not explicitly address unpaid care work as a primary constraint to growth.

17.2 Care and gender analysis

Unlike other case study countries, Rwanda's second PRSG series is unlikely to directly harm women through gender insensitive privatization schemes. Box 8 highlights several positive

²⁴ PRSG 4-P104990/FY 2008; PRSG 5-P106083/FY 2009; PRSG 6-P113241/FY 2010; and PRSG 7-P117495/FY 2011.

gender dimensions that are integrated into this PRSG series. But despite these strengths, the grants miss significant opportunities to address important gender issues.

Rwanda's second PRSG series fails to explicitly identify women as direct project beneficiaries (WB 2009e, 2010g). For example, although Rwanda's weak infrastructure, including the fact that less than a quarter of rural households are within 15 minutes of a safe water source compounds women's unpaid care work, the PRSG series does not measure or address women's access to improved service delivery. Likewise, the PRSGs' emphasis on human capital and skills development does not explicitly promote women in science, technology, or vocational trainings, despite paltry female representation in these areas reflecting women's restriction to 'fields associated with their traditional roles' (Rwanda Ministry of Gender and Family Promotion 2010: 18).

The second PRSG series also overlooks wider structural barriers to women's income-generating opportunities. For example, although the series highlights 'differential access to fertilizer between men and women' (WB 2009e), it does not consider the broader effect of women's limited access to microcredit on their agricultural productivity. Worse, one of the PADs in the second PRSG series alludes to an 'exit strategy' for the national fertilizer subsidy without analysing the negative impacts this could have on women's work (WB 2009e). Reduced access to fertilizers might restrict crop yield, subsistence food production, and family nutrition, while also increasing women's time spent collecting and spreading alternative fertilizers.

It is neither enough to assume that women will benefit from trickle down or untargeted private sector development, nor that the Rwandan government, which represents a critical mass of women, will automatically integrate gender throughout its development initiatives. The Bank must therefore prioritize and fund gender inclusive targets. It should also fully integrate, rather than superficially reference, country-owned gender tools like Rwanda's 'gender budgeting guidelines manual' to account for distinct gender needs in 'development planning and resource allocation' (AfDB 2008: 11).

18 Niger

According to the Bank's CAS, Niger's 'burden of poverty and low social development falls disproportionately on women whose access to land, credit, technology, and social services remains very limited' (WB 2003b: 1). Niger's most recent PRSP explicitly identifies women as the most vulnerable population, facing high rates of poverty, disease, low school enrolment, and legal and human rights abuses (IMF 2008). 60 per cent of girls aged 15–19 are married (IMF 2008: 48), likely contributing to one of the world's highest fertility rates. Although rural women work an estimated 16 to 18 hours per day—which reduces time available for 'development of productive activities'—their work and 'contribution to national wealth is ... underestimated' (IMF 2008: 51, 45). Despite this gender sensitive rhetoric, Bank support for 'gender-related reforms' in its Growth Policy Reform Grants (GPRGs) is insufficient (WB 2003b: 27).

18.1 Growth Policy Reform Grants

For the period reviewed, Niger does not have an active PRSC. Instead, this paper looks at the Bank's GPRG I and GPRG II,²⁵ which aim to overcome policy and institutional bottlenecks to development while contributing to 'job-creating growth' (WB 2009f). Unfortunately, neither grant addresses gender inequality generally, nor care dimensions specifically, as structural barriers to employment opportunities. Most curiously, despite being termed a grant, the GPRG is made as a debt-accruing loan that low-income Niger must pay back.

18.2 Care and gender analysis

In its background context, GPRG II highlights Niger's severe gender imbalances, calling for increased attention by policy makers to high maternal mortality rates, adolescent fertility rates, and gender disparities in national representation, labour force participation, and education (WB 2011f). Despite this rhetoric, when it comes to actual activities, gender issues are not prioritized. Instead, GPRG activities focus on strengthening productivity of private sector firms, the benefits of which are largely inaccessible to women. One GPRG activity provides incentives for firms to enter into the formal market by reducing corporate taxes (WB 2009f). Another activity promotes a 'Public Private Partnership Law' to attract private investment in large infrastructure projects (WB 2009f: 43). These activities neither address gendered barriers to private sector participation, including care-related demands that limit women's entrepreneurial opportunities, nor needs women's distinct local infrastructure.

Finally, both projects reflect a neoliberal approach that categorizes social sector spending as a prohibitive cost rather than an urgent human investment. GPRG I indicates that 'repayment of debt arrears due to private sector firms will improve debt' allowing for 'future investment that focuses on human development' (WB 2009f: 47). In reality, the fact that the combined US\$92 million in GPRG funding comes in loans, not grants, significantly increases impoverished Niger's foreign debt, and likely causes unconscionable cuts to social spending. As primary care providers, women and girls risk absorbing the extra burden such spending cuts create.

Niger is one of the poorest countries in the world with one of the worst rates of human development and gender equality. Rhetoric about improving women's equality must be matched with actions that address barriers to education and income-generating opportunities, and it must be done now. Unfortunately, GPRGs' gender-blind analysis of the constraints to private sector growth overlook care-related constraints to women's employment opportunities, further exacerbating women's poverty and entrenching inequitable market participation.

19 Conclusion

Time-use surveys extensively document SSA women's extremely disproportionate responsibility for unpaid care work that hinders achieving gender equality and economic and human development. Reducing and better yet eliminating these gender divisions of labour that saddle women with unpaid care responsibilities is more relevant than ever. Government's insufficient expenditure on essential social services, climate-related depletion of basic water, fuel, and food resources, and high HIV/AIDS infection rates all combine to increase care-

²⁵ Grant I-P107741/FY 2009; and GPRG II-P117286/ FY 2011 (combined US\$92 million).

related demands on women's time. Despite the fact that women's time poverty remains a significant barrier to accessing quality employment opportunities, this paper finds that the Bank largely overlooks care work in its investments.

What works: Our paper does identify some positive trends in gender sensitivity of Bank investments. This paper identified 11 of the 36 reviewed projects as moderate to strongly gender sensitive. Eight of these (72 per cent) were approved since 2010, signaling greater integration of gender dimensions, such as recognition of women as stakeholders and project participants. The Bank has also improved on its collection of sex-disaggregated data, although more robust data are still needed to analyse how much poorer women are than men, and how 'gender gaps in income are evolving over time' (Amosu 2011:17). Additionally, the Bank's WDI now include sex-disaggregated indicators to measure women and men's representation as unpaid family workers (WB 2013b).

What needs improving: Despite some improvements, the Bank still has a long way to go to translate its own rhetoric linking unpaid care work and women's employment opportunities to actual project implementation. Only three (8 per cent) of 36 projects reviewed seek to reduce women's care-related time poverty. Bank investments must routinely address care work as a barrier to economic opportunities. They must also value of care work as an economic and social cornerstone of household and market economies. Quality care itself is not a fiscal barrier to development; in fact, it is one of the most valuable economic investments. Unpaid caregivers' work, nursing family members, educating and feeding children, and maintaining household and market economies, is crucial 'to the economic success and well-being of societies' (de Leon 2012: 8). Given the economic and social returns of quality care, it is essential that governments and development agencies, like the Bank, seek to quantify unpaid care work in economic measurements, remunerate the work of unpaid caregivers, and invest resources in developing and providing quality education, health, and care policies. It is high time to value the essential work of care giving to increase employment, advance economic and human development, and redress gender inequalities.

19.1 Recommendations

All Bank investments must:

- Respect and promote women's human rights, especially rights to work, favourable working conditions, equal pay for equal work, education, as well as rest and leisure.
- Value and reward all care work.
- Provide grants, not loans, to impoverished countries to free up funds for child, disabled and elder care as well as other social spending.
- Proactively engage women 'beneficiaries' in all project cycle stages from design to monitoring and evaluation, as well as other female stakeholders including community leaders.
- Make full use of robust sex-disaggregated data to guide project design, monitor progress, and identify gender gaps in employment, income and differential impacts on economic growth and wellbeing.

- Expand WDI to measure the time women and men spend contributing to unpaid care work.

Agriculture-related investments must:

- Implement time-saving technologies that respond to men's and women's distinct agricultural roles.
- Assess all labour inputs required for crop production, and ensure that neither sex, male or female, absorbs disproportionate burden for producing labour intensive cash crops.
- Conduct gender analysis, including use of time-use surveys, to ensure that women and men equally benefit from and neither is harmed by agricultural activities.
- Organize project producer, and community-based meetings that fit women's time constraints.
- Ensure that capacity-building sessions are accessible to women, and do not add to their work day.

Infrastructure-related investments must:

- Implement time-use surveys to identify distinct infrastructure priorities, transport patterns, and time spent carrying out gendered responsibilities.
- Ensure that infrastructure privatization and tariff schemes are accompanied by public subsidies for poor men or women's access to basic infrastructure.
- Conduct gender analysis, including use of individual time-use surveys, to ensure that women and men equally benefit from and are not harmed by infrastructure investments.
- Organize project community-based meetings to fit women's time constraints.

Education-related investments must:

- Ensure that vocational training does not advance traditional gender roles.
- Monitor girls' and boys' differential rates of school retention and achievement as well as target interventions to respond to seasonal fluctuations in crop harvesting, gendered divisions of labour, etc.
- Increase schemes to reduce false 'opportunity costs' of sending girls to school, such as providing meals or stipends for school attendance.
- Place greater emphasis on gender-sensitive curriculum and female teachers and management, which dispel the stereotype of girls as caregivers.

Policy investments must:

- Halt cuts to public social spending and privatization and user fees that curtail health, education, and other social services, which disproportionately impact women as caregivers.
- Implement gender budgeting that incorporates gender analysis of household time use.
- Develop banking and finance practices that account for unpaid care-related restrictions to credit, such as weak access to collateral or other resources.
- Proactively promote women as leaders from community to national levels.
- Advance quality care policies and programmes to improve human development and expand paid employment.

Elevating quality of care:

- Increase visibility, value, and remuneration of unpaid care as productive work through surveys, satellite accounts, and improved measurement tools.
- Develop project indicators that capture and value women's and men's essential unpaid contributions to national economies through extensive care work.
- Shift tradition of care from feminine to human domain by raising care's status, and encouraging male participation as teachers, health and elder care providers, and in other care-related domains.

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Annex 1: Rating care- and gender-sensitivity of select World Bank sub-Saharan investments²⁶

#	Country/ primary sector/ project title/ project number/ approval date (FY)/ amount (\$ million)	Gender and care (1–5)	Gender and human rights (1–5)	Gender in/equality (1–5)	Gender data (1–5)	Gender in context (1–5)	Gender access (1–5)	Gender inputs (1–5)	Gender outputs (1–5)	Gender impact (1–5)	Overall project gender score (1–45)	Project gender ranking ²⁷
1	Rwanda/ Agriculture/ Third Rural Sector Support Project/ P126440/ FY 2012/ 80	1	4	1	4	1	2	3	3	4	23	Moderate
2	Rwanda/ Agriculture/ Second Rural Sector Support Project/ P105176/ FY 2008/ 35	1	3	3	2	1	3	4	4	3	24	Moderate
3	Rwanda/ Agriculture/ Seventh Poverty Reduction Support Grants/ P117495/ FY 2012/ 104.4	1	1	1	2	1	1	1	1	1	10	Weak
4	Niger/ Agriculture/ Growth Policy Reform Operation II/ P129792/ FY 2011/ 52	2	1	2	1	1	1	1	2	1	12	Weak
5	Niger/ Agriculture/ Growth Policy Reform Grant/ P129794/ FY 2011/ 52	1	1	2	2	2	1	1	1	1	12	Weak
6	Niger/ Agriculture/ Community Action Program/ P102345/ FY 2008/ 30	4	4	5	1	5	4	3	3	4	33	Gender Sensitive
7	Mali/ Agriculture/ Fifth Poverty Reduction Support Credit/ P122483/ FY 2011/ 70	1	2	2	2	1	1	1	2	1	13	Weak
8	Mali/ Agriculture/ AF: Rural	2	1	1	2	1	1	1	3	2	14	Weak

²⁶ These data reflect deep systematic analysis applying Gender Action’s Essential Gender Analysis Checklist (Box 3) to 36 World Bank projects in four SSA countries (Rwanda, Niger, Mali, Malawi) across four sectors (agriculture, infrastructure, education, and private sector development). See Table 1 for summary findings. For the full, in-depth qualitative analysis, the reader is also invited to review the ‘Care Economy Gender Analysis Database: Select World Bank Sub-Saharan Investments’ at <http://www.genderaction.org/>

²⁷ i) insensitive (1–9); ii) weak (10–18); iii) moderate (19–27); iv) sensitive (28–36); v) strong (37–45).

	Community Development Project/ P121057/ 2011/ 11.2												
9	Mali/ Agriculture/ Fostering Agricultural Productivity Project/ P095091/ 2010/ 70	1	3	1	2	1	2	3	4	2	19	Moderate	
10	Malawi/ Agriculture/ Poverty Reduction Support Grant/ P117238/ 2010/ 54	1	1	2s	1	1	1	1	1	1	10	Weak	
11	Malawi/ Agriculture/ Agricultural Development Support Program/ P105256/ FY 2008/ 32	1	1	3	1	1	1	2	2	1	13	Weak	
12	Rwanda/ Education/ Eighth Poverty Reduction Support Financing/ P122247/ FY 2012/ 125	1	1	1	1	1	1	1	1	1	9	Insensitive	
13	Rwanda/ Education/ Skills Development Project/ P118101/ FY 2011/ 30	1	1	1	2	1	2	1	1	1	11	Weak	
14	Mali/ Education/ Fourth Poverty Reduction Support Credit/ P117270/ FY 2010/ 70.5	1	1	1	2	2	1	1	2	1	12	Weak	
15	Mali/ Education/ Governance & Budget Decentralization Technical Assistance Project/ P112821/ FY 2011/ 12	1	3	1	2	1	3	3	2	2	19	Moderate	
16	Malawi/ Education/ Mining, Governance and Growth Support Project/ P120825/ FY 2011/ 25	1	4	2	3	2	3	4	3	5	27	Gender Sensitive	
17	Malawi/ Education/ Project to Improve Education Quality/ P114847/ FY 2010/ 50	2	4	4	4	5	4	2	3	4	32	Gender Sensitive	
18	Rwanda/ Roads/ Rwanda Transport Sector Development Project/ P079414/ FY 2008/ 11	2	1	1	2	1	2	3	2	2	16	Weak	
19	Niger/ Roads/ Local Urban	1	3	1	1	1	2	3	2	3	17	Weak	

	Infrastructure Development Project/ P095949/ FY 2008/ 30												
20	Niger/ Roads/ Transport Sector Support Program/ P101434/ FY 2008/ 30	1	1	1	1	2	1	1	1	1	10	Weak	
21	Mali/ Roads/ AF: Second Transport Sector Project/ P121693/ FY 2012/ 23	2	1	1	2	2	1	1	1	1	11	Weak	
22	Mali/ Roads/ Second Poverty Reduction Support Credit/ P103466/ FY 2008/ 42	1	1	1	1	1	1	1	1	1	9	Gender Insensitive	
23	Rwanda/ Water/ Sixth Poverty Reduction Support Grant/ P113241/ FY 2010/ 115.8	1	1	1	1	2	1	1	2	1	11	Weak	
24	Rwanda/ Water/ Land Husbandry, Water Harvesting & Hillside Irrigation/ P114931/ FY 2010/ 34	2	4	2	4	4	5	5	5	5	36	Gender Sensitive	
25	Rwanda/ Water/ Fifth Poverty Reduction Support Credit/ P106083/ FY 2009/ 80	1	1	2	1	3	2	1	1	1	12	Weak	
26	Rwanda/ Water/ Fourth Poverty Reduction Strategy/ P104990/ FY 2008/ 70	1	2	1	2	1	1	1	1	1	12	Weak	
27	Niger/ Water/ Urban Water and Sanitation Project/ P117365/ 90	2	1	1	2	1	1	1	2	2	13	Weak	
28	Mali/ Water/ Urban Local Government Support Project/ P116602/ 70/ FY 2011	1	1	1	1	1	1	1	2	1	10	Weak	
29	Malawi/ Water/ Shire River Basin Management Program/ P117617/ FY 2012/ 125	5	4	3	4	5	4	4	4	4	37	Strongly Gender Sensitive	
30	Rwanda/ Industry and	1	2	1	2	2	2	3	2	3	18	Weak	

	Trade/ Governance & Competitiveness TA Project/ P127105/ 5/ FY 2012												
31	Niger/ Industry and Trade/ Competitiveness and Growth Support/ P127204/ 50/ FY	1	1	1	2	1	1	1	2	2	12	Weak	
32	Niger/ Industry and Trade/ Agro-Pastoral Exports & Market Development Project/ P095210/ 40/ FY 2009	4	4	2	3	1	5	4	5	4	32	Gender Sensitive	
33	Mali/ Industry and Trade/ Third Poverty Reduction Support Credit/ P113451/ 65/ FY 2009	1	1	2	2	2	1	1	2	1	13	Weak	
34	Malawi/ Industry and Trade/ Second Poverty Reduction Support Credit/ P107303/ 30/ FY 2012	1	1	1	2	1	1	1	1	1	10	Weak	
35	Malawi/ Industry and Trade/ First Poverty Reduction Support Credit/ 20/ FY 2008	1	1	1	2	1	1	1	1	1	10	Weak	
36	Niger/ Industry and Trade/ Niger-Shared Growth Credit I/ P125272/ 50/ FY 2012	1	3	3	2	3	3	2	2	2	21	Moderate	

Source: Authors.