

ADVANCING GENDER EQUALITY

A Regional Gender
Action Plan for Western
& Central Africa
2023-2027



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Vincent Treméau / The World Bank

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INTRODUCTION

The new Regional Gender Action Plan (RGAP) (FY23–27) for the World Bank’s Western and Central Africa Region (AFW) sets out an approach to closing critical gender gaps that will also deliver on our broader development goals set out in the AFW regional priorities document: [Supporting a Resilient Recovery: The World Bank’s Western and Central Africa Region Priorities 2021-2025](#). The RGAP builds on the World Bank Group’s Gender Strategy FY16-23 and provides teams across the institution with a common set of gender priorities and programs and a clear organizational and accountability framework around which to coordinate. In this way, the RGAP will help the World Bank to more effectively support our client countries to empower women and girls, boost economic growth, and reduce poverty.

Over the past decade, AFW countries have made progress on gender issues, including in the major outcome areas of human endowments, economic opportunities, and voice and agency. Fertility is continuing to

fall, girls’ access to education is expanding, and women’s position in the economy and decision-making bodies is rising. And notably, the World Bank Group approach to addressing gender, including in AFW, is increasingly strategic and evidence based.

Despite this recent progress, wide gender gaps remain, and the COVID-19 pandemic has likely reversed some of the progress, by limiting educational and employment opportunities and increasing the incidence of early marriage and childbearing and gender-based violence. A woman or girl in the AFW region has a 58 percent chance of not being enrolled in secondary school, a 20 percent chance of starting childbearing as a teenager, a 46 percent chance of stating that a husband is justified in beating his wife, and is likely to earn significantly less than a man, regardless of whether she is a farmer, wage worker, or entrepreneur. She is even worse off if she lives in a rural or fragile or conflict-affected (FCV) area or is poor, disabled, or belongs to an ethnic minority. The interactions of these

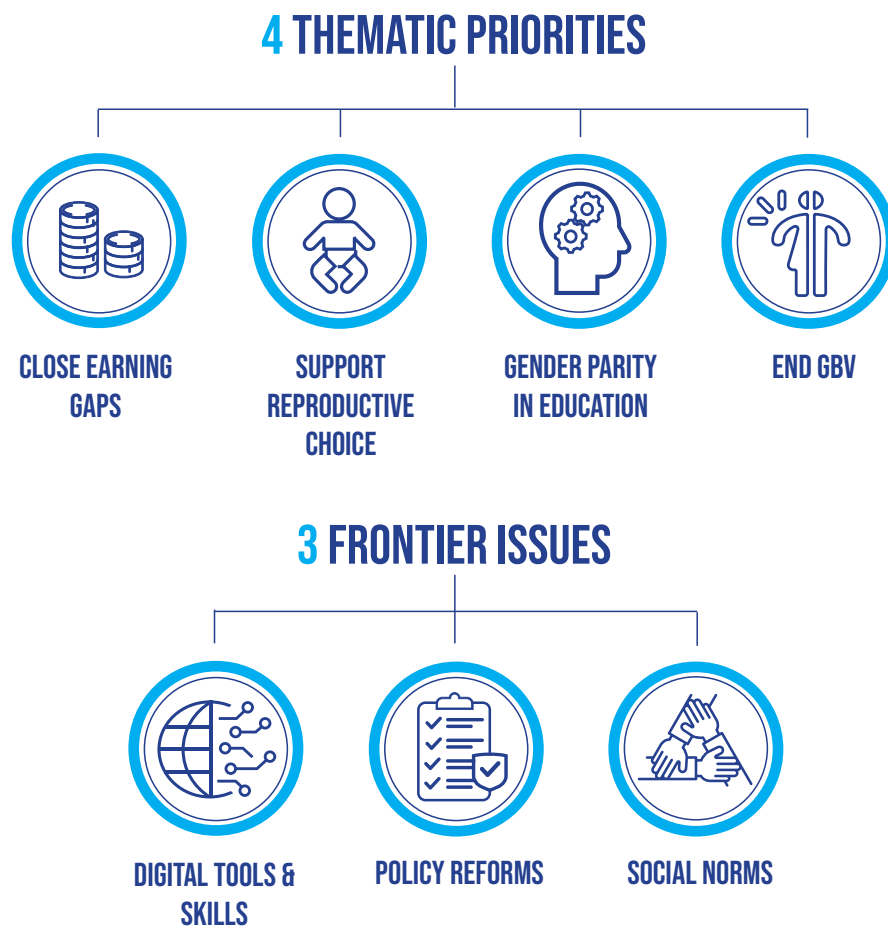
disadvantages with gender gaps are particularly relevant in AFW—where 70 percent of the population is living in an FCV setting and a quarter of the world’s poor reside.

The RGAP confronts such disadvantages with its coordinated strategic approach to meeting complex, multi-sectoral gender challenges.

The plan focuses on well-established “thematic priorities”: (1) closing earnings gaps, (2) empowering adolescents to support reproductive choice, (3) increasing gender

parity in basic education, and (4) addressing the impacts and reducing the levels of gender-based violence. The RGAP’s “frontier issues”—(A) digital tools and skills, (B) policy reforms, and (C) social norms—will significantly impact potential progress on all the of thematic priorities but they are issues for which the evidence base on effective interventions is still relatively less well-defined. These priorities and issues ground the RGAP in the realities that women and girls in AFW countries are facing and need critical support to resolve.

Figure 1: AFW RGAP Thematic Priorities and Frontier Issues





Jason Florio / The World Bank

THE THEMATIC PRIORITIES

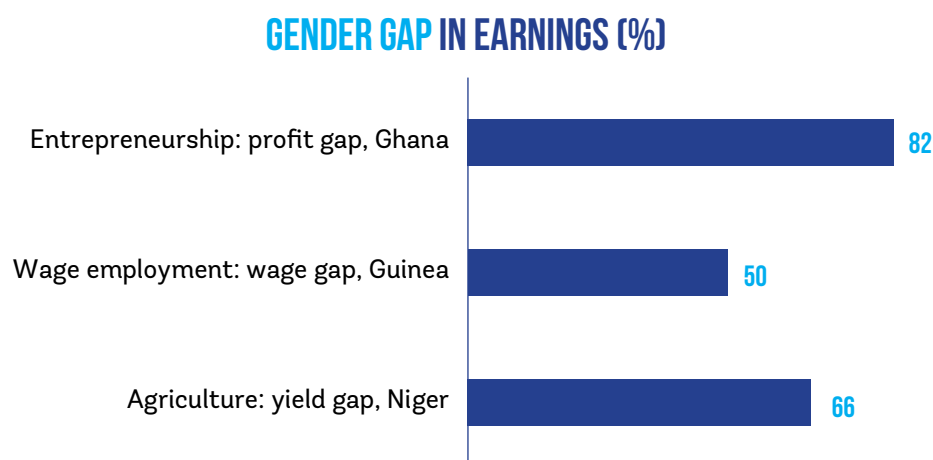


Thematic priority 1: Close earnings gaps

While women in AFW have relatively high rates of labor force participation, the lower quality of their economic opportunities is reflected in lower earnings than their male counterparts. This is consistent across the AFW region, regardless of whether women work in agriculture, self-employment, or wage

employment. These gender gaps in earnings contribute to higher household poverty rates, lower household investments in the health and education of children, and lower financial autonomy and decision-making power for women.

Figure 2: Earnings gender gaps in entrepreneurship, wage work, and agriculture, selected AFW countries



Source: World Bank, various years.¹

As farmers, women achieve lower yields than men² and are less likely to take their produce to market. For example, in Niger women are estimated to achieve yields that are 66 percent lower than those of men.³ Beyond yields, women are also less likely than men to process their agricultural output (so, less likely to add value) or to sell it in the marketplace (versus keeping it for household consumption). These gaps are especially significant given the agriculture sector employs 42 percent of people across AFW countries, including many of the poorest.

A high proportion of women in the AFW region are self-employed, but entrepreneurship is mostly chosen out of necessity rather than opportunity. The majority of women-owned businesses are low-productivity enterprises

with no or few employees. While an estimated 87 percent of women in the AFW region are self-employed (compared with 74 percent of men), less than 1 percent are employers (compared with 1.7 percent of men). Self-employed women include members of cooperatives, contributing family members, and own account workers.⁴ Yet, in many AFW countries, for women who operate some type of business, there are gender gaps in performance outcomes. The World Bank's [Profiting from Parity](#) report finds gender gaps in profits of 52 percent among small and medium enterprises (SMEs) in Nigeria and 82 percent among manufacturing firms in Ghana.

The wage sector is generally small across AFW countries, and women have even less access than men to wage and salaried jobs. In AFW countries, an estimated 13 percent of women

are employed in wage and salaried work, compared with 26 percent of men. There is also gender inequality in the types of jobs women and men perform, with variations by seniority of job, by sector, and by number of hours worked.⁵ Although the specific constraints on women's incomes vary, they can be grouped into three broad categories: (1) endowments (land, capital, education/skills); (2) formal and customary legal inequalities; and (3) gender norms around domestic work, childcare, suitable work for women, and GBV.

The AFW region's approach to earnings gender gaps addresses these constraints via four categories of intervention: (1) ownership and control over assets and productive inputs; (2) skills and education; (3) women's domestic work burden and time available to work; and (4) access to information.

(1) The first type of intervention focuses on land, credit/finance, and agricultural inputs. Increasing women's secure land tenure has three potential payoffs: it increases financial incentives for women to make productive investments in their land; it provides an important source of collateral for securing credit; and it can allow women to stop guarding their land and switch to more productive activities outside of agriculture.

Related interventions include improving women's access to credit/finance, necessary for women farmers to buy more and higher quality agricultural inputs.

(2) Interventions focused on skills and education include teaching non-cognitive skills; agricultural extension services tailored to women farmers' needs; and scholarships, engagement around gender norms, and tools to improve the environment in technical and vocational education and training (TVET) for women and encourage them to enter higher-paying, often male-dominated sectors.

(3) Interventions on women's domestic work burden and time available to work include providing childcare services through government social protection programs and employer organizations as well as supporting women's access to farm labor and labor-saving technology.

(4) Interventions focused on information include providing women with access to digital tools to connect with market data, sharing information for women and girls on higher-earning sectors, and helping women to expand their professional networks.



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Thematic priority 2: Empower adolescents to support reproductive choice

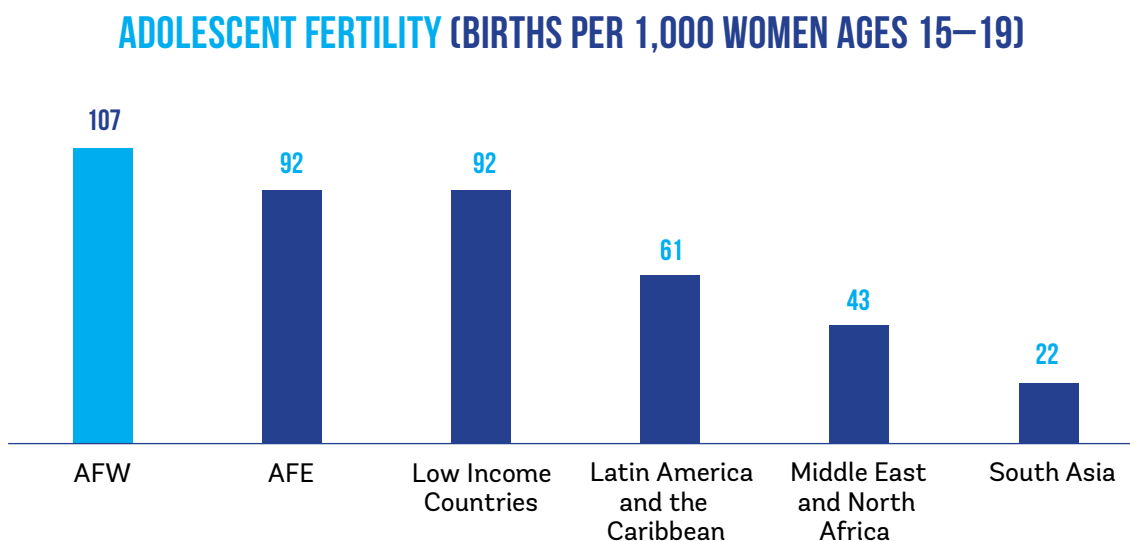
The AFW region has the highest rate of adolescent fertility of any region in the world, undermining the human capital of large numbers of young women and their children and making it more difficult for countries to attain a demographic dividend. Across the region, the average adolescent fertility rate is 107 births per 1,000 women ages 15–19. This is the highest rate of any world region. Moreover, rates are even higher in rural areas and in lagging sub-national regions within AFW countries.

The high rate of adolescent fertility in AFW has serious consequences. First, births to younger women are physically riskier, contributing to inferior maternal and child health outcomes. Second, early childbearing is associated with increased school dropout rates for girls. Third, the negative educational impacts on young mothers are likely passed on to their children, contributing to the intergenerational transmission of poverty. Finally, to achieve the demographic dividend that a large youth population presents, countries in AFW need to rapidly reduce fertility rates. Doing so would increase the size of the working-age population

compared with the child-dependent population, contributing to higher per capita incomes and the ability for (smaller) households to invest more in the human capital of each child. Yet,

rapidly reducing fertility requires affording young women greater control over their reproductive choices.

Figure 3: Average adolescent fertility rate: AFW, other world regions, and Low-Income Countries



Source: World Development Indicators Database (World Bank, latest year available).

Young women’s reproductive decisions are inhibited by demand- and supply-side factors. On the demand side, adolescent fertility is driven by factors including high rates of early marriage, low education, inferior job opportunities, and restrictive social norms and laws. On the supply side, inadequate access to family planning information and services is a barrier. To address these interconnected constraints simultaneously, the World Bank is supporting interventions and policies across all areas set out in the Africa Human Capital

Plan’s 4Es framework: education, enhanced access to health services, employment, and empowerment of women through the enabling environment around social norms and laws. For example, interventions in the health sector include those focused on improving girls’ access to services and information at traditional venues as well as alternative venues, such as “safe spaces” at girls’ clubs, and through social and behavioral change communications campaigns.



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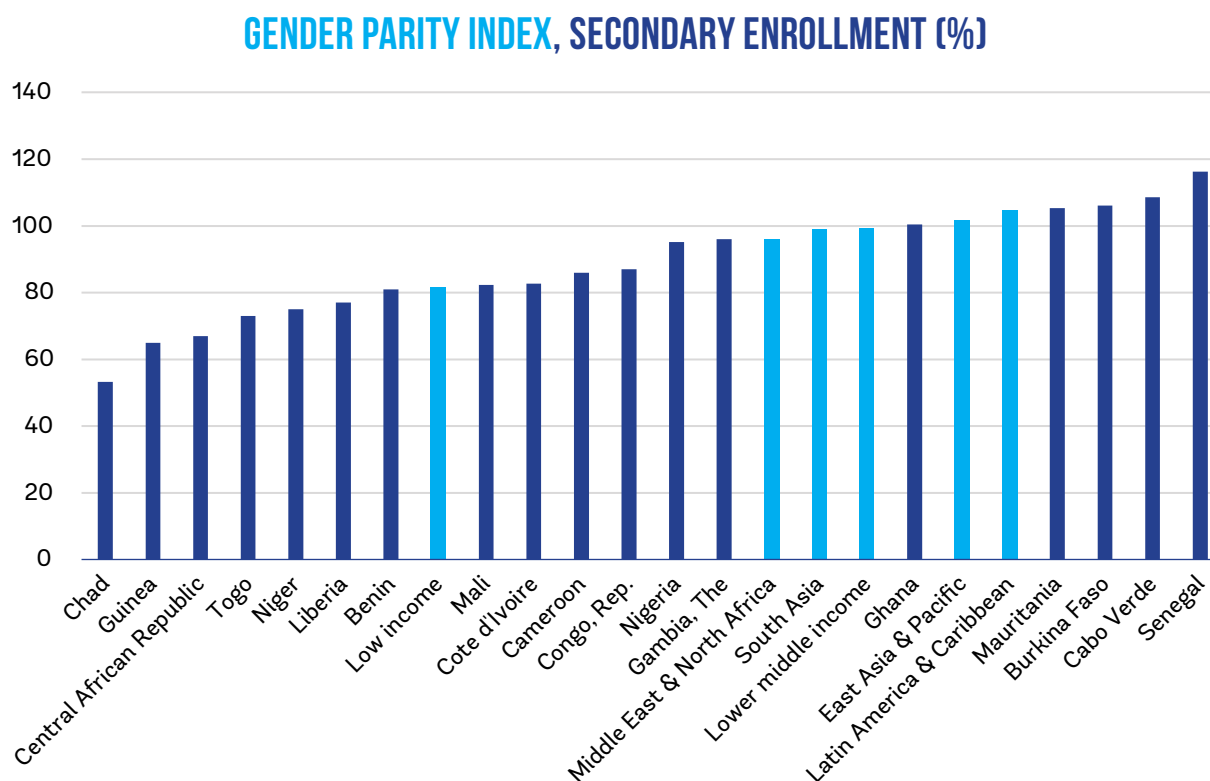


Thematic priority 3: Increase gender parity in basic education

Despite recent significant progress, there are still gender gaps in access to basic education in the AFW region. These gaps are mostly at the secondary level, though some of the most fragile countries still have gaps at the primary level. Across AFW countries, the average Gender Parity Index⁶ for secondary school enrollment is 88 percent but is as low as 53 percent in Chad. Within countries, the gaps are much larger in rural and lagging regions. Girls' higher dropout from school is mostly an issue at

the secondary level, as girls reach adolescence and face constraints related to norms around their domestic roles. There are also gender gaps in subject selection, with girls less likely to focus on science, technology, engineering, and math (STEM) subjects as they progress in school. Overall, only around 40 percent of girls in AFW are enrolled in secondary school and only half of those enrolled complete lower secondary education.

Figure 4: Gender Parity Index for selected AFW countries and comparators



Source: World Development Indicators Database (World Bank, latest year available).

*The factors underpinning gender gaps in education include those that almost exclusively affect girls, those that affect girls more than boys, and those that affect girls and boys equally.*⁷ The RGAP's focus on addressing these factors concentrates on the first two categories, which warrant gender-specific interventions and policies. The factors that almost exclusively affect girls include the social norms that undervalue girls' education and promote early marriage/childbearing (and associated legal barriers that prevent pregnant girls or new

mothers from staying in or returning to school after giving birth). The factors that mostly affect girls more than boys include the out-of-pocket costs for households, excessive distances and lack of safe transport between households and the nearest schools, and violence in schools. Interventions to address these constraints include Conditional Cash Transfers and engaging with diverse actors (women, girls, men, boys, and community/religious leaders) on the value of educating girls.



Thematic priority 4: Address the impacts and reduce the levels of gender-based violence (GBV)

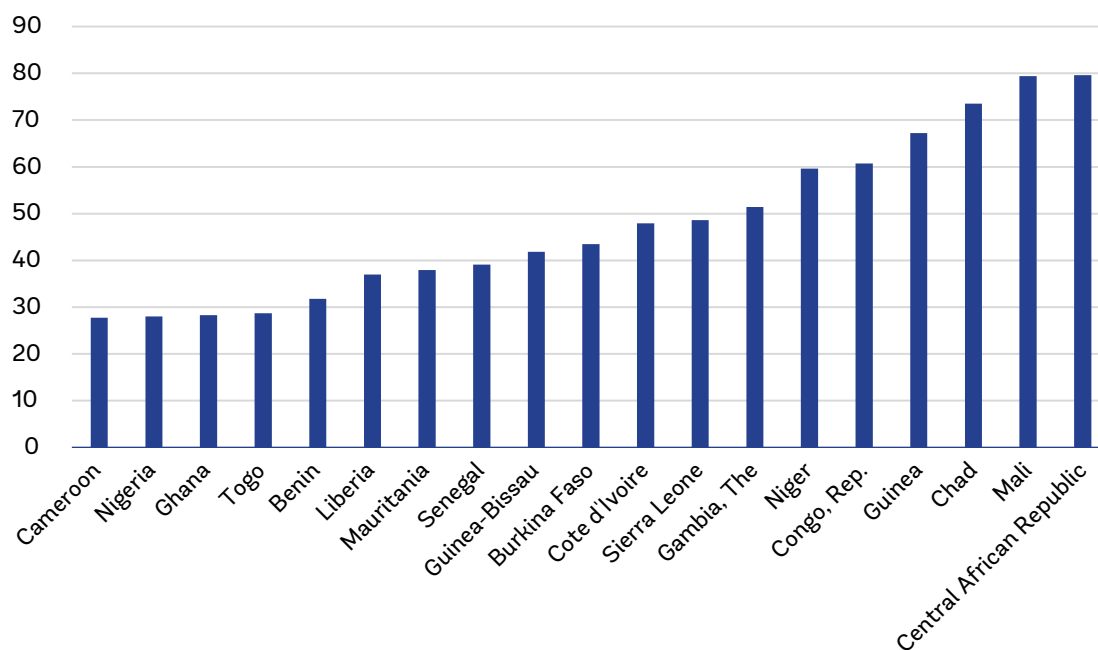
Rates of GBV and the social acceptance of GBV remain high in the AFW region, with modest progress over recent years likely to have been partly reversed by the effects of the pandemic.

On average, almost half (42 percent) of women in AFW countries report having experienced physical, sexual, or emotional intimate partner violence—a form of GBV. Focusing only on physical and sexual violence experienced over the past year, the proportion of women is still almost a fifth (19 percent).⁸ The prevalence of GBV is exacerbated by FCV—highly relevant given the historical levels of FCV in the region and that nine AFW countries are currently included on the World Bank's FY23 list of fragile and conflict-affected situations.

Other prevalent harmful practices include child marriage⁹ and female genital mutilation/cutting (FGM/C). The average rate of child marriage across all AFW countries is 36 percent. FGM/C is also widely practiced in the region, with the proportion of women ages 15–49 experiencing some form of FGM/C ranging considerably, from 2–3 percent in Ghana, Niger, and Togo to 20–30 percent in CAR, Chad, Côte d'Ivoire, Liberia, and Nigeria, to over 80 percent in Guinea, Mali, and Sierra Leone. There are severe physical and psychosocial costs for survivors, with 42 percent reporting serious physical injuries as well as higher rates of anxiety, depression, substance abuse, and suicide. Direct economic impacts on households include lost wages and productivity, housing instability, and out-of-pocket healthcare expenses.

Figure 5: Women’s justification of wife-beating for selected AFW countries

**PERCENTAGE OF WOMEN WHO BELIEVE A HUSBAND IS JUSTIFIED IN BEATING HIS WIFE
(ANY OF FIVE REASONS)**



Source: Demographic and Health Surveys (DHS) (ICF, latest year available).

As well as a key development issue, GBV is a significant risk-management issue for World Bank-financed projects. Cases in other World Bank regions, such as Eastern and Southern Africa, point to the risks of Bank-supported operations contributing to SEA/SH. This is especially the case for projects that involve large scale construction and influx of labor into communities.

AFW will address GBV both as a core development challenge and a project-specific risk in Bank-supported operations. The region will address GBV as a core development issue in part through GBV-focused components in sectoral operations. Standalone GBV projects

will be considered in cases where there is a strong contextual rationale and client demand. Improving and expanding GBV response services—by strengthening service delivery, for example, and by addressing the acceptance and use of violence and increasing survivor support—will help AFW confront GBV. Addressing GBV as a critical project-related risk requires enhanced efforts to identify and mitigate risks of SEA/SH and other forms of GBV at the project level, as guided by the [Good Practice Note for Addressing SEA/SH in Major Civil Works](#) as well as the [ESF Good Practice Note for Addressing SEA/SH in Human Development Operations](#).



Sarah Farhat / The World Bank

THE FRONTIER ISSUES



Frontier issue (A): Digital tools and skills

Across AFW, women face greater constraints on their ability to access and effectively use digital tools, impacting getting a job in the increasingly digital economy, balancing domestic work with income generation, and accessing basic services and information.

While mobile phone ownership has been growing rapidly for households across the

region, women still appear to have less control over the devices. For example, Afrobarometer data show that the ratio of proportions of women versus men who say they use a mobile phone every day is still only 83 percent. Moreover, the gender gap in the use of such tools for certain productive ends appears to be even larger, with the ratio of the proportion of

women versus men saying they have made or received digital payments in the past year only 65 percent.

Sex-disaggregated data on digital skills in the region are less available but hints at gaps in both basic and more advanced digital skills.

The existing evidence points to a few underlying constraints to women's access to digital tools and skills. These barriers include: affordability; exposure to online abuse; levels of literacy and digital literacy; a lack of content, applications, and services targeting women; and barriers to obtaining government IDs that are sometimes required for using digital services.

To help women and girls realize the benefits of digital skills and tools, the AFW region will focus on the constraints supported by strong evidence while also supporting expanded collection and sex-disaggregation of data to improve gender-informed policymaking and digital-related interventions. There are six areas of interventions, supported by strong evidence, to handle those constraints:

- (1) Infrastructure: supporting affordable internet access and safe public access centers for women;
- (2) Access: breaking down barriers (affordability, social norms, time) women face to obtaining ID that may be required to access digital services;
- (3) Digital entrepreneurship: supporting digitally enabled firms with funding, networks/market access, and skills tailored to women;
- (4) Financial services: increasing access to digital finance and setting up regional payment infrastructure;
- (5) Skills: building basic and advanced digital skills through courses targeting women and facilitating women's transition to work through professional connections; and
- (6) Policy: integrating gender into information and communication technologies (ICT) regulatory and policy frameworks and making gender-sensitive procurement policies.



Vincent Tremeau / The World Bank



Frontier issue (B): Policy reforms

Over the past 10 years, there has been significant progress increasing protections for gender equality in legal frameworks in the AFW region, yet there is still room for improvement. Areas of continuing legal gender gaps include those related to parenthood, pay, assets, and entrepreneurship. Even where statutory laws are gender equal, there are continuing gaps in implementation and enforcement. These difficulties stem from both institutional capacity weaknesses as well as from the fundamental contradictions between statutory and customary laws, with the latter tending to be less gender equal.

To support greater protections for gender equality through laws and policies, the AFW region will increasingly focus on a proactive and strategic approach. In recent years, there has been a growing emphasis on directly addressing women's and girls' empowerment through development policy lending. Moving forward, there will also be a focus on strategic action by: (1) identifying policy reforms in upstream country engagement products and core analytical work; (2) building stronger in-country partnerships with clients, civil society, and other partners who can champion reforms; and (3) ensuring that reforms are developed with investment project financing also in mind, to ensure maximum complementarity.



Olivier Girard / The World Bank



Frontier issue (C): Social norms

Social norms can be thought of as the informal rules that govern behavior in groups and societies.¹⁰ While norms have an impact (both positive and negative) on every aspect of human behavior, the RGAP focuses on gender norms that result in negative outcomes for women and girls and for development in general. In AFW, these include norms governing women's participation in decision making (household, community, political), income-generating

versus domestic roles, control/ownership of land, the relative value of educating girls versus boys, and acceptance of various forms of violence, including intimate partner violence (IPV), FGM/C, and child marriage.

Across these domains, evidence suggests that AFW has some of the most restrictive norms and individual attitudes in the world. For example, across AFW, counterproductive

attitudes are reflected in data on the acceptance of IPV. The latest DHS data indicate an average acceptance rate among women of a husband hitting his wife of 46 percent across AFW countries. DHS data also show that across AFW countries, on average, 35 percent of women report not having the final say (either alone or jointly) in any of three main decisions (own healthcare; making large purchases; visits to family, relatives, friends).

The World Bank's AFW region will engage with local counterparts to address social norms across all sectors wherever relevant, including by confronting economic incentives, information, and institutional/legal aspects.

For example, the use of economic incentives—such as subsidizing land titles when households include the wife's name on the title or providing conditional cash transfers to encourage keeping girls in school—is supported by a growing body of evidence and speaks to the relationship between poverty and adherence to some norms (such as marrying of daughters at a young age). The AFW region will also collaborate with champions of gender equality at the country level to shift gender norms

and empower women and girls. For example, through the Sahel Women's Empowerment and Demographic Dividend (SWEDD) Project, community and religious leaders are raising awareness within their communities of the risks of child marriage and early childbearing, in response to strong client demand to tackle these norms in SWEDD countries.

Given the lack of existing data and analysis of social norms specific to the AFW region, there will also be a focus on building the evidence base to better inform the design of policies and interventions. Project teams will play a role here by collecting data on norms and individual attitudes, during their preparatory and implementation work. The Africa Gender Innovation Lab has already collected data on norms and attitudes from impact evaluation baselines in five AFW countries. These data include information on norms and attitudes around five domains relevant to women's economic opportunities: (1) the gendered division of roles; (2) women's work outside the home; (3) control over income and assets; (4) women's mobility; and (5) gender-based violence.



MAKING IT HAPPEN: IMPLEMENTING THE RGAP

To maximize results on the ground, the RGAP will be implemented according to four principles, that it will be (1) led by clients and Country Management Units; (2) owned by the World Bank Global Practices, which provide technical expertise and oversee implementation in-country; (3) delivered at scale; and (4) based on strengthened data, analysis, and evidence for policy and programs. These principles are guiding the new action plan by facilitating a focus on each country's specific needs, the effective use of World Bank expertise, accountability, and data-driven activities, as well as improving on some of the shortcomings of the previous Africa Regional Gender Action Plan.

On the first principle, because the impact of gender gaps and the best way to address them varies from country to country, each approach must be grounded in and led by the specific needs of the client country. World Bank Country Management Units (CMUs) will

integrate gender into key country diagnostic work and dialogue on gender with the client and will set out in their Country Partnership Frameworks the priority gender gaps in their country and a clear plan for addressing these.

On the second principle, strong ownership by participating Global Practices is critical, given that the GPs supply the technical expertise and supervise implementation on the ground. To this end, the GPs have also set and will report back on targets for their contributions to closing gender gaps.

On the third principle, delivery at scale is pivotal for attaining meaningful results for people in AFW. For example, it is estimated that there are 21.6 million adolescent girls and young women (ages 10–24 years) across the AFW region who are vulnerable to early marriage, early childbearing, and/or dropping out before completing secondary school.¹¹ To focus on delivering at scale, it will be important

to continue the shift toward greater cross-operational synergies, policy-based lending, and large standalone women's and girls' empowerment operations, where there is client demand.

On the fourth principle, implementing the RGAP will require employing the best available data and analytics while at the same time contributing to the improved generation of both. Engagement with National Statistical Offices (NSOs) will contribute to narrowing gender data gaps. Besides the efforts to generate and disseminate better gender data, the RGAP will also help expand gender analytics for

policy and operations. In the AFW region, the World Bank's core analytical products, such as Country Economic Memoranda and Poverty Assessments, will consistently integrate gender analysis to ensure that the links between gender (in)equality and growth and gender (in)equality and poverty are thoroughly analyzed and discussed and to help inform decisions by Bank teams and clients. Finally, the Africa Gender Innovation Lab (GIL) will continue to invest in impact evaluations and inferential research to investigate a new generation of emerging questions as to what works to close gender gaps.





CONCLUSION

To deliver transformational change at the scale that women and girls in AFW deserve, the World Bank Group must intensify its support to help its clients accelerate this progress in the years ahead. The AFW RGAP outlines a strategic approach to do just this, by identifying the thematic priorities and frontier issues that matter most for the region, the organizing principles for country-driven, evidence-based operational planning, and an accountability framework to measure our progress towards closing critical gender gaps. Through the commitments outlined in the RGAP, AFW seeks to more effectively support our client countries to empower women and girls, which will be critical to achieving inclusive economic growth and reducing poverty across the region.

ENDNOTES

- 1 Sources for Figure 2 are as follows: Ghana: World Bank. 2019. *Profiting from Parity: Unlocking the Potential of Women's Business in Africa*. World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/31421>; Guinea: World Bank. 2019. *Guinea: The Economic Benefits of a Gender Inclusive Society*. World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/32507>; and Niger: World Bank and ONE Campaign. 2014. *Levelling the Field: Improving Opportunities for Women Farmers in Africa*. World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/17790>.
- 2 This includes estimates by sex of the household head as well as estimates by sex of the individual plot manager.
- 3 Estimate after controlling for plot size and farming region. See: World Bank; ONE Campaign. 2014. *Levelling the Field : Improving Opportunities for Women Farmers in Africa*. World Bank, Washington, DC. © World Bank. <https://openknowledge.worldbank.org/handle/10986/17790> License: CC BY 3.0 IGO.
- 4 The International Labour Organization defines “own account workers” as “workers who, working on their own account or with one or more partners, hold the types of jobs defined as ‘self-employment jobs’ and have not engaged on a continuous basis any employees to work for them.”
- 5 Based on the most recent Demographic and Health Surveys (DHS) data for AFW countries, only 5 percent of women wage workers are in professional, technical, or managerial jobs, compared with 9 percent of men.
- 6 The Gender Parity Index, released by the United Nations Educational, Scientific, and Cultural Organization (UNESCO), is a socioeconomic index designed to measure the relative access to education of males and females.
- 7 For example, see Evans, David K., and Fei Yuan. 2019. “What We Learn about Girls’ Education from Interventions that Do Not Focus on Girls.” Policy Research Working Paper 8944. World Bank, Washington, DC.
- 8 Institute of Health Metrics & Evaluation (IHME), 2017 data. <https://ourworldindata.org/grapher/women-violence-by-an-intimate-partner>.
- 9 Defined as a formal/informal union between a child under the age of 18 and an adult or another child.
- 10 *Social Norms Atlas: Understanding Global Social Norms and Related Concepts*. April 2021. The Social Norms Learning Collaborative. Washington, DC: Institute for Reproductive Health, Georgetown University.
- 11 This number was estimated as part of an assessment done in planning the World Bank’s Sahel Women’s Empowerment and Demographics (SWEDD) Project.

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