"Recognizing the "Invisible" Woman in Development: The World Bank's Experience"

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Preface

Recent years have seen a growing awareness in the World Bank of a need to give explicit attention to the effects its projects have on women. This booklet illustrates some of the approaches the Bank has adopted to improve opportunities for women to participate in development and to help them overcome some of the economic and social factors that limit their participation in this process.

In 1977, the Bank established the post of Adviser on Women in Development to monitor and advise on the effects its projects were having and would have in the future on the status of women. The Bank's concern with those effects reflected the changes in its lending programs, which have been focused increasingly on alleviating conditions of absolute poverty.

That so many examples of the Bank's support for the role of women can be cited does not imply that all Bank projects are effectively taking account of that role. Nor does the concentration on the sectors with the most obvious implications for women diminish the importance of dealing with the changes in their lives brought about by other types of projects. But these examples emphasize the importance of paying attention early in the project cycle to the local circumstances that encourage or impede the participation of women in development projects.

As I have noted on an earlier occasion, expanding the social, political, and economic opportunities of women beyond their traditional roles of motherhood and housekeeping enables them to channel their creative abilities over a much broader spectrum of activities. I hope this booklet will show how women are affected by, and contribute to, development—and how the Bank's activities in this regard can be made more effective and useful.

Robert S. McNamara
President, World Bank
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Introduction

The extent to which women participate in, and are affected by, economic growth and its accompanying social, structural, attitudinal, and technological changes varies greatly among and within developing countries. In general, however, their participation differs from that of men, and they are, for the most part, at a disadvantage. Moreover, changes in traditional systems of social organization and of production have frequently disrupted a complementarity between the roles of the two sexes and a sharing of responsibilities between them.

As the World Bank's strategy has been redirected toward alleviating conditions of extreme poverty and increasing the well-being and productivity of the poorest segments of populations, so has its awareness been sharpened of the role of women in development. First, it can no longer be ignored that women make up a disproportionate number of the poor, whom development has largely passed by. Economic change has often altered the traditional division of labor at women's expense, pushing them out of their traditional economic activities and widening the productivity gap between their labor and that of men. Second, in most countries, women are responsible for preparing children for life, and the quality of the future labor force thus largely depends on the health and education of mothers. If women continue to be left out of the mainstream of development and deprived of opportunities to realize their full potential, serious inefficiencies in the use of resources will persist. Third, rapid population growth has prompted increasing interest in the relationships between birth rates and such mutually supportive factors as women's education and their employment outside the home. Another factor is the survival of children, which is directly associated with women's nutritional status.

The Bank's Adviser on Women in Development is responsible for reviewing projects at an early stage in their preparation, so that in those projects likely to have important implications for women, various factors can be considered.

- How can projects respond to women's needs and make use of their abilities?
- Can opportunities for women to participate and share in the benefits be found?
- How can projects overcome potential limitations on women's access to funds and services?
- What is the current socioeconomic role of females in each project area, and what implications might that role have for the design of the project?
- Might a project affect women detrimentally? How can those effects be identified and prevented?

The aim is to see that women are treated as an integral part of a project's design, and to assess its impact on women as a part of its costs and benefits. Efforts are made to review all Bank education projects; other types
of projects that most commonly have important effects on women are in
the sectors of agriculture and rural development, urban development,
industry (including artisanal activities and small-scale businesses), and
population, health, and nutrition.

This booklet describes some of the economic and social factors that
limit women's opportunities in developing countries, and cites some
approaches to broadening those opportunities that have been opened up
by Bank projects. The booklet does not, however, discuss the many
significant efforts toward this end being made by governments and
national organizations. Many projects mentioned here are recent, and the
realization of their objectives regarding women cannot yet be assessed.
The legislative, policy, and program decisions required to enhance oppor-
tunities for women rest with governments. But by paying attention to the
needs of women in designing its projects, and by undertaking construc-
tive analysis of the issues involved, the Bank can help to create a more
favorable climate for improving women's options in development.

Education and Training

Education and training—both formal and informal—are among the
most important determinants of women's involvement in development.
Though the law in most countries gives boys and girls equal access to
education and training programs, boys are given preference over girls
for many cultural and economic reasons. In many countries, girls com-
monly complete the equivalent of only two or three years of schooling,
hardly an adequate basis for the retention of literacy and simple
arithmetic. Illiteracy rates are, therefore, understandably higher among
women than among men. Current estimates for Pakistan, for instance,
indicate that 36 percent of males and 11 percent of females over 5 years
old are literate. Of the 5-9 age group, 75 percent of boys and 33 percent
of girls are enrolled in primary school. Forty percent of the boys and
only 15 percent of the girls complete primary education. In some coun-
tries, female illiteracy rates are increasing. Limited opportunities at the
primary level make it more difficult for women to attend and benefit
from vocational training programs to help them compete in the employ-
ment market, or raise the efficiency of their subsistence farming, trading,
and other productive efforts. Leaving questions of justice and fairness
aside, women's disproportionate lack of education, with its consequences
in low productivity, as well as for the nutrition and health of their fam-
ilies, has adverse effects on the economy at large.

The access of females to education is not limited only by the educa-
tional system itself. Since education for females often fails to lead to
advantages comparable with those of males, it tends to have a lesser
value in the eyes of students, parents, and teachers. Attitudes toward
educating girls vary according to socioeconomic group, place of residence
(urban/rural/coastal/interior), level of parental education, the per-
ceived value of education, and the costs of girls' attending school. (In
addition to direct costs, such as fees and books, there are the indirect
costs as measured by hours of work lost to the family.) It is important to recognize, understand, and attempt to deal with attitudes that oppose education for girls. Many of them, though strong, are subconscious.

A first education project in Papua New Guinea* will use radio programs to promote positive attitudes toward female education. To strengthen the links between the educational system and the community, local teachers, who would be more easily acceptable to parents, will be employed. Women will be given priority in the recruitment and training of teachers, and the project will increase the number of female teachers in rural areas to demonstrate that salaried employment is available to females, and hence, make it socially and economically more acceptable for parents to send their daughters to school.

Rural educational facilities are apt to be inferior to urban. Where the choice of school is not limited according to parents' place of residence, parents seeking the best opportunity for their children tend to board them in town. Because this is expensive, boys are usually selected if a choice must be made. To meet the costs of boarding out the sons, extra efforts may be required of daughters, detracting from the time and energy they might devote to their own education. Parents may also fear that, while away from home, daughters may lose their virginity, which, in some cultures, reduces their prospects of marriage. In rural areas, where schools and homes are often far apart, parents also worry about their daughters' safety, and once girls reach puberty, often prefer not to expose them to the daily walk to and from school.

Many Bank-assisted projects have made provision for the strategic location of schools. In Malaysia, overall enrollment rates are high for females as well as males, but there are significant differences—which the government aims to even out—in the participation of girls according to geographical area, socioeconomic status, and race. A fifth education project provides for the expansion of lower secondary schools in educationally underprivileged areas, where girls are typically more at a disadvantage than boys. The benefits of this expansion are expected to be distributed equally between the sexes. The school mapping required for this enterprise had been undertaken in an earlier project, which provided for the study of Malaysia's nonformal community education system. This system concentrates on the education of both illiterates and rural women.

In Mauritius, to redress previous inequalities in enrollment, 60 percent of the new places being provided in junior secondary schools in a second education project will be for girls. Increased boarding facilities for girls at technical schools are a part of a sixth education project in Tanzania.

In Sudan, girls are consistently underrepresented in primary schools, especially in the poorest areas. Nationwide, the average dropout rate between grades is 4.4 percent for girls and only 2.1 percent for boys. Half of Indonesia's women have no formal schooling (as against 30 percent of its men), and the illiteracy rate is 70 percent, compared with the

* Unless specified otherwise, projects cited in this study are World Bank projects.
Female teachers are often a prerequisite for the education of girls.

Photo: P. Muncie

national average of 40 percent. A nonformal education project in Indonesia designed to reach, among others, low-income women, will impart practical knowledge of health, nutrition, sanitation, and family planning, together with nonfarm skills that will expand opportunities for self-employment to supplement farm income.

Some factors that bear on school performance may often have stronger effects on girls than boys. Girls in school are apt to attend classes less regularly than boys; their domestic duties often take precedence over homework or similar learning obligations; traditional authority patterns that condition pupil-teacher relationships may work to girls' disadvantage; in several countries, girls are fed less well than boys, and the effect of early malnutrition on brain cell growth may limit their mental capacity.
Finally, the educational level of parents, particularly of mothers, affects educational attainment, often discouraging girls from pursuing educational ambitions.

The inferior educational status of females is due also to differences in subject matter: education for girls commonly emphasizes household or domestic activities, while boys are directed toward general academic subjects and vocational training that leads to gainful employment. This problem is being faced in a second education project in Lesotho, a country where over 60 percent of the male labor force is in migrant status, forcing women to play a significant role in all sectors of the economy. The project will broaden the curricula and teaching materials for girls, career counseling will assist girls in choosing curricula, and special efforts will be made to include women in agricultural and other technical training courses.

A need for remedial education as a prerequisite for vocational training was recognized in an urban development project in Rabat (Morocco), which provides for a center for education and work for females; its craft and vocational program will be supplemented by reading, writing, and elementary mathematics courses. With these skills, women will be able to profit from the income-generation component of the project. Several other education projects also provide for the education of women (as opposed to girls of school age). A third education project in Somalia includes the construction of regional adult education and training centers that will offer broad basic adult education and rural training courses, particularly to women and to the rapidly increasing numbers of school leavers.

Where culture and tradition require segregation of the sexes outside the family, female teachers are indispensable to the education of girls. In 1974 in the Yemen Arab Republic, only 1 percent of teachers at the secondary level and 7 percent of teachers at the primary level with permanent appointments were women. A second education project in that country increases the facilities for training female primary school teachers, and is expanding the number of boarding places to attract female trainees from outlying areas. Part of an education project in the Syrian Arab Republic will provide teacher training facilities; one-half of the trainees at the primary level are to be females. This project supports the Syrian government's education strategy, which aims to eradicate the socioeconomic and cultural limitations on the schooling of girls, especially in rural areas. The project is also designed to improve planning for the location of one-teacher schools in areas where it is not acceptable to have male teachers for girls, and will provide living accommodations for female teachers in villages. A third education project in Pakistan will expand, by 50 percent, the country's training capacity for women teachers, which was supplying only 27 percent of the numbers required. The lack of qualified female candidates for training in rural areas is a major difficulty.

Much of the developing countries' large expenditure on education is being wasted. Ways in which the irregular school attendance of girls...
reduces the return on investment in education and makes education planning ineffective include: (a) the time and money invested in students who are lost to the system before their education matures enough to enhance their productivity and earnings; (b) the cost of remedial programs; and (c) the cost of class repeaters.

In Afghanistan, it has been calculated that over 15 pupil-years are spent for every student who completes the four-year primary level education, and over 20 pupil-years are spent for each student who finishes secondary education. If similar calculations were made for females only, these costs would be much higher. In Kuwait, repetition increases the cost of education by 17 percent and dropouts by another 20 percent. Out of every age group entering first grade, only 10 percent of males and 5 percent of females graduate from the system in the “normal” 12 years.

To ensure that women benefit fully from educational investments, project preparation should take account of factors that affect women’s access to education, and their performance and attainment; the relevance to them of curricula and teaching materials; the attitudes of area residents; the training and orientation of teachers; the type and content of remedial programs for women; and the availability of vocational training for women, both for employment and for self-employment to yield cash income.

Agriculture and Rural Development

To be successful, efforts to raise agricultural productivity and promote rural development must consider the cultural background that determines the division of labor between men and women. In most of the developing world, women play an important role in agriculture in that they produce the family’s food supply. They also make a significant contribution on small and medium-sized farms, where they sow, plant, weed, harvest, and market crops, and select seeds for the next season. They have clearly defined tasks, even on large plantations.

Their tasks, and their share in the decisions regarding them, vary from place to place. For instance, in Senegal, women have complete control of swamp rice, whereas in Sierra Leone, this activity is a male prerogative, and women have responsibility for upland rice. Hence, if extension services for swamp rice are directed at men, they are not likely to be effective in Senegal.

It is also important to recognize the links between the tasks of each sex to ensure that an intervention is effective. For example, the introduction of mechanical plowing may have only a limited effect on the aim of expanding paddyland, if transplanting and weeding—tasks performed by women—are left to be done by traditional methods. Women are responsible for weeding on the small farms in most countries; bringing more land under cultivation, or irrigating it, demands more time for this task. And time spent on weeding cash crops may reduce that devoted to subsistence crops for which women are responsible.

Agricultural development is apt to widen discrepancies in productivity between men and women. New agricultural methods are usually taught
to men. In many areas, too, agricultural research on food crops, and its application to the staples women grow, lag far behind that on cash crops typically grown by men. Men can use their cash incomes from those crops to improve their productivity, whereas women earn little or no cash from farming, since they produce primarily for family consumption.

In the forest zone of East Cameroon, food is mainly produced by women who farm by traditional methods, with little improvement in their planting stocks, and with low yields and high crop losses, both in the field and in storage. An integrated rural development project is helping develop and introduce improved cropping systems and husbandry methods that will lower the burden on women and raise their productivity and cash incomes. An important feature of this project is its attempt to break down the traditional differences in the importance accorded to food crops and cash crops.
With the expansion of agricultural production, cash crops are encroaching on subsistence lands, often displacing women’s crops onto more distant, less fertile land, sometimes in two or more parcels. To feed their families, women may need additional help from their children, perpetuating and worsening the cycle from overburdened mothers to overburdened daughters. Through a smallholder rubber project in Ivory Coast, rubber plantings are likely to be expanded into areas used for the production of food, both for subsistence and for trade. The possible implications for women are being studied as part of the project. These include the removal of subsistence plots to sites that may be less convenient; additional labor demands on women, for rubber as well as subsistence crops; and loss of personal cash income, since even if the family earnings from rubber eventually increase, the marketable surplus of food, and hence the income from it—which is usually retained by the women—is likely to decrease. The proceeds from the sale of the rubber are likely to be retained by men.**

In many countries, the pattern of land tenure is culturally determined, rights to use land being assigned by, and at the will of, the tribal chief or village authority, with the male family member making the decisions on land use. In these circumstances, women’s access to land is doubly at the discretion of males. When development projects such as the Lilongwe Land Development Program in Malawi require titling of land, and change the pattern of land allocation, which previously had been through the mother’s line, women’s needs may be overlooked. Where land is customarily held by men, women may be unable to obtain credit or other services because legal title to land is required. Such dependence on men is a particular handicap for women’s agricultural efforts where there is large-scale migration by men; a project to provide for agricultural training to the wives of male emigrants has already been noted.

In projects for smallholder agriculture, which relies largely on family labor, it is necessary to understand the composition of the family, the labor demands on individual members, their motivation and rewards. Many societies accord low prestige to agriculture, from which men withdraw in the hope of finding more lucrative employment, leaving the women to work the fields. The Bura irrigation settlement project in Kenya provides that a portion of the farm proceeds shall be paid directly to the wife.

Some Bank rural development projects provide for training and increased opportunities for nonfarm income. The Ulla Ulla rural development project in Bolivia includes a “women’s participation component” under which women will be trained as instructors in health, nutrition and child care, basic literacy and simple arithmetic, and crafts so that the work women do during slack periods in the agricultural cycle might be improved.

** The Semry rice project in Cameroon found that although women made a significant contribution to the increased production, men retained the proceeds from the sale of the rice.
To enable women to benefit from such training opportunities, the efficiency of their regular tasks in agriculture and in the household must be improved. Increasing attention is being given to the availability and relevance of agricultural extension to women, as in the Zapi project in Cameroon, which provides for female agricultural extension workers. In many rural societies, extension advice has correctly been directed at males, but it has not paid heed to the custom of consultation within the family on matters of importance; any follow-up on the implementation of advice given should allow enough time for consultation between men and women. Female extension workers generally concentrate on women's household and domestic functions; they usually lack the training, either to give women technical advice on their agricultural tasks, or to explain the implications of innovations proposed to the men. Projects such as the Paraiba rural development project in Brazil provide for social extension workers, who, working with the technical specialists, mobilize the population of the project area for community action, e.g., construction of health centers and organization of producer associations or mothers' clubs.

Not enough attention has been given in the past to reducing the burden of women's work in developing countries, particularly in the household. Simple improvements in the tools for grinding grain are being discussed in connection with a proposed nutrition project for Senegal, where it is estimated that women spend four hours daily converting five kilograms of wheat into couscous to feed the family. In connection with a forestry project in Burundi, innovations in cooking stoves are being discussed as part of a wider Bank effort to improve the efficiency of wood-burning stoves. In agriculture, women's productivity could be greatly increased by improvements in the tools they use for cultivation, harvesting, and processing, and in methods and equipment for transporting and storing agricultural inputs and products, and water. Improvements are also needed in processing and preserving food. In the Sahel, for instance, families eat better in the dry season when women have fewer agricultural tasks and more time to prepare food, and there is more food in storage, than they do in the rainy (productive) season, when, although the family uses more energy, and therefore needs more food, supplies are dwindling.

**Urban Development**

About one-third of the urban population of the countries to which the Bank lends lives in absolute poverty. It is becoming obvious that families headed by women represent a significant proportion of the poorest urban households and that urban conditions present greater difficulties for poor women householders than do rural: free or relatively cheap food is not available; family or formal community support is lacking; poor urban families generally lack tangible assets such as a garden plot, and face continuous insecurity from fire, theft, starvation, or sudden eviction. Unlike agricultural areas, scavenging in the cities is limited to garbage heaps (and yet has become an important occupation and source of income for women and children).
In urban areas, where dwellings allow space for only the nuclear family, women are isolated from their kin. The impermanence of urban slum housing discourages the close associations and sense of community found among women in rural areas. In search of such support, urban migrants tend to cluster by place of origin, a tendency often overlooked by slum clearance and improvement programs. A special feature of family and community support is the contributions in cash and kind that take place on the occasion of important events such as marriages, births, and deaths. The rituals that accompany these events are often thought of as wasteful, because their fundamental purpose of capital accumulation is not understood. Women's share of the assets thus derived is culturally determined and, in rural areas, is usually substantial. In urban areas, they seldom get such an opportunity to acquire assets and, of course, they are unable to grow crops as a form of savings and/or protection against emergencies. In poor urban communities, women's only asset is their time and that of their children, who often start working very young.

Many urban projects now recognize that among their target population are households often headed by women. Morocco is an example of a country where male emigration is a major cause for the rise of such households: information for an urban development project in Rabat indicated that, while urban unemployment was generally high, female household heads probably made up fully 75 percent of the jobless in certain areas. The heavy male emigration from Botswana and Lesotho, which leaves women as de facto household heads, has already been noted. The evaluation research for a sites and services scheme in Senegal indicated that, in the selection of applicants, there were clear biases against lower-income groups and, in particular, against female heads of households. In countries of Central America and the Caribbean, there is substantial female migration to cities, and a related high proportion of households are headed by women. Such households account for over 40 percent in the area covered by an urban project in El Salvador. Special efforts are needed to improve the productivity of these women, and to assure them of some cash income so that they do not have to rely on the help of their children (girls) and keep them out of school, thus starting them on a new cycle of poverty.

The location of services is an extremely important consideration in projects to assist the urban poor. For women with household and child care responsibilities, and for those who are the sole support of their families, time is often almost their only asset, and they can ill afford to waste it on journeys that have no obvious payoff. Thus, a distant health center requiring a special trip is less likely to be used than a local community center that also houses child care and training facilities. In Brazil, firms are required by law to provide child care, but in one documented case, the legal obligation was met by contracting with a center so distant that both the time and the cost of getting there rendered the facility useless to the employees.

Poor households also need to purchase in the cheapest markets, which should be easily accessible. Because of lack of cash and lack of storage
facilities, purchases are made daily in small quantities. An urban project in La Paz, Bolivia, provides for the construction of five retail food markets.

To the cost in time of getting to and from the house, child care facility, work place, and the market one must add the cost in time of collecting water. It is not uncommon for the urban poor to have to stand in line to purchase or collect water, a task often assigned to girls. Attention to the location of standpipes and to simple design details can improve women's lives and their effectiveness, and on these matters, the views of the women in the settlements should be heeded.

Poor communities usually have various informal groups that help their residents to survive. Urban development efforts need to recognize these groups and incorporate them in their planning. An urban development project in Upper Volta provides for activities of special interest to women to be identified and designed in collaboration with such community groups; in Botswana, day care services organized by local women's groups for the children of working mothers will be given space in a community center constructed with the aid of Bank funds.

By dispersing the members of low-income groups, slum upgrading, which often involves clearance and resettlement, can tilt a life of coping to one of destitution. So can the imposition on the improved dwellings of legal restrictions against "commercial" activities. Many of the jobs of poor women are an extension of their traditional and domestic tasks and are performed in their dwellings to allow them to earn some money while they manage their household and care for their children.

Because of the prevalence of female heads of households in urban low-income and squatter areas, urban development projects should identify the legal and economic constraints on the participation of these households. For women, in general, such projects should pay attention to the location of shopping, health, day care and educational facilities; sources of women's income and their access to credit and technical assistance to enhance their earnings should be examined; and systems of community support and appropriate forms of supplemental services should be assessed.

**Employment and Income-generating Activities**

Women in many developing countries tend to be economically invisible. Worldwide, women's domestic and childrearing activities are generally not valued for national income accounting. Moreover, their contributions to subsistence or cash agriculture as unpaid family workers are not separately accounted for. Although, in many countries, women represent some 70 percent of the agricultural labor force, statistics on economic activities in these same countries classify a large portion of women as "economically not active."

Failure to recognize the economic contribution of women implies failure to consider the factors affecting their contribution, the ways in which they are prepared for their tasks, the tools and techniques they use, and
Many women are isolated in "female" employment.

Photo: P. Muncie

the efficiency of their efforts. The support by society, which women may need, is also ignored, as is the question of whether they control the proceeds of, or rewards from, their efforts.

The process of development is altering aspects of the traditional division of labor, in which the tasks of men and women had complemented each other to ensure the survival of the community. Women tended to perform tasks within or near the household. As production has moved into larger units, many of the customary tasks of women, from which they derived both standing in their community and some economic security, are no longer available to them. For reasons discussed earlier, they often lack the training to compete with men for new jobs. Because of their household and maternal responsibilities, they may also lack the mobility and flexibility required for these jobs. Women, therefore, tend to be concentrated in low-productivity jobs that require relatively little training. Low skills, low productivity, and low wages reinforce each other to keep women at the bottom of the economic scale.

When women are isolated in "female" employment, they are effectively barred from enjoying new opportunities brought by development, and from cultivating attitudes toward work that modernization requires. Women are usually in occupations that are not unionized; if they are union members, they are seldom in positions to use union power to their
advantage. Further, because much of their labor is not valued in money terms, or because they work part time, they miss any social security and employment benefits that may exist.

There are indications that in urban areas women remain employed in the informal sector, whereas men move into the formal job market. In a number of instances, the nonformal activities from which women once derived an income have been industrialized, and the employment thus created has been given to males. For example, a study of the impact on women of the Ixtapa-Zihuatanejo tourism project in Mexico showed that when modern laundries for the tourism industry were installed, they employed men, whereas before the project, the laundry for tourists had been done by women.

With prevailing high levels of unemployment and a rapidly increasing labor force, upgrading the productivity of the informal sector is imperative. A common focus for such activities for women is handicrafts. Unfortunately, these, too, often are not considered serious and productive ventures; women are often taught to make articles for which the market is nonexistent, limited, or short lived, as with some tourist goods. The design and quality of these articles are sometimes inappropriate for the market, and techniques are not applied to diversify production; for example, the technique used to make macramé hangers for tourists could be applied to making hammocks for local use. In other cases, the supply of raw materials is not assured, or women have not been equipped for simple accounting or other aspects of managing an enterprise, however small.

Many small industrial projects now deal with these problems in components designed to assist cottage industries. A second small-scale industry project in Bangladesh includes such a component for artisans who work with jute, bamboo, and cane. Over 100,000 women in villages throughout Bangladesh are involved in handicraft production using jute as the major raw material; the project will build upon the women’s jute cooperatives, which have already proven successful. The project will also make available credit, mainly for raw materials and tools, and assist with design and market development. In addition, it will provide trainers and extension workers (some of whom will be women) to assist in the diversification and expansion of the jute crafts.

The rural development project for the Ulla Ulla region of the Bolivian altiplano includes credit and technical assistance for the development of the wool handicraft industry based on improved supplies of alpaca, llama, and vicuna. Handicraft production in the area is essentially a family industry, and a special women’s participation component will train women in production and marketing and help organize production and marketing groups.

A second urban development project in El Salvador provides for a revolving line of credit for entrepreneurs in the informal sector, along with technical assistance and training. About 400 small industrial/commercial sites are being established within the project area and elsewhere. A study has been made of this experience to establish the charac-
characteristics of the women entrepreneurs and their enterprises, as well as any particular needs they may have for technical assistance, training, and for support services that affect the efficiency of their undertakings. A major problem is their need for child care and other services that would enable them to devote more attention to production.

Women employed in the informal sector usually receive very low pay, and attention to this factor may be necessary in projects to assist small businesses. Most of the jobs created by the Rural Industrial Cooperatives in the Philippines, established under the Bank's small industries project, have gone to rural housewives who are at the bottom of the income spectrum. While their wages are a useful supplement to family income, they are still far below the government's decreed minimum wage. Examination of a World Bank credit to the Mauritius Development Bank indicates that, in many of the industries created under the credit, female labor was preferred because of lower wage rates. (The target of jobs created as a result of the credit was achieved by helping finance export industries in which women represented between 50 percent and 90 percent of those employed.)

**Population, Health, and Nutrition**

The stresses caused by rapid population growth have heightened interest in the socioeconomic factors that determine birth rates. These are many and varied, and their complex interrelationships need to be considered in the formulation of programs and policies. The factors encouraging high birth rates include cultural preferences as to the sex of children (childbearing will often continue until the desired sex quota is achieved); the status accorded to a woman or family depending on the number of children; the need for children to work on family farms; children's contributions to family income or to the domestic work of the household; the old-age security children provide to parents; and high infant mortality. Birth rates also act as an independent variable: family planning allows women to take advantage of education and employment opportunities.

Bank research confirms the impact reduced birth rates have on women's employment, especially in jobs outside the home that are not compatible with having young children. It also confirms the inverse relationship between education and birth rates, and the importance of keeping girls in school so as to delay the start of childbearing (many children do not begin school until the age of 10 or so); the relevance to employment of the education offered; and the importance of introducing population education in school curricula for both boys and girls. Priority should be given to population education for young people in schools; after they leave school, it is more difficult to reach them, and once a girl begins to have children, her future is limited, among other reasons, because she cannot continue her education. Efforts should also be directed at older people who exercise social control and influence childbearing decisions.
A population project in Thailand is designed to increase the number of people accepting family planning and to reduce maternal and infant mortality. It includes an education, information, and communication program, and will train paramedical staff and village volunteers in health and family planning.

A project in the Dominican Republic for a community-based program of contraceptive distribution includes seminars on family planning, an increase in the number of health facilities, and provides radio communications equipment. Nursing, a traditional female occupation, has a very low status in the Dominican Republic. The Bank-assisted project provides better training and employment opportunities for nurses and, as a condition of the loan agreement, the government regularly reviews nurses' salaries to ensure that they provide sufficient incentives for people to enter and remain in the nursing profession, particularly in rural areas.

To provide alternatives to childbearing, a first population project in Bangladesh supports three activities that reach women directly: the government's experimental women's cooperatives, which will not only mobilize savings and provide small loans, but also organize the women's functional literacy program, including family planning, reading and writing, training in sewing, poultry farming, home development, and kitchen gardening; the formation of mothers' clubs in each of 760 villages which will engage in functional literacy activities similar to those planned by women's village cooperatives; and more formal employment-oriented vocational training for urban women.

Several education projects include population and family life courses, using the opportunity offered by curriculum reform, as in Ethiopia, or by strengthening existing provisions, as in Egypt. By the time disbursements on the first population project in Indonesia had been completed, population education had been incorporated into the national education system.

Women have the major responsibility for the health and nutrition of their families. Indeed, in many rural areas, the measure of women's agricultural productivity largely determines how much food is available for consumption. Women decide how much money can be spent on food and the kind of food the family will eat, prepare the food to conserve (or waste) its nutrients, and apportion it among family members. The typical pattern of eating (adult males first, followed by boys, girls, and last, women) dictates that when food is scarce, women go hungry. Poor nutrition in pregnant and lactating mothers endangers the health of their offspring. Children's health and exposure to disease are determined by the home environment, which is largely the responsibility of women. The incidence of nutrition-related infant and child sickness and death is still high in many parts of the developing world.

Children have a better chance of survival in families whose size is voluntarily controlled. Breast feeding is highly recommended, both for increasing a child's chances of survival and for the effects it has on spacing births, but economic pressures often force women to wean early. The agricultural work cycle may prevent adequate care and nutrition of children at certain times, and may also affect the nutrition level of the
Family planning allows women to take advantage of education and employment opportunities.

Photo: K. Chernush

whole family. Stillbirths and premature births (with a low survival rate) are most common among malnourished and anemic women who are further debilitated by frequent pregnancies. Frequently, an impaired capacity for learning and working has its origins in early malnutrition, which can cause brain damage, nutritional blindness, and liver malfunction, or in the aftereffects of communicable diseases (measles, tuberculosis) to which malnourished children are especially prone. Recent Bank work on basic health needs in Mali indicates that because of malnutrition aggravated by gastroenteritis many children die from measles and malaria.

If children are to learn good eating habits, nutrition education programs for women are important. Such programs need to take account
of the types of food locally available and the income levels of the target families, as well as of the societal and cultural circumstances of women. They should deal not only with food habits, but also with food beliefs, many of which are still strong. (Food taboos most often relate to protein foods and least often apply to adult males.) Preparations for a proposed nutrition project in Senegal have included work by a food anthropologist in order to explore such questions.

A nutrition project in Indonesia has, as a goal, the development of a nutritional education program and the training of village cadres (mostly women) as teaching agents. Among its target groups are pregnant and lactating women, and children under three years old. The project will also assist the development of home and village gardens to produce food that is nutritionally desirable and locally acceptable. An interesting feature of a second urban development project in Botswana (where, as previously noted, a high proportion of urban householders are women) is its provision for subsistence gardens in order to improve the nutrition of low-income families. The Ministry of Health is responsible for ensuring that the demonstration gardens provide socially acceptable food with optimal nutritional value, and the Ministry of Agriculture will provide technical assistance to plotholders. Family gardens are also included in a nutrition project in Colombia, which provides nutrition education and has pregnant and nursing women as a special target group for increased food consumption.

Apart from the health implications of nutrition, women need basic knowledge about the maintenance of health and the causes of illness. In poor families, women provide first-line, and often the only, health care. Much depends on their ability to recognize and deal with health problems before they become acute. Women have to be willing to use the health services that may be available, and be able to afford the time and transportation costs of doing so. Women are also responsible for inculcating good habits of hygiene and sanitation, which may be as important for health as good food and good eating habits. Some sanitation problems and sources of contamination (water impurities, improper waste disposal, poor drainage, and improper food storage) are beyond their control, but women can be assisted and educated to minimize their adverse effects. The control of diseases bred by these conditions requires efforts of whole communities rather than of individual women.

Many traditional health personnel are women who, if their skills are upgraded, can be incorporated into modern health services. “Operation Midwives” was a program superimposed on the existing institution of traditional midwives in Niger. Midwives are trained not only in improved and more hygienic delivery practices, but also to advise new mothers on child care and nutrition. Similarly, in Somalia, traditional midwives who have received training are effectively working to change society’s attitudes toward women. The Zapi rural development project in Cameroon includes the training of traditional midwives as part of its social infrastructure component. It is also dealing with the particular health problems of women in the area—early menopause and miscar-
riages due to venereal disease, back problems caused by carrying heavy loads and constant bending, and problems due to poor obstetric care and poor nutrition. The special problems of women have also been studied in the onchocerciasis control program in Western Africa.

Sex differentials have been noted in the use made of health facilities. Concern for privacy, the shortage of female medical personnel, and women's lack of time to seek health care for themselves have led to a much higher male than female occupancy of hospital beds. This has been recognized in Afghanistan, where current health strategy now gives priority to the training of women doctors, nurses, and medical auxiliaries.

Population pressure on food resources has drawn attention to the substantial loss of food supplies and/or their nutrients from inefficient methods of harvesting and storage. The roles of women in this connection are recognized as significant. In many places, women not only help to produce and harvest the crop, but often determine whether it will be consumed by the family or marketed.

Overlooking the fact that subsistence crops traditionally controlled by women are sometimes used for prestige consumption and entertainment to meet social obligations may lead one to overestimate how much of a given increase in the volume of output will reach the market. This was one of the factors affecting the returns from the Casamance rice project in Senegal.

A research project in Kenya on the effect of calorie supplementation on the productivity of road workers has found its initial assumptions of a male labor force invalid, since over 50 percent of the road workers are now women because of male emigration. Given women's lower caloric intake, the longer hours they typically work, and the fact that, in many developing countries, male migration is imposing extra labor demands on them, the results of this fortuitous study*** of nutritional constraints on their productivity is significant.

The effects that women's educational, economic, nutritional, and health status have on birth rates argue that population programs should concentrate not simply on family planning, but also on a wide spectrum of related improvements. Population, health, and nutrition education should be introduced into school curricula for both boys and girls—and should be complemented in teacher training and in community information and education programs. Projects should take account of the sociocultural barriers known to affect birth rates, and health and nutrition practices. Also important in this connection is the economic value of children and the need for programs to reduce the labor demanded of them.

Some Intersectoral Concerns

Account generally has to be taken of an interdependence among sectors to ensure that the benefits of intervention are fully realized. For example, women's access to education is critically important—for their earning power, for determining the number and spacing of their children, and for the well-being of their children. But the increase in primary schools and the legal requirement to enroll all school age children (with penalties for failure to do so) may be rendered ineffective if, at the same time, the expansion of agriculture is being pushed and the only way to achieve expansion is through the exertion of family labor. It is unreasonable for a health program to exhort people to use purer water if women without a water supply in or near the home must carry more water, and then to boil it, they must also find and carry a supply of increasingly scarce firewood. Advice on better nutrition and health practices is wasted unless women are assured of the resources for following such advice and will not be prevented from doing so by their husbands and families.

It is unreasonable to restrict commercial activities in upgraded squatter settlements, when these restrictions prohibit "own-account" activities from which women derive income, while expecting women to meet the costs of participation in the upgrading. Also, legal restrictions on women's owning property or taking out loans, for example, may exclude a large segment of the population from participation in a slum upgrading scheme. In preparing an urban project in Botswana, it was found that two systems of law operated concurrently, and that under one of them, women had no legal standing.

A good example of mutually supportive changes is the AMUL (Anand Milk Union Limited) Dairy Cooperative in India, which has increased the use of health, education, and family planning facilities. Indian women have traditionally been responsible for caring for dairy animals and selling milk, the proceeds from which they control. By selling cooperatively and thus eliminating middlemen, the producers get higher profits than they otherwise would. Since they know when they can expect payment—usually daily, or weekly at most—they are no longer dependent on carry-over loans from moneylenders. They can feed their families better; they can afford veterinary care for the animals; their concern for animal health has led to a greater concern for family health; more of their children are now attending school; and, as the younger women who were educated are seen to be taking a greater part in the management of the cooperative, education for girls is becoming more highly valued. In Bank-assisted dairy development projects in Karnataka, Madhya Pradesh, and Rajasthan—all based on the AMUL model—similar results are being obtained.

Many efforts to improve women's status have been hampered by a failure to recognize that these very efforts are making greater and competing demands on women's time and energy, without giving attention to labor-saving or efficiency-promoting techniques for those domestic tasks women must continue to perform. To mention some technological im-
Successful dairy cooperatives have produced many beneficial effects on women's lives.

Photo: P. Muncle

Improvements that reduce women's work load: in a Ghanaian village, the villagers themselves have constructed a simple hand-operated cassava grater that relieves much of the burden of making garri; efforts are now being made to improve and replicate it. In Kenya, cheap, labor-saving fuel ovens for drying fish are being introduced that could also be used for drying fruit and other produce. A fuel brick made from peanut shells has been developed in Senegal. An inexpensive hand-operated press for palm oil is available in Sierra Leone.

Production of improved tools could be a new source of employment for women. Attention is increasingly being directed to the local small-scale manufacture of tools and equipment, but women are often ex-
cluded from such activities, at present, because they lack the necessary training.

Water supplies and feeder roads have cross-sectoral implications for rural women. Regardless of the amount of water needed, the distance, the time per trip, and the carrying capacity determine the family’s actual daily supply. In addition to the health implications of inadequate water supplies, the depletion of a woman’s energy (up to 50 percent in some areas) by carrying water reduces her capacity for other activities.

A study of the impact of improved rural water supplies on women in Kenya found that when water was made more accessible, women received less assistance from other family members in fetching it. Without supporting programs, such as improving the efficiency of the water-carrying system, improved access to water may hold no benefits for women. A survey is in preparation to examine the various uses of water and the priority assigned to each use; productive alternative uses of women’s time saved by having water more accessible; and relevant motivation/education, in particular with respect to preserving the quality of the water. (Many of the traditional methods for purifying drinking water, for example, the use of porous jars, rice husks, and coconut filters, have been discontinued in the mistaken belief that the water from the modern well is automatically safe.)
In some Western African countries, women play a significant role in the marketing of produce. Because transportation costs are high and tertiary roads and paths are few in number, they have to carry the produce to markets. Many rural development projects now provide for feeder roads and tracks, offering women possibilities of using alternative ways of transporting produce to the market. By bringing out more of the harvest, women also may earn more. One negative implication of improved roads is that they tend to change the pattern of marketing, as middlemen can come into agricultural areas and purchase produce from men at the farm gate. This deprives women of important cash earnings and suggests the need for assisting women to form marketing cooperatives that can compete with the middlemen.

Improved access roads make services and supplies more easily available. In societies where women are kept secluded and many may never leave their villages, it is particularly important to bring extension and health services and teachers to them on a regular basis.

Conclusions, Directions for Future Work

This booklet has described some of the measures being taken by the World Bank to ensure that women benefit from development projects, and that investments are not wasted or their benefits limited by failure to involve women sufficiently. The findings emphasize the need to seek information on the roles of women, their opportunities, and handicaps as early as possible in the project cycle so that this information can be incorporated properly in a project’s design and also serve to define benchmarks for monitoring the project’s effects. The importance of evaluating the role of women in the context of the family, the culture, and the roles of men should not be underestimated. Efforts should be made to identify local organizations that have traditionally been important sources of support for women, such as savings and loan societies, production groups, and societies for sharing equipment or tasks. More needs to be known about the dynamics of these organizations so that projects can work through them and enhance, rather than destroy, their potential.

Failure of projects to meet targets can often be attributed to oversights regarding beneficiaries or participants. Several instances of waste and inefficiency are related to limitations placed on women. They include low returns on investments in education, partly due to girls’ spasmodic attendance, their need to repeat classes, and their high drop-out rates, or women’s low productivity in the work they do because of poor training and poor tools; waste of human resources through sickness and death; and the loss of nutrients through spoilage and improper food preparation and conservation.

Better understanding of women’s roles and activities minimizes such waste and inefficiency and permits women to be more clearly identified as potential beneficiaries of projects. Where appropriate, a project’s effects on men and women should be considered separately. Few compre-
hensive studies exist on the effects of development and modernization on the lives of women, and special studies should be undertaken. More attention should be given to these issues in project monitoring and evaluation, as well as in research.

The Bank's concern with the implications of its activities for women complements efforts for the advancement of women by other organizations and individuals, nationally and internationally. Active liaison with multilateral and bilateral agencies helps ensure their support for the Bank's efforts in co-financed projects, including the monitoring of projects as they are implemented. These agencies, as well as nongovernmental organizations, can sometimes also provide funds for activities which, although not formally a part of a Bank project, improve women's chances of benefiting from it. Some of these activities can be implemented concurrently with a Bank project, such as technical assistance to help women entrepreneurs make efficient use of small industry credits; others can be implemented in anticipation of a Bank project (leadership training to help women contribute to community motivation, for example).

Other needs are for studies at the village and community level on the impact of change on women; for equipment and other support for women's groups; for seed capital on more flexible conditions than are available in Bank-assisted projects; and for support of local research and development of labor-saving tools, equipment, and processes for women's tasks (for example, grain mills, fuel-efficient cooking stoves, methods of drying food). Greater sharing of information on successes and failures is also desirable.

The Bank is giving increasing emphasis to the need for sensitivity to a widening array of factors that affect project quality. The Bank's policies on project generation and design stress the desirability of consulting with the intended beneficiaries before defining project objectives and design. These policies emphasize the need for reasonable knowledge of the population in the project area (particularly the target group) and for identifying the physical, financial, cultural, or social obstacles likely to hinder the intended beneficiaries' access to the project benefits. In this context, the importance, both of seeking information about women and also of involving women more deeply in the decisions regarding projects that will affect them, becomes readily apparent.
### Projects Cited in this Booklet

<table>
<thead>
<tr>
<th>Country</th>
<th>Sector</th>
<th>Description</th>
<th>Loan Amount (US$ millions)</th>
<th>Date Approved</th>
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<tbody>
<tr>
<td>Bangladesh</td>
<td>Industrial development and finance</td>
<td>Subloans for equipment and permanent working capital of small enterprises and cottage industries will be financed; a special capital fund providing supplementary financing to selected projects for which the sponsors are unable to provide sufficient equity will be set up; a pilot cottage industry component for jute and cane/bamboo handicrafts will be established; and technical assistance will be furnished to strengthen the Bangladesh Small and Cottage Industries Corporation and to support the development of small and cottage industries.</td>
<td>IDA: 7.0</td>
<td>June 1978</td>
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<tr>
<td>Bolivia</td>
<td>Agriculture and rural development</td>
<td>Poor farmers, mostly in the Ulla Ulla region north of La Paz and Cochabamba departments, will benefit from an integrated system for the production, processing, and marketing of alpaca/llama/vicuna wools, including handicraft development. Total cost: $24 million.</td>
<td>Bank: 9.0 (IDA: 9.0)</td>
<td>January 1978</td>
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<tr>
<td>Botswana</td>
<td>Urban development</td>
<td>The first Bank-assisted urban development project in the country consists of: a program of sites and services and urban upgrading, which would provide and improve essential urban services in low-income areas of La Paz; construction of five retail food markets; credit to artisans and small-scale enterprises to provide jobs and create employment; and technical assistance. Some 10,000 families will benefit. Total cost: $22.5 million.</td>
<td>Bank: 17.0</td>
<td>October 1977</td>
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About 38,000 people will benefit from the residential component of a second urban...
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<tr>
<td>Cameroon</td>
<td>Agriculture and rural development</td>
<td>This project was designed to help increase rice production and farmers' incomes through irrigation and flood protection works, road improvement, construction of a rice mill, and by providing farm machinery and technical assistance. Total cost: $7.6 million. An estimated 13,200 farm families will benefit from an integrated rural development project in eastern Cameroon supporting institutional development, agricultural production (coffee, cocoa, rice, fish, and food crops), marketing and processing facilities, and social infrastructure. Total cost: $11.8 million.</td>
<td>IDA: 3.7 January 1972</td>
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<tr>
<td>Colombia</td>
<td>Nutrition</td>
<td>In seven departments and in Bogota, a community-based health system will be established, and nutrition education provided for 1.8 million people, mostly among the poorest 30 percent of the population. A portion of the beneficiaries will also benefit from potable water supply systems, latrines, and family gardens; pregnant and nursing mothers and small children in one department will increase food consumption. The government's national nutrition program will be strengthened, and its food coupon system tested. Improved food preservation and processing techniques will also be developed. Total cost: $68.9 million.</td>
<td>Bank: 25.0 September 1977</td>
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25
Dominican Republic  Population  About 800,000 people will be provided health and family planning services by 1981 in rural areas. The Bank loan, on Third Window terms, will help finance the construction and equipping of 26 rural health clinics and one health subcenter, and radio communication equipment and vehicles; nationwide, it will help finance fellowships to nursing and auxiliary schools to alleviate severe nursing shortages, training and seminars on family planning, a program of community-based distribution of contraceptives, and technical assistance in various fields. Total cost: $7.5 million.

El Salvador  Urban development  A second urban development project consists of the construction of about 8,000 serviced lots (70 percent in San Salvador), complete with social and economic infrastructure; squatter upgrading; credit and technical assistance to small businesses; and technical assistance to the project's three executing agencies. Total cost: $24.5 million.

Indonesia  Education  Through the strengthening of Penmas, the government agency responsible for out-of-school education, vocational training and basic education will be provided to about 2.5 million Indonesians in seven provinces between 1979 and 1982. The priority benefiting groups will be the poorest segments of the population, with emphasis on women, out-of-school youths, and young adults. Total cost: $33.1 million.

Nutrition  Institutions responsible for nutrition research and development will be strengthened, and personnel needed to execute a national nutrition program trained. The project

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<td>5.0</td>
<td>September 1976</td>
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<td>El Salvador</td>
<td>Urban development</td>
<td>A second urban development project consists of the construction of about 8,000 serviced lots (70 percent in San Salvador), complete with social and economic infrastructure; squatter upgrading; credit and technical assistance to small businesses; and technical assistance to the project's three executing agencies. Total cost: $24.5 million.</td>
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<td>January 1977</td>
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<td>Indonesia</td>
<td>Education</td>
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<td>September 1977</td>
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<td>13.0</td>
<td>March 1977</td>
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<tr>
<td>Ivory Coast</td>
<td>Agriculture and rural development</td>
<td>A project aimed at developing 3,000 hectares of smallholding rubber groves, 2,000 hectares of a nucleus industrial estate, and 500 hectares of smallholdings in association with the estate—all in the southeast part of the country—the government's program for agricultural diversification and for rural development will be furthered, and experience gained in large-scale smallholder rubber production. Total cost: $16.1 million.</td>
<td>Bank: 7.6</td>
<td>November 1978</td>
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<tr>
<td>Kenya</td>
<td>Agriculture and rural development</td>
<td>An irrigation system to sustain the cultivation of cotton, maize, groundnuts, and cowpeas on 6,700 hectares of land in eastern Kenya will be constructed and 5,150 families (36,000 people) will be settled. Necessary social, public health, educational, and administrative services will be provided. Total cost: $91.7 million.</td>
<td>Bank: 34.0</td>
<td>June 1977</td>
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<tr>
<td>Lesotho</td>
<td>Education</td>
<td>An education project will contribute to the country's long-term national objectives of economic growth and social justice, and facilities for teaching prevocational subjects in secondary schools will be expanded. The pool of skilled workers within Lesotho will be increased, and individual workers seeking employment in South Africa will be able to obtain higher</td>
<td>IDA: 7.5</td>
<td>November 1977</td>
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<td>Country</td>
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<tr>
<td>Malawi</td>
<td>Agriculture and rural</td>
<td>Implementation will take place of a wide range of measures to increase</td>
<td>IDA: 6.0</td>
<td>February 1968</td>
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<tr>
<td></td>
<td>development</td>
<td>agricultural productivity, such as extension services, soil conservation,</td>
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<td>improvement of access roads and water supplies, and provision of</td>
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<td>marketing and storage facilities. Credit to farmers for the purchase of</td>
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<td></td>
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<td>seeds, fertilizers, and simple equipment is included.</td>
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<td>Malaysia</td>
<td>Education</td>
<td>This fourth education project will add 150 primary schools, three</td>
<td>Bank: 35.0</td>
<td>September 1976</td>
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<td>industrial training institutes, three community service centers, and four</td>
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<td>education resource centers to the country's school system, and expand or</td>
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<td>replace about 700 primary schools, one teacher training college, and two</td>
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<td>existing industrial training institutes. About 240,000 primary school</td>
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<td>students a year will benefit, and about 3,000 skilled industrial workers</td>
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<td>will be trained annually. The government's capability for school</td>
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<td>construction and for allocating resources for education will be improved</td>
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<td>through technical assistance. Total cost: $124.6 million.</td>
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<td></td>
<td>Education</td>
<td>A fifth education project will help equalize the opportunity for lower</td>
<td>Bank: 38.0</td>
<td>January 1979</td>
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<td></td>
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<td>secondary education throughout the country by providing school places for</td>
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<td>about 46,500 children from low-income districts. Five administrative training</td>
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<td>institutes will be developed, and a long-range plan for oc-</td>
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<td>Country</td>
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<tr>
<td>Mauritius</td>
<td>Education</td>
<td>The project will assist in strengthening the government's capacity to administer educational activities and to restructure secondary education through the provision of additional student places, technical assistance, and facilities for a reorganization of the Ministry of Education and Cultural Affairs, and by improving the Primary Teacher Training College, the Ministry's Audio-Visual Center, and the Mauritius Institute of Education. Total cost: $23.8 million.</td>
<td>Bank: 15.2</td>
<td>March 1978</td>
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<tr>
<td></td>
<td>Development finance companies</td>
<td>Funds will be provided to cover import component costs of planned financing of industrial and tourism projects by the Development Bank of Mauritius over a two-year period, and for an industrial estate program study.</td>
<td>IDA: 3.5</td>
<td>June 1972</td>
</tr>
<tr>
<td>Mexico</td>
<td>Tourism</td>
<td>This first Bank financing of a tourism infrastructure project includes streets, electric power, telephones, water, sewerage, storm drainage, a new airport, and training of hotel personnel for a new tourist resort at Ixtapa beach, Zihuatanejo. Total cost: $44 million.</td>
<td>Bank: 22.0</td>
<td>December 1971</td>
</tr>
<tr>
<td>Morocco</td>
<td>Urban development</td>
<td>The living conditions and productive capacities of 11,000 urban low-income households will be improved as a result of a project in Rabat that is introducing solutions to some of the more difficult problems facing the urban sector: inadequate urban planning, financing, and management. The project includes squatter upgrading, a sites and services scheme, an employment generation program, community services equipment, and technical assistance. Total cost: $37.62 million.</td>
<td>Bank: 18.0</td>
<td>February 1978</td>
</tr>
<tr>
<td>Country</td>
<td>Sector</td>
<td>Description</td>
<td>Loan Amount (US$ millions)</td>
<td>Date Approved</td>
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<tr>
<td>Pakistan</td>
<td>Education</td>
<td>Access to primary and secondary education, particularly for females and in rural areas, will be improved by the increased supply of qualified teachers, and manpower for agricultural services increased as a result of this third education project. In addition, the second phase of an adult literacy program will reach 96,000 villagers. Total cost: $27.2 million.</td>
<td>IDA: 15.0</td>
<td>January 1972</td>
</tr>
<tr>
<td>Papua New Guinea</td>
<td>Education</td>
<td>Five educational institutions (in the fields of agriculture, health, primary and secondary teacher training, and technical teacher training) will be expanded so that the flow of trained manpower might be increased. In addition, planning and studies needed for long-term development, including five rural vocational centers, will be supported. Total cost: $7.4 million.</td>
<td>IDA: 4.0</td>
<td>October 1976</td>
</tr>
<tr>
<td>Philippines</td>
<td>Industry</td>
<td>Proceeds of the loan will be lent to three agencies which, in turn, will make loans to help meet two priority needs of the Philippines' small and medium-scale industries, which account for over 80 percent of the total number of firms employing 20 or more workers. These needs relate to increased access to institutional sources of credit, and technical assistance aimed directly at solving problems. At full operation, industries to be assisted are expected to create more than 12,000 jobs, mostly in rural areas.</td>
<td>Bank: 30.0</td>
<td>May 1975</td>
</tr>
<tr>
<td>Thailand</td>
<td>Population</td>
<td>This population project is designed to help the government reach its demographic target for the Fourth Five-Year Economic and Social Development Plan (fiscal 1977-81) by assisting in the recruitment of more than 3 million new “acceptors,” and</td>
<td>IDA: 33.1</td>
<td>February 1978</td>
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<tr>
<td>Country</td>
<td>Sector</td>
<td>Description</td>
<td>Loan Amount (US$ millions)</td>
<td>Date Approved</td>
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<tr>
<td>Trinidad and Tobago</td>
<td>Population</td>
<td>This project includes construction of various types of medical facilities, a family planning institute, and nurse-midwife training centers. The technical assistance elements include provision for aid in program evaluation, management, family life education, utilization of manpower, and training of family planning workers. Total cost: $7.7 million.</td>
<td>3.0</td>
<td>May 1971</td>
</tr>
<tr>
<td>Upper Volta</td>
<td>Urban development</td>
<td>Living conditions will be improved for more than 10,500 households (86,000 people) in Ouagadougou and Bobo-Dioulasso as a result of an urban development project that will provide essential infrastructure, regularization of occupancy rights, and the supply of credit for housing construction or improvement. A water supply component in three additional squatter settlements in Ouagadougou will benefit an estimated additional 20,000 people. Total cost: $9.1 million.</td>
<td>8.2</td>
<td>January 1978</td>
</tr>
<tr>
<td>Yemen Arab Republic</td>
<td>Education centers</td>
<td>Four new district training centers will provide courses in literacy, basic occupational skills, and agriculture; in addition, women will receive instruction in health, hygiene, nutrition, child care, and domestic crafts. As many as 20,000 rural inhabitants yearly will receive training. Total cost: $11.9 million.</td>
<td>8.0</td>
<td>February 1976</td>
</tr>
</tbody>
</table>
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