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ABSTRACT

This report presents World Bank statistical data on International Development Association (IDA) support of girls' education. The report cites the reasons for focusing on girls' education and traces IDA funding for various education projects. It discusses the situation for girls' education in many developing countries and lists objectives for the future. (Includes 4 notes. Contains 4 tables and 2 boxes. Extensive lists of statistics are appended.) (BT)



Girls' Education World Bank Support Through IDA

Carolyn Winter and
Rebecca Macina

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International Development Association
(IDA)**

**Carolyn Winter
Rebecca Macina**

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Introduction

The International Development Association (IDA), an integral part of the World Bank, has been an important channel for aid to low-income developing countries for more than 20 years. Its work complements that of its sister institution, the International Bank for Reconstruction and Development. But unlike the Bank, which relies principally on private capital markets, IDA is funded entirely by grants from member governments. The Association has become an outstanding example of multilateral cooperation to promote long-term development.

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Confronting the Challenge

This year, at the close of the millennium, by World Bank estimates over 150 million children aged 6 to 11 years are out of school, many of them in IDA countries. The majority of these children will very likely never attain basic literacy and numeracy, a factor which will restrict their lifetime opportunities and probably condemn them to live their lives in poverty. Girls are more likely to suffer this fate: they account for over 90 million of the 150 million young children out of school. The differential access to school enjoyed by boys and girls is startlingly evident in many IDA countries. For instance, in Benin in 1996, a 40 percentage point disparity existed between boys' and girls' enrollments in basic education. In Yemen, there was a 42 percentage point disparity, and in Chad, a 41 percentage point disparity (Figures 1-3).

However, girls' limited access to educational opportunities is only one side of this bleak picture. For the girls who do manage to enroll in school, their stay there is often far too short. Girls' dropout rates are often exceedingly high. Some data from a typical governorate (province) in Yemen illustrate this clearly (Table 1). In most districts within the illustrative governorate, only around half of the girls who began school are still enrolled four years later. Moreover, only around 16 percent of girls who enter school reach Grade 9.

Figure 1. Benin: Primary Gross Enrollment Rates (%)

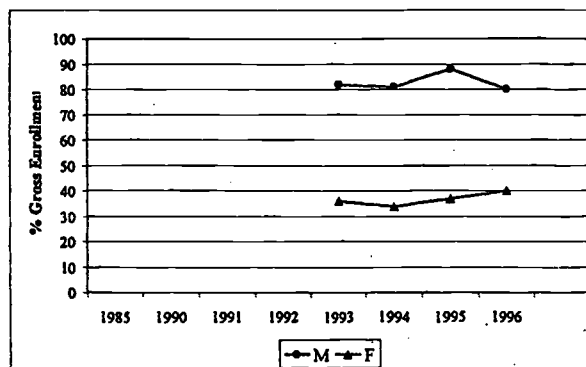


Figure 2. Yemen: Primary Gross Enrollment Rates (%)

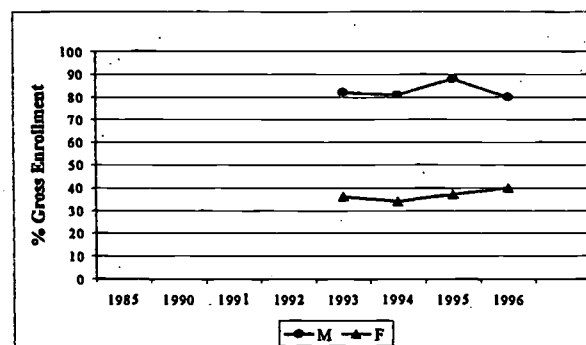


Figure 3. Chad: Primary Gross Enrollment Rates (%)

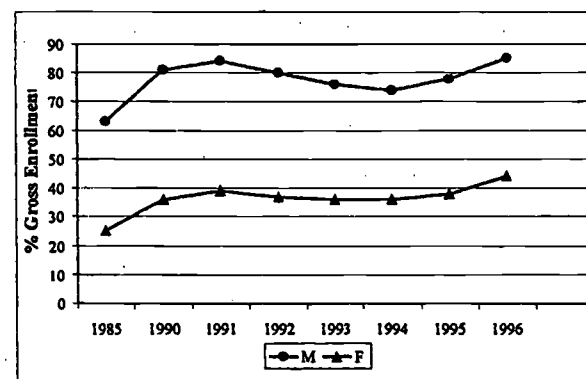


Table 1. Yemen, Lahej Governorate: Girls' Progression Rates, by District, 1996-97

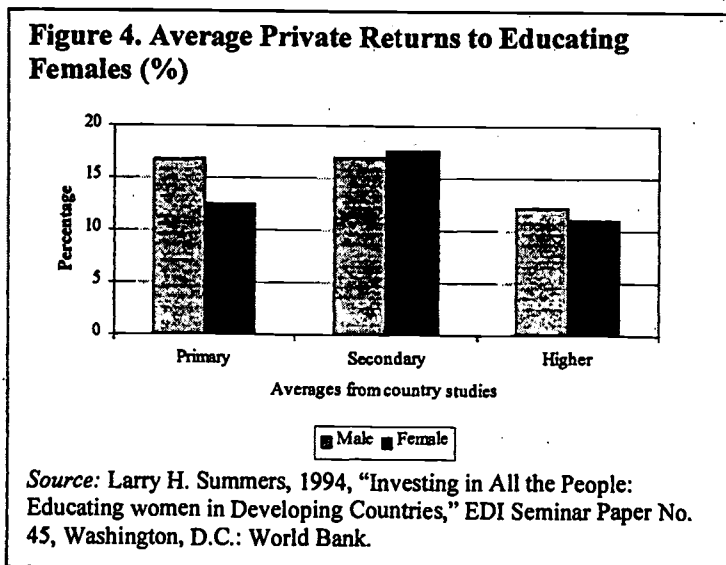
Districts	Progression Rate (%)	
	Grades 1 to 4	Grades 1 to 9
Yafeh	90	55
Al-Daleh	56	16
Radfam	61	12
Tour Al-Baha	49	12
Tuban	49	1
All districts	57	16

Source: Governorate of Lahej, Republic of Yemen. Statistical Office.

What are the special barriers girls confront in gaining an education? Clearly, there are a range of barriers which are often interrelated and which show some differences across countries and regions. However, the most significant barrier in almost all countries and regions is poverty. Put another way, the key barrier is the high direct and opportunity costs of education. Poorer families, unable to cover the direct costs (tuition, books, transport, miscellaneous fees) of educating all their children, make an economically rational decision to send their boy children rather than their girl children. Boys have better employment prospects in the future and, where extended families are the norm, also support aging parents. The opportunity costs of girls' education for parents is also usually significantly higher than that for boys. This is because girls' labor, rather than boys', is often central to agricultural production and household chores. Surveys in Tanzania, for instance, show that girls aged 7 to 9 years who attend school work 21 hours per week compared with boys' 12 hours.¹ Together, the high direct and opportunity costs of education for girls combine to present a significant barrier to girls' education in many countries. This is particularly so in the IDA countries where poverty is more pervasive. Other important contributing barriers to girls' education include low quality education, long distances to schools, limited availability of schools, cultural norms, insecure or unsafe school environments, and inadequate school infrastructure. In the longer run, limited employment opportunities for women and discriminatory labor practices also work against girls' schooling.

Why Focus on Girls' Education?

Many IDA countries have not yet given priority to improving girls' educational opportunities. Yet, there are very sound reasons for doing so. It is well known that investment in human capital is key to achieving long-term sustainable development and that education is positively correlated with overall economic growth. It is also known that, when all its benefits are taken into account, girls' education yields a higher rate of return than any other investment available in the developing world.² Figure 4 provides some evidence of this by showing the private returns to female education.



These private returns to education are important, but are also complemented by the very significant social benefits associated with girls' education. More generally, the multiple benefits of girls' education include:

¹ A. Mason and S.R. Khandker, 1996, "Measuring the Opportunity Costs of Children's Time in a Developing Country: Implications for Education Sector Analysis and Interventions," HCD Working Paper, Washington, D.C.: World Bank.

² This was reported on by Lawrence H. Summers, then Principal Economist for the World Bank at the World Bank's Annual Meeting in 1992. Summers' presentation was printed by the Economic Development Institute of the World Bank in a 1994 report entitled "Investing in All the People: Educating Women in Developing Countries" (EDI Seminar Paper No. 45, Washington, D.C.: World Bank).

- *Economic benefits.* Education raises economic productivity at the national, community, family, and individual levels. Indeed, a solid body of econometric research shows that the returns to female education equals, and sometimes exceeds, those for male education.³
- *Health benefits.* Education for girls has a profound effect on lowering maternal and infant mortality rates and reducing fertility levels. With even a few years of education, women are much more likely to seek pre- and post-natal care and to better care for infants. The changes in a woman's fertility patterns that result from formal education are amply illustrated in Table 2.
- *Intergenerational benefits.* A mother's schooling level is strongly correlated with her children's schooling opportunities. One additional year of formal education held by a mother translates, on average, into an additional half year of schooling for her children. The intergenerational benefits resulting from female schooling are considerably higher than from male schooling.
- *Environmental benefits.* A woman with some formal education is more likely to adopt newer, environmentally friendly technologies and manage natural resources more effectively.

Table 2. India, Uttar Pradesh State: Total Fertility Rates and Perceived Ideal Number of Children, by Level of Women's Education, 1995

	<i>Total Fertility Rate</i>	<i>Perceived Ideal Number of Children</i>
Illiterate	5.4	3.6
Less than middle school	4.2	3.0
Complete middle school	3.8	2.7
Secondary education or higher	2.6	2.4

Source: World Bank, 1997, *Primary Education in India*, Washington, D.C.

However, what is perhaps most illustrative of the social benefits derived from girls' education are some sample simulations for two IDA countries, India and Kenya. These simulations reveal that by providing 1,000 girls in India with an extra year of primary schooling at a total cost of US\$32,000, two maternal deaths, 43 infant deaths, and 300 births would be averted. In Kenya, providing 1,000 girls with an extra year of primary school at a total cost of US\$58,000 would avert two maternal deaths, 48 infant deaths, and 327 births.⁴

Tracing IDA's Involvement

IDA support for girls' education has increased significantly over the past decade. In 1991 just 28 of the World Bank's education projects included specific interventions targeting girls' education. Twenty-three of these were IDA projects. By 1999, 63 of the Bank's education lending portfolio of 175 projects included interventions targeting girls' education. Of the 98 IDA projects included in the portfolio, 51, or 52 percent, included interventions targeting girls. By contrast,

³ See for instance, Carolyn Winter, 1994, "Working Women in Latin America: Participation, Pay and Public Policy," Washington, D.C.: World Bank; Carolyn Winter and T.H. Gindling, 1992, "Women's Labor Force Participation and Earnings in Honduras," Washington, D.C.: World Bank; K. Scott, 1992, "Women in the Labor Force in Bolivia: Participation and Earnings," Washington, D.C.: World Bank.

⁴ Larry H. Summers, 1994, "Investing in All the People: Educating women in Developing Countries," EDI Seminar Paper No. 45, Washington, D.C.: World Bank.

only 12, or 15 percent, of IBRD projects targeted girls' education. The scope and nature of the interventions included in the projects has also changed considerably over time. Earlier projects generally included just one or two interventions targeting girls, with many focusing mainly on infrastructure provision. More recent projects tend to include "packages" of interventions which aim at redressing the full range of barriers to girls' education; be they economic, cultural, or infrastructure related (Annex 1).

IDA support for girls' education, however, takes several forms. Although operational lending is core, considerable technical support is provided through economic and sector work.

Current Operational Support

IDA's support through operational lending programs is substantial, with more than US\$1.2 billion in new lending commitments supporting girls' education between FY1996 and FY1999. The proportion of the total new education lending commitments going to girls' education over this period is around 43 percent, although some fluctuation is evident across years. In 1996, 39 percent of new commitments were estimated as going for girls' education; in 1999, the estimate was 48 percent of new commitments.

Table 3. IDA Lending for Girls' Education, FY1996 to FY1999

	<i>IDA Lending for Girls' Education (millions)</i>	<i>IDA Lending for Education (millions)</i>	<i>Proportion of IDA Lending For Girls' Education (%)</i>
1996	305.3	784.9	39
1997	111.9	255.1	44
1998	528.0	1,201.5	44
1999	260.9	539.8	48
Total	1,206.1	2,781.3	43 (average)

The data in Table 3 indicate that IDA lending for girls' education increased between 1996 and 1999. However, it turns out to be difficult to ascertain precisely how significant this increase is. This is because the type of IDA education projects approved (basic, secondary, vocational, higher, sector, etc.) and the specific countries receiving loans differ by fiscal year. It turns out that there are years when a considerable proportion of IDA lending goes to countries where gender disparities in enrollment rates are smaller. Because of the way IDA lending on girls' education is estimated (Box 1), this means that girls' education lending will show increases in those years. The reverse is also true: in years when the bulk of IDA lending goes to countries with larger gender disparities, IDA girls' education lending appears lower. This is the case in 1996, for example, when the IDA education lending portfolio was dominated by a US\$425.2 million loan to India. This one loan accounted for over 54 percent of all IDA education lending that year and was made to a country with significant gender disparities in education. The effect is to significantly lower estimates of the proportion of IDA education lending for girls for that year; when the estimates are rerun omitting the India loan, IDA lending for girls jumps to 48 percent.

Box 1: Estimating IDA Lending for Girls' Education

The methodology currently used in assessing IDA lending for girls' education is as follows:

- When a project almost exclusively addresses girls' education issues, the full loan amount is attributed as being for girls' education.
- When a project supports general, sector-wide initiatives (curriculum reform, teacher training, institutional capacity building, etc.) and also contains interventions targeting girls, the proportion of the IDA loan going for girls' education is taken to be equal to the proportion of the country's gross enrollment ratio that is comprised of girls for the most recent year for which data is available.
- If the IDA project addresses basic, secondary, or higher education levels, the gross enrollment ratio specific to that level is used in the estimation.

This methodology yields what is acknowledged to be an approximate estimate of IDA lending for girls' education. Its acknowledged weakness is that it probably undervalues support for girls' education in projects which include comprehensive measures addressing girls' education.

Regional Patterns in Girls' Education Lending

In general, IDA lending by region mirrors the annual fluctuations evident in global lending, as Table 4 shows. Interestingly though, some considerable differences in lending patterns for girls' education are evident across the regions, with the bulk of girls' education projects being in South Asia and Africa, the two regions where gender disparities in basic education access are largest. The lower commitments for girls' education in the Europe and Central Asia and Latin America and Caribbean regions reflects girls' significantly better status in these regions. Indeed, girls' enrollment and retention rates generally equal, and sometimes exceed, those for boys in these regions.

Table 4: New IDA Commitments for Girls' Education by Region, FY1996 through FY1999

	<i>Africa</i>	<i>East Asia and Pacific</i>	<i>Europe and Central Asia</i>	<i>Latin America and Caribbean</i>	<i>Middle East and North Africa</i>	<i>South Asia</i>
1996	69.3	47.0	5.0	23.6	4.4	155.9
1997	27.8	49.8			34.4	
1998	174.9		18.0	35.7		299.4
1999	89.9	92.8	4.8	6.6	25.5	41.4
Total	361.8	189.5	27.8	65.9	64.2	474.2

South Asia accounted for the largest volume of new education commitments between 1996 and 1999, US\$1,316.3. The South Asia portfolio is characterized by very large loans which, however, are often made directly to subnational entities. The India portfolio, for instance, includes the US\$152 million loan for the District Primary Education Program III which is made directly to the State of Bihar. Consequently, these countries have usually borrowed for several education projects which run concurrently. The size of the operational lending reflects the countries' large populations. If the standard methodology (Box 1) for estimating IDA girls' education lending is used, it appears that around 36 percent of IDA education commitments in South Asia between 1996 and 1999 are supporting girls' education initiatives. This, however, is rather misleading in that it undervalues the significant focus many of these projects give to girls' education. Indeed, the India, Pakistan, and Bangladesh projects provide some of the most comprehensive coverage for girls' education (Annex 1). They tend to support comprehensive "packages" of interventions intended to redress the full range of barriers to girls' education—economic, social, cultural, etc.—and which are therefore more likely to effect change. IDA projects in the region typically include between 10 and 12 different interventions specifically

targeting girls. The main thrusts of these various initiatives are on improving education quality and making it more gender sensitive, addressing the high direct and opportunity costs of girls' education, and making schools more accessible to girls.

In the Africa region, education lending tends to be spread rather more thinly across countries. It is usual for a country to have borrowed for one, or at most two, education projects between 1996 and 1999. Only in Senegal were three new commitments made during this period. A number of IDA-eligible African countries, most of which are experiencing internal conflicts, have not borrowed at all for education. On average, African countries which *have* borrowed, borrowed more lightly for education than South Asian countries. For instance, 25 of the 35 new commitments made between 1966 and 1999 in African countries were for loans of US\$40 million or less. Many were for considerably smaller amounts. The exceptions to this rule are Ethiopia and Nigeria, each of which has borrowed over US\$100 million for a single project. Interestingly, in the Africa region, there is less evidence that girls' education issues are being addressed through "packages" of interventions which address the full range of barriers to girls' education. Although projects in Ethiopia, the Gambia, and Mauritania support 10 or more targeted interventions for girls, most other projects include somewhere between five and seven targeted strategies. It is also interesting to note that in African countries, efforts to address girls' education issues focus very strongly on efforts to improve education quality and make it more gender sensitive. Improving girls' access to school facilities and providing alternative or nonformal educational opportunities are also commonplace. Unlike countries in the South Asia region, however, efforts to address the effects of poverty on girls' enrollment and retention rates are rare and, where they exist, are small-scale pilot operations. It is not clear why projects in Africa do not generally include initiatives to address poverty. It can only be surmised that institutional capacity to implement such programs may be limited.

IDA education lending in the Middle East and North Africa Region is limited to Yemen and Egypt (which has recently graduated from IDA). Despite the existence of a very significant gender gap in enrollment in Yemen and a smaller, albeit not unimportant, one in Egypt, the focus on girls' education issues appears to be rather limited. The IDA lending portfolio includes four new commitments during the 1996 to 1999 period, three of which were made to Egypt. These and other earlier commitments do include interventions targeting girls, but they tend not to include concentrated "packages" of interventions. In part, this is because the IDA lending portfolio includes projects whose focus is teacher training or vocational education rather than basic or secondary education. The portfolio's girls' education interventions focus principally on improving girls' access to school and school quality issues (increasing female teachers' representation in schools). Interestingly, interventions to redress the effects of poverty on girls' enrollment (scholarships, subsidized materials, etc.) are essentially not addressed in this sector's IDA portfolio.

In East Asia, IDA lending is dominated by China (which recently graduated from IDA). Between 1992 and 1999, seven large loans were made to China (two being a blend of IBRD and IDA). The IDA projects in East Asia do include "package" approaches to girls' education, but these again tend not to be as comprehensive as those in the South Asia region.

In the Latin American region, IDA lending operations which explicitly target girls' education are limited to two projects in Bolivia, the Education Reform Project and the Education Quality and Equity Strengthening Project. Both projects include a range of interventions targeting girls. In the European and Central Asia region the IDA portfolio is characterized by newer lending in small volume. Although these projects do benefit girls' education, they do not include specific initiatives targeting girls.

Building Partnerships and Awareness

IDA, under the wider auspices of the World Bank, also encourages and supports girls' education initiatives through other fora and approaches. These include:

- **Technical Support and Economic and Sector Work.** A considerable amount of the economic and sector work undertaken to support IDA education lending operations have had a strong focus on girls' education issues. Such sector work has both strengthened operational lending programs and expanded and deepened knowledge of girls' education. Some good examples of these sector work pieces include:
 - "Primary Education in India," Development in Practice Series, South Asia Region, World Bank, 1997.
 - "Improving Basic Education in Pakistan: Community Participation, System Accountability, and Efficiency," South Asia, World Bank, 1996.
 - "Girls' Education Acceptance in Yemen: Baseline Study," Society for the Advancement of Women and Children, Sana'a, Yemen, MENA and HDNED, 1998.
 - "Guinea: Beyond Poverty: How Supply Factors Influence Girls' Education in Guinea, Issues and Strategies," Africa Region, World Bank, 1996.

The District Primary Education Programs in India provide an interesting look at the role and importance of supporting economic and sector work. The projects include conditionalities requiring districts to prepare and submit comprehensive reports and action plans on gender issues before they may qualify for program support. This has helped ensure that barriers to girls' education are identified and appropriate remedial measures are formulated by those having ownership of the programs.

- **Building Awareness.** The World Bank also encourages dialogue and awareness building on girls' education, often through national or regional conferences and workshops. Examples include a Bank-sponsored regional conference in the Middle East and North Africa region in 1999, which gave extensive coverage to girls' education. A regional workshop held in Africa in the early 1990s specifically on girls' education proved to be a major impetus to reforms in some countries. Most notably, Malawi embarked on its impressive effort to increase girls' enrollments directly as a consequence of its minister's attendance at this workshop.
- **The Education for All (EFA) Initiative.** Improving girls' educational opportunities in IDA countries is at the core of the EFA initiative. The World Bank is a key signatory to this initiative and has actively supported it over the past decade. It has contributed significant financial resources, including a US\$600,000 Development Assistance Grant (DGF) to UNESCO to upgrade statistical monitoring systems, and a US\$2.4 million DGF to UNICEF to support EFA-related initiatives, including many girls' education initiatives. The grant to UNICEF supports the piloting of initiatives on girls' education, introduction of strategies to combat the effects of child labor on educational opportunities, and efforts to distill "good practice" experiences on girls' education for wider dissemination. The Bank has also contributed substantial technical and in-kind input via its representation on the EFA Steering Committee.

- **The World Bank's 31 Girls' Education Target Countries.** These are countries with especially large gender disparities in basic education enrollments. Twenty-seven of the 31 Target Countries are also IDA countries. The Bank's Education Sector Strategy Paper of 1999 has ranked improvements in girls' enrollment rates in the Target Countries as one of its key Priority Areas.
- **The African Low Enrollment Country Initiative.** This initiative provides special support to African countries where education enrollments of boys and girls are particularly low. The majority of countries covered by this initiative are IDA countries.
- **The Partnership for Strategic Resource Planning.** This is a joint program of the Forum for African Women Educationalists (FAWE), the Association for Development of Education in Africa (ADEA), the Economic Development Institute of the World Bank, the Government of Ireland, the Government of Norway, the Rockefeller Foundation, and USAID. This Partnership works in collaboration with nine African countries, all of which are IDA countries (Ethiopia, Tanzania, Guinea, Ghana, Malawi, Mali, Senegal, Uganda, and Zambia). Its objective is to build capacity in education ministries to plan and utilize resources efficiently to help meet Education for All goals. Special attention is paid to policies and investments in girls' education.
- **The Partnership on Sustainable Strategies for Girls' Education.** This partnership between the World Bank, the British Department for International Development, the Rockefeller Foundation, and UNICEF is exploring ways of ensuring more effective implementation of girls' education programs in developing countries. Initial focus is on seven IDA countries—Ethiopia, Malawi, Uganda, Zambia, Guinea, Senegal, and India. This Partnership works collaboratively with the Partnership for Strategic Resource Planning.
- **Knowledge Management Initiatives.** Under its new focus on knowledge management and dissemination, the Bank has provided a range of new services and support to IDA countries on girls' education issues. The Girls' Education Thematic Group of HDNED, for instance, has established a website on girls' education materials, has provided subsidized technical support for sector work and operational lending programs in IDA Girls' Education Target Countries, and has provided a range of training programs for staff and country counterparts. One such training program was a Girls' Education Study Tour which took counterparts from several IDA countries to learn firsthand from "good practice" girls' education programs in Bangladesh and India.

IDA Support at the Country Level

IDA programs and projects support a range of interventions for girls education. These are shown in the Tables attached in Annex 1.

Supply-side Interventions

As would be expected, supply-side interventions are commonplace, including school construction, rehabilitation, and expansion. Importantly, though, recent projects, particularly

those in South Asia, have sought to ensure that school construction favors increased girls' enrollments. This is being done through requirements that funding priority be given to the construction and/or expansion firstly of girls-only schools, then mixed-gender schools, and only thereafter, boys' schools. This approach is being employed extensively in projects in Pakistan and is also evident in projects in India, Chad, Malawi, Mauritania, Niger, and Tanzania.

Another innovative supply-side approach to increasing girls' enrollment exists in Pakistan's North-West Frontier Province Primary Education Project. Here, subsidies are being provided to private schools in urban slum areas which enroll significant proportions of girls. The objective behind the subsidies is to encourage development of the private education sector, and indications are that this objective is being met.

Supply-side interventions have also been extended to provision of nonformal education programs, distance education programs, and vocational education/skills training programs. Most common are nonformal education programs which provide literacy training for out-of-school girls and young women and are frequently delivered by NGOs. Such projects are found in Bangladesh, India, Nepal, Senegal, and Mozambique among other countries.

Demand-side Interventions

In recent years, IDA programs and projects have been increasingly addressing constraints to demand for girls' education, the foremost of which is poverty. Project interventions addressing the high direct and opportunity costs of education are those which most directly address the poverty constraints. A growing number of projects are supporting scholarship and stipend programs for girls. Several examples are to be found in Africa (Mauritania, Mozambique, Tanzania, and the Gambia), but the larger and more successful programs exist in South Asia. The most impressive is Bangladesh's Female Secondary School Assistance Program, which in 1999 provided scholarships to over 800,000 rural girls to attend secondary school. Monitoring data indicate that this project is delivering on its core objective of raising rural girls' enrollment rates, which is translating into increasing employment rates among young women and declines in fertility rates. Provision of water points and early childhood education centers in, or near, schools is also a commonly employed strategy to reduce the opportunity costs of girls' time; water collection and care of younger siblings are chores which commonly keep girls out of school.

IDA projects are also placing great emphasis on improving education quality and relevance particularly for girls, since low education quality is known to be a special deterrent to girls' enrollment and retention. Prominent among these measures are efforts to increase the proportion of female teachers and to ensure that they are adequately trained, motivated, and supervised. Also, another measure is that they are approved of, and supported by, the community they serve. Guinea's Equity and School Improvement project provides an example of this. The project supports special efforts to increase the quality of the teaching force and the number of women teachers. This has been a particular challenge; as qualifications requirements for new teacher candidates were increased, the pool of eligible female candidates dropped sharply from 25 percent to 15 percent of applicants. Despite this, the government has managed to steadily increase the number of women teachers. Other quality enhancing strategies employed in IDA projects include gender sensitization training for teachers, revision of textbooks to remove gender biases, development of improved, gender-sensitive curricula, and extra tutoring programs for girls.

Awareness campaigns, which increase parental and community knowledge of the importance and benefits of girls' education, are commonplace in IDA projects in Africa and are often associated with wider efforts to expand community involvement in education provision.

Indeed, it is notable that in all regions, with the exception of East Asia, community participation has become integral to efforts to improve girls' educational opportunities. In many instances, an expanded role for the community prompts larger changes in education financing and management patterns.

Mixing the Interventions

In practice, all IDA projects incorporate a variety of supply- and demand-side strategies addressing girls' education. This reflects the adoption of a much more balanced and holistic approach to the issue and one that is much more likely to show effective results. This multi-pronged approach is nicely illustrated in Côte d'Ivoire's recently approved Education and Training Support Project.

Box 2. Côte d'Ivoire's Education and Training Support Project

In 1995, girls' gross enrollment at the primary level was just 58 percent in Côte d'Ivoire. This was almost 21 percentage points below boys' gross enrollment rate. Côte d'Ivoire is now actively working to reduce this gender gap and has outlined its goals and strategies in the National Education and Training Support Project. The country's key objective is to ensure that all young children have access to primary school by 2010. The target is to increase the number of enrolled students from 1.7 million in 1998 to 2.2 million in 2002, and to 3.4 million in 2010.

In addition to other mainstream initiatives, a package of specially targeted interventions is being supported for girls' education. Around 300 new three-room schools will be constructed in sparsely populated areas, each of which will be provided with latrines and water resources. These schools will reduce the distance girls must travel to school and, by providing water and latrines, will respond to factors that adversely affect girls' school participation. Initiatives to improve education quality and relevance will also be important in increasing girls' enrollments. Special remedial classes will be offered in an attempt to counteract high rates of repetition and dropout among girls. Textbooks will be revised to remove gender bias and will be made more widely accessible in schools. And teachers who have received gender sensitization training will be redeployed to poor and rural areas.

The project will also pilot programs to reduce the direct and opportunity costs of girls' education for families. High costs have been found to be a very important reason why girls are not in school. Several national programs will underpin these targeted interventions, including legislation to protect school-age girls from harassment in school and information and sensitization campaigns on girls' education. Progress under the project will be evaluated from longitudinal studies of girls' and boys' participation rates and learning outcomes.

Meeting Future Challenges

Although considerable progress is being made towards improving girls' educational opportunities with IDA support, considerable challenges remain. Providing the more than 90 million out-of-school girls with access to an adequate quality education is a daunting task. Yet, good foundations are being laid and much can be built on them. In particular, on-going and future efforts should aim at:

- **Increasing country-level commitment to this issue.** It remains true that country-level understanding of, and commitment to, girls' education is weak in many instances. Increasing knowledge of the economic and social returns to girls' education, as well as of effective strategies and interventions, remains a priority.
- **Strengthening the focus on initiatives which help redress poverty.** This is important because the direct and opportunity costs of education tend to be the most significant barrier to girls' enrollment and retention in many countries. The broader

utilization of scholarship programs and the careful examination of issues relating to their sustainability should be given consideration.

- **Further expanding initiatives to increase educational access.** This is because the absence of schools in communities continues to be a major obstacle to girls' enrollment. Some of the more innovative approaches currently being employed, including construction of smaller satellite schools, stimulation of community schools, and prioritizing funding for girls' schools are all worthy of replication in the right environments. In some cases, good school mapping and improved siting of schools may be all that is required.
- **Continuing the emphasis on improving the quality and relevance of the education offered in schools.** This is because the quality of education offered is unsatisfactory in many countries. Where the opportunity costs of girls' education are high, parents will be less willing to release their girls from chores to attend a school which offers a low quality education. In many countries, the increased availability of female teachers is also critically important in increasing girls' enrollment and retention rates, particularly at the secondary school level.
- **Building effective partnerships with other agencies.** Collaboration with other agencies and partners builds consensus and support for girls' education. When several donors present a united front on this issue they are often able to encourage and support new and expanded country-level initiatives very effectively.
- **Increasing knowledge and dissemination of "good practices."** In-country knowledge of effective strategies remains limited in many cases. Training programs, study tours, and special efforts to disseminate country experiences can address this. Bank task managers working on IDA countries also benefit greatly from these efforts.

ANNEX 1

**GIRLS' EDUCATION INTERVENTIONS IN IDA-SUPPORTED
PROGRAMS/PROJECTS**

GIRLS' EDUCATION INTERVENTIONS IN IDA-SUPPORTED PROGRAMS/PROJECTS IN AFRICA

Country	Physical access				School Quality and Learning Outcomes				High Direct and Opportunity Cost				Increased Female Representation in Sector				Socio-cultural Factors				Policy Change				Providing Vocational and Alternative Education		
	Residential facilities	School construction	Priority funding for girls' schools	Subsidize private provision	Increasing female teachers	Gender sensitization training	Extra tutoring	Removing bias in textbooks	Gender sensitive curriculum	School health initiatives	Scholarships	Providing water points	Flexible school calendar	Subsidized texts and materials	Childcare programs	Girls' education unit in Ministry	Increasing female administrators	Awareness campaigns	Escort services for travel to school	Providing latrines	Reducing school admission age	Expanded community involvement	Innovation programs	Re-entry of young mothers	Non-formal education programs	Distance education	Vocational Education
MALAWI																											
Primary Education	X	X	X															X									
Secondary Education	X								X									X									
MAURITANIA																											
General Education	X	X	X						X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MOZAMBIQUE																											
Education Sector Strategic Program	X	X							X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Capacity Building		X							X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
NIGER																											
Basic Education Sector	X	X	X						X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
SENEGAL																											
Pilot Female Literacy																											
Human Resources Development II	X								X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
TANZANIA																											
Human Resources Development I	X	X							X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ZAMBIA																											
Basic Education Sector	X	X	X						X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X



GIRLS' EDUCATION INTERVENTIONS IN IDA-SUPPORTED PROGRAMS/PROJECTS IN THE MIDDLE EAST AND NORTH AFRICA

Country	Physical access				School Quality and Learning Outcomes				High Direct and Opportunity Cost				Increased Female Representation in Sector Admin.				Socio-cultural factors				Policy Shifts				Providing Vocational and Alternative Education					
	Residential facilities	School construction/rehab.	Priority funding for girls' schools	Boundary Walls	Subsidize private provision	Increasing/training female teachers	Gender sensitization training	Extra tutoring	Removing bias in textbooks/materials	Gender sensitive curriculum	School health initiatives	Scholarships	Providing water points	Flexible school calendar	Subsidized texts and materials	Childcare Programs	Girls' education unit in Ministry	Providing vehicles for female administrators	Increasing female administrators	Awareness campaigns, empowerment grps	Escort Services for travel to school	Providing latrines	Reducing school admission age	Expanded community involvement	Innovation Programs	Re-entry of young mothers	Distance education	Voc. Ed/Skills Trg	Non-formal education Programs	
EGYPT			X			X														X					X					
Education Enhancement			X																											
Basic Education		X																												
YEMEN																														
Education Sector Investment			X	X		X																								
Vocational Training																											X			
Basic Education		X	X	X		X		X																	X					
Secondary																														
Teacher Training						X																								



Annex 2a

Africa Region
IDA Education lending in IDA-Eligible Countries
by
Country, Fiscal Year, Project, and Commitment Amount

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Angola			
Benin	94	Education Development	18
Burkina Faso	97	Post-Primary Education	25
Burundi			
Cape Verde	95	Basic Education	11
	99	Education and Training	6
Cameroon	98	IUT Douala (LIL)	5
C.A.R.			
Chad	93	Basic Education	19
Comoros	97	Education III	7
Congo			
Congo, DR			
Côte d'Ivoire	98	Education and Training Support	55
Djibouti			
Ethiopia	98	Education Sector Investment	102
Eritrea			
Gambia	99	Third Education	20
Ghana	96	Basic Education	48
	99	National Functional Literacy Program	33
Guinea	95	Equity and School Improvement	39
	99	Pre-Service Teacher Education	4
Guinea-Bissau	97	Basic Education	14
Kenya	97	Early Childhood Development	26
Lesotho	99	Second Education Sec. Development	21
Liberia			
Madagascar	98	Education Sector Development	65
Malawi	96	Primary Education	21
	98	Secondary Education Project	49
Mali	96	Vocational Education Training	12
Mauritania	96	General Education	35
Mozambique	93	Capacity Building	47
	99	Education Sector Strategic Program	70
Niger	94	Education III	40
Nigeria	91	Primary Education	125
	93	Development Communication	8
Rwanda			
Sao Tome and Principe			
Senegal	93	Human Resources Development II	40
	96	Pilot Female Literacy	12
	96	Higher Education I	25
Sierra Leone			
Somalia			
Sudan			
Tanzania	98	Human Resources Development I	21
Togo	95	Education	32
Uganda	93	Primary Education and Teacher Trng.	52
	98	Education Sector Adjustment Credit	79
Zambia	99	Basic Education Sector Invest. Program	39
Zimbabwe			

Annex 2b

South Asia Region
IDA Education lending in IDA-Eligible Countries
by
Country, Fiscal Year, Project, and Commitment Amount

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Afghanistan			
Bangladesh	93	Female Secondary School Assistance	67
	96	Non-Formal Education	10
	98	Primary Education Development	152
Bhutan	98	Education II	14
India	91	Technical Education II	291
	93	Uttar Pradesh Basic Education	160
	95	District Primary Education	247
	96	District Primary Education II	401
	98	Uttar Pradesh Basic Education II	59
	98	District Primary Education III (Bihar)	154
	99	Rajasthan District Primary Education	87
Maldives	95	Education	13
Nepal	92	Basic and Primary Education	29
	94	Higher Education	19
	99	Basic and Primary Education II	12
Pakistan	92	Middle Schooling	111
	93	Balochistan Primary	105
	95	North-West Frontier Province Primary	143
	98	Northern Education	23
	98	Social Action Program II	255
Sri Lanka	96	Teacher Education and Deployment	61
	98	General Education II	70

Annex 2c

East Asia Region
 IDA Education Lending in IDA-Eligible Countries
 by
 Country, Fiscal Year, Project, and Commitment Amount

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Cambodia			
China	92	Education Dev. in Poor Provinces	127
	93	Effective Teaching	99
	95	Basic Education in Poor and Minority	95
	96	Basic Education Poor III	93
	97	Basic Education IV	84
	97	Vocational Education Reform (Blend)	20
	99	Higher Education Reform (Blend)	50
Indonesia	99	Sulawesi Basic Education (Blend)	15.9
	99	Sumatra Basic Education (Blend)	20.2
Lao PDR	93	Education Development	19
Mongolia			
Myanmar			
Vietnam	94	Primary Education	68
	99	Higher Education	83
Kiribati			
Samoa			
Solomon Islands	93	Education III	17
Tonga			
Vanuatu			

Annex 2d

Europe and Central Asia Region
IDA Education Lending in IDA-Eligible Countries
by
Country, Fiscal Year, Project, and Commitment Amount

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Albania	94	School Rehabilitation	9
Bosnia-Herzegovina	96	Emergency Education Recovery	5
	98	Education Reconstruction	11
	98	Education Rehabilitation	5
FYR Macedonia	98	Education Rehabilitation	5
Armenia	98	Education	15
Azerbaijan	99	Education	5
Georgia			
Kyrgyz Republic			
Moldova	97	General Education (Blend)	22
	98	General Education	5
Tajikistan	99	Education	5

Annex 2e

**Middle East and North Africa Region
IDA Education Lending in IDA-Eligible Countries
by
Country, Fiscal Year, Project, and Commitment Amount**

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Egypt	93	Basic Education	55
	97	Education Enhancement	71
	99	Social Protection	5
	99	Secondary Education Enhancement	49
Yemen	91	Secondary Teacher Training	18
	93	Basic Education	20
	94	Education Sector	33
	96	Vocational Training	22

Annex 2f

**Latin American and Caribbean Region
IDA Education Lending in IDA-Eligible Countries
by
Country, Fiscal Year, Project, and Commitment Amount**

<i>Country</i>	<i>Fiscal Year</i>	<i>Project Name</i>	<i>Commitment Amount (\$M)</i>
Bolivia	93	Integrated Child Development	50
	95	Education Reform	38
	98	Education Quality	77
Guyana	96	Secondary Education	16
Haiti			
Honduras	95	Basic Education	28
Nicaragua	95	Basic Education	44
	99	Second Basic Education	54
	96	Basic Education (Blend)	3.1
Grenada	96	Basic Education (Blend)	3.8
St. Lucia	95	Basic Education Reform (Blend)	3.1
St. Vincent			

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