



World Bank Gender Strategy Consultation Response

CAMFED, the Campaign for Female Education, has partnered with rural communities since 1993 to multiply educational opportunities for girls and vulnerable boys and build the economic empowerment of young women and support them to lead change in their communities. After 30 years of operation, CAMFED now delivers education programs in 7,044 government schools across 165 districts in five countries: Ghana, Malawi, Tanzania, Zambia and Zimbabwe, and so far we have supported over 1.9M girls to attend secondary school. Our programs are designed and led by members of the CAMFED Association, a peer support and leadership network of over 254,000 young women activists educated with CAMFED support.

CAMFED welcomes the World Bank Gender Strategy as an important recognition of the critical importance of gender equality to reducing poverty, enhancing wellbeing, strengthening education outcomes and unlocking economic productivity, and the need to accelerate progress in achieving gender equality globally. The strategy builds on a strong evidence base and has identified three key priorities as its three strategic objectives.

The following paragraph set out a few points where we feel the strategy could be further strengthened, drawing from CAMFED's long experience in supporting vulnerable girls and women from some of Africa's most marginalized communities to fulfil their potential and progress to secure livelihoods.

Overarching points

- The strategy could further recognise the extent to which **youth** can play a significant role in driving gender equality gains across all three objectives: GBV, economic participation and women's leadership. Many of the countries that are characterised by slow progress on gender equality are experiencing a youth bulge - in Africa around 40% of the population is under 15 and more than 60% of the population is under 25 ([WEF, 2022](#)). The youth bulge has the potential to become a demographic dividend: however if a large cohort of young people cannot progress to a secure livelihood, it also has the potential to become a source of social and political instability. It's vital that this group is considered as part of the solution and young people's particular perspectives, needs and capabilities recognised and integrated..
- The strategy would benefit from **strengthening the read across with SDG4**, given the extent to which a quality education drives enhanced women's empowerment post-school. This in turn supports strengthened women's leadership and participation, which can then precipitate a more supportive environment for girls' education and contribute towards the eradication of GBV. Furthermore, while the need for gender equality in education is recognised as a global priority, gender-based discrimination in education - both within and outside the classroom - remains widespread: only 65% of countries have achieved gender parity in primary education, with that figure dropping to 51% at lower secondary level and 24% in upper secondary education ([GEM Report, 2020](#)). Without equal access to education, inequalities in society will continue to persist.



- It is Important to recognise the unique challenges facing the **most marginalized women**, and the extent to which the national-level picture can mask disparities across geographies, income levels and education levels. Poor women living in rural areas invariably suffer some of the highest levels of social and economic exclusion, even in countries where nationally the picture is more positive: in Zambia, the lowest rate of labour force participation - 17.6% - is seen among rurally based women, vs a rate of 40.2% among women in urban areas ([2021, Labour Force Survey](#)). Similarly, the Global Education Monitoring report highlights that in countries with low school completion rates, the relative disadvantage of girls worsens with poverty ([GEM, 2019](#)).
- Purposefully creating pathways and spaces for **women's strengthened participation and leadership** has the potential to significantly accelerate progress against the other two objectives of the strategy: tackling GBV and increasing economic participation. This effect is driven by the value of relatable role models - widely recognised as effective in empowering girls and young women - particularly those from marginalized communities. A [2018 study](#) into girls' economic empowerment in Africa and Asia led by Standard Chartered, with input from the Brookings Institution, USAID et al, identified 6 recommendations for improved female economic empowerment – the sixth of which was 'provide more role models and girls support networks'. Conversely, where gender relations are not well understood and catered for, evidence shows that the gap in productivity between men and women increases ([FAO, 2023](#)).
- In driving for equity, we should continue to **prioritise resources towards those areas where gender equality gains have been smallest** and most severely impacted by COVID/climate change, e.g. Eastern, Southern, Western and Central Africa. A recent report by the OECD estimates that discriminatory social institutions cost Africa the equivalent of 7.5% of its gross domestic product in 2019 ([OECD, 2021](#)).

What works in addressing gender equality

- Girls from poor households often suffer from lack of confidence and low self-esteem and tend to participate at the margins in class ([Morris et al, 2016](#)). This is compounded by the lack of role models in secondary schools, where there are so few female teachers. **Programs that prioritise socio-emotional and life skills** build the confidence and capacity of vulnerable girls to participate effectively in class, to build mutually respectful relationships with their peers, and to engage productively with the academic curriculum. Quasi-experimental evaluations of CAMFED's program show socio-emotional and life skills training are key in closing gender gaps in education outcomes - generating literacy and numeracy gains among marginalized girls that were between two and five times higher than among girls in comparison schools ([Morris et al, 2017](#)).

This emphasis needs to start at school and continue beyond, as educated young women seek to transition to a secure livelihood in a context of limited safety nets and employment opportunity. Supportive peer networks can be critical in building resilience and confidence among young women at this tricky point of transition. The CAMFED Association network of over 254,000 members is a valuable example of the value



generated through peer support. The network stretches across sub Saharan Africa and is the largest and fastest growing network of its kind, providing young women with the social support and connection that helps them overcome rural isolation, exchange experience, expertise and opportunities. Over 27% of CAMFED Association members have taken up positions on decision making bodies (at community, district, and national level), and each member typically supports another three girls to go to school.

- A holistic approach to tackling social, gender, financial and skills barriers is critical in achieving gender equality, particularly when targeting women from the poorest communities and the complex and interlinked barriers they face in accessing a secure livelihood. Evidence shows that a combination of technical skills training, ongoing mentoring by female role models and access to finance, is effective in supporting entrepreneurial participation and performance. This holistic, multi-dimensional approach, rooted in collective, community based action, is central to CAMFED's approach and has been shown to generate a substantial impact - almost doubling incomes from \$58 to \$100 per month ([Binkley, 2019](#)). To effectively challenge damaging gender and social norms requires the intentional convening of all relevant community, government, traditional and civil society actors. CAMFED's own programme learning has shown the benefit of engaging young women's families (particularly husbands and male relatives) and local (predominantly male) power brokers in interventions that challenge gender norms, while the [International Labour Organisation](#) has highlighted the importance of engaging men in women's economic empowerment development interventions.

Conceptual framework

- We welcome the strategy's recognition of the importance of understanding the policy arena in identifying opportunities to engage. Expanding participation in policy decision making processes should be a crucial part of this process; particularly expanding the participation of youth and women in policy development, implementation and review. UN Women point to [established and growing evidence](#) that women's leadership in political decision-making processes improves them. Youth and women representative networks can play an important role here and should be proactively engaged.
- It is equally important to recognise the disconnect that can exist between policy and practice, often as a result of a disconnect between customary and statutory law. Even when policies address gender disparities, there need to be strong feedback loops connecting national and local levels that measure the effectiveness of policy implementation and allow for policy adjustments. School re-entry policies for girls who are pregnant or mothers are a prime example. In Zambia, for example, a Re-entry Policy was introduced as early as 1997, yet despite its stated intention, the policy as it stands does not compel schools to readmit girls after they have given birth, furthermore the policy had faced substantial opposition at local level (e.g. [UNESCO, 2011](#)). In recognition of this challenge, and at the invitation of, and in partnership with the Ministry of Education and Ministry of Justice, CAMFED has worked with Women and Law in Southern Africa on a statutory instrument to support the enforcement of the Re-entry Policy, by compelling all schools across the country to implement it. At the same



time, we engage district government officials, school administrators, traditional leaders and community members to make sure the Re-entry Policy is widely understood and actively implemented, including through the creation of by-laws. A 2021 external evaluation of the program conducted by Brasys, found that the percentage of schools actively enacting the Re-entry Policy increased from 79% to 95%, with Government officials interviewed as part of the evaluation describing the progress in the target schools as remarkable, as they had struggled to achieve similar results in other school settings. This again underlines the importance of widening the participation process in policy development, when seeking to address issues of gender equality.

Drivers of Change

- We note and support the emphasis on innovation as a mechanism for improving policies and practices. However, in order to be sustainable and effect long-term change, an innovations pathway to scale should be considered from the outset. This means taking into consideration issues such as cost, accessibility and policy alignment from the design stage onwards. Government co-creation and the close involvement of beneficiaries in innovation design can help ensure context-appropriate framing and a shared long term vision.
- The integration of gender analysis in fiscal policy and budget management is critical, and should be complemented by analysis of marginality in order to address both gender equality and equity constraints. There are huge gaps in education and livelihood outcomes between the poorest and wealthiest women - it is essential that financing is targeted to the furthest behind, in order not to exacerbate existing inequalities.
- The availability of timely, disaggregated data is central to this process, as is the capacity to analyse and use data from national through to local level. In many countries, there is a significant gap in availability of timely, disaggregated education data, which in combination with limited feedback loops, negates the development of responsive policies. Data can be collated and published at national level, but rarely used at local level and with minimal disaggregation by indicators of marginality. Without clear data on the root causes of inequalities - including critical issues such as girls' drop out from education - it is difficult for decision makers, particularly those far removed from implementation, to understand the real challenges and barriers that must be addressed. Governments must be supported to invest in the collection of disaggregated data, with capacity built at all levels of the system to analyse and use that data in decision making and resource allocation.

The three strategic objectives:

1. GBV and Building Human Capital

- The importance of tackling GBV within schools cannot be overstated: schools need to be a safe place for girls to learn. Sexual harassment is not only a deterrent to women's economic participation but also to their education. Engaging youth in achieving this important gender strategy objective, through gender-responsive grassroots



approaches is key. CAMFED's evidence shows that the introduction of life/social curricula, led by trained female mentors, within schools can play a valuable role in creating safe spaces and building mutual respect between girls and boys - in addition to building the skills for school-to-work transitions and jobs of the future

"Through MBW [CAMFED's My Better World life skills curriculum] provided by Learner Guides [female peer mentors], we get more ideas on how to be confident and pass examination but also provide an opportunity for us to collaborate with girls without any discrimination." Male form 4 student, Tz

- We agree that gender responsive approaches from early childhood to school entry and completion are critical, however they are of particular importance as girls and boys enter adolescence in upper primary/early secondary school - it's at this point that the disparities in education, skills (and health outcomes) between girls and boys become particularly marked, particularly in low income countries. The [World Bank](#) has found that in sub-Saharan Africa and South Asia, boys are 1.5 times more likely to complete secondary education than girls. Poverty, gender bias within classrooms, violence, low self-esteem and child marriage are all factors contributing to the increased drop out from school of adolescent girls.
- We welcome the recognition that teachers and community influencers can be effective in persuading parents to keep girls in school, prevent child marriage, end FGM and invest in all children. For this approach to work most effectively, there must be a strong connection between homes and schools - ideally through individuals who can bridge both spheres. This ensures that action is coordinated and mutually reinforcing, and that the issues faced at home are supported and understood by those at school. The role of peer mentors here can be critical: locally based young women with lived experience of the challenges girls are facing can act as role models, mentors, advocates and child protection focal points ([Girls Education Challenge, 2023](#)). Quasi-experimental evaluations of CAMFED's peer mentor 'Learner Guide' program found marginalized girls reported improved self-confidence and engagement with learning, alongside greater knowledge of their rights and strengthened confidence to speak out about the challenges they face ([Musker et al, 2022](#)).
- In considering skills for better jobs, it is important to recognise that tech-based solutions are unlikely to be accessible to the most marginalized girls and young women, either because of remoteness or prevailing negative power dynamics within homes or schools that limit women's access to resources. Furthermore, recognition should be made of the lack of viable employment or techvoc training opportunities in remote, rural communities. Interventions should acknowledge and mitigate against the risks of - often unsafe - rural to urban migration through a holistic approach to skills and enterprise development that takes into account the realities of young women graduating from school in rural communities, while also taking into account the cost/scalability of tech solutions.



2. Economic participation

- In rural communities characterised by primarily agrarian economies, equality in access to land, capital and agriculture services is crucial in driving equity in economic participation. The gender strategy rightly identifies this requires a shift in mindsets as well as legal and policy actions. It's important to recognise that in many communities - and in rural communities in particular - there can be a disconnect between customary and common law. It's therefore vital that actions cut across and bring the two together in addressing the lived reality of marginalised young women. Harmful social norms can manifest in many ways including: profitable sectors being considered "unsuitable" for women; in women being "allocated" the least productive land for farming; in exposure to sexual harassment in business negotiations and pressure to sell on credit.
- Women's access to land, assets and finance are critical enablers of women's full economic participation; including through micro-enterprise which is the main driver of employment for sub-Saharan youth. The [African Development Bank](#), however, estimates that there is a \$42bn gender business finance gap across the continent. This lack of access / security of ownership for land, assets and capital traps women in unpaid agricultural work and small-scale necessity-based enterprises, inhibiting their ability to grow thriving opportunity enterprises. We need to overcome these barriers by ensuring that women's legal rights to own land, assets and capital are adopted and supported by the family, communities and institutions - the ecosystem - within which women are building livelihoods.
- Building supportive business/peer networks around women in more marginalized, rural communities can be of significant value in creating the social and economic capital that better positions young women and their communities to collectively tackle and overturn persistent gender constraints and damaging social norms. This approach also complements the gender strategy's third strategic objective, as there is strong evidence showing the effectiveness of peer support among young women. Through an embedded, rigorous learning cycle, a 2018 USAID Feed the Future programme found that two extension training topics taught by male technical leads had lower adoption and participation rates among female participants in the community than those led by females. A number of additional studies (e.g. Bell et al, 2018; Raj Chetty et al, 2016) point to the importance of environment, including exposure to role models, as an important factor in informing young people's aspirations and future earnings. For interventions to be transformative for female entrepreneurs in particular, "they need to move beyond basic access to financial and human capital and also tackle central psychological, social, and skills constraints on women entrepreneurs."¹ This is backed by findings from independent evaluations of CAMFED's Guide model. A 2016 evaluation of CAMFED's in-school Guide programme in Tanzania and Zimbabwe, pointed to notable gains in motivation among girls reached by the Guides and associated improvements in student retention rates when compared with non-intervention school. A 2020 evaluation of CAMFED's post-school Guide programme

¹ Siba, E. Brookings Growth Initiative: Empowering women entrepreneurs in developing countries, 2019



found that the vast majority of girls reached by the programme said they were more confident in making safe transitions and safer choices. The evaluation also reported that ‘although Transition Guides are facilitating others, they are also actors in gaining their own secure livelihood, and becoming the role models they seek to introduce to transiting girls’

- To maximise outcomes for gender equity a holistic approach is therefore needed - bringing together access to technical training, finance, female role models alongside concerted action to address the system-level barriers that inhibit women’s equal economic participation and success. That includes addressing the mindsets and harmful social norms that inhibit women’s success in enterprise and supporting women to own assets and land.

3. Leadership

- Increasing women’s participation and leadership within educational institutions - both at school, sub-national and national levels is critical to improving the quality and responsiveness of learning environments to the needs of girls - particularly the most marginalized. While teaching is often characterised as a ‘female’ profession especially at lower levels of education, there are far more men at higher levels of education and in school leadership positions. Moreover, the proportion of women teachers in low-income countries is much lower than in high-income countries. Only 30% of secondary level teachers in sub-Saharan Africa are female - the lowest level globally ([GEM, 2019](#)). A similar disparity is seen between rural and urban areas, with rural schools further struggling to attract and retain female teachers. Therefore, across rural Africa, the vast majority of teachers are male and from urban areas. At the very point when adolescent girls are vulnerable to premature marriage and pregnancy, they encounter a predominantly masculine environment and increased risk of gender-based violence. It is vitally important to strengthen the representation of female teachers - including those from marginalized backgrounds themselves - in the education system by taking proactive steps to build a strong pipeline of female teachers - particularly those from marginalised/rural backgrounds themselves.
- We strongly agree with the critical importance of enhancing women’s role in climate action. The value of this approach can be further catalysed if we engage and empower female youth leaders in this space. Women’s leadership starts with education of course. Ensuring that girls - alongside boys - have access to a quality education contributes to their personal safety and resilience in the face of the climate crisis ([Muttarak and Lutz, 2014](#)). This is particularly important noting that girls and women are more likely to be injured or die in an extreme weather event than boys and men ([a function of their differential access to education, decision-making power and resources](#)). We can achieve the best outcomes for climate mitigation and adaptation if we engage the talent of our whole population - women and girls as well as men and boys. Moreover, an inclusive approach that engages diverse talent is associated with better (more stringent) climate change policies ([Mavisakalyan and Tarverdi, 2018](#)).



- The CAMFED Association - a network of over 250,000 young women, educated with CAMFED's support and committed to mobilising change in their communities - is leading for improved climate resilience in rural Africa. CAMFED's Agriculture Guide Program won a UN Global Climate Action Award (2019) for its scalable and effective approach. Young African women take the lead in practising and promoting adoption of climate smart techniques for smallholder farming, cleaner cooking, sustainable nutrition and harvest storage in their communities. To date Agriculture Guides have reached over 100,000 members of their communities with vital techniques such as low cost irrigation and water management techniques and how to build a cleaner cook stove from locally-available resources. They have also supported parents groups to regularly provide home-grown nourishing school meals to over 27,000 children. See for example: [CAMFED Agriculture Guides](#)