

Gender Assessment

FP183: Inclusive Green Financing Initiative (IGREENFIN I): Greening Agricultural Banks & the Financial Sector to Foster Climate Resilient, Low Emission Smallholder Agriculture in the Great Green Wall (GGW) countries - Phase I

Burkina Faso, Mali, Chad, Eritrea, Ghana, Nigeria, Niger, Côte d'Ivoire, Senegal, Djibouti, Ethiopia,
Mauritania, Sudan | IFAD | B.31

April 11, 2022



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Greening Agricultural Banks & the Financial Sector to Foster Climate Resilient, Low Emission Smallholder Agriculture in the Green Great Wall (GGW) countries - Phase I

GENDER ASSESSMENT AND ACTION PLAN

Final Version November 2021

IGREENFIN I - Multi-Country - Burkina Faso, Cote d'Ivoire, Ghana, Mali and Senegal

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Introduction

In accordance with the GCF's environmental and social policy, a Gender Assessment has been conducted for the Inclusive Green Financing Initiative –IGREENFIN, a regional programme dedicated to greening agricultural Banks and the financial sector to foster climate resilient and low emission smallholder in five West African countries of the Great Green Wall Initiative (GGWI). Women are targeted to be 50% of the direct beneficiaries of the programme. This Gender Assessment aims to provide an overview of the gender issues in five countries, namely Burkina Faso, Cote d'Ivoire, Ghana, Mali and Senegal, for informing the design of the above-mentioned regional programme. Its aim is to redirect financial flows towards the sub-projects of Micro, Small and Medium-sized Enterprises (MSMEs), cooperatives and Farmers Organizations for the development of climate resilient, low emission agriculture. Therefore, the proposed adaptation and mitigation solutions for the GCF project are to improve access to financing and further promote the adoption of climate resilient, low emission agriculture practices, including efficient irrigation and solar energy systems, throughout the value chains to reduce GHG emissions.

The IGREENFIN Regional Programme focuses on 3 countries of the Great Green wall (Burkina, Mali, Senegal) and Cote d'Ivoire and Ghana, one of the most environmentally degraded region in the world, also considered as one of the most vulnerable regions to climate change, regularly hit by droughts and floods. West Africa has been identified among the primary observed climate change hot spots, and the most persistent and early emerging prominent hot spots foreseen for the twenty-first century because of the observed and projected widespread increase in mean temperature and extreme hot season occurrence. According to an IPCC report, West Africa and the Sahel are likely to experience increases in the number of hot nights and longer and more frequent heatwaves even if the global temperature increase is constrained to 1.5°C, with further increases expected at 2°C of global warming and beyond. Most of West African countries are likely to experience decreasing rainfall, despite uncertainties on precipitations projections, combined with coastal erosion and degradation that is also a major challenge in this region, expected to worsen in the future.

The region vulnerability to climate change is exacerbated by its high dependence on rain fed agriculture. Agriculture accounts for 35% to the GDP¹ and 78% of food economy jobs are still in agriculture² in West Africa. Although it is an important source of income and employment for the majority of rural populations, smallholder farmers, particularly women, are still facing key challenges to have access to productive resources. This is especially relevant when it comes to access to financial resources for agriculture. Credit to the agricultural sector accounts for, roughly, 2% of total credit offered³, and when it is available, the interest rate is more than 10 % with short repayment loan period. In the West African Economic and Monetary Union (WAEMU) zone, agriculture receives only 6.10% of total credit in the short term, 4.59% and 2.15% for medium and long terms credits respectively⁴. The difficulties associated with access to credit for smallholder producers to invest in agriculture place women at a disadvantaged and vulnerable position. Women's lack of access to credit reduces their access to input, land, other productive resources and extension services.

Gender inequalities persist in the agriculture sector of the five countries targeted by IGREENFIN Regional Programme. This is particularly relevant when it comes to women's access to credit for agriculture, in addition to gender inequalities for accessing to other productive resources. The gendered division of labour in the households place the burden of securing water and fuel supplies and caring for the children and the elderly entirely on the women, leaving them with very little time to engage in income-generating activities or to further their education. On average, women spend six times more time than men on unpaid care work — cooking, cleaning, collecting water and firewood, and caring for children,

¹ FAO and AfDB. 2015. Agricultural Growth in West Africa: Markets and Policy Drivers. FAO, AfDB, ECOWAS.

https://www.afdb.org/fileadmin/uploads/afdb/Documents/Publications/Agricultural_Growth_in_West_Africa_-_Market_and_policy_drivers_-_OSAN.pdf

² Allen, T., P. Heinrigs and I. Heo (2018), "Agriculture, food and jobs in West Africa", West African Papers, N°14, OECD Publishing, Paris. <http://www.oecd.org/swac/topics/food-system-transformations/>

³Terfa Abraham, 2019

⁴ ROPPA. 2018. Etude sur les mécanismes/ outils nationaux et régionaux de financement du secteur agricole et rural en Afrique de l'Ouest: synthèse régionale. Novembre 2018. http://roppa-afrique.org/IMG/pdf/004-synthese_regionale-v5_bdef.pdf

the ill and the elderly, and this is far higher for Mali where it is 17 times more⁵. Moreover, women in the region are also having less access to skilled jobs compared to men (8 percent in paid employment against 12 percent of men) and they tend to be marginalized in the labour market outside the agricultural sector. They represent only 8 percent of entrepreneurs. Given such challenges, the majority of West African governments adopt national gender strategies and policies, in addition to implementing legislative reforms, for addressing gender inequalities. However, these inequalities are still persistent, particularly in the Agricultural sector and access to credit and other productive resources.

In this context, The main objective of IGREENFIN 1 and the Regional Support Programme (RSP) is to build and scale up the resilience and adaptive capacity of farmers' organizations (FOs), cooperatives and micro, small and medium-sized enterprises (MSMEs) in Burkina Faso, Côte d'Ivoire, Ghana, Mali and Senegal by removing barriers to access to financial and non-financial services to accelerate the creation of a green financing market to promote the uptake of green agriculture practices and technologies. For the purposes of this funding proposal, the term "green" refers to investments in the selected agricultural value chains that promote climate resilient, low carbon practices in line with the GGWI objectives and the target countries' climate change adaptation and mitigation agenda.

The proposed programme is structured under three components:

Component 1: Green Business Financing Facility – will be established to provide concessional loans to foster best adaptation and mitigation practices for green businesses within the selected agricultural value chains in each target country (refer to Section B.1, Table 8). Operated by local national agricultural banks (LNABs) – the Agricultural Bank of Burkina Faso, the National Investment Bank of Côte d'Ivoire, the ARB Apex Bank Limited of Ghana, the Agricultural Bank of Mali and the Agricultural Bank of Senegal – the facility will offer special lines of financing for green business projects prepared by farmer's organizations (FOs), women and youth organizations, cooperatives and MSMEs (including agribusiness dealers and solar operators). The proposed investment criteria and list of specific eligible green business projects are presented in Annex 21 -Operations Manual. This component will contribute simultaneously to pillar 1 (Investment in small and medium-sized farms and strengthening of value chains, local markets and organization of exports) and pillar 4 (Favourable economic and institutional framework for effective governance, sustainability, stability and security) of the Great Green Wall Accelerator. In this funding proposal, the term "**green business**" refers to investments in the selected agricultural value chains that promote climate resilient, low carbon practices in line with the GGWI objectives and the target countries' climate change adaptation and mitigation agenda.

Component 2: Technical Assistance Facility (TAF) – will be created to address capacity, knowledge and policy gaps hindering the uptake of green business projects in the selected countries. It will target LNABs, central banks and clients (FOs, MSMEs and cooperatives), with a special emphasis on women and youth. The TAF will provide support for specific technical assistance to the following Direct Access Entities: i) the Agricultural Bank of Senegal, which is to serve as a GCF accredited pilot NEE for the other targeted agricultural banks; ii) Attijariwafa Bank (an accredited commercial bank), whose role will be to crowd in additional financing as a strategic partner of the selected LNABs, and iii) the Centre de Suivi Ecologique (CSE), a strategic IGREENFIN I partner that is to perform activities 2.1.1 and 2.1.8 with all selected countries and activity 3.2 with IFAD. The TAF will provide necessary technical assistance and policy and regulatory support to the Central Bank of the West Africa Economic and Monetary Union (WAEMU) for Burkina Faso, Côte d'Ivoire, Mali and Senegal, and the Central Bank of Ghana on the creation of an enabling environment for financing the uptake of green business projects (refer to section B.2 for the theory of change). This component will contribute to pillar 2 (Sustainable management of ecosystems and land restoration), pillar 3 (Climate resilient infrastructures and access to renewable energy) and pillar 5 (Capacity-building) of the Great Green Wall Accelerator.

Component 3: GGW Regional Support Programme - This component will increase the collective impacts of the individual GCF projects and programmes (including IGREENFIN I and II) through two outputs: i) **Output 3.1.** Enhanced knowledge management and exchanges to accelerate the uptake of good practices, increase learning and inform policy and investments across GCF and other projects, and ii) **Output 3.2.** Innovation and digital transformation technologies are mapped and a digital and innovation ecosystem built.

⁵ <https://oecd-development-matters.org/2018/03/08/gender-equality-in-west-africa-the-key-role-of-social-norms/>

This Gender Assessment is based on quantitative and qualitative evidence derived from a literature review and secondary databases from national and international sources. For each country, the gender analysis is conducted addressing gender inequalities at the national level, as well as summarizing the existing legal, policy and institutional frameworks. Moreover, a Gender Action Plan has been proposed to set the tone on how gender issues resulting from the assessment can be addressed through the implementation of project activities. This gender action plan will be updated the first year and resubmitted to the GCF after 6 months of each country implementation

Key gender indicators for IGREENFIN countries

IGREENFIN targeted countries are among the one with low rankings in terms of gender indicators, as well as Human Development Index, as presented in *Table 1*. The Social Institutions Gender Index (SIGI) measures discrimination against women in social institutions across 180 countries. The SIGI shows clear regional trends, Western Africa being one of the region where legislation, social norms and practices create the highest gaps between women and men (44%), making the case for applying a social norm lens to gender equality⁶. Among the IGREENFIN countries, Mali and Cote d'Ivoire are the one that are close to this regional average. In Cote d'Ivoire for example, the first area of concern among the fourth dimensions of the SIGI is women's access to productive and financial resources. The Global Gender Gap Index (GGPI) benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over time. In all IGREENFIN countries, the gender gap in Political empowerment and in the Economic Participation and Opportunity remain the largest among the four gaps tracked by the index. Senegal is far better than the four other countries where much progress has been made for closing gender gaps in political and economic dimensions. The Gender inequality that measures the gender inequalities in three aspects of human development index confirms Senegal position. Mali and Cote d'Ivoire scored significantly lower, compared to the other countries. As shown in *Table 2*, the maternal mortality ratios is high in all targeted countries, ranging from 308 deaths per 100,000 live births in Ghana to 617 in Cote d'Ivoire. Regarding the percentage of seats in parliament held by women, it ranges between 9.5 % for Mali and 41.8% for Senegal.

Table 1: Gender indicators and human development index in IGREENFIN countries

Countries	SIGI (value/ category)	GGPI (value/ rank out of 156 countries)	GII (value/ rank out of 162 countries)	HDI (value/ rank out of 189 countries)
Burkina Faso	32%/ medium	0.651/ 124 th	0.594/ 147 th	0.434/ 182 th
Cote d'Ivoire	43%/ high	0.637/ 134 th	0.638/ 153 th	0.516/162 th
Ghana	35%/ medium	0.598/119 th	0.538/ 135 th	0.586/ 138 th
Mali	46%/ high	0.591/ 149 th	0.671/ 158 th	0.427/ 184 th
Senegal	37%/ medium	0.684/104 th	0.533/ 130 th	0.514/168 th
	2019	2021	2021	2021

Table 2: Key indicators on gender inequality in IGREENFIN countries

Country	SDG3.1	SDG3.7	SDG5.5	SDG4.4		Labour force participation rate	
	Maternal mortality ratio	Adolescent birth rate	Share of seats in parliament	Population with at least some secondary education			
	(deaths per 100,000 live births)	(births per 1,000 women ages 15–19)	(% held by women)	(% ages 25 and older)		(% ages 15 and older)	
				Female	Male	Female	Male
Ghana	308	66.6	13.1	55.7	71.6	63.6	71.9
Côte d'Ivoire	617	117.6	13.3	17.9	34.4	48.2	65.5
Senegal	315	72.7	41.8	10.3	26.5	35.0	57.5
Burkina Faso	320	104.3	13.4	6.1	12.3	58.3	74.8
Mali	562	169.1	9.5	7.3	16.4	61.2	80.6

⁶ <https://www.oecd-ilibrary.org/docserver/bc56d212-en.pdf?expires=1618853627&id=id&accname=ocid195767&checksum=3ACF040CC31C69F4983D861A4529D0AF>

Ghana Gender Profile

1. According to the Global Gender Gap Report (2021), Ghana scored 0.666, which places it in 117th position out of 156 countries⁷. More specifically, Ghana scored: (i) 0.598 in economic participation and opportunity, with a ranking of 119th position, (ii) 0.951 for educational attainment, placing it at the 120th position, (iii) 0.978 for Health and Survival, ranked at the 40th position, (iv) 0.135 for political empowerment, placing it at the 110th position. Although Ghana has made progress by demonstrating leadership to mainstream gender at various levels, it is still lagging behind in terms of gender empowerment and gender equality, particularly at political and economic spheres. In addition, restrictive social norms and stereotypes are among the biggest barriers to gender equality and women's empowerment in the country. As for the Gender Development Index (GDI), Ghana's value is 0.911 in 2019, placing it to the penultimate group (group 4) which comprises countries with medium to low equality in Human Development Index (HDI) achievements between women and men⁸. Indeed, female HDI value for Ghana is 0.582, lower compared to males with an HDI of 0.639, showing unequal distribution of Human Development between men and women. With regard to Gender Inequality Index (GII), Ghana has a value of 0.538, ranking it at the 134th position, out of 162 countries in the 2021 index.

Legal and policy frameworks

2. The Government of Ghana has made great progress in improving the legal frameworks for promoting gender equality and women's empowerment. Indeed, Ghana's supreme law, the Constitution, which fundamentally commits the country to the elimination of gender discrimination and provides the constitutional basis for gender mainstreaming and equality, guarantees the promotion of equal rights to all citizen, men and women. In addition, the country set out national legal and policy frameworks and ratified international conventions about gender equality. Through Article 17(1) and (2) of the 1992 Constitution ensures gender equality and freedom of both men and women, girls and boys from discrimination based on social and economic status among others. Ghana engaged in institutional, administrative and legal reforms, while formulating and implementing policies towards gender equality and equal access in various realms, for both men and women. At the national level, there are the Domestic Violence Act (2007), the Criminal Code Amendment Act (1994), the criminalization of harmful traditional practices such as Female Genital Mutilation and *Trokosi* (ritual servitude), the 1998 Children Act criminalizing underage and forced marriage. At the international level, Ghana ratified the Convention on the Elimination of All forms Discrimination against Women (CEDAW), and it is signatory of the International Covenant on Civil and Political Rights, the Beijing Platform for Action, the Commonwealth Plan of Action for Gender Equality and African Women's Protocol. There are other international conventions, treaties and plans to which Ghana is committed at the international level on gender equality and women's empowerment. These include: (i) The African Charter on Human and Peoples' Rights ratified on 24 January 1989 and signed on 3 July 2004; (ii) The Protocol to the African Charter on Human and People's Rights on the rights of women in Africa – 0025, signed on 31 October 2003 and ratified on 13 June 2007; (iii) The UN Security Council Resolution 1325 and 1820 on Women, Peace and Security and violence against women; (iv) The 2015 Sustainable Development Goals (SDGs); (v) The Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment – New York (10 December 1984, ratified 7 September 2000), etc.
3. Ghana is a party to the CEDAW, Convention on the Elimination of All forms of Discrimination against Women, signed since 1980 and ratified in 1986 without reservations. Ghana has demonstrated its commitment to the tenets of the Convention by ensuring that the Constitution, new legislation and policies are consistent with CEDAW. It defines what constitutes discrimination against women and sets up an agenda for national action to end such discriminatory practices. Ghana has submitted jointly its sixth and seventh report to CEDAW in 2014, highlighting various areas where progress have been made in terms of gender equality and women's empowerment. Moreover, Ghana also recognizes the Beijing Declaration and Platform of Action, which is an agenda for women's empowerment with the

⁷ http://www3.weforum.org/docs/WEF_GGGR_2021.pdf

⁸ http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/GHA.pdf

commitment to remove all obstacles constraining the active participation of women in all spheres of public and private life. It also try to guarantee that women have full and equal share in economic, social, cultural and political decision-making in alignment with the Sustainable Development Goals, an explicit link to sustainable development and a reference to global warming being made by the Declaration. The achievements in the period 2014-2019 under review have been categorised under four major themes: gender equality and women empowerment; mainstreaming gender into socio-economic development; development of laws; and establishment of Gender Advisory Board.

4. At the policy level, the Ministry of Gender, Children and Social Protection (MoGCSP) has developed the National Gender Policy (NGP). Its overarching goal is to mainstream gender equality and women's empowerment concerns into the national development process in order to improve the social, legal, civic, political, economic and cultural conditions of the people of Ghana; particularly women and men, boys and girls in an appreciable manner and as required by National and International Frameworks⁹. In order to improve the conditions of Ghanaians, particularly women, girls and children, the NGP has identified commitments related to women's rights and access to justice, women's empowerment and livelihoods, accountable governance structures, women's leadership and participation, women's economic justice, and gender roles and relations. The NGP has an implementation plan since 2016, but which lacks good ownership.
5. In fact, there are several challenges that constrain the effective implementation of policies on gender equality and women empowerment. They include competing government priorities and political will; weak gender mainstreaming coordinating role of the Ministry; conceptual clarification of gender equality in the public sector, lack of effective monitoring and evaluation systems and practice within the sector machinery and weak accountable governance. Regional stakeholders reported confusion as to when the implementation plan became operational, leading to delay in its effectiveness, and according to government stakeholders, working with other agencies remains a challenge given that policies and activities frequently do not align with the National Gender Policy¹⁰.
6. Another important challenge to the effectiveness of sector policies and plans on gender equality and women empowerment is the limited budgetary support from the Government. For example, a main challenge to the implementation of the National Gender Policy (2015) seems to be the lack of reliable and sustainable funds. Even though, the Ministry of Gender, Children and Social Protection (MoGCSP) has the mandate to spearhead the achievement of gender equality and women's empowerment, the key challenge is limited budgetary support from Government and which lead to a heavy reliance on donor funds to implement programmes¹¹. The same problem of insufficient budget is also reported at local level, such as municipalities and districts. Metropolitan, municipal and district assemblies (MMDA) are unclear about gender issues, and they do not budget or allocate sufficient resources for gender sensitive development planning and budgeting¹². In addition, a requirement of the National Development Planning Commission (NDPC) for Ministries, Department and Agencies (MDAs) to allocate at least 40 per cent of their budget to gender issues, but which is not being respected¹³.

Institutional arrangements

7. Ghana established the National Council on Women and Development (NCWD), established after the first United Nations Conference on Women in 1975. The NCWD became part of the Office of the President after the Beijing Conference in 1995, operating therefore in close collaboration with relevant MDAs. A fully-fledged sector Ministry, namely the Ministry of Women and Children's Affairs (MoWAC) was created in 2001, with regional departments and integrated gender desks in other MDAs. The MoWAC was renamed in 2013 as the Ministry of Gender, Children and Social Protection (MoGCSP) in

⁹ Ministry of Gender, Children and Social Protection (MoGCSP). 2015. National Gender Policy: Mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts, Republic of Ghana, May 2015.

¹⁰ Britt, Charla, Ivankovich, Megan, Essah, Samuel, and Fiscian, Vivian. 2020. USAID/Ghana Gender Analysis Report. Prepared by Banyan Global.

<https://banyanglobal.com/wp-content/uploads/2020/05/USAID-Ghana-Gender-Analysis-Report.pdf>

¹¹ FAO and ECOWAS Commission. 2018. National Gender Profile of Agriculture and Rural Livelihoods – Ghana. Country Gender Assessment Series, Accra.

¹² Britt, Charla, Ivankovich, Megan, Essah, Samuel, and Fiscian, Vivian. 2020.

¹³ FAO and ECOWAS Commission. 2018.

charge of gender equality and women empowerment, as well as social protection and welfare issues. The MoGCSP' mandate is to promote gender equality and safeguard the welfare and full participation of women in social, political and economic development process. There is also the Domestic Violence and Victim Support Unit (DOVSSU) mandate to respond to and enforce all laws with a special focus on sexual and gender-based violence, child abuse and child protection, and protection of all vulnerable persons from abuse¹⁴.

8. Furthermore, the Ministry of Health implemented additional measures, particularly on GBV. Indeed, this Ministry has developed an action plan to establish protocols for better case management for GBV survivors and to ensure collaboration among the health sector, social services, and law enforcement agencies¹⁵. Despite its strong institutional framework towards gender equality and women's empowerment, Ghana is still facing challenges and significant gaps remain. The designated gender desk officers (GDOs) have limited capacity, high rates of attrition and transfer, and cannot be held accountable by the MoGCSP as their appointments are discretionary, arrangement that limits the effectiveness of GDOs and gender mainstreaming at all levels¹⁶.
9. Further, the MoGCSP Department of Gender (responsible for coordinating and monitoring them) is unable to ensure the necessary follow-up because of its institutional weakness. As such, the contribution of sector policies and plans to gender equality is not adequately monitored and evaluated. The absence of any multi-sector coordination mechanism to ensure the implementation of the NGP within all sectors is also a challenge, difficult to overcome given that the gender desks do not have the necessary capacities and budget to mainstream gender different sectors. Furthermore, competing government priorities, lack of effective monitoring and evaluation systems in the MoGCSP and Department of Gender, weak conceptual clarification of gender mainstreaming in the public sector are key challenges to the implementation of Ghana's national legal frameworks and international commitments¹⁷.

Education

10. ***Gender parity in education is improving in Ghana, although gaps still exist at secondary and tertiary levels.*** In order to close the gap between girls and boys about education, Ghana has made significant progress. Compared to most Sub-Saharan African countries, Ghana has relatively high literacy and net primary school enrolment with more girls attending primary school than boys. Although there are considerable efforts made for the enrolment of girls at the primary school, girls still lag behind at secondary and tertiary education level. The percentage of boys' enrolment at the senior secondary and tertiary schools figured around 72.73 and 18.68, respectively, in 2018 as against 71.72 and 13.53 for girls; and the literacy rate of men in Ghana outstrips that of women¹⁸. The gender gaps for enrolment at secondary level are thought to be higher in rural areas, and the northern part of the country.
11. Furthermore, women and girls are less represented in tertiary education and Science, Technology, Engineering and Mathematics (STEM) majors, which are likely to affect their professional life. Only 22.5 per cent of graduates from STEM programmes in tertiary education are female, and the underrepresentation of women in these programmes affect their ability to secure employment in the formal sector, particularly in the fields traditionally dominated by males. A study on the case of females offering STEM majors in Ghana found a positive correlation between constraints female students have and their motivation to offer STEM related programmes¹⁹. Several factors contribute to the imbalances between girls and boys on STEM and at higher levels of education, including early marriage, the fact that girls are over-burdened by household workload, adolescent pregnancy, and the low importance parents seems to have on the benefits of girls' education.

¹⁴ MoGCSP. 2015

¹⁵ Ministry of Health (MOH). 2009. Health Sector Gender Policy. Republic of Ghana

¹⁶ Britt, Charla, Ivankovich, Megan, Essah, Samuel, and Fiscian, Vivian. 2020.

¹⁷ West Africa Development and Business Delivery Office (RDGW), African Development Bank/African Development Fund. Republic of Ghana Country Strategy Paper (CSP) 2019-2023, June 2019

¹⁸ Donkor, P., Ding, Y., Adu-Boateng, G. 2019. The Effect of Parental Economic Expectation on Gender Disparity in Secondary Education in Ghana: A Propensity Score Matching Approach. Sustainability 2019, 11, 6707; doi:10.3390/su11236707

¹⁹ Amponsah, D.K., Mohammed, M.S. 2019. Perception of learning science: the case of females offering STEM majors in Ghana. African Journal of Educational Studies in Mathematics and Sciences Vol. 15, No. 2., 2019

12. According to the Ghana Living Standard Survey round 6 (GLSS 6), the workload at homes for girls is three times more than that of boys, and the proportion of girls who are out of school due to domestic chores in 2014 stood at 13.1, compared to 3.2 for boys, on the average. Furthermore, Ghanaian parents expect their male children to reap more economic benefits from education than girls, and this attitude culminates in higher investment in boys' education to the disadvantage of their female counterparts at senior secondary school²⁰. According to the SDG progress report, while Ghana has been able to provide access to education for the majority of children, quality of education is lagging behind. Poor learning outcomes are evidenced by proficiency in learning and pass rates. Indeed, Ghanaian women spent almost two hours less than men per day on learning, in addition to leisure and social activities²¹.

Health

13. **Significant progress has been made in improving maternal health.** According to the World Bank data, the maternal mortality ratio has decreased from 484 to 308 deaths per 100,000 live births between 2000 and 2017²². More efforts need to be done in order to achieve the SDG3 target to reduce the global maternal mortality ratio to less than 70 per 100,000 live births. Although fertility remains relatively high in Ghana (3.9 children per woman in 2017), it should be noted that it has declined significantly from 6.4 children per woman in 1998 to just under four according to the Ghana Demographic and Health Survey²³. Fertility varies by residence, education and economic status of women. Indeed, women in rural areas have an average of 4.7 children, compared to 3.3 children for those in urban areas, northern region displaying particularly higher fertility rates. According to findings from 2017 DHS, women with no education have twice as many children than women with more than secondary education (5.5 versus 2.7), and women in poorest households have an average of 5.7 children, compared to 2.8 children among women in the wealthiest households. High fertility exposes women of childbearing age to greater risk of morbidity and mortality. It is also worth mentioning the significant progress made in increasing access to professional medical care for pregnant women. The proportion of women assisted at delivery by a skilled health staff increased from 25 percent in 2000 to 79 percent in 2017, yet wide disparities exist across regions, rural-urban areas and income profiles.
14. As for HIV, women comprise nearly 60 per cent of those living with the virus, with an increase noted for the newly infected women. Urban women are three times as likely to be HIV positive as urban men, and rural women are two times as likely to be HIV positive as rural men²⁴. The limited knowledge in terms of prevention and transmission, the low contraceptive prevalence (30%), and the limited access to family planning methods could explain that women are disadvantaged compared to men. However, men aged 15-49 years are more knowledgeable (23%) when compared to 14% women of the same age group²⁵. Child marriage remains a challenge in Ghana, despite recent declines resulting from the considerable progress made. The proportion of children who marry before age 15 and 18 has fallen significantly between 2006 and 2017. According to the 2017 MICS²⁶, one in every five women age 20-24 years were first married before age 18 years; child marriage being prominent in rural areas, in Northern, Upper East and Volta regions, and among the poor and less educated. The higher prevalence of child marriage in rural areas lead to higher rates of dropout of girls, resulting in more gender disparities in education in these areas. About 40% of girls of secondary and tertiary school-going age in Ghana are married, and one-fifth of them are mothers, while the corresponding figures for boys are ten times lower²⁷. Findings from the GLSS7 in 2019²⁸ confirm gender disparities about marriage, in terms of mean age and median age at first marriage. Indeed, the mean age at first marriage is 23.1

²⁰ Donkor et al. 2019

²¹ Rubiano-Matulevich, E. and Violaz, M. 2019. Gender Differences in Time Use: Allocating Time between the Market and the Household. Washington, DC, World Bank. (Policy Research Working Paper 8981.)

²² <https://data.worldbank.org/indicator/SH.STA.MMRT?locations=GH>

²³ Ghana Statistical Service (GSS), Ghana Health Service (GHS), and ICF. 2018. Ghana Maternal Health Survey 2017: Key Findings. Rockville, Maryland, USA: GSS, GHS, and ICF. <https://www.dhsprogram.com/pubs/pdf/SR251/SR251.pdf>

²⁴ Ghana Statistical Service (GSS), Ghana Health Service (GHS), and ICF International. 2015. Ghana Demographic and Health Survey 2014. Rockville, Maryland, USA: GSS, GHS, and ICF International. https://untobaccocontrol.org/impldb/wp-content/uploads/reports/ghana_2016_annex1_dhs_2014.pdf

²⁵ UNICEF. 2019. Ghana Multiple Indicator Cluster Survey 2017/18: Snapshots of key findings. Updated version Jan 2019. UNICEF, The World Bank, UNDP, KOICA, USAID. <https://www.unicef.org/ghana/media/576/file/Ghana%20Multiple%20Cluster%20Indicator%20Survey.pdf>

²⁶ UNICEF. 2019. Ghana Multiple Indicator Cluster Survey 2017/18: Snapshots of key findings. Updated version Jan 2019.

²⁷ Ghana Statistical Services. 2014. GSS. Ghana Living Standards Survey (GLSS 6); Ghana Publication Ltd.: Accra, Ghana, 2014 https://statsghana.gov.gh/gssmain/fileUpload/Living%20conditions/GLSS6_Main%20Report.pdf

²⁸ Ghana Statistical Services. 2019. GSS. Ghana Living Standards Survey (GLSS 7); Ghana Publication Ltd.: Accra, Ghana, 2019. https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/GLSS7%20MAIN%20REPORT_FINAL.pdf

years, with females marrying about four years earlier than their male counterparts do, 21.3 and 25.7 years respectively. As for the median age at first marriage, it ranges from 19 years to 22 years; that for females ranges from 19 to 22 years while that of males ranges from 24 to 28 years. Furthermore, girls are also victims of gender-based violence (GBV) and Female Genital Mutilation/ Cutting (FGM/C). In 2016, approximately 27.7 per cent of Ghanaian women had experienced at least one form of domestic violence (physical, economic, psychological, social and sexual violence)²⁹. According to the 2014 DHS, more than one in four women (28 percent) agree that a husband is justified in beating his wife for at least one specified reason. Moreover, seven percent of women agree that a husband is justified in hitting or beating his wife if she burns the food, 16 percent if she argues with him, 17 percent if she goes out without telling him, 21 percent if she neglects the children, and 12 percent if she refuses to have sexual intercourse with him. The school-related gender based-violence is also a concern, with 11 percent of girls reporting sexual harassment (compared to 6 percent of men)³⁰.

Employment

15. **Gender gaps are still a reality in the labour market, even though women are economically active.** Although women's economic participation rates are high in Ghana, men represent the majority of the economically active population. According to the GLSS7, among the population 15 years and older, 71 percent were economically active, with 65 percent employed and 6 percent unemployed. In this population, males (72.3 percent) were more likely to be economically active than female (69.7 percent). The gender gap has increased, because the percentage of economically active men represented 80% and that of women 74.9 percent according to the GLSS6. The employment gap by gender is evident in almost all the occupational groups with higher proportions of males engaged in various employment activities than females³¹.
16. Gender disparities in employment can be illustrated by the high presence of women in low-skilled work, the low female participation rates in the formal sector, the higher likelihood of working as unpaid family workers in agriculture, and women underrepresentation in most of the technical, professional and managerial positions. Women's economic participation is mostly in self-employment and the informal sector, such as catering and lodging, food services, textiles, garments, and beauty, while only 3.4 percent of females are professionals, compared to 6.6 percent of men³². Women are more likely to be engaged in vulnerable employment. About 77.8 percent of females were engaged in vulnerable employment (own-account workers – 55.7%; contributing family workers - 22.1%) compared to 54.2 percent of males (own-account workers - 42.3%; contributing family workers - 11.5%)³³. Gender disparities are also a concern regarding incomes. Ghana is among the countries in Africa where gender gaps in income are large, estimated to 68.9 percent³⁴.
17. Women are mostly involved in self-employment in informal businesses in the textile, garment and beauty industries. The European Union reports that household enterprises (HHEs) are the major source of employment in Ghana, engaging 3.6 million households (43% of all households in the country) that run a microenterprise. The majority of HHEs (54%) engage in wholesale and retail trading activities, but also catering and lodging, food services (making and selling snacks or meals), transport, and personal services such as barbering and hairdressing. In Ghana, evidence shows that the majority of women business owners have small or micro businesses (over 70 percent starts with capital less than 100 USD), and they are operating in less profitable areas than men are. Women face higher constraints than men to expand their HHEs. They are more likely to operate and remain operating one- or two-person enterprises sometimes for years, with no prospect (and intention) to grow. The main challenges that these women face include lack of skills in business management and entrepreneurship, access to

²⁹ https://ghana.un.org/sites/default/files/2020-04/COVID-19_UN%20Ghana%20Briefing%20Notes_No.2_2020_04_14.pdf

³⁰ Britt, Charla, Ivankovich, Megan, Essah, Samuel, and Fiscian, Vivian. 2020. USAID/Ghana Gender Analysis Report. Prepared by Banyan Global. <https://banyanglobal.com/wp-content/uploads/2020/05/USAID-Ghana-Gender-Analysis-Report.pdf>

³¹ Ghana Statistical Services. 2019. GLSS7.

³² West Africa Development and Business Delivery Office (RDGW), African Development Bank/African Development Fund. Republic of Ghana Country Strategy Paper (CSP) 2019–2023, June 2019

³³ Ghana Statistical Services. 2019. GSS. Ghana Living Standards Survey (GLSS 7); Ghana Publication Ltd.: Accra, Ghana, 2019.

³⁴ https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/GLSS7%20MAIN%20REPORT_FINAL.pdf

³⁴ http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

finance and assets to grow their working capital, poor quality of products, lack of standardization and poor branding of products. The biggest barrier to access to finance for women is due to lack of collateral. In the northern region, men dominate control of household assets including those owned by women. The Institute of Economic Affairs reports that men have absolute control over land (87.7%), motorbike (86.3%), residential buildings (81.4%) and farmland (67.5%).

Agriculture

18. **Although women are active in the agriculture sector, they still lag behind in terms of income, access to productive resources, and finance.** Women participate in rural agricultural labour markets, but gender disparity is a major concern. Indeed, nearly two-fifths (38.0 percent) of females were self-employed without employees in the non-agricultural sector compared to 13.7 percent of males, according to the GLSS7. However, the proportion of males who were self-employed without employees in the agricultural sector (28.7 percent) is relatively higher than that for females (13.7 percent). This means that males are more likely to be employed in agricultural activities as against their female counterparts who prefer to engage in non-agricultural activities. In rural areas, we found more males in the skilled agricultural workers (65.9 percent), than females (60.7 percent).
19. Apart from participation to labour markets, gender-based inequalities in agriculture also apply to access to and control over resources, which affect women's agricultural productivity. These gender inequalities exist in land ownership, access to inputs, access to financial resources, and training among others. In spite of a progressive land ownership system, customary land use systems prevail whereby property rights of the assets is normally with the household heads³⁵. Household heads are most often men in Ghana and women have temporary usufruct rights that can be lost when they marry or lose their husband. Significant gender disparities exist in land holdings, with men holding 3.2 times more of the total farms than women and 8.1 times more of the medium-large farms (of 5 acres and more)³⁶. Female headed households have less access to land for farming (89% in Northern Ghana vs a 96% national average). Female-headed households are also more likely to be smallholders (farming five acres or less). Approximately 87% of female-headed households are smallholders compared with 60% of male. About 4% of farms are more than 11 acres compared with 16% of men heading a household³⁷. Limited access of women to land (i.e. collateral) also results in access that is more limited to financial services.
20. As for gender-based disparities regarding earnings and yields, a study on gender and cocoa in Ghana points out the differences. Female-headed households earn less net income from cocoa (USD 960) than male-headed, typical households (USD 1,275) after hired labour and input costs are deducted³⁸. As for yields, there is a difference of around 58 kg/ha, between male-headed households (432kg/ha) and female-headed households (374kg/ha). For the cocoa production in Ghana, evidence shown that differences in productivity between women and men disappear when women have the same access to productive inputs and sell their produce in the same way as men³⁹. The gender differences in agricultural productivity is not specific to cocoa. Indeed, a study conducted in 2008 concluded to a gender differential in farm productivity, which they identified to be the result of lower exogenous quality of women's farm plots than that of their husbands, for instance a lower investment in improving soil quality⁴⁰. Women are disadvantaged when it comes to cash crop for generating significant incomes.
21. Regarding agricultural financing, it is important given the major role women are playing in the agriculture value chain, from farming to food processing and marketing. However, they face obstacles to access funding for agribusinesses due to the limited access to and ownership of land, limited knowledge and capacity in elaborating bankable business plans, limited access to information on how and where to access finance, lack of guarantee for climate change related risks, mind-sets about the agriculture;

³⁵ FAO. 2018

³⁶ FAO. 2018

³⁷ IFAD. 2019

³⁸ Bymolt, R., Laven, A., Tyszler, M. (2018). Demystifying the cocoa sector in Ghana and Côte d'Ivoire. Chapter 14, Gender and cocoa. The Royal Tropical Institute (KIT). <https://www.kit.nl/wp-content/uploads/2019/09/Demystifying-cocoa-sector-chapter14-gender-and-cocoa.pdf>

³⁹ World Bank. 2015. The costs of the gender gap in agricultural productivity in Malawi, Tanzania and Uganda. UNWOMEN, World Bank, UNEP, UNDP.

<http://documents1.worldbank.org/curated/en/847131467987832287/pdf/100234-WP-PUBLIC-Box393225B-The-Cost-of-the-Gender-Gap-in-Agricultural-Productivity-in-Malawi-Tanzania-and-Uganda.pdf>

⁴⁰ Goldstein, M. and Udry, C. (2008). "The profits of power: land rights and agricultural investment in Ghana." *Journal of the Political Economy*, 116, 6, 981–1022.

considered as for households needs, etc. Access to credit and other financial services is a serious constraint to many actors in the agriculture sector especially the smallholder farmers, who are mostly women, for whom funding from the banks is simply out of reach. Around 90 percent of women-owned businesses started with personal savings, as opposed to credit from formal financial institutions, women are the predominant customers of informal micro-credit institutions, but are thought to borrow very small amounts⁴¹.

22. According to the Ghana Statistical Services, women have limited access to bank accounts, compared to men, especially in rural areas. Only 30.8% of women compared to 69.2% of men have an individual saving account. Furthermore, the main source of financing for women in agriculture comes from the traditional *Susu* Scheme (71.6%) compared to their male counterparts (28.4%). With respect formal credit channels such as Banks, less than 43.9% of women have access to formal credit facilities. Regarding the purpose of loan, the overall percentage of credit from the Financial Institutions for agriculture's sector is less than 4%. With only 13.7% targeting women lending for land, 27.9% for agriculture's equipment is to women and less than 23.5% lending to women for agriculture's inputs. In addition to this, women received the largest number of loans refusal with urban/rural disparities of 61.3% to 65.9% respectively. This is due to the lack of collateral and due to the limited capacity in producing high quality proposals. Female-led agribusinesses women exhibit weak financial record of accomplishment and knowledge gaps that negatively affect their ability to prepare bankable business plans.
23. Women play a key role in agricultural value chains in Ghana, despite the gender inequalities that exist in the agricultural labour markets, along with access to and control over resources. Women are mainly engaged in producing about 70% of food crops, such as rice, maize, cassava, cocoyam, groundnuts, soybean and vegetables⁴². In the production level of the value chains, women dominate small-scale agricultural production of most commodities, except when the product has a comparatively higher value-added or is traditionally a "male-cultivated" product⁴³. Moreover, women act as aggregators most often, traveling to the north of the country to buy food products from various producers and re-sell them in bulk to predominantly male wholesalers in the south, because men unlike women participate in the aggregation process but at lower volumes. Women play also the role of small-scale market vendors of unprocessed agricultural products, purchasing their products from male wholesalers and selling them at limited profit margins. Indeed, women are most of the time unable to buy important quantities of agricultural products, because of insufficient capital and inadequate access to storage facilities. Exceptionally, in the case of "market queens", women may control all transactions pertaining to a particular commodity in a market, tend to have comparatively greater access to capital resources, storage facilities, and other assets, and are able to use their resources to control the marketplace and influence supply and demand⁴⁴. Despite their role in agricultural value chains, women are still facing several constraints to operate and expand within these value chains. These constraints are: (i) access to capital, including land ownership, (ii) access to credit and financial services, in part due to limitation or lack of capital, (iii) skills and knowledge of agro-technology, (iv) extension services, (v) storage facilities and, (vi) primarily for aggregators, transportation infrastructure⁴⁵.

⁴¹ World Bank. 2013

⁴² FAO. 2018

⁴³ WFP. 2017. Value Chain Development, Gender and Women's empowerment in Ghana. VAM Gender and Markets Study #1 (2016-2017). WFP, USAID. <https://docs.wfp.org/api/documents/WFP-0000022433/download/>

⁴⁴ WFP. 2017

⁴⁵ Sarpong, D. B. Department of Agricultural Economics (University of Ghana). Written Interview. April 2016.

Burkina Faso Gender Profile

24. In Burkina Faso, there is significant improvement to be done in order to achieve gender equality. The proportion of women aged 20-24 years old who were married or in union before age 18 is 51.6%. The adolescent birth rate is 104.3 per 1000 population as of 2021, up from 129 per 1000 population in 2014. There are only 13.4% of parliament seats held by women. In 2010, 9% of women aged 15-49 years reported that they had been subject to physical and/or sexual violence by a current or former intimate partner in the previous 12 months. Moreover, women of reproductive age (aged 15-49 years) often face barriers with respect to their sexual and reproductive health and rights: the proportion of women who have their need for family planning satisfied with modern methods in 2017 year stood at 56.4%⁴⁶. This situation is the result of inequalities based on perceptions and social practices that restricts women's rights and reduces their access to economic and social opportunities in relation to men, such as financial inclusion or political commitment.
25. The patriarchal system perpetuates lineage and inheritance favourable to men, and impacts the fertility preferences. More than 44% of Burkinabè would like or would have liked their eldest to be a boy, compared to 17% a girl. Gender bias in resource allocation and under-investment by households in girls' health and nutrition has negative consequences for their health and for society as a whole.

Legal and Policy Framework

26. The government's action revolves around the implementation of the National Gender Policy and the 2017-2019 Operational Action Plan. In addition, the 2016-20 National Plan for Economic and Social Development (PNDES) aims to reduce gender inequalities by increasing the number of female business owners from 21% in 2015 to 50% in 2019, by promoting decent jobs opportunities for women and increasing their access to technical and vocational training, etc. Furthermore, in its Policy Framework, Burkina Faso has also developed the Economic and Financial Sector Policy (POSEF) for the promotion of microfinance and bank financing, the National Employment Policy (PNE) for the creation of jobs for men and women, supporting specifically micro and small enterprises, and the national strategy for promoting women's entrepreneurship. However, in general, sectoral policies insufficiently integrate the gender dimension, which is reflected on the planning of activities, the results of achievements and the evaluation of the results of effect and impact. It should be noted that there is a scarcity of up-to-date disaggregated statistics by gender in the different development sectors.

27. In addition to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and its optional Protocol, Burkina Faso has ratified the Convention on the Rights of the Child (CRC) and the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol). Moreover, the country has also ratified the International Covenant on Civil and Political Rights, which contains provisions prohibiting discrimination and protecting women. Burkina Faso has adopted laws and Codes, that should guarantee equal rights to both women and men for accessing services and resources. For instance, there are the Law No 034-2012/ AN on agrarian and land reorganisation, ensuring equal access to land for all; the Law No 034-2009 on rural land tenure, advocating equitable access to rural land for men and women; the Law on violence against women, and the Labour Code which prohibits among others gender-based discrimination in employment and occupation. Regarding land access, the law 034-2009 on rural land tenure advocates that managed land be granted to women. The government has put in place reforms to combat violence against women. Thus, the application of prison sentence for rape, introduced explicitly in the penal code in 2015, began to be applied in 2016. Furthermore, the Constitution recognizes the promotion of gender as a factor for realization of the equality of law between men and women.

⁴⁶ UN WOMEN, 2020. <https://data.unwomen.org/country/burkina-faso>

28. The law allows a girl to be married at 17, against a legal minimum age of 20 for men. No less than 44% of married women were under 18, compared with 3% of men. The stability of these rates between different age groups suggests that this practice is not decreasing. On the contrary, its persistence seems linked to a high level of social acceptance, since 44% of Burkinabè believe that it is acceptable for a girl to be married before the age of 18. More than one in three women (37%) have been victims of domestic violence in their lifetime, compared with one in five men (16%). The law prohibits all forms of violence against women and girls, however domestic violence is not criminalized. Social norms enable the average person to state that a man can beat his wife for one reason or another, while only 4% believe that a woman can beat her husband. Despite its prohibition, the practice of excision is also common. Two-thirds (63%) of women aged 15 to 45 are circumcised.

Table 3: Gender Policies and Institutional frameworks at national level:

Burkina Faso	Ministry for the Advancement of Women	<ul style="list-style-type: none"> • Constitution 1991, revised successively in 1997, 2000, 2002, 2009, May and June 2012, • National Gender Policy (2009) • Law n ° 034-2012 / AN of 02 July 2012 • Gender Quota Act (2009) • Law No. 034-2009 / AN of 16 June 2009 on rural land tenure • Individual and Family Code (CPF) of 1989 (under revision) • Law No. 043/96 / ADP of November 1996 on the Prevention and Punishment of FGM
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Institutional Arrangements

29. At the institutional level, the Ministry of Women, National Solidarity, and Family is the institution responsible for promoting gender equality and empowering women, while ensuring the implementation and monitoring of the Government's Policy in that regard. It has the responsibility to coordinate line ministries activities towards gender equality and women's empowerment. The Ministry is carrying out its missions through the support of different directions, among which the General Directorate for Gender Promotion and the General Directorate for the Promotion of Women's Entrepreneurship, and the Permanent Secretariat of the National Council for Gender Promotion (SP/CONAP Genre). There is a National Commission to Follow up on the Commitments of Burkina Faso regarding the Advancement of Women (CNSEF), an advisory body consisting of representatives of ministries and CSOs, which proposes recommendations about the fulfilment of the country's commitments on women's advancement. Furthermore, there are gender-mainstreaming units created within ministries and institutions in order to ensure that gender aspects are well mainstreamed while elaborating policies at the sectoral level. At the local level, the Ministry is represented through decentralised services in charge of the coordination, monitoring and evaluation.

30. Despite all these institutional arrangements, the initiatives undertaken since the creation of the Ministry in terms of gender mainstreaming have not produced the expected results. There is a lack of mechanisms for consultation and coordination between the key players: 1) the national council and the regional and municipal councils for the promotion of gender, 2) the gender units provided for in each government institution, 3) the consultation framework of the PTFs (including the Swiss Cooperation, World Bank, UNDP, UNFPA, etc.) and the TFP Common Gender Fund. The main reasons are the low level of ownership of gender issues by policy makers, the lack of technical and institutional capacity and the lack of allocations to drive the implementation process. Civil society organizations of women in civil society suffer from their weak structure and the absence of a national coordinating umbrella structure.

Education

31. Girls' education in Burkina Faso has been limited due to gender divisions and much-needed improvements in infrastructure. However, several efforts by aid organizations have worked to improve the access that girls have to education in the country. The government in Burkina Faso recognizes the issue well as by aid organizations, and improving girls' education in Burkina Faso has been a goal of these organizations. The Pan-African Conference on the Education of Girls as early as 1993 as well as the more recent Ten-Year Plan on the Development of Basic Education and the National Policy of Integrated Development of Children, which outlined a plan for 70 percent enrollment by 2015, have been specifically designed to address issues of education in the country over the last two decades⁴⁷. In 2010, the boy-to-girl student ratio at primary school level stood at 0.94, up from 0.7 in 2000. However, from 2008 to 2012, in a longer analysis of net participation, the female net enrollment ratio stood at only 50 percent⁴⁸.
32. According to UNICEF the education system is characterized by geographical disparities both in terms of enrollment rate and in infrastructure coverage. There are also disparities related to gender – 65.7 percent of boys attend school against 54.5 percent of girls⁴⁹. The security situation in the North and East is extremely volatile and unrest in the region around Burkina Faso has driven 25,000 refugees to camps within its borders. Dozens of teachers have been attacked and some even killed by militant extremists⁵⁰. In that environment, students are afraid to go to school, and girls are among the most vulnerable. While approximately 1,000 schools have been closed, leaving 120,000 children without access to formal education, the government works hard to reopen the schools.

Employment

33. Unequal access to education limits women's opportunities in the area of skilled employment while they are highly integrated in the informal sector. Women are responsible for all the production, processing and marketing of their agricultural products. In addition to these economic activities, the burden of children and the exclusivity of domestic tasks are also devolved to them. The multiplicity and size of these tasks greatly reduce women's free time, which does not allow them to devote themselves entirely to certain income-generating activities that can raise their standard of living and that of their families. Thus, the number of hours of work per week in rural Burkina Faso is 96 hours while that of men is 56 hours.
34. According to the National Survey of Manpower in the Public and Private Formal Sectors (2018), the participation rate is higher for men than for women: 76.8% for the former and 60.2% for the seconds. Women generally occupy positions at the bottom of the ladder because of socio-cultural burdens. Inequalities in access to employment persist as women continue to experience more difficulties than men because of cultural and social considerations. Thus, despite the high activity rate, the quality of employment remains precarious. In addition, 9 out of 10 informal workers are women and youth, but the lack of social protection, skills upgrading and productive income often traps these groups in poverty and the exclusion of economic growth and development.

Health

35. The government of Burkina Faso has adopted a National Policy of Health (Politique nationale de santé) and has implemented activities based on the National Development Plan for Health (Plan national de développement sanitaire) for 2011-2020. The plan positions the issue of maternal health as an important issue and clarifies that the cause of maternal death is HIV/AIDS, malaria, anemia, and hemoglobin anomalies. It also presents the practices that have a negative impact on women,

⁴⁷ <https://borgenproject.org/girls-education-in-burkina-faso/>

⁴⁸ UNGEI, 2011.

⁴⁹ https://www.unicef.org/infobycountry/burkinafaso_39159.html

⁵⁰ <https://www.globalpartnership.org/blog/breaking-down-barriers-girls-quality-education-burkina-faso>

including FGM, early marriage, levirate and demands for a widow to marry her husband's brother, abortion, difficulties in accessing health facilities, and the quality of health service⁵¹.

36. Prenatal checkups are free and include HIV/AIDS testing, which helps increase the number of people who receive prenatal checkups. Women face difficulties in accessing health and medical service in part because of geographic location, but also, their inferior social and economic position prevents them from receiving appropriate health and medical services. For example, women need advance permission from their husbands before they take their children to a health center. If they go without permission, they will have to pay for the transportation and medication.
37. At the level of health indicators, it should be noted that the total fertility rate (5.6 children per woman in 2014) and the growth rate (around 3%) are among the highest in the world. Investigations show that almost all women in Burkina Faso receive prenatal care from a trained provider. Maternal mortality was 371 deaths per 100,000 births in 2017.⁵² It depends on a number of factors, including authorization from the spouse, the level of financial resources, distance from the health service, and so on. Infant mortality rates seem to be improving overall.

Agriculture

38. The agro-forestry-pastoral sector employs nearly 90% of the population and accounts for 33.7% of GDP in 2016 (ADB, OECD, UNDP, 2017). Women account for 52% of household farm workers and work several hours on family land before attending to their own fields, whose crops are for home consumption or sale. The General Agricultural Census (GAM) indicates that small ruminant breeding is practiced by 42.2% of women. As for fishing activities, women are present in the processing and marketing of fish. Access to land ownership: This remains a challenge for women. They make up 55% of the agricultural labour force, but not more than 40% of land owners. When they are land owners, their decision-making power remains limited. Only 14% of female land owners have the opportunity to sell their land, compared to 32% of men, because of customary law and community land management practices. Households headed by women use traditional equipment (hoes, dabas ...), in 96% of cases, while 21.5% of households headed by men in comparable situation, use plows. In addition, women's access to agricultural extension services remains low. Access to financial services: Two-thirds of those with an account at a bank or other financial institution are men, while that 15% of the population say that men and women should not have the same decision-making power with regard to financial services

Access to land ownership

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Access to financial services

40. Two-thirds of those with an account at a bank or other financial institution are men, while that 15% of the population say that men and women should not have the same decision-making power with regard to financial services Employment: Unequal access to education limits women's opportunities in the area of skilled employment while they are highly integrated in the informal sector. Women are responsible for all the production, processing and marketing of their agricultural products. In addition to these economic activities, the burden of children and the exclusivity of domestic tasks

⁵¹ https://www.jica.go.jp/english/our_work/thematic_issues/gender/background/c8h0vm0000anjqj6-att/burkinafaso_2013.pdf

⁵² UNDESA, 2020.

are also devolved to them. The multiplicity and size of these tasks greatly reduce women's free time, which does not allow them to devote themselves entirely to certain income-generating activities that can raise their standard of living and that of their families. Thus, the number of hours of work per week in rural Burkina Faso is 96 hours while that of men is 56 hours.

Cote d'Ivoire Gender Profile

41. The government of Côte d'Ivoire adopted the National Policy for Equalities of Chances, Equity and Gender (Politique Nationale de l'Égalité des chances, l'Équité et le Genre) in 2009 to promote gender equality and subsequently implemented various activities. The strategy aims to ensure equal opportunities for women and men in development and decision-making processes. Four priorities are set: governance and human rights, macro-economics and budget, reconstruction and access to basic social services (education and health) as well as capacity building and monitoring and evaluation mechanisms. However, the environment facing women is harsh. Though the rate of girls' enrollment in primary education is increasing, the disparity between urban and rural areas is large, and few girls enroll and complete higher education. The environment surrounding girls' education is not favorable enough. Therefore, further advocacy activities are needed to make parents understand the importance of girls' education. Moreover, many girls drop-out of school due to gender based violence by teachers and boys, and there is a growing need to establish schools for girls.
42. About 60% of women worldwide work in the informal economy; compared to men, these women earn less, save less and are more likely to fall into poverty. In Côte d'Ivoire, women suffer many inequalities and the informal sector accounts for 89% of employment, with women making up 44%. In rural areas, women remain confined to their reproductive roles. However, they also participate, at certain levels, in the production of cash for export, without necessarily being paid. In spite of the heavy burdens and workload, she engages in other activities, such as trading in foodstuffs or handicrafts, in order to earn an income to meet her needs, such as dressing and adorning herself, clothing her children and possibly helping her husband to feed the family.

Legal and Policy Framework

Government Policy on Gender:

43. Since the end of the socio-political crisis, Côte d'Ivoire has reformed many texts and adopted several new public policies to address gender inequalities. The 2016 constitution provides that the state must promote equality between men and women and that it must ensure that no one is discriminated against on the basis of gender. It also provides that the State shall promote parity between men and women in the labour market, and encourage the promotion of women to responsibilities in public institutions and administrations, as well as at the corporate level. National Development Plan (2012-2015): the objective of this strategy is for people to live in harmony in a society where good governance is guaranteed. In terms of social cohesion, the participation of women in local and national institutions is promoted; and in terms of the "standpoint of justice" the protection of vulnerable groups, especially women, is foreseen. 1) The government of Côte d'Ivoire has adopted policies and action plans to promote gender equality. It is important to assure the implementation, monitoring, and evaluation of these actions. 2) The strategy for the fight against gender based violence was established in 2012, and it is now in the implementation phase of the action plan. 3) A project to develop a database of talented women is ongoing under the initiative of the Presidential Office as a way to evaluate and utilize the capacities and talents of women across the country. The National Policy on Equal Opportunities, Equity and Gender was adopted in 2009 by the Ivorian government, and its objective is to ensure equal opportunities for women and men in development and decision-making processes.
44. In 2008, the government adopted the Action Plan to Implement the Resolution 1325 of the Security Council on Women, Peace and Security as well as the National Policy for Equalities for Chances, Equity and Gender (Politique Nationale de l'Égalité des Chances, l'Équité et le Genre) in 2009. This policy aims at assuring just and equitable development and permits both men and women equal chances in the development and decision-making processes. Four priorities are set: governance and human rights, macro-economy and budget, reconstruction and access to basic social services (education and health), and capacity building and monitoring and evaluation mechanisms. The

challenges for the future are to assure the implementation of the 30% quota for elections and the review of the National Gender Policy adopted in 2009. From 2009, the National Strategy for the Fight against the Gender Based Violence (Stratégie nationale de lutte contre les Violences Basées sur le Genre: SNLVBG) has been established, and implementation began in July 2012. SNLVBG prioritized the prevention and protection of sexual violence over the other various kinds of gender based violence. The following five priority axes were selected for action.

45. Regarding the National Strategy to Fight Gender-Based Violence (SNLVBG): it is implemented since July 2012 by the Ministry for Solidarity, Family, Women and Children, which is in charge of coordinating donors on GBV issues. The strategy also includes actions related to the care of victims of gender-based violence, the protection of orphans due to HIV/AIDS and the reintegration of victims of gender-based violence. Significant progress has been made in recent years in creating a legislative framework to encourage women's participation in the economy. Although the legal, regulatory and policy framework in Côte d'Ivoire is largely in line with international best practice regarding the treatment of women's rights, awareness and enforcement of these rights remains low.

Gender related laws and regulations:

46. The Côte d'Ivoire government has adopted various laws and regulations in order to reduce the inequalities between men and women.

Constitutional Law of 08 November 2016

47. The law no. 2016-886 of 8 November 2016 establishing the Constitution of the Republic of Côte d'Ivoire which promotes and protects women's rights through its articles 4, 36 and 37 prohibiting discrimination and promoting equality of women and men in political, public life and in the labour market. The country has also adopted law no. 2014-388 of 20 June 2014 on the promotion and protection of human rights defenders, including women human rights defenders, through its article 9 and Decree No. 2017-121 on its application. Moreover, the government also adopted the Interministerial Circular No. 016/MJ/MEMIS/MPRD of 4 August 2016 and Circular No. 005 of 18 March 2014 of the Minister of Justice and Human Rights related to the reporting of cases of gender-based violence. Although Côte d'Ivoire has ratified the CEDAW, as well as the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), the Government has yet to ratify the Optional Protocol to CEDAW⁵³.

Women's rights to property and land use in the Civil Code, Labour Code and Family Code

- The Civil Code is a set of codified laws such as:
- Law No. 83-800 of 2 August 1983 amending and completing the provisions of Law No. 64-375 on marriage of 7 October 1964:
- Law No. 98-748 of 23 December 1998 amending and completing Law No. 64-376 of 7 October 1964 on divorce and legal separation, amended and completed by Law No. 83-801 of 2 August 1983.
- Law n° 97-400 of 11 July 1997 as amended by Law n° 2015-532 of 20 July 2015 on the Labour Code
- Law n° 99-477 of 02 August 1999 as amended by Ordonnance n° 2012-03 of 11 January 2012 on the Social Security Code
- Law n°98-750 of 23 December 1998 amended by the law of 28 July 2004 on rural land tenure
- Law No. 81-640 of 31 July 1981 establishing the Penal Code

⁵³ <https://www.wikigender.org/wiki/africa-for-womens-rights-cote-divoire/>

- Law No. 98-756 amending and supplementing Law No. 81-640 establishing the Ivorian Penal Code. No difference in treatment between men and women.
- Law No. 98/757 of 23 December 1998 prohibits the practice of excision in Côte d'Ivoire

Legal mechanisms of inheritance/succession

- - Law No. 64-379 of 7 October 1964 on inheritance
- - Law No. 98-750 of 23 December 1998 on rural land

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Governance and security

48. The first strategy in the National Development Plan (Plan national de développement) for 2012-2015 is that people can live in harmony in a secure society where good governance is ensured. This strategy includes several components: consolidation of peace and social cohesion; army, gendarmerie, and police for the nation building; reform of justice; rule of law and public liberty; communication; and development of national statistic system. In regards to social cohesion, women's participation in national and local institutions is being promoted. From the standpoint of justice, the protection of vulnerable groups, including women, is expected. [Security] In Cote d'Ivoire, DDR (Desarmament, Demobilization, and Reintegration) has been implemented following the end of the conflict. In the course of DDR, it is important to take into consideration the women who are ex-combatants or supported armed force. Generally, the term DDR tends to refer to male ex-combatants; however, women also handled logistical support and conducted espionage, even though they were not engaged in actual combat. There are no exact statistics, but it is estimated that about 450 female ex-combatants could be targeted under DDR. Although the conflict has ended, security is a big concern for the country. Small arms are common across the country, and many assaults using these arms still persist. In areas that saw intense combat, sexual violence occurs frequently, and the victims are generally women. When the assailants are ex-combatants, the victims are unable to take action because of their fear. Consequently, the assailants are not punished and repeat the same offenses.

Access to justice

49. In Côte d'Ivoire, since the cost of judiciary procedures is high, those who do not have economic power, including both men and women, do not have access to the courts. However, since women

are vulnerable and have a low literacy rate, they have much greater difficulty in accessing justice than men. The protection of victims is a big concern as well. Many victims do not know about their rights, so few resort to legal procedures. Also, few lawyers exist, and they tend to be based in Abidjan, not in rural areas. In the case of GBV, the judicial proceedings mandate special care for the victims. For example, the trial should take place behind closed doors, and the victims should not be at the same room as the assailant. Nevertheless, trials are not closed, and during the testimony, the assailant is allowed to be in the same room as the victim. In addition, the victims of GBV need a medical certificate as evidence of the violence they suffered. However, it costs 50,000 FCFA, an extremely high amount, to have this certificate issued. It is impossible for a victim of GBV to go to a medical facility to have this expensive medical certificate issued, and moreover, bringing the case before the court is also expensive. Due to the limited access to justice, the assailants of GBV are not brought to justice, which substantiates the idea that acts of violence are not punished. This phenomenon trivializes the violence and creates a vicious cycle of impunity and violence. In this regard, the juridical clinics run by the Association of Female Jurist of Côte d'Ivoire (Association des Femmes juristes de Côte d'Ivoire) with assistance from donors are noteworthy example. These juridical clinics provide necessary information and support to victims of GVB.

Institutional Arrangements

50. The Ministry of Solidarity, Family, Women and Children is the institution responsible for the promotion of gender equality and women's empowerment. The Ministry has a Directorate of Equality and Gender Promotion (DEPG), whose specific missions include to: (i) ensuring respect for equality and equity between women and men; (ii) implementing the national policy on equal opportunities, equity and gender; (iii) fighting against violence against women and girls, in liaison with the Ministry of Justice and Human Rights; (iv) monitoring the actions of the National Programme to Combat Gender-Based Violence, particularly for women and girls in difficulty (girl mothers, widows and women victims of domestic violence); (v) ensuring systematic integration of gender in the elaboration, implementation and evaluation of national development framework documents, programmes and projects, etc. The National Committee to Combat Violence against Women and Children (CNLVFE) is active and produces much appreciated results. The Women's Training and Education Institutions (IFEFE) created since 1958 remain an excellent tool for equality.
51. Furthermore, there are gender units within Technical Ministries, following the ministerial decree under the Ministry of Solidarity, Family, Women and Children. Those units are responsible for ensuring that gender mainstreaming at the sectoral level. They have been very active and have contributed to the production of various national gender promotion documents. An independent evaluation of those units conducted in 2013, confirms the relevance of setting up of gender units in the technical ministries as an approach to promoting gender mainstreaming in the sectors. There are Civil Society Organizations and associations active in the field of gender promotion, women's empowerment, and the fight against gender-based violence.
52. Despite the existence of institutional mechanisms towards gender mainstreaming and gender equality, there are some limitations hindering the institutional framework. They include the lack of a system of accountability to the different gender structures for gender promotion and the limited impact of the gender units in the sectoral ministries. A Gender Observatory is one of the solutions proposed to ensure this accountability, through the monitoring and permanent evaluation of policies, plans, programmes, projects and activities of public or private organisations. Moreover, the coordination is difficult, because of the multiplicity of stakeholders, leading to conflicts of competence, especially in the case of overlapping missions. In addition, the framework for collaboration with civil society is not very restrictive on the obligation to report to the authority in charge of gender authority. In the Ministry in charge of gender, the gender aspect is drowned in the missions of the Ministry of Solidarity, Family, Women and Children, which also include issues of solidarity and social cohesion, the family, children and war victims. Another weakness is also related

to the lack of synergy at the field level between the interventions of different ministries, or those supported by different partners working towards gender equality.

Education

53. In 2017, the enrollment parity index (girls to boys) was 0.98 in primary, 0.87 in lower secondary, and 0.81 in upper secondary. The low enrollment of girls affects labor force participation: about 27 percent of working-age women are inactive in the labor market, compared to 19 percent of men. School completion rates for girl was lower than boys in 2017 due to higher dropouts on account of early marriages and adolescent pregnancies—about 30 percent of girls aged 15 to 19 years were pregnant. According to the latest 2018 household survey, working-age women are much less likely to participate in the labor force compared to their male counterparts (60 percent vs. 78 percent), they also have significantly lower wages in salaried employment.
54. The proportion of female teachers is also low at 13.3%⁵⁴. The government has set a policy to increase the number of junior high schools and high schools. Presently, schools are usually located in urban areas, so many girls must leave home to attend school. This situation hinders girls in rural areas from attending school. In cases where girls leave home to go to school, there are occasions where they get pregnant and drop out of school. In these cases, the parents would never want their other girls to go to secondary school. Given this situation, the government has laid out a policy to promote the establishment of girls' high schools with dormitories in order to prevent pregnancy during school and to assure a favorable environment in which girls can study and live. Also, at least one high school for girls is planned to be built in each region. In regards to junior high schools, the government recognizes that they should be built near residential areas, and around 40 junior high schools are to be constructed across the country.

Health

55. Access to prenatal and maternal care and contraceptive methods is a major public health challenge. In 2015, only 57% of births were attended by skilled health personnel, 89% of women received medical attention during their pregnancy and only 18% of married women or women in union used any contraceptive method (GGGR 2015). The maternal death rate is high in Côte d'Ivoire, and improvements in women's health and equitable access to services are primary objectives. 2) HIV/AIDS is prevalent in young women and men ages 50 and older. It is expected that the government will assume a leading role in the measures against HIV/AIDS. 3) The ratio of FGM had been decreasing since 1998. However, this downward trend reversed during the period of internal conflict, and currently, there are even cases of FGM in Abidjan, an area where FGM was not previously practiced. The maternal mortality ratio has decreased by only 13.4% over the past 25 years, from 754 maternal deaths per 100,000 live births in 1990 to 645 in 2015 (World Bank 2015), it remains high and far from the target set in MDG 5A1. Every day, 16 women die from complications related to pregnancy or childbirth in Côte d'Ivoire, mostly due to preventable or treatable medical problems.
56. The government of Côte d'Ivoire aims at making the country a place where “no woman dies when giving birth and every person is born healthy and lives healthy sexual and reproductive lives.” Therefore, the mission of the government is to assure people the right to health and equal access to all services. Specifically, matters related to women's health have been included in the National Policy of Reproductive Health (Politique nationale de la santé de la reproduction). In order to address the prevalence of HIV/AIDS, the government holds a National Council for the Fight against HIV/AIDS (Conseil National de Lutte contre VIH/SIDA), which was last held in September 2009. [Nutrition] Children, pregnant women, HIV carriers, and orphans are considered to be vulnerable groups. It is important to pay sufficient attention to nutrition before becoming pregnant as it is too late after becoming pregnant. In regards to women, 33% are obese, 12% are underweight, and 59% lack sufficient iron. Most cases of obesity are found in urban areas. Against

⁵⁴ From documents by ministry of education

this backdrop, the Ministry of Agriculture supports female cooperatives and distributes food and seeds in the regions that face malnutrition. In addition, the government plans to support mothers with HIV as breastfeeding can pass the HIV virus to the child.

Agriculture

57. The food crop sub-sector occupies 85% of the agricultural labour force, 90% of whom are women. In addition to food crops, women are also involved in small cattle breeding, processing and marketing of by-products, and they represent 2/3 of the agricultural labour force. Agricultural products make up a large portion of the country's exports and food products. Generally, women grow crops for self-support, such as cassava, maize, bananas and other vegetables. On the other hand, men grow crops to convert into money, such as cacao, palm, and rubber, as they own sufficient land. Women do not own any land or resources, and they do not have money to buy the equipment needed to process the agricultural products. Furthermore, without any collateral and a low literacy rate, they have difficulty in obtaining small loan.

Access to land

58. The law on landownership of 1998 permits equal access to land for both men and women. Law No. 98-750 of 23 December 1998 on rural land ownership (Article 1) stipulates that any Ivorian individual is entitled to own land. This law establishes equal access to land for men and women of Ivorian nationality. In reality, women can only acquire land in urban areas. In rural areas, local customs do not generally allow women to own land. Furthermore, women have difficulty in borrowing land for long term. In addition, the law of succession permits equal rights for both sexes, as customarily, women are regarded as having no inherent rights. The government of Côte d'Ivoire has laid out a policy to promote land ownership by women and conducted advocacy activities. As a result, some women now own land in rural areas. While women engage in self-sufficient food production, they cannot engage in large-scale agriculture such as plantations. Since women do not own any land, when the operators of plantations wish to buy land, women are usually not involved in the acquisition process. Moreover, they cannot object, even if the acquisition is prejudicial to them. Mostly farmers (in rural areas), women gain access to land through the customary law system, which excludes the possibility of women growing perennial crops on the land they are given. Women who grow food crops (in particular) have easier access to land for off-season crops, unlike for perennial crops. Also, regardless of the mode of acquisition, women's access to land is less than 10% of the national area

Employment

59. The informal employment rate in Côte d'Ivoire, according to the Integrated Regional Survey on Employment and the Informal Sector (ERI-ESI 2017), was 91.9 percent 2017, reflecting a small decline from 96.6 percent in 2014. Informal, low-productivity occupations are disproportionately occupied by the poor, female workers, and for those living in rural areas. Agricultural households are highly vulnerable to adverse market and weather conditions and a drop in their income has an immediate impact on the surrounding rural economy, including very limited access to capital. In the private sector, many women work in agriculture, informal sectors, and service sectors. Younger women tend to work as secretaries. Thus, the government plans to increase the number of women in management-level positions and conduct advocacy activities promoting women's employment in industrial rather than service sectors. In the public sector, the proportion of women according to rank is: 18.6% for entry level positions (6,908 female), 27.6% for middle management positions (16,870 female), 37.3% for management positions (7,840 female), and 36.1% for executive level positions (1,875 female). However, only 12.2% of women make up the highest positions in the public sector, which is outside of these rankings⁵⁵. An in-depth analysis of the mechanisms that lead to the unfavourable position of women in the labour market shows that customs and traditions have delayed women's and girls' access to formal education, which in some cases limits their

⁵⁵ République de Côte d'Ivoire, Rapport pays de suivi des objectifs du millénaire pour le développement, version finale, août 2010, p.36.

competitive abilities compared to men. In addition, the triple role of women (social, reproductive and productive)

Access to credit

60. With limited access to land and no resources, women face difficulties in accessing credit. Many micro credit institutions start out offering loan conditions favorable to women, but when the micro-credit operations become successful, they enact much stricter conditions. Thus, there are few micro credit programs that maintain loan conditions favorable for women, and this is one of major concerns in regards to women's access to credit.

Representation in the decision-making process

61. Stereotypes against women, general apolitical attitude among women, low literacy rate, and inadequate education have been pointed out as reasons why women's participation in the decision-making process has not advanced very far⁵⁶. Until 2012, in Côte d'Ivoire, the man was legally the head of the family. In January 2013, the Ivorian parliament abrogated and replaced various articles of the marriage law to establish equality between men and women in the family (Law No. 2013-33). The new law provides that the spouses, who provide for the education of the children and contribute to the household expenses according to their respective abilities, manage the family jointly. It also provides that the domicile of the family is chosen by mutual agreement between the spouses. The reform also gives each of the spouses the right to exercise the profession of their choice. Côte d'Ivoire has set up institutional centres within the state structures so that the issue of women is no longer considered a secondary aspect, but is integrated into public policies and sectoral programmes, as well as to coordinate the efforts of the various ministries in this area and create synergies between them. Under the impulsion of certain UN agencies, several actions are being carried out to promote gender in public institutions, but this is still very timid, even if certain ministries (Women, Youth, and Trade) have action plans.

Traditions and social norms

62. There are various ethnic groups in Côte d'Ivoire, each with a different language, culture and customs, and the social status of women is different in each group. For example, Akan is matrilineal and women hold a high social position, and there are female village chiefs. However, generally, the social and economic position of women in Côte d'Ivoire is low, and their access to social services and economic power is inferior to men. In Côte d'Ivoire, girls are exposed to multiple forms of harassment and violence throughout their education. The sexual abuse of which they are victims is frequent and often treated as something banal. It occurs in or near educational institutions. The perpetrators are usually men or other employees of the school, soldiers, drivers, shopkeepers or other students. According to a 2016 study by the Ministry of Education, 4 out of 10 students, especially in secondary schools, are victims of sexual harassment, and 2 out of 10 of rape, sometimes committed by teachers (UNICEF 2016b)⁵⁷. The government has clearly stated that this custom has no base in religion and has an adverse effect on health, and it has prohibited the practice of FGM by law. The government also conducts advocacy activities such as a special week against FGM. There are many factors in FGM, such as the low literacy rate and insufficient knowledge on health and hygiene. In 2014, Cote d'Ivoire developed a National Strategy Document on the fight against gender-based violence (DSNLV BG) through the Ministry of Solidarity, Family, Women and Children (MSFFE) and supported by technical ministries, UNFPA, UN-ACTION, NGOs and civil society. A Gender-Based Violence Information Management System (GBVIMS) has been set up as a tool to monitor the implementation of the cross-cutting theme related to GBV data

⁵⁶ République de Côte d'Ivoire, Rapport pays de suivi des objectifs du millénaire pour le développement, version finale, août 2010, p.37.

⁵⁷ <http://www.cnpc-mcc.ci/index.php/fr/actualites-media/news/item/236-evaluation-de-la-participation-economique-des-femmes-en-cote-d-ivoire#ftn42>

collection. As of April 1, 2019, Côte d'Ivoire has fifty-nine (59) platforms for the fight against GBV in different localities.

Mali Gender Profile

63. According to the Gender Inequality Index –GII, Mali is one of the ten African countries where the disparities between the sexes are the highest. The GII decreased significantly over the 2000-2010 period, but no significant improvement has been noted since 2010. This index offers a composite measure of gender inequality in three areas, empowerment, the labor market and reproductive health. 48. The country of Mali is an agro-sylvo-pastoral land with about 15.8 million inhabitants (51% are women). About 80% of the population lives in rural areas where the national electrification rate in 2016 is 19.39% (39% national, 86% in urban areas). The energy balance in total energy consumption in 2016 established 77% of biomass use mostly by women, the more vulnerable group. The Government has adopted the National Gender Policy that includes an important component to improve women's access to appropriate technologies that are less costly and less wood energy use. This national policy sets the country's vision and strategic directions in terms of priorities and strategic directions for strengthening gender equality and equity. So, all interventions and back donors at the national level must be aligned in order to optimise the results and changes in this area. This gender policy developed in 2011 defines the national vision of gender promotion as follows: "A democratic society that guarantees the development of women and men through the full exercise of their fundamental equal rights, active and participatory citizenship and equitable access to resources, with a view to making Mali an emerging 5 country strong in its growth and proud of its values of justice, peace, solidarity and social cohesion" (Mali, BOAD). The climate issues determine the quality of men and women life, and globally the future of the planet. In this case, Mali is currently facing significant environmental problems such as desertification, floods, and rapid deforestation. Women are more victims of the adverse effects of climate change, but on the other, certain women's activities, such as the artisanal transformations of agricultural products, the sale of wood and coal have negative impacts on The environment. Concrete measures should accompany the ongoing awareness-raising campaigns: development of collection pits for dyeing wastewater, development of soaps workshops, etc. The national priority is to strengthen efforts on the extension of appropriate technologies that are less costly and less energy-consuming for all men and women in rural areas. (Mali, BOAD).

Legal and Policy Framework

64. At the international and regional levels, the country has ratified several conventions. For instance, Mali has ratified the CEDAW, the 2003 Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (Maputo Protocol), and the 2008 Protocol on the Statute of the African Court of Justice and Human Rights. However, it has yet to enact key legislation at the national level. Indeed, the African Court on Human and Peoples' Rights found the Malian Government in violation of the Maputo Protocol in May 2018 for allowing child marriage for girls, not always requiring consent for marriage, and discriminating against women in inheritance statutes in the Malian Family Code⁵⁸. Concerning Agriculture, the Agricultural Law of 2006 (*Loi d'Orientation Agricole*) takes a strong approach to gender equity, food sovereignty and support for small-scale farming, however some weaknesses exist with regards to enforcement. Moreover, the National Plan of Priority Investment in the Sector of Agriculture (PNIPSA), following the Agricultural Law, focuses on certain value chains where women dominate in all stages of production, like milk and fish. There is also the Law No. 2015-052 instituting measures for promote gender in access to functions nominative and elective (quota of at least 30% representation of the other sex in appointments and on the lists of candidates for nominative and elective functions). The Constitution of Mali guarantees the same rights to citizens of both sexes without discrimination. The principle of the primacy of Universal rights over national laws is affirmed in the Constitution. This is how the article 116 of the Constitution grants duly ratified and published international treaties and agreements binding force greater than that of national laws. Mali has launched its National Gender Policy, providing equality

⁵⁸ https://www.sipri.org/sites/default/files/2019-12/sipriinsight1912_6.pdf

between men and women to be institutionalized in the country's national, sectoral and local planning systems, and to be taken into account in Malian policy-making, institutions and reforms.

Poverty

65. The poverty rate is estimated at 43.8% in 2018, compared to 44.9% in 2017 and 47.2% in 2015 according to the results of the EMOP. During the first decade of the 2000s, a reduction in poverty had also been noted with a rate which went from 55.6% in 2001 to 43.6% in 2010 according to the data from INSTAT. According to the World Bank, the results obtained in terms of poverty reduction over the period 2001-2010 are attributable up to 82% to a better distribution of consumption between households⁵⁹. This reduction could also be explained by the growth of the economy estimated at 5% on average over this period, and by the reduction in inequalities. These tightened in Mali where, between 1995 and 2015, the incomes of the poorest 40% increased by 60 to 80 percentage points more than the average⁶⁰. However, the country experienced an increase in poverty over the 2011-2013 period, from 45.4% to 47.1%, accentuated by the political and security crisis of 2012 and the drought of 2011. According to World Bank data, the percentage of households with a female head is 17.4% in 2018. Taking into account gender considerations, SDG 1 related indicators show that the employed population below international poverty line, disaggregated by sex and age, is higher for women (46.1%) compared to men (40.9%)⁶¹. In 2014, 75% of male headed households and 49% of female headed households in Mali live below \$3.10/day (2011 PPP)⁶².
66. The regional distribution shows that monetary poverty disproportionately affects rural populations. Indeed, if poverty has recently decreased in Bamako and in other urban centers, it has increased in rural areas⁶³. Analysis of INSTAT data on poverty from 2001 to 2017 shows that the poorest populations are in the Sikasso and Mopti regions, where almost 6 out of 10 people are poor, followed by Ségou and Koulikoro. The 2018 poverty incidence map confirms this geographic distribution. UNICEF report on child monetary poverty in Mali shows highest rates in Sikasso (85%), Mopti (49%) and Ségou (49%)⁶⁴. The northern regions and that of Kayes appear to be the least poor, on the one hand, because of the importance of financial transfers from emigrants and, on the other hand, the extent of informal cross-border trade⁶⁵.
67. The subjective poverty rates and the multidimensional poverty index confirm the spatial inequalities; rural areas are always more affected by poverty. More than half of rural households (56.4%) consider themselves poor, compared to 46.6% in urban areas and 53.4% at national level. As with subjective poverty, multidimensional poverty affects rural areas more (46.7%), compared to Bamako (10.6%) or other cities (28.9%). This precarious living conditions and the extent of poverty translate into poor human development. Indeed, Mali ranks among the last countries in the World in terms of Human Development Index - HDI, occupying 184th place out of 189 countries with an HDI of 0.427 in 2018. However, the evolution of the HDI since 2000 shows an increase of 27.9% between 2000 and 2018; even if there is a constant increase between 2000 and 2010 which is followed by a slowdown from 2011. The decline in the HDI could be explained by the weak economic growth and the recession that marked the country from this year.

Government representation

⁵⁹ Banque Mondiale. 2016. Poverty and shared prosperity 2016: Taking on inequality. Washington.

⁶⁰ PNUD. 2019. Rapport sur le Développement Humain 2019. Au-delà des revenus, des moyennes et du temps présent : Les inégalités de développement humain au XXI^{ème} siècle. http://hdr.undp.org/sites/default/files/hdr_2019_fr.pdf.

⁶¹ <https://data.unwomen.org/country/mali>

⁶² <https://dataafrica.io/profile/mali>

⁶³ République du Mali. 2018. Rapport National Volontaire sur la Mise en Œuvre des Objectifs de Développement Durable. Forum Politique de Haut Niveau sur le Développement Durable, New York, Juillet 2018

⁶⁴ de Milliano, M. et S. Handa. 2014. Pauvreté et privation des enfants au Mali : les premières estimations nationales. Document de travail Innocenti no 2014-20, Bureau de recherche de l'UNICEF.

⁶⁵ INSTAT. 2018. EMOP- Rapport d'analyse deuxième passage (juillet-septembre 2018) : Accessibilité aux soins de santé, appréciation de la population sur les actions prioritaires à entreprendre et dépenses de consommation des ménages. Octobre 2018.

68. The empowerment is measured by the proportion of seats held by women and the proportion of the population with at least secondary education started by gender. The female parliamentary representation decreased from 18 women between 1997 and 2002 to 15 women from 2002 to 2007 out of a total of 147 deputies. For the Vth legislature 2014-2018⁶⁶, there were 14 women deputies for 147 seats in the National Assembly. In Mali, as of February 2021, 27.3% of seats in parliament were held by women⁶⁷. Inequalities are also observed at the level of elective functions, where the representation of women is below that of men, and at the level of nominative functions, despite Law No. 2015-052 instituting measures to promote gender in these functions with a minimum representation quota of 30%. This quota is hardly respected for nominative functions. In the government formed in May 2019, there were 09 women ministers out of 38 (23.68%), while no woman occupies the post of Regional Governor in the A of Territorial Administration. In addition, women represent less than 2% of mayors and less than 9% of municipal councilors. The low visibility of women at the level of local governance, the judiciary, and also at the head of civil society organizations is a visible phenomenon in Mali⁶⁸.

Institutional arrangements

69. The Ministry for the Advancement of Women, Children and the Family was established by Decree No. 97-282/P-RM (16 September 1997). Its responsibilities include: (i) formulating and implementing measures to ensure the wellbeing of women, children and the family; (ii) preparing and implementing actions to ensure greater economic, social and cultural integration of women and children by meeting their specific needs; (iii) promoting the rights of women and children; (iv) promoting the family. The government institutional framework for managing gender issues in Mali is coordinated by this Ministry, which has three central departments. The National Women's Advancement Directorate (NWAD), the National Child and Family Promotion Directorate (NCFPD), and the Department of Financial Affairs and Equipment (DFAE). They are supported by the Regional Directorate for Advancement of Women, Children and the Family (RDAWCF) and includes the National Centre for Documentation and Information on Women and Children (CNDIFE) and the Children's Centre. This institutional framework, established by the government, is reinforced by the presence of a strong female civil society committed to supporting government actions (CMWAN, Reseau Yiriba Suma, CWNWRPG/WRC, MWA, AWAR, NFRW, ECTC, etc.). Regional women's organizations, including the PanAfrican Women's Organization (PAWO), the Network of African Women Ministers and Parliamentarians - Malian Section (REFAMP-Mali) and the West African Women's Association (WAWA) also support the activities of MAWCF.

Education

70. While there have been notable gains in overall enrolment levels and steps made to decrease gender disparities, there are still considerable gaps between literacy levels and enrolment rates between males and females, especially in rural areas. There are gender disparities about Education, particularly a lower retention of girls in the 2nd cycle of basic education, compared to the first cycle where they have more or less the same chances as boys in terms of access and completion. Indeed, despite the similar chances of access of the order of 70% at the beginning of basic education, these chances are reduced to 25% for girls at the end of basic education, compared to 41% for boys⁶⁹. As a result, girls are proportionally less likely to end up in secondary, technical and vocational education, and in higher education. The school dropouts, which are frequent in the second cycle of basic education, are also linked to the adolescent crisis in addition to other social factors.

71. The significant withdrawal of girls from the education system is the consequence of, among other things, child marriage, rural exodus, parental poverty or the remoteness of school infrastructures

⁶⁶ Un projet de loi organique a été adopté, prorogeant au 02/05/20 le mandat des députés pour réunir les conditions optimales à la bonne organisation des élections.

⁶⁷ <https://data.unwomen.org/country/mali>

⁶⁸ https://budget.gouv.ml/Loi-des-finances-2020/fichiers/pdfs/anb/Etat_V_A-G.pdf

⁶⁹ <https://www.globalpartnership.org/sites/default/files/document/file/2020-8-Mali-Program%20Document.pdf>

that, if they are present, still do not have amenities that facilitate retention (canteens, toilets, etc.). Girls are withdrawn from school to participate in domestic work, or in case of lack of results. They are married at an early age and forced to drop out of school to look after their households and children. Voluntary dropout and school failure are also factors in school wastage.

72. Reducing gender disparities in education should therefore start at the 2nd cycle of basic education, and in this perspective. Therefore, it is envisaged that actions should be carried out more on the demand side, given that the context is marked by a low level of interest in school on the part of parents and that choices are not always made in favour of the continuation of schooling. Furthermore, it is worth mentioning that despite these challenges, the Government of Mali has declared education a priority and devotes 32.6% of total government expenditure to this sector in 2015. This share is about 30% on average over the average over the last 5 years. The Government and Ministry of Education have also developed policies to address the gender disparity, including the National Policy for Girls' Education, with an ambitious action plan.

Employment

73. There are inequalities between men and women in the labor market. In Mali, four out of ten women (40.1%) aged 15-64 were employed in 2017, just over half (51.2%) of women aged 15-24 and 47.7% of women 15-34 year olds were also employed. According to the results of the integrated regional survey on employment and the informal sector, active women are concentrated in the Agriculture, Livestock, Hunting and support activities branch. However, the percentage of active women employed in this branch differs by age, with 99.0% for 15-24 year olds, 84.3% for 15-34 year olds and 74.4% for 15-64 year olds⁷⁰. In addition, women make up 50% of total employment in the food system, but they dominate in the non-agricultural segments, representing 51% of the catering staff, 62% in food processing and 66% in marketing⁷¹. This preponderance of women in the non-agricultural segments is confirmed by the differences in income compared to men. Households headed by women earn on average 2,233,467 FCFA per year from non-agricultural work, compared to 1,383,488 FCFA for households headed by men⁷². There are regional disparities in the contribution of women to economic activities. The regions of Timbuktu and Gao have the lowest percentages of employed working women, compared with Sikasso, Koulikoro, Mopti and to a lesser extent Ségou. Women are underrepresented in the formal private sector and the public sector, unlike the informal sector, which indicates a low level of qualification and a certain precariousness of their jobs. Gender inequalities are also illustrated by the differences in remuneration between men and women. According to the results of the above-mentioned regional survey, the average monthly income of women (40,387 FCFA) is 2.5 times lower than that of men (103,274 FCFA). In addition, a comparison of the salary at the SMIG shows that more than three-quarters of employed women (76.4%) are paid below the SMIG, compared to just over half for men (51.2%). The same is true for the informal sector where women have a lower average monthly income compared to men, with FCFA 21,925 and FCFA 53,203 respectively. These inequalities between men and women also prevail for unemployment and underemployment of the labor force, women are still the most affected.

Health

74. Efforts have been made in the area of reproductive health, given the decline recorded by its two measurement indicators, the maternal mortality rate and the adolescent birth rate. According to World Bank data, the maternal mortality rate is 368 deaths per 100,000 live births in 2013, compared to 465 and 582 in 2006 and 2001 respectively. There is also a drop in the

⁷⁰ Institut National de la Statistique et AFRISTAT. 2019. Enquête Régionale Intégrée sur l'Emploi et le Secteur Informel, 2017 : Rapport final. Bamako, Mali : INSTAT et AFRISTAT

⁷¹ Allen, T., P. Heinrigs et I. Heo (2018), « Agriculture, alimentation et emploi en Afrique de l'Ouest », Notes ouest-africaines, N°14, Éditions OCDE, Paris.

⁷² République du Mali. 2019. Agriculture et sources de revenu au Mali : Etat des lieux à partir des données de l'EAC-I 2017. Ministère de l'Agriculture, Ministère de l'Élevage et de la Pêche, Ministère de la Population et de l'Aménagement du Territoire. Septembre 2019.

adolescent birth rate, from 188 births per 1,000 women aged 15-19 in 2000, to 181 in 2010 and 169 in 2017.

Gender Based Violence

75. Gender-based violence (GBV) constitutes a major risk for women and girls in Mali. According to EDSM-VI ⁷³, 13% of women aged 15-49 have experienced sexual violence. There is an upward trend in the phenomenon because, 4% of women of the same age group were victims of sexual violence in 2006. Through the GBV information management system, the number of reported cases has increased from 1,462 in 2015 to 2,164 in 2016 and 2,882 in 2017. The regions most affected are Kayes (19%), Koulikoro (15%), Bamako (15%), Ségou (14%), unlike Tombouctou and Kidal with 4% and 3% respectively. Genital mutilation féminines / the excision part of sexual forms of discrimination the most widespread in Mali, with more than eight out of ten women concerned by the DHS-VI. The rate has increased over the past five years, from 83% (MICS, 2015) to 89% (EDSM-VI, 2019), and for three-quarters of women who have been cut, the practice was done before the age of 14 years old. The prevalence is high in the regions of Koulikoro and Sikasso (96%), followed by Kayes (95%), Ségou (92%) and the district of Bamako (91%). The practice remains marginal in northern regions such as Kidal and Gao, where the prevalence is at most 1%.

Early Marriage

76. Furthermore, early marriage is one of the most widespread discriminatory practices against girls in Mali. Although the legal age for marriage is set at 16 for girls (18 for boys), the results of the MICS survey (2015) show that 16.1% of women aged 15-49 have married before the age of 15. Among women aged 20-49, almost half (48.9%) married before age 18. The prevalence of early marriage for those under 15 increased from 14% to 16.1% between 2010 and 2015 according to MICS. This practice is observed more in rural than urban areas ; the region of Kayes recording the highest rates (29% for marriages before 15 years and 66% for those before 18 years). Mali is among the West and Central African countries with the highest rates of child marriage, knowing that the rate of this region is higher than that of all the other regions of the world . The early entry of women into conjugal life exposes them to the risks of dropping out of school, and there is a strong correlation between child marriage and the level of education in Mali, represented by the rate completion of lower secondary education. Reducing child marriage would have significant economic benefits for Mali, including welfare gains from reduced population growth, equivalent to \$ 1.6 billion by 2030 ⁷⁴. To this discrimination is added that of the division of domestic tasks between girls and boys, especially in rural areas. Young girls spend 0.6 hours a day collecting water and 0.2 hours collecting wood, compared to 0.1 hours a day for young boys. Women are also disadvantaged in terms of credit and other financial services. Despite the improvement in the number of women over 15 with a bank or mobile account (6.91% in 2011 to 25.71% in 2017), there is still a gap between men and women of 20 percentage points . In the area of agricultural finance, it is important to emphasize that women with access to campaign credits make less than 5% ⁷⁵. Added to this is their poor access to other productive resources such as land to develop certain speculations such as rice. In 2017, for example, female owners of rice plots were 14.71% in the Office Rice Mopti zone and 8% in the Office Riz Ségou zone ⁷⁶.

⁷³ INSTAT, Cellule de Planification et de Statistique Secteur Santé-Développement Social et Promotion de la Famille (CPS/SS-DS-PF) et ICF. 2019. Enquête Démographique et de Santé au Mali 2018. Bamako, Mali et Rockville, Maryland, USA : INSTAT, CPS/SS-DS-PF et ICF

⁷⁴ Banque Mondiale. 2018. Réduire les inégalités de Genre au Mali, Tchad, Niger et Guinée. Bilan économique AFCW3. Groupe de la Banque Mondiale, Automne 2018. 66 pages

⁷⁵ FAO et Commission de la CEDEAO. 2018. Profil National Genre des Secteurs de l'Agriculture et du Développement Rural – Mali. Serie des Evaluations Genre des Pays, Bamako

⁷⁶ https://budget.gouv.ml/Loi-des-finances-2020/fichiers/pdfs/anb/Etat_V_A-G.pdf

Agriculture

77. Mali's economy is based on agriculture. It employs 80 per cent of the active population and contributes about 40 per cent of GDP and 30 per cent of export revenues. Livestock production is the third largest contributor to export earnings, after cotton and gold; it is the largest livestock producer in the WAEMU. Mali has considerable potential in arable land, estimated at 43.7 million ha, and significant water resources. In addition to significant non-perennial surface waters, the Niger and Senegal rivers and their tributaries drain an annual average of 70 billion m³ of water and offer an estimated irrigable potential of more than 2.2 million hectares. The government allocates more than 15 per cent of its national budget to agriculture and significant progress has been made in managing the sector at the legislative, regulatory, and institutional levels.
78. Mali's vast potential for agricultural and rural development has barely been tapped. Just 7 million ha of the 43.7 million ha available for agriculture (representing 4.5 per cent) is now being farmed. Less than 300,000 ha of the 2.2 million ha of irrigable land is being irrigated or semi-irrigated. In the absence of adequate management, a high proportion of the available surface water is not benefiting agriculture but being lost to runoff into the ocean. The agriculture sector faces several development constraints that explains its low performance: (i) highly variable climate conditions; (ii) inadequate water and other natural resources management; (iii) insufficient or poor condition of production, processing and marketing infrastructure; (iv) limited access to financing; (v); limited access to markets; (vi) limited use of technical innovations; (vii) weak capacity of public, private and community-based institutions; (viii) insufficient incentives for private sector engagement; (ix) lack of secure land tenure, in particular access to land for women; (x) underequipped producers; and (xi) the impact of the security crisis on agricultural activity in the northern and central areas of the country.
79. Mali has adopted a Law (n ° 2017-001) on agricultural land, which indicates the modalities of access to agricultural land and prioritizes conflict prevention. It pays particular attention to women and young people, allocating them 15% of the State's land development. It has also enabled women and young people to become more involved in land management and the defense of their interests in decision-making bodies. For example, to operationalize this law, Village Land Commissions (COFO) have been created in the Kayes region, involving women and young people, and contributing to the prevention of land disputes⁷⁷. This is all the more important since land disputes are cited as one of the main causes of conflicts and inter-community violence, especially in central and southern Mali. Another positive discrimination measure relates to the increase in the representation of women in land commissions, rural women in particular. One of the innovations of this Law lies in the decentralization of land management and the creation of local land institutions with which the customary authorities must 'deal'⁷⁸. Also, the Law recognizes the right of rural communities to collectively own certain lands, the management of which would be based on the customs and traditions existing in these communities. Such a provision could constitute a limit to tenure security for women since they are disadvantaged by the discriminatory nature inherent in certain customs and traditions.⁷⁹ However, despite the legal provisions, women continue to be disadvantaged compared to men. According to EAC-I 2017, in most regions, land managed by women is three times smaller than the average size of farms in these regions. In addition, female heads of household own land that is about twice as small as male heads of household of the same age group : 4.36 ha cultivated by male heads of household under 30 years of age, against 1.45 ha for women of this age group⁸⁰.

⁷⁷ https://www.ipar.sn/IMG/pdf/note_de_capitalisation_-_gouvernance_du_foncier_dans_le_bassin_du_fleuve-srb__fao_ipar.pdf

⁷⁸ FAO et Commission de la CEDEAO. 2018.

⁷⁹ <https://www.iisd.org/blog/une-nouvelle-loi-pour-s-curiser-les-terres-au-profit-des-paysans-maliens>

⁸⁰ République du Mali. 2019. Agriculture et sources de revenu au Mali : Etat des lieux à partir des données de l'EAC-I 2017. Ministère de l'Agriculture, Ministère de l'Élevage et de la Pêche, Ministère de la Population et de l'Aménagement du Territoire. Septembre 2019.

Senegal Gender Profile

80. Senegal is a West African country with a population of about 14 million of which 51% is female, with women representing 70% of the main workforce in the agricultural sector. More than half of the households live in rural areas. The heads of households are mostly men, while households headed by a woman are only 15%. Children, women and the elderly are the most vulnerable to climate shocks and to their harmful consequences. Nevertheless, climate shocks affect also men, as they are subjected to the exhaustion of their food reserves and to the decline in agricultural production over time. Facing shocks and their negative effects on their lives and livelihoods, poor households struggle to address their food needs, education and health expenses.⁸¹ In the recent years, Senegal has made progress in terms of gender equality. The Gender Inequality Index (GII) decreased at the national level from 0.540 to 0.528 between 2012 and 2014 to reach 0.521 in 2015. Senegal occupies the first place with the lowest GII, compared to the other countries of the world. 'UEMOA⁸². The SIGI indicator⁸³ from the OECD Development Center, measuring the discrimination against women in social institutions, has a value of 37% for Senegal lower than the regional average. With the application of the law on gender, the share of women parliamentarians increased from 22.7% in 2011 to 42% in 2017; ranking Senegal 7th in the world and 1st in UEMOA and ECOWAS. The Economic, Social and Environmental Council (EESC) has 43 women out of 120 advisers, which represents more than a third. At the local government level, the representation rate of women is 47.2%.

Legal and policy framework

81. The National Strategy for Gender Equality in Senegal was implemented between 2005 and 2015, concentrating on increasing women's status in society, improving their capability, improving their economic position and setting up workshops to start the conversation in order to raise awareness about the issues that are prevalent to Senegalese society⁸⁴. In 1999, the Criminal Code was revised to make tougher penalties for crimes against women. This revision allows for the punishment of previously unrecognized crimes, such as incest, rape, sexual harassment, excision and domestic violence. Legal reform in Senegal has included a law on equality in elected public bodies and a stipulation that Senegalese women can pass their citizenship to their foreign spouse and children. New policies provide free caesarean operations in public hospitals and extend social security grants to help the most vulnerable. An essential plank of the emergency community development programme is to lighten burdens on women working in rural areas. Senegal is committed to giving meaning to the empowerment of women, ensuring that women's participation in society is not measured just in terms of numbers, but in terms of quality so that true equality is achieved⁸⁵. Ratification of the CEDAW in 1983 and the additional protocol to the African Charter on the rights of man and people relative to rights of women in 2004. • Article 7 of the 2001 Constitution recognises equality between the sexes. • Article 15 of the Constitution gives women and men the same rights in matters of access to land. In practice, customary law prevails and hinders women's access to land: access to land is familial/collective and the management is the responsibility of the head of the family, always a man. • The law adopted on 14 May 2010 establishes "absolute parity" in the elective functions, specifying that women and men must be represented in equal shares on candidate lists.
82. Senegal has gained international recognition for its efforts towards political participation of women through the adoption of the Gender Parity Law (2010). As a result of this law, which demands parity on electoral lists, the proportion of seats held by women in national parliament has increased

⁸¹ Philippe De Vreyer and Sylvie Lambert *Intrahousehold inequalities and poverty in Senegal* 2016 <http://pubdocs.worldbank.org/en/407221466181742385/intrahh-inequality-and-poverty-juin2016-2.pdf>

⁸² Rapport national sur le développement humain. 2017

⁸³ Social Institutions and Gender Index

⁸⁴ <https://borgenproject.org/what-is-being-done-and-needs-to-be-done-to-improve-womens-rights-in-senegal/>

⁸⁵ UN Women- <https://www.unwomen.org/en/get-involved/step-it-up/commitments/senegal>

significantly from 19.2% in 2001 to 43% in the 2017 elections. This marks a major step forward in the struggle for gender equality and the promotion of women's rights and makes Senegal a leader in women's political participation in Africa. On 30 July 2017, about 6 million Senegalese citizens voted at the legislative elections. As a result, 70 women (42%) out of 165 parliamentarians were elected compared to 64 women (39%) in 2012. Women represent 21% of ministers in the National Government (8 women out of 39 members). Women represent 49% of the world's population and 52% of Senegal's and it is therefore crucial to ensure that decisions affecting women's lives reflect their priorities and views. For example, women tend to be more sensitive to certain issues of development such as education, nutrition or health than men. Therefore, women's participation in decision-making is not only essential for the democracy and the legitimacy of a political system—it is also necessary to ensure the quality of decisions taken and improve social development. Leading together, men and women can better reflect on and respond to the diverse needs of a society. Therefore, women's political participations bring benefits for the whole society. In fact, countries with more women in politics tend to be more successful in several areas such as the quality of governance, the quality of educational systems, infrastructure investment, and perceptions of corruption. Despite these progresses, regarding governance and women political participation key challenges remain in Senegal:

- * It remains unclear to fully engage men in gender parity and, more generally, in the struggle for gender equality;
- * The Gender Parity Law is quite unpopular among male Parliamentarian and not followed;
- * The parliamentarians do not have the same understanding of the parity law and particularly the parity concept.

Institutional Arrangements

83. There are several institutions in charge of monitoring gender equality in Senegal. In particular the National Observatory of Women's Rights (established by Decree No. 2008-1047 of 15 September 2008), which monitors all violations of women's rights. However, this body cannot receive complaints directly. There is also the National Parity Observatory (established by Decree No. 2011-819 of 7 March 2011), which is tasked with monitoring, evaluating and making proposals for promoting parity between men and women in public policy. Other initiatives for the advancement of women have been taken through the collection and processing of gender-sensitive statistics in accordance with the National Strategy for Gender Equality and Equity (CEDAW, 2013).⁸⁶ The improvements in gender can be explained by the strategies developed by the government and the financing mechanisms put in place to reduce inequalities. In the agricultural sector, incentives have been taken in addition to increasing the rate of representation of women in decision-making bodies to at least 20%. These measures consist in allocating to women a quota of at least 15% of the installations to be carried out from surface water, 20% of the installations to be made from groundwater, at least 20% of subsidized fertilizers and at least 40% of the funding⁸⁷. For a better integration of gender in sectoral interventions, gender cells have been created in key ministries and the budget process incorporates a Gender Budget Document which accompanies the finance bill. A pilot gender-sensitive budgeting exercise has been initiated since 2016, and to which 18 ministerial departments have worked to prepare the 3rd Gender Budget Document as part of the 2019 draft budget⁸⁸. Women may uphold the norms that harm them because the social costs of doing otherwise would be unacceptably high. Even though a social norm may be harmful, it may give women status in their communities, and some women may tolerate loss of control and agency in exchange for economic support (Sen and Ostlin, 2008). The social norms approach to elimination has been key to the success of initiatives such as the Community Empowerment Programme, launched in 1988 in Senegal and implemented by Tostan, a non-governmental organization (Diop

⁸⁶ OECD, 2019 - <https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/SN.pdf>

⁸⁷ République du Sénégal. 2018. Document budgétaire genre. Direction Générale du Budget, Ministère de l'Economie, des Finances et du Plan

⁸⁸ République du Sénégal. 2018

and others, 2004). The programme supports changes in social norms by stimulating personal and collective reflection and critical thinking through community dialogues, education sessions, and “organized diffusion” (UNICEF, 2010).

Education

84. Senegal has made enormous strides in its education system, with primary school enrollment rates increasing nearly 30% since 1994. In that time, Senegal has almost reached gender parity in terms of primary school enrollment, with 77.3 percent girls enrolled as compared to 80% of boys.⁸⁹ Gender gaps in primary education in both enrollment and completion rates have closed and even reversed in Senegal. According to UNESCO, primary education completion rates rose from 33 percent for girls and 43 percent for boys in the year of 2000 to 64 percent and 54 percent, respectively, in 2016. However, gender gaps in secondary and tertiary education persist, with girls’ completion rates in secondary education and enrollment rates in tertiary education lower than boys’ rates. The Demographic and Health Survey (DHS) for that country reported that, in 2012, the average female completion rate for secondary education was only 13 percent, compared to 21 percent for boys.⁹⁰ According to the United Nations Educational, Scientific and Cultural Organisation (UNESCO), although gender parity has been achieved in favour of girls in primary education, where for every 100 boys enrolled, there are about 104 girls, the dropout rate at secondary school among female learners is high. The scale of illiteracy, especially among women in rural Senegal, is also symptomatic of the poor access to education. According to UNESCO, Senegal’s literacy rate for the population aged 15 years and above is 64.81 percent for males and 39.8 percent for females. This phenomenon remains recurrent among women in rural areas where only 25.9 percent of them are literate. A 2014 regional analysis of the phenomenon shows that the regions of Ziguinchor (62.3 percent) and Dakar (61.9 percent) have the best literacy rates. In contrast, the regions of Matam (24.9 percent), Tambacounda (26.6 percent), Diourbel (29.8 percent) and Kolda (33.1 percent) stand out with the lowest rates⁹¹.
85. Key gender-based constraints in the education sector include: Social beliefs about appropriate life choices for girls that encourage early marriage and childbearing and discourage continued education for girls; Social beliefs about appropriate life choices for boys that encourage parents to send them to marabouts who then deploy the boys to beg on the streets; Social beliefs about the appropriateness of child labor (boys and girls) to assist at home; Lack of adequate infrastructure (running water and latrines) that discourage girls from attending school when they are menstruating; Educational policies that discriminate against pregnant girls attending school; Social beliefs as well as poor infrastructure that inhibits many women teachers from taking positions in rural schools.

Health

86. The 2005 Law in Relation to Reproductive Health, recognizes reproductive health as a “fundamental and universal right guaranteed to all individuals without discrimination based on age, sex, wealth, religion, race, ethnicity, matrimonial situation or any other situation.” There are no legal restrictions on young people’s access to contraceptives and other basic services, such as pregnancy and STI testing, apart from a requirement that one be 15 or older to consent to HIV testing. Abortion is legal only to save a woman’s life, and the Penal Code imposes hefty prison and financial penalties. However, many young women resort to illegal abortion services, which often put their health at risk.⁹²

⁸⁹ <https://www.borgenmagazine.com/womens-education-in-senegal/>

⁹⁰ IMF, 2019- <https://www.imf.org/en/Publications/WP/Issues/2019/11/08/A-Quantitative-Analysis-of-Female-Employment-in-Senegal-48716>

⁹¹ <http://www.ipsnews.net/2020/07/providing-education-favour-senegals-girls/>

⁹² International Planned Parenthood Federation (IPPF) and Coram Children’s Legal Centre, Over-Protected and Under-Served: A Study on Legal Barriers to Young People’s Access to Sexual and Reproductive Health Services in Senegal, London: IPPF, 2014.

Gender Based Violence

87. Gender-based violence (GBV) remains a serious problem in Senegal. According to the 2005 DHS, ⁹³65% of adult women believe that men have a right to beat them, ranging from 57% in urban areas to 73% in rural areas. Among wealthier and more educated women, the percentage that believes this is reduced, but still hovers around 50%. There are few programs supporting women who have been abused, and there are some serious institutional and social constraints surrounding medical and police procedures. For example, the law apparently requires that to file a claim of rape, a woman must have a medical certificate from a doctor to present to the police so that an inquiry can be initiated. That certificate has a fee of 10,000 CFA. In some cases, an NGO might pick up the cost for a woman, but an advocacy effort is needed to address these costs and this requirement.

Employment

88. In rural areas, the distribution of employment in different economic sectors reveals women's involvement in agriculture, livestock farming and the environment where they represent 70% of the workforce.⁹⁴ Challenges arise regarding women's participation in the labor market, their financial inclusion and salary levels. Results from three ANSD surveys show that women have lower activity and employment rates than men. Women represent only 22.8% of workers in the formal sector, with a larger presence in small businesses (30.1%). Financial inclusion is 13.4% for women compared to 21.9% for men, a difference that remains statistically significant even when integrating income, education and other individual characteristics. These results are partly explained by the fact that women are less involved in household financial and budgetary decisions. Women are generally paid less than men. On average, a male "senior manager" earns 933,333 FCFA / month compared to 697,286 FCFA / month for a woman; the same is true for the category "middle managers and senior technicians" where the monthly remuneration is 684,493 FCFA for men against 569,559 FCFA for women. Such inequalities, both in land, financial and employment resources, increase the vulnerability of households headed by women. The rate of food insecurity is higher in households headed by women (40.4%) than those headed by men (29.4%). According to World Bank (2018) women in Senegal still face gender-based discriminatory legal restrictions that prevent non-pregnant, non-nursing women from performing the same job as men. Furthermore, there are no laws in Senegal mandating equal remuneration for work of equal value nor laws censuring discrimination based on gender in hiring, in job's promotions or in dismissal.⁹⁵ Moreover, discrimination in access to finance based on gender or marital status is not prohibited by law and the constitution does not formally recognize, nor does it prohibit discrimination against women that may result from customary laws.⁹⁵ The working population is predominantly female, yet the unemployment rate for women is double that of men. While performance on the United Nations Development Programme Gender Inequality Index has improved, inequalities remain, especially in rural areas due to issues with access to land meaningful employment and technology. Most of the much-needed job creation will have to come from the private sector⁹⁶.

Agriculture

89. Despite these efforts to promote gender, disparities continue to exist, especially in the area of Agriculture and Rural Development. Access, control and securing factors of production, such as land, remains problematic for women. Indeed, the percentage of women who own their plots is only 13.8% compared to 86.2% for men; 23.2% of women are renting land compared to 76.8% for men; 40.7% of women borrow land compared to 59.3% for men, and 14.3% of women do tenant

⁹³ <http://www.measuredhs.com/pubs/pdf/FR177/03Chapitre03.pdf>

⁹⁴ UNDESA, 2020- <https://worlds-women-2020-data-undesa.hub.arcgis.com/pages/regions>

⁹⁵ World Bank's "Women, Business, and the Law", 2018

⁹⁶ IFAD - Republic of Senegal, COSOP, 2019.

farming compared to 85.7% of men in 2014⁹⁷. Gender inequality remains pronounced regarding participation in the labor market. The results of the 2015 National Employment Survey in Senegal showed that the activity rate is much higher among men (72.1%), compared to women (52.3%). The unemployment rate is higher among women (16.7%) than among men (9.5%). Furthermore, the last census in 2013 shows that 84.7% of agricultural households in Senegal are headed by men against 15.3% by women; the difference being greater in rural areas (88.7% for men against 11.3% for women)⁹⁸. Climate change and climate variability are already changing the agricultural practices and opportunities of rural smallholders in Senegal. ⁹⁹It may soon change the crop mix appropriate for cultivation. New crops will likely shift farm and household labor patterns of allocation, possibly reduce household investments in agriculture, and/or result in an even greater level of migration to urban areas within and outside of Senegal. While men and women may both seek non-farm opportunities, socio-cultural and historical patterns suggest that men will first seek off-farm employment. All of these shifts have gendered consequences that call for greater involvement of women in the study of agricultural sciences and agri-business.

*Women Economic Empowerment*¹⁰⁰

90. Achieving gender equality and equity in Senegal may seem daunting in a complex socio-cultural environment marked by a strong preponderance of traditional values. However, despite women's lower social status compared to men, joint efforts paved the way for significant progress that led to a greater recognition of women's place and contribution to socio-economic growth. Women living in rural areas are highly active in the processing and marketing of agricultural, livestock and fishery products. Nonetheless, they are confronted with several hurdles of various nature, including a number of constraints that are yet to be overcome include:

- * Access to land and land tenure security;
- * Access to financing mechanisms;
- * Access to factors of production and extension services;
- * Effects of climate change;
- * Access to markets.

In rural areas, the distribution of employment in different economic sectors reveals women's involvement in agriculture, livestock farming and the environment where they represent 70% of the workforce.

Key barriers common to all target countries

91. The country assessments above indicate a series of common factors that must be taken into account in the programme's design and implementation to ensure that it is effective in building women smallholder farmers' resilience to climate change. Many are important barriers to women's access to financial services and credit:

- **Gendered division of labour.** Cultural beliefs and norms govern daily life in the rural areas. Women are expected to assume full responsibility for housework and care for the family, which is unpaid, and certain norms limit their engagement in economic activities outside the home. Only a small percentage of women have paying jobs or their own small businesses. They lack

⁹⁷ FAO et Commission de la CEDEAO. Profil National Genre des Secteurs de l'Agriculture et du Développement Rural – Sénégal. Série des Évaluations Genre des Pays, Dakar.

⁹⁸ ANSD. 2016. Analyse Genre des bases de données existantes. ANSD, Ministère de l'Economie, des Finances et du Plan. ONU-Femmes.

⁹⁹ Gueye 2008.

¹⁰⁰ <https://africa.unwomen.org/en/where-we-are/west-and-central-africa/senegal>

financial resources to invest in machinery, male family labour, technologies and crops that bring higher returns and in sustainable manner.

- **Property rights and control over assets.** Due to cultural beliefs and practices, only a small minority of women own land and few have adequate and stable access to land and agricultural inputs. The lack of assets in their names is an important impediment to developing viable business and obtaining loans, as they have nothing to offer as collateral. This remains a major challenge and prevents financial institutions from providing loans.
- **Lack or no awareness of financing opportunities and new instruments like green financing.** Rural women generally lack knowledge on the financial options available to them with the financial institutions and men control resources. This is mainly due to lack of financial education and prevailing social and cultural norms. Women have no understanding of climate finance, which could strengthen their resilience to climate shocks depending on the intensity and magnitude.
- **Lack of access to knowledge particularly reliable climate information's:** when available , Climate Information Services are critical for the creation of relevant, science-based information to inform decision making, enabling and creating new business opportunities, but women still do not have access to climate information's for decision making processes in agriculture.
- **Lack of education:** Women in rural areas in the Sahel have lower educational, literacy levels than men, and natality rates are high. They also lack access to knowledge and information to develop projects for the banks and MFIs.
- **Biased perception of the financial sector:** banks and MFIs consider smallholder agriculture as a high-risk sector and women are not attractive to banking. In situations where they do have access, interest rates are high and put them into a debt circle.
- Many women are subjected to various forms of gender-based violence: domestic violence, female genital mutilation, child marriage and force-feeding.
- Access to technologies: Evidence consistently suggests that male household heads and farmers adopt new agricultural production technologies faster than female heads and farmers across regions¹⁰¹. Female heads of households and plot-managers are less likely to adopt a wide range of agricultural and rural technologies than male heads and plot-managers. The most commonly-cited reasons and results of statistical analyses for this gender gap in technology adoption are greater time and labor constraints; relatively less access to funds and credit; more limited information, education and training; more limited capacity and opportunity for participation in innovation and decisionmaking processes; and more limited access to accompanying inputs and services. These are influenced by weak design or implementation of legislation that protect rights and promote equal playing field and by the persistence of social biases and cultural norms limiting equal access and opportunities for women and men¹⁰².

92. In order to address the gender gap in access to technology IGREENFIN will ensure that women are provided with cell-phones and required extension services. Some other key recommendations to follow will be the following:

- Strengthening capacity of women and men farmers as innovators, evaluators of technologies, and key partners in innovation processes.
- Building measurable targets and strengthening the monitoring and evaluation to ensure that (1) planning and innovation processes addresses women and men's needs, viii preferences and opportunities; (2) women and men can access and use these technologies; and (3) women and men benefit from these technologies.

¹⁰¹ (Doss, 2001; Tiruneh et al., 2001; Bourdillon et al., 2002; Phiri et al., 2004; Kakooza et al., 2005; Jagger and Pender, 2006; Thapa, 2009; the World Bank and IFPRI study on Ghana and India, 2009; Peterman, Behrman and Quisumbing, 2010; FAO, 2011, to name a few)

¹⁰² FAO, 2014. <http://www.fao.org/3/i4355e/i4355e.pdf>

- Holistic and integrated approach of looking at constraints to production and marketing and paying close attention to the complementarities of inputs and services.
- Promoting equal playing field: It will also be important to strengthen women's land, property and water rights.

93. Furthermore, women face multiple barriers when seeking remediation and justice . To ensure women have equal access to the Grievance Redress Mechanism and benefit from it equally, IFAD is conscious about designing a gender-responsive grievance mechanism. This involves, among other things:

- Ensuring gender diversity in grievance mechanism staff and providing them with gender sensitivity and unconscious bias training
- Involving gender specialists from all PMUs within the banks and the baseline projects
- Ensuring visibility of grievance mechanisms to all individuals, including women and marginalised groups, taking into account potential lower literacy levels
- Providing for independent, gender-sensitive investigations of violations and committing to addressing gender-linked power imbalances during dispute resolution processes
- Protecting all people who register complaints from reprisals

Monitoring the grievance mechanism to ensure that access and remediation outcomes are provided on an equal basis.

94. IFAD is recognized for addressing gender inequalities in rural areas. A recent [report](#) by our Independent Office of Evaluation showed that IFAD has been successful in addressing the root causes of gender inequality and women's powerlessness, including in the countries where this initiative will be implemented. The programme will build on this solid experience. It starts with a rigorous analysis of the socio-economic context on which the gender strategy is based. The strategy to address these barriers includes, amongst others, multiple and complementary activities promoting gender equality and women's empowerment, concrete measures to reduce women's workloads, support to women's organizations, working with men is critical as they are often the gatekeepers of customary practices that limit women's access to resources or public spaces, highly participatory approaches and cultural sensitivity.

Institutional Arrangements

95. At the institutional level, it should be noted that the gender mainstreaming approach is taken into account in a number of ways, such as: the involvement of men and women in all program intervention processes, respect for human rights and consideration of the diversity of target groups; the program targeting strategy that allows women and men to enjoy the same opportunities, etc.

96. For greater equity, the gender mainstreaming process will be strengthened through the implementation of specific initiatives to support women's empowerment in order to reduce their economic and social vulnerability. Specific initiatives will be implemented to strengthen the gender dimension in the institutional architecture of the Program. However, it will be important for this program to work at the senior management level to effectively mainstream gender at the institutional and organizational level. Thus, the planned institutional structure will consist of working with the gender specialists already recruited within the project units. At the regional level, a specialist will be recruited and, depending on the needs, he will be supported by consultants recruited on a part-time basis and they will also be able to provide targeted support in the countries. Specific ToRs will be prepared at the appropriate time for the recruitment of these consultants.

Approach to Strengthen Gender within the Proposed Program

97. While the financial inclusion of women-owned SMEs is not the main objective of the program, which is aimed at establishing green credit lines with commercial banks to increase investments in clean energy and sustainable land use, gender is seen as a cross-cutting measure to be included throughout all program components. It is of utmost importance that women are adequately included in all processes of the program at the Local Financial Institutions and final beneficiary level and that financial products are designed and promoted in a way that it encourages uptake by women-owned SMEs. The Programme is anticipated to have primarily positive impacts by improving the access of women to finance for climate projects in the energy and land use sectors, building the capacities of women for SME operation, and improving gender-responsive M&E systems within LFIs to promote the empowerment of women and effectively monitor and evaluate the impact of lending operations on women. Additional gender-related trainings will be conducted to support women owned SME development, and to support LFIs to strengthen their gender policy and design targeted financial products for women – helping to address key barriers that limit women’s access to finance.
98. To this end, the program will conduct specific ad hoc studies in each of the five countries to further assess women's current contributions to productive economies, including value chains. It will also assess the roles and challenges of each category (men and women) with a focus on female-headed households, youth and other marginalized groups in the project intervention areas. The study will be launched during the first year of implementation and the results will be integrated into the program's PTBAs from the second year of implementation and thus, the gender transformative approach will be applied in the project's investment areas: seed banks, transformation of agricultural productions, sustainable livestock, forestry, climate smart agricultural practices, climate resilient infrastructure and technologies, solar energy, etc.
99. In addition, measures will be taken with funding and implementing organizations to prevent any risk of exclusion and to ensure compliance with basic gender equality standards, including equal salaries, hiring practices, gender equality policies, workplace safety and anti-sexual harassment, etc. From the first year of implementation, the program will verify that the banks' policies, practices and procedures ensure balanced access to loans for women and if not, mitigating measures will be taken to address these disparities and have full inclusion of all target groups (including women and marginalized groups). The same attention will also be given to persons living with disabilities.
100. This approach will ensure that loans for women's and youth-owned businesses and groups are effective with equitable access to loans. In the financing strategies, the program foresees specific financial products for women, youth or marginalized groups and all necessary measures will be taken to guide the selection process of loan applications. The targeting strategy combined with this GAP will help reach the target groups including marginalized and indigenous people. However, it should be noted that in some of the five countries of the program intervention, there are indigenous peoples such as Fulani or Touareg .
101. To ensure that the partner institutions in charge of implementing the project activities take into account the GCF gender policy, a review of the partner institution's gender strategy will be conducted at the beginning of the program. Subsequently, a gender guidance note will be prepared and shared with each partner institution to ensure compliance with GCF requirements. If necessary, the EA will prepare an action plan that will be monitored according to the logical framework indicators and targeting percentages. The assessment of each partner's strategy will verify whether practices and procedures allow for equitable access for men and women to loans and if not, measures will be proposed (action plan) to remedy the imbalance in women's access to loans
102. In the implementation of IFAD projects, the gender issue is well covered by all implementing partners. Prior to the start of activities, due diligence is always carried out to confirm the partner's capacity to apply IFAD's standards on gender equality and equity. Whenever necessary, the IFAD team assists the partner in developing a gender strategy. This is the case, for example, of the LBA in Senegal, which will be the implementing partner. It has a gender specialist and a strategy in line

with the GCF policy is being prepared. This will be the same approach for all other implementing partners

103. To effectively address the underlying causes of gender inequality (often entrenched in social norms and practices) the communication strategy should include information and awareness-raising campaigns with, among others, community leaders and women's associations

Addressing Gender gap through additional analysis and assessment in the targeted areas.

104. The program will be implemented in the following targeted areas with direct and indirect beneficiaries per country (See Table 4. Targeted areas and number of beneficiaries).

Table 4: Targeted areas and number of beneficiaries

	Project name	Interventions areas for both IFAD baseline investments and IGREENFIN I	Additionally of IGREENFIN I	Beneficiaries	
				Direct	Indirect
IFAD baseline investments (Country)	Agricultural Value Chains Support Project (PAFA) - Burkina Faso	Boucle du Mouhoun, Haut Bassin, Cascades	IGREENFIN I introduces innovative green business models to improve the risk-return profile of baseline projects, makes much needed concessional capital available and crowds in private sector capital, while providing technical assistance for subproject preparation, as well as incentives to beneficiaries to adopt best adaptation and mitigation practices and technologies, capacity-building and reporting & monitoring of GHG emissions.	80,000	330,000
	Agricultural Emergency Support Project (AESP) – Côte d'Ivoire	Bagoue, Poro, Tchologo, Hambol and Gbeke Tonpki, Kabadougou, Folon, Bafing, du Worodougou and Bere		53,600	294,800
	Affordable Agricultural Financing for Resilient Rural Development Project (AFFORD) – Ghana	Northern, Savannah and North-east Regions, Bono, Bono East and Ahafo Regions		155,000	930,000
	Inclusive Finance in Agricultural Value Chain Project (INCLUSIF) - Mali	Koulikoro, Sikasso Kayes, Segou,		40,000	440,000
	Rural Youth Agripreneur Support Project (AGRIJEUNES)- Senegal	Louga, Thiès, Diourbel, Fatick, Kaolack, Kaffrine, Sédhiou and Ziguinchor		50,000	500,000

Summary of the main roles, challenges and gender gap faced by men. Women, women headed households, Youth and other marginalized groups

105. During the first year implementation, the program will carry out for each country and project locations a tailored collection and analysis of the main roles, challenges and gender gap faced by men, women, women headed households, Youth and other marginalized groups to better orient the Gender Action Action.

Stakeholders consultations

106. The program already contains a stakeholder engagement plan that clearly outlines the stakeholder consultation strategy and indicates the target groups. The proposed approach is

inclusive and takes into account women, youth and marginalized groups. In the SEP, it states: “the strategy will be followed at all stages to ensure inclusive and effective engagement with all stakeholders. Women, youth and all vulnerable groups that will be directly and indirectly impacted by the programme will be consulted using reliable means of communication adapted to the culture and characteristics of the stakeholders group. The programme targets smallholder farmers, farmers’ organizations, cooperatives and micro, small and medium sized enterprises (MSMEs), in particular women and young people. It will also have an impact on disadvantaged or vulnerable individuals or groups living within the communities such as:

- Elderly
- People with disabilities
- People living in remote or inaccessible areas
- Internal displaced persons living in and/or out camps
- Refugees living in and out camps
- Female headed households

They will be engaged according to their interest in the Programme by taking into consideration the characteristics of their vulnerability.

Table 5: List of stakeholders (the specific list of stakeholders from baseline projects will also be considered) - See SEP

Stakeholder	Topics of engagement	Responsible party	Form and frequency of engagement
Ministry of Economy and Finance (Republic of Burkina Faso, Mali, Côte d’Ivoire, Senegal, Ghana)	Execution of project and coordinating between the implementing and executing agencies	Ministry of economy and Finance	Steering committee meetings Quarterly, continuous
Agricultural Bank of Burkina Faso Agricultural Bank of Mali Agricultural Bank of Niger National Investment Bank of Côte d’Ivoire ARB Apex Bank Limited of Ghana	Execution of project (setting up green credit lines/products)	PMU	Technical assistance trainings Steering committee meetings Products design meetings Project selection/approval process
Ministry of Agriculture in (Republic of Burkina Faso, Mali, Côte d’Ivoire, Senegal, Ghana)	Implementation of project	PMU	Quarterly through the progress reports and consultative meetings
Finance system actors: Central banks, insurances and regulators in each programme country	Project training and technical capacity	PMU	Technical capacity and business development trainings, round table and events Semi-annual/As necessary
Attijariwafa bank, AfDB , Islamic Development Bank	Cofinancing and strategic partnership to crowd in resources	PMU	Strategic partnership and cofinancing
Farmer organisations	Sub Project implementation	Banks in programme countries	Technical training, loans administration Continuous
Cooperatives	Sub Project implementation	Banks in programme countries	Technical training, loans administration Continuous
Micro Small Medium Enterprises (MSMEs)	Sub Project implementation	Banks in programme countries	Technical training, loans administration Continuous
Women and youth organisations	Sub Project implementation	Banks in programme countries	Technical training, loans administration Continuous

Renewable Energy Technologies Operators	Sub Project implementation	Banks in programme countries	Technical training, loans administration Continuous
Great Green Wall Initiative participants	Consultation, Knowledge sharing	RCU	Round table meetings, webinars, conferences Annual
GCF IFAD umbrella programme (IFAD, EU, WB, UNDP, FAO)	Knowledge sharing, creation of synergies	RCU	Round table Annual

Prevention of gender-based violence

GBV is an umbrella term for any harmful act that is perpetrated against a person's will and is based on socially ascribed (i.e. gender) differences between males and females. It includes acts that inflict physical, sexual or mental harm or suffering, threats of such actions, coercion and other deprivations of liberty. Under this program, prevention of sexual violence will be strengthened through (i) the use of Early Warning Indicators on sexual violence, (ii) the use of the early warning monitoring system in communities, (iii) information and awareness campaigns on the regulatory frameworks related to sexual violence and harassment in each country to inform communities of their rights and sensitize traditional leaders and communities (especially women's groups) to refer victims to the appropriate jurisdictions, (iv) ensure that the selected banks take into account specific measures to prevent and fight GBV.

107. The GBV risk assessment conducted by governments and UN agencies will serve as a baseline against which to strengthen or not strengthen GBV prevention and response measures. However, the Gender Action Plan below already includes actions that will be minimally implemented at the country level.
108. The role of community leaders will be essential in the prevention of GBV, especially women leaders who could more easily gain the trust of potential survivors. The protection of victims, witnesses and at-risk individuals will be reinforced. Opinion leaders, traditional and religious leaders, the media, the authorities and civil society have a significant role to play and can strongly influence the population and communities to change their behavior in relation to GBV. They will also be channels to make the complaint mechanism accessible and to collect the grievances of GBV victims within the framework of the program.