

ARTF Gender Working Group(GWG) Meeting

March 30, 2017

Summary of Discussions and Presentations

The ARTF Strategy Group (SG) Meeting was held on March 30, 2017 at the World Bank.

Present: Finland, Sweden, USAID, Australia, Norway, Canada, UK, EU, ARTF Administrator (the World Bank) as well as MISFA. From WB Washington the TUP project Task Team Mr. Ahmed M. Tawfick Rostom and Amanita and the evaluation team attended were connected by VC. The meeting was chaired by Mr. Stephen Ndegwa (World Bank Operations Manager) and co-chaired by, Fredrik Westerholm, temporary acting Head of Cooperation, Embassy of Sweden.

1. Presentation of WB Leveraging Global Experience to Support Financial Inclusion in Afghanistan.
Highlights: Wide Financial Inclusion Gap; to Global Findex 2014 only 10 percent of adults in Afghanistan have a bank account. More than half of the Afghan adults were not financially active in the past 12 months. Gender gap in account ownership is the most acute in Afghanistan and Pakistan. See attached presentation.
2. MISFA presented Access to Finance Project, Targeting the Ultra Poor Program. See attached. Highlight: women constitute around 80% of beneficiaries of the TUP program in Afghanistan
3. As follow –up the World Bank evaluation group presented the findings of the Impact Evaluation conducted by DIME: Afghanistan Access to Finance: Targeting the Ultra Poor with the latest baselines results with indicators from the TUP Baseline Data Collection. See attached.
Highlights: Ultra poor females have lower education levels; fewer work opportunities, and suffer more from depression than males in the same household. When women work they earn 50 percent less than men for the same hours. Ultra poor females have substantially lower literacy than males. Ultra poor women have lower overall psychological well-being; the percentage of depression among ultra-poor women is as high as 69 percent.
Females in households participate less in financial decisions as these decisions become more important. Gender norms have a strong grip on the ultra-poor according to the evaluation.
Opportunities though are women’s’ potential to increase household income through participation in productive activities. TUP has the potential to contribute to decreasing gender gaps. Increased financial inclusion has the potential to further improve the TUP impacts.
4. The work plan 2017 was discussed.
The Bank agreed to share draft project documents for a number of pipeline projects with the donors for their comments/feedback on gender aspect of the projects. While comments and discussion from ARTF GWG will be welcomed, the Bank being responsible

for designing and providing technical assistance will have the final call on incorporating the comments/feedback based on the scope and scale of the projects as well as the client's (government's) agreement. A number of potential projects such as EQRA, WEE NPP, and AREDP were discussed as potential candidates to be shared with ARTF GWG. On the upcoming EQRA, the discussion may be around encouraging the client to explore options for addressing the issue of lack of female teachers, and encouraging locally hired female teachers.

Related to WEE NPP, a preparation mission is scheduled for mid-April during which a discussion session with the ARTF GWG will also be held probably on April 18. WB underscored the importance of donors' bilateral dialogue with the government as complementary action. The direct dialogue has a greater impact on the planning compared to the message from the GWG as such.

The Score card of the ARTF should be discussed in the GWG group as well as the future strategy.

The participants suggested that in the ARTF Strategy Committee it should be ensured to consider balance between infrastructure and human development including gender.

Donors emphasized the importance for the WB to have staff in place for addressing gender issues. They also requested to be consulted on studies and assessments and for that reviewing the TORs would be a good entry point for engaging on such activities. In response, the Bank highlighted that it has a reasonable number of staff under its social development unit and on the client's side, since they are the implementers, almost all projects have gender staff. The Bank also agreed that to the extent possible, they will involve ARTF GWG on reviewing TORs.

Next meeting is proposed to take place mid-April; WB will come back with an invitation.

5. Finally, a film about the TUP program was shown at the end of the meeting.

Appendices

Powerpoint: WB Leveraging Global Experience to Support Financial Inclusion in Afghanistan, March 30th 2017.

Powerpoint: MISFA Access to Finance Project, Targeting the Ultra Poor Program

Powerpoint: Afghanistan Access to Finance: Targeting the Ultra Poor, Base line results for the Gender Working Group, March 2017, Kabul