



DEVELOPMENT COMMITTEE  
(Joint Ministerial Committee  
of the  
Boards of Governors of the Bank and the Fund  
on the  
Transfer of Real Resources to Developing Countries)



**DC2011-0011**  
September 1, 2011

**IMPLICATIONS OF WORLD DEVELOPMENT REPORT 2012:  
GENDER EQUALITY AND DEVELOPMENT FOR THE WORLD BANK GROUP**

Attached for the September 24, 2011, Development Committee meeting is a document entitled "Implications of World Development Report 2012: Gender Equality and Development for the World Bank Group," prepared by the staff of the World Bank.

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**Implications of *World Development Report 2012: Gender Equality and  
Development* for the World Bank Group**

## Acronyms and Abbreviations

AAA	Analytical and Advisory Activities
AGI	Adolescent Girls Initiative
ARD	Agriculture and Rural Development
CAS	Country Assistance Strategy
CPS	Country Partnership Strategy
CSC	Corporate Score Card
CSO	Civil Society Organization
DOTS	Development Outcome Tracking System
ESMAP	Energy Sector Management Assistance Program
ESW	Economic and Sector Work
FY	Fiscal Year (July 1-June 30)
GAP	Gender Action Plan
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IFC	International Finance Corporation
LSMS	Living Standards Measurement Studies
MDG	Millennium Development Goal
OPCS	Operations Policy and Country Services
RM	Three-Year Road Map for Gender Mainstreaming
RMS	Results Monitoring System
SME	Small- and Medium-Scale Enterprise
WDR	World Development Report

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## ***World Development Report 2012: Gender Equality and Development***

### ***Key Messages***

Gender equality matters for development: it matters because it is a core development objective in its own right, and because gender equality is smart economics—gender equality can raise productivity, improve other development outcomes, including prospects for the next generation, and contribute to more representative decision making in societies.

Many disadvantages faced by women and girls have shrunk thanks to development. Yet major gaps remain in many areas. Women are more likely to die—relative to males—in many low- and middle-income countries than their counterparts in rich countries, especially in childhood and during their reproductive years. Primary and secondary school enrollments for girls remain much lower than for boys in many Sub-Saharan African countries and in some parts of South Asia, as well as among disadvantaged groups. Women are more likely to work as unpaid family laborers or in the informal sector, to farm smaller plots and grow less profitable crops than men, operate in smaller firms and less profitable sectors, and generally earn less than men. Women—especially poor women—have less say over decisions and less control over household resources. In most countries, fewer women than men participate in formal politics, and they are underrepresented in its upper echelons.

The WDR systematically documents both progress and constraints, and provides a framework that highlights the importance of household responses to the functioning of markets and institutions—formal and informal. Lack of progress can be traced back to one or more of the elements of the framework working against gender improvements. For example the lack of access to affordable care services pushes mothers into less remunerative activities, while inadequate infrastructure services increase time devoted to house and care work. This framework is intended to help decision-makers at the country level identify and address the specific factors that perpetuate gender inequalities and the appropriate entry points for policy intervention. It has major implications for the international community.

The WDR identifies four areas where gender gaps are most significant—where direct policy efforts are required since higher incomes by themselves will do little to reduce existing gaps. These priorities are:

1. Reducing excess female mortality and closing education gaps;
2. Improving access to economic opportunities for women and reducing earnings and productivity gaps between women and men;
3. Increasing women's voice and agency (the ability to make effective choices) in the household and in society;
4. Limiting the reproduction of gender inequality across generations.

Actions in these areas have high potential development payoffs, but will require domestic efforts as well as the support of the international community. Domestic action is central to reducing gender inequalities—global action cannot substitute for equitable and efficient domestic policies and institutions. In some areas it will demand re-targeting existing efforts, while in others new or additional action on multiple fronts. International partners can complement and support domestic policies by providing financial resources, fostering innovation and learning and leveraging effective partnerships.

## Executive Summary

Gender equality is a core development objective in its own right. It is also smart economics. It can enhance productivity, improve prospects for future generations, and make institutions and societies more representative. The World Bank Group (WBG) has supported gender equality in its work for some time, and the *World Development Report 2012: Gender Equality and Development* (WDR 2012) allows both new insights and lessons on how to ramp up these efforts to the next level. This note outlines a strategy, for ministers and members of the development committee, for the WBG to capitalize on WDR 2012.

### What the Bank Group is already doing on gender

Gender equality has been promoted through policy focused research, lending and technical assistance. Over the last five years, the World Bank allocated more than \$65 billion, or 37 percent of its lending, to operations supporting developing countries' efforts to improve girls' education, women's and mothers' health, and women's access to credit, land, agricultural extension services, jobs and infrastructure services. Since December 2008, IFC has channeled US\$ 118 million in credit to female-owned small and medium enterprises. The Bank Group's Gender Action Plan (2007-2010) boosted attention to innovative programs to promote women's economic empowerment. Over 2006–10, the share of the Bank's lending operations integrating gender issues in design increased by nearly 20 percentage points (to 53 percent), and the share of gender-informed Country Assistance Strategies increased by 27 percentage points to a record 83 percent. Gender is a special theme in IDA's 16th replenishment. Concrete results from the focus on gender include cash transfers to over 11,000 girls to attend secondary school in Northern Nigeria, 20,000 adolescent girls and young women in post-conflict countries participating in training to facilitate their transition from school to work, and 10.7 million rural poor women participating in community-based organizations in India (Andhra Pradesh), that collectively save over US\$1.6 billion and leverage over US\$5.8 billion in credit from commercial banks.

### Doing things differently

But more can and must be done. This is documented in the WDR 2012, as highlighted in the key messages, above. Major gender inequalities persist in large parts of the world in human endowments (education and health), economic opportunities, and agency (the ability to make effective choices). These gaps are not only a drag on growth, but run against the WBG's basic poverty reduction objectives. The strategy to capitalize on the WDR 2012 has five major directions, as outlined below.

- i. ***Informing country policy dialogue on gender equality:*** The WBG will capitalize on the launch and dissemination of WDR 2012 to increase and strengthen the recognition of gender equality as a development priority and stimulate policy dialogue at the country and regional levels. Follow up support will be tailored to country needs and capacity for effective policy making on gender. The WBG will contribute to awareness and dialogue through knowledge and innovation, and capacity building efforts, in collaboration with partners.
- ii. ***Enhancing country-level gender diagnostics:*** The Bank will utilize the analytical guidance provided by the WDR 2012 to systematically deepen and expand the scope of country-level diagnostic work to better reveal the nature of inequalities

and the most effective program and policy interventions. This work will draw on existing analysis and will seek to add value by identifying aspects of gender equality consistent with the Bank's comparative advantage.

- iii. ***Scaling up lending for domestic priorities identified by WDR 2012:*** There are important success stories in priority areas identified by the WDR 2012 and in the programs tested through the GAP. The WBG, as the leading external financier of such services and programs, will increase support to countries to invest in maternal and child health, girls' education, and women's access to jobs, credit, entrepreneurship opportunities, infrastructure, and voice.
- iv. ***Increasing the availability of gender-relevant data and evidence:*** The WDR documents how the paucity of relevant data on endowments, opportunities and voice constrains the advance of gender equality. Addressing these gaps requires strengthening country-level systems for generating data and, in line with the Open Data Initiative, promoting access. The WBG supports action research, innovation and piloting of new initiatives to build a critical mass of evidence on what works, especially related to economic opportunities.
- v. ***Leveraging partnerships, global and country-level, to help implement priority actions:*** These efforts will build on current global partnerships—in particular with UN Women—and revive the high-level Advisory Council, with an inaugural meeting during the Annual Meetings. The Global Private Sector Leaders Forum, the main Bank mechanism for collaborating with the private sector on expanding women's economic opportunities, will continue and seek to expand membership. At the country level, Bank teams will strengthen collaboration with civil society and the private sector.

Gender equality is a longer term driver of competitiveness and equity that is even more important in the midst of global economic crisis. No country can afford to fall behind because it is failing to enable women and men to participate equally in the economy and society.

### **Development Committee consideration**

The following issues are proposed for discussion by the Development Committee:

- (i) Do the Development Committee members endorse the strategic directions proposed in this paper? What are the most effective ways to address longer term structural constraints related to gender inequality in the current economic climate?
- (ii) How can the World Bank Group work with its partners to take an effective approach to enhancing gender equality?



## **I. Introduction**

1. This paper explores the implications of the *World Development Report 2012: Gender Equality and Development* (WDR 2012) for the World Bank Group (WBG), and lays out a strategy to ramp up effectiveness. The WDR 2012 is an important milestone in long-standing efforts by the WBG and its partners to move gender equality up the development agenda. It provides a comprehensive framework for identifying persistent challenges which have impeded gender equality, and shows how gender issues can be systematically incorporated into analytical work, lending and policy dialogue with client countries. This framework and the associated insights provide an excellent basis to strengthen the WBG's work on gender, along the lines described in this strategy.

2. The WDR 2012 is being launched in a context where the WBG was already increasing its commitment to gender equality as a priority development objective. Moving beyond an earlier, narrower focus on gender gaps in education and health, the WBG broadened its scope to expand girls' and women's economic opportunities. As a result of these efforts, the Bank's attention to gender in the lending portfolio has ratcheted up and a range of concrete results are evident.

3. But gender inequalities remain unacceptably large. Addressing these challenges is a top priority not least because, as the WDR 2012 highlights, the costs of gender inequality to countries are rising in a globally-integrated world where efficiency in resource use is key to growth and competitiveness. Countries that reduce gender disparities, especially in education and access to employment and markets, will have an advantage over those that delay or avoid action.

4. These longer term drivers of competitiveness and equity are even more important in the midst of global economic crisis. No country can afford to fall behind because it is failing to enable women and men to participate equally in the economy and society. Economies with greater gender equality face fewer demographic stresses, and invest a much larger percentage of GDP in human capital for current and future generations. Evidence suggests that governance is much better if women are engaged in decision making. Women and girls can be the agents of change that can help communities to recover from crisis. So, investing in women and girls is needed for economies not only to recover but also to thrive in the long term. Similarly, it is essential to address constraints facing at-risk boys which, in some regions, lead to significant educational gaps.

5. The purpose of this paper is to outline the key implications of the WDR 2012 for the WBG, and outline a new strategy for members of the Development Committee. It starts with a brief review of the WBG's work on gender. Section III lays out five key strategic implications for the Bank Group, and we conclude by looking ahead to future efforts to ensure that the WBG's commitments and efforts on gender are strategic, harmonized and appropriately resourced.

## **II. What the Bank Group is already doing on gender**

6. The WBG's efforts to promote gender equality in client countries are long standing. The Bank and IFC are presently engaged in many countries on a diverse set of gender related issues. This section briefly reviews highlights and achievements over the past decade. The publication

of *Engendering Development* and a gender mainstreaming strategy adopted in 2001 was followed by a revised operational policy on gender. The Gender Action Plan (GAP), the follow-up Three-Year Road Map and the commitments under IDA 16 are recent milestones, which have led to a growing number of gender-focused operations across regions and networks.

7. The GAP was introduced in 2007 to promote economic opportunities for girls and women. It funded the integration of gender in activities, mainly on a pilot basis, accompanied by support for research, impact evaluations and data. Some examples are highlighted in Box 1. The GAP also increased collaboration with the private sector, including through such efforts as the Adolescent Girls Initiative (AGI) which is generating knowledge on an understudied topic, fostering dialogue among developing countries (Box 2). By focusing on operations, the GAP stimulated demand and capacity from the bottom-up, and incentives worked to increase the number of sector experts working to mainstream gender.

**Box 1: Innovations pushing the frontiers of women’s economic opportunities and voice: some examples**

The WBG and IFC are exploring and rigorously evaluating innovative ways to promote women’s economic opportunities and voice. In partnership with the United Nations, the International Center for Research on Women, Italian Association for Women in Development and national agencies, a series of pilots to support women’s entrepreneurship have been undertaken in Cambodia, Egypt, Ghana, Kenya, Lao PDR, Liberia, Nicaragua, Peru, and Tanzania. Another example, in Bangladesh, is the Northern Areas Reduction-of-Poverty Initiative, an intervention aiming to facilitate access to jobs in the garment sector for poor and vulnerable women from “monga” (drought prone) areas. An IFC initiative in Cambodia aims to strengthen female entrepreneurs’ voice in small business policy development. An ongoing impact evaluation of publicly provided child care in Rio de Janeiro is investigating the beneficial impacts of free child care on mothers’ labor force participation and on child and family outcomes, as well as the net cost of the public provision of child care.

8. Data are a key priority in which the Bank has internationally recognized capacity. Programs such as the Living Standards Measurement Study (LSMS) surveys, pioneered by the World Bank, remain critical. These multipurpose household surveys are invaluable sources to inform about the underlying determinants of observed gaps. More recently, as part of the GAP and the Open Data Initiative, the Bank expanded its dedicated database and website on gender statistics (GenderStats). The Bank’s support for data goes beyond its own products, to strategic partnerships with international organizations and in-country capacity building—as outlined below. These actions contribute to making gender data significantly more accessible to support informed policy making.

**Box 2: Partnerships and the Adolescent Girls Initiative**

Partnerships have been essential in promoting awareness for gender equality and testing innovative ways of pursuing gender equality in economic opportunities. The Adolescent Girls Initiative (AGI) is a public-private partnership to promote transition of adolescent girls from school to productive employment through innovative interventions that are being tested and will be scaled-up or replicated if successful. The Bank has launched (or will soon initiate) the AGI in nine countries: Afghanistan, Haiti, Jordan, Lao PDR, Liberia, Nepal, Rwanda, the Republic of South Sudan, and Yemen. About 20,000 adolescent girls and young women aged 16-24 are benefiting from business development skills training and services, which target skills in high demand, as well as life-skills training. The lessons learned from this pilot help inform the design of measures to improve the employment of adolescent girls and young women and potentially disrupt an important source of the intergenerational transmission of gender inequality.

9. The Three-Year Road Map sets out a results framework with specific indicators and targets (Annex 1), and maintains the focus on economic empowerment while broadening the priority areas for action. These include support to address the situation of vulnerable boys and men, to provide safety nets in response to crises, and to scale up attention to maternal mortality and reproductive health—issues critical to countries’ attainment of the MDGs as well as to long term development prospects.

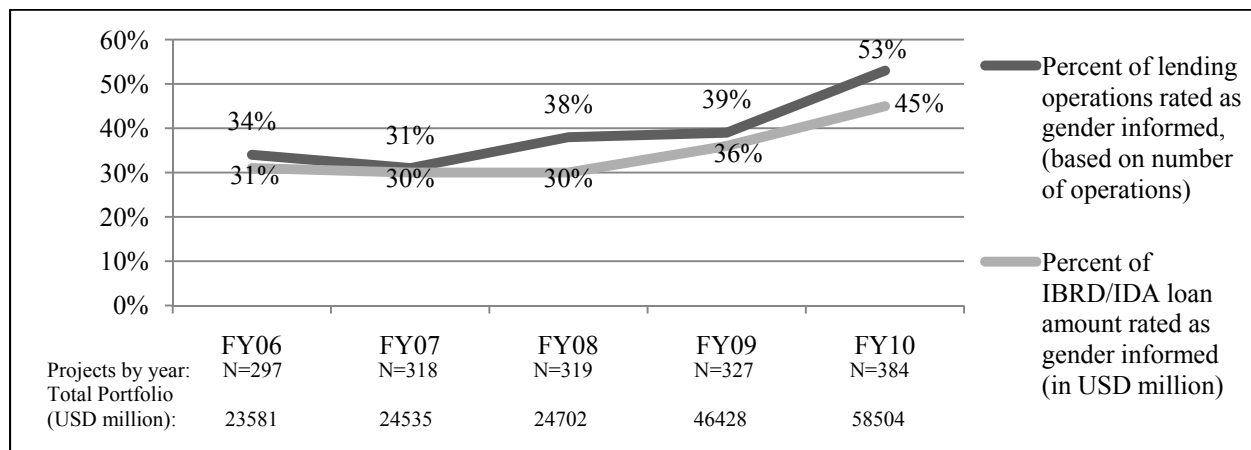
10. Accelerating progress on gender mainstreaming and the gender related MDGs are a special theme of IDA16. Commitments include preparation of Regional Gender Action Plans, implementation of the Reproductive Health Action Plan and the Education Sector Strategy 2020 with attention paid to gender issues in targeted countries, and better integration of gender issues in Country Assistance Strategies.

### Successes

11. **Greater attention to gender in lending operations:** Over the last five years, the World Bank allocated more than \$65 billion, or 37 percent of total lending, to operations supporting developing countries’ efforts to improve girls’ education, women’s health, and women’s access to credit, land, agricultural extension services, jobs and infrastructure services. The IFC has also made progress in incorporating gender in its portfolio: since December 2008, it has channeled US\$ 118 million in credit to female-owned small and medium enterprises (SME), for example.

12. About 53 percent of the Bank lending operations approved in Fiscal Year (FY) 2010 were gender-informed,<sup>1</sup> a substantial step up from the 34 percent four years earlier (Figure 1). Lending for education, health, social protection and social development continue to lead the way, with an average proportion of gender-informed loans now exceeding 80 percent. Progress was marked in agriculture and rural development where 75 percent of loans in FY2010 were gender-informed.

**Figure 1: Share of operations and loan amounts rated as gender-informed (FY2006-10), percent of total**



**Source:** *Implementing the Bank's Gender Mainstreaming Strategy: FY09 - FY10 Annual Monitoring Report*. The World Bank, April 2011.

<sup>1</sup> Operations are assessed for integration of gender issues in terms of: (i) analysis of gender issues at design; (ii) actions considered to ensure the inclusion of women in project benefits; (iii) potential benefits of the operation for women’s empowerment, and; (iv) monitoring and evaluation to track gender impacts during implementation.

13. **Concrete results:** Examples of results from Bank and IFC operations in a range of sectors, some supported through the GAP, are presented in Box 3.

**Box 3: Results: Bank operations and partnerships support interventions that promote gender equality**

**Education:** The Bank supported Punjab (Pakistan) to improve the gender parity index from 74 girls per 100 boys enrolled in middle school to 85 girls per 100 boys enrolled in middle school between 2008 and 2010, and in Ethiopia from 76 girls per 100 boys enrolled in school to 91 girls per 100 boys enrolled in school between 2006 and 2010.

**Health:** In Africa, the Bank has financed services to prevent mother-to-child HIV transmission for more than 1.5 million women.

**Land titling:** Since 2004, in post-tsunami Aceh in Indonesia, over 63,000 land title certificates were distributed to women land owners either individually or as joint owners with their spouses.

**Agency:** Under the Nepal Poverty Alleviation Fund, more than 300,000 women since 2004 joined community organizations (74 percent of total CO membership) which engage in a wide array of activities including retail, rice and vegetable farming, marketing and tailoring. The Sri Lanka Community Development and Livelihood Improvement *Gemi Diriya* project gives priority to youth, women, and the most vulnerable groups, who now comprise two-thirds of decision-making positions at the village level.

**Labor markets:** In Bangladesh, 11,000 poor and vulnerable women from lagging areas of the country will be trained for jobs in export-processing zones.

**Private sector development:** With the IFC's support, 2,000 women small and medium enterprises (SME) owners received training and women opened over 6,100 new deposit accounts.

**Infrastructure:** In rural Lao PDR, electricity connection rates for female-headed households rose from 63 to 90 percent through a revolving fund to subsidize household connection costs with interest free loans.

## Challenges

14. While progress has been significant, several challenges remain. Some of these were identified by the recent review by the Independent Evaluation Group.<sup>2</sup> That evaluation highlights that while the amount of gender-informed lending has increased substantially, there remains a need to: improve the quality of attention to gender; to increase staff capacity; improve monitoring and evaluation; and strengthen management accountability. Management responded to the issues raised by IEG in the Three-Year Road Map which, among other things, enhanced the Bank's gender monitoring.

15. An important constraint to faster progress is the weakness of country diagnostics and the fact that attention to gender issues at the country level may be limited to specific sectors (typically education or health), and not always considered in a comprehensive way. The Bank's policy dialogue on gender is often confined to Ministries of Women, rather than Ministries of Finance or Planning. Financial resources to implement policy initiatives are usually limited. Similar challenges face the IFC including weak diagnostics and limited demand.<sup>3</sup> These challenges are priorities to be addressed in the period ahead by building on the insights of the WDR.

<sup>2</sup> *Gender and Development: An Evaluation of World Bank Support, 2002–08*, Independent Evaluation Group, The World Bank, 2010.

<sup>3</sup> *Assessing International Finance Corporation's (IFC) Poverty Focus and Results*. Independent Evaluation Group, The World Bank, 2011.

### **III. Strategic Directions for the World Bank Group**

16. The launch of the WDR 2012 offers a significant opportunity to increase awareness especially among economic policymakers in client countries that “Gender Equality is Smart Economics”. This awareness will build on the inclusion of gender as a special theme in IDA16 replenishment and the momentum generated by the GAP in translating into action on the ground in the Bank’s operational work.

17. Responding to the priorities for domestic and international action, five major strategic implications follow for the WBG. Using the WDR to inform country policy dialogue on gender equality is the first step. Alongside awareness raising, the WBG will work with shareholders to consider and implement the WDR's priorities for domestic action through enhancing country-level gender diagnostics, scaling up lending, increasing the availability of gender-relevant data and evidence and leveraging partnerships.

#### **1. Informing country policy dialogue**

18. The WBG will capitalize on the WDR’s launch and dissemination to increase and strengthen the recognition of gender equality as a development priority and stimulate policy dialogue at the country and regional levels. The WDR is a prominent opportunity to build both country and internal demand for gender-informed operations in the Bank and in client countries.

19. An ambitious communications plan has been tailored to country and regional contexts to enhance its impact, including the following key elements:

- Following global release at the Annual Meetings the WDR will be launched in all developing regions including Africa, South Asia, the Middle East and North Africa, Europe and Central Asia, Latin America and the Caribbean, as well as in Europe and North America. This effort will go beyond traditional audiences to reach government officials in ministries of finance and a wide range of sectoral ministries, and also target civil society, academics, business leaders, and development partners.
- Customized materials for dissemination events will be translated into local languages while a short, engaging summary of the key policy messages will be targeted to policy-makers in developing countries and to partners.
- Several thematic and policy notes will highlight key messages and priorities.
- Innovative use of the web, social media (including an online “vox populi” social poll), and broadcast outreach are key elements of the communications plan.

20. Several regions have undertaken companion reports, which are expected to generate further opportunities for more focused policy debate and discussion.

21. Beyond the launch and dissemination of the WDR, informed country policy dialogue can be fostered as part of the preparation and implementation of country assistance strategies and capacity building. Key pillars are country-level analytical work, as discussed in the next section, and building capacity for policy making and implementation. Lack of capacity—associated with inadequate knowledge, tools, and data to diagnose problems—impedes gender mainstreaming. Beyond supporting data capacity (described below), efforts to support capacity building will proceed on several fronts. For example, the World Bank Institute’s activities will prioritize gender mainstreaming capacity in line ministries and statistical agencies, supported by the

recently launched virtual classroom for sharing cutting-edge development learning from the Bank and its partners—which can help transform the Bank’s store of knowledge on gender issues (including under GAP) into tools for evidence-based policy-making and reforms for a range of development partners in client countries. An initial priority is to develop modules on gender statistics. Other thematic areas to link to gender include trade, skills, jobs, parliaments, media and youth.

## **2. Enhancing country-level gender diagnostics**

22. The WDR 2012 articulates four broad principles to better understand gender inequality and design appropriate policy responses. First, there is a need for comprehensive and customized country-level gender diagnostics. Second, in choosing and designing corrective policies, the market and institutional constraints that generate existing gender gaps need to be targeted, rather than the outcomes themselves. Third, effective policy action often requires interventions that cut across sectors because gender gaps typically arise from multiple and mutually reinforcing market and institutional constraints. Policies can be made “gender smart” by incorporating gender-related issues into their design and implementation. Fourth, broad-based support as well as political will and leadership are critical, not least because the nature, structure and functioning of markets and institutions varies widely across countries, as do norms and cultures.

23. These principles will be translated into guidance to enrich country gender diagnostics, and, in turn, the Bank’s policy dialogue and assistance strategy, as well as national development and poverty reduction strategies. Local gender diagnostics need to uncover why gender disparities persist. There may be a single institutional factor; multiple reinforcing constraints in markets, formal institutions and households that combine to block progress; and/or constraints deeply rooted in gender roles or social norms that evolve only slowly. Effective policy design requires a sound understanding of underlying determinants and binding constraints. To be useful, diagnostics need to explore what happens in households, markets and formal institutions, their interactions and how they are shaped by social norms. The types of high quality country-level diagnostics needed to promote awareness and informed debates include poverty and distributional analysis, public expenditure analysis, trade diagnostics and impact evaluations.

24. The Bank will draw on the analytical guidance provided by the WDR 2012 to expand the number of countries with updated and in-depth analysis of gender inequalities, particularly where such assessments are not available from other development partners. For example, the Middle East and North Africa region is planning such work in Iraq and Yemen. The Bank proposes several approaches to support these efforts, including revamping its ‘gender portal’ to provide a range of e-learning activities; and establishing a Knowledge Platform on Gender, along the lines of those recently approved for the WDR themes of conflict and jobs, to bring researchers and practitioners together to work on pressing global development issues and transformational challenges for both Bank clients and teams.

## **3. Scaling up lending for domestic priorities identified by WDR 2012**

25. Around the world, experience and evidence are accumulating about what works to combat gender disparities. Yet financial resources are often limited, especially in poorer countries. This, in turn, points to areas where scaling up of financial support from the WBG may

be warranted. The WBG has a major comparative advantage in its capacity to combine multi-sectoral country analysis with substantial financial support.

26. As the WDR underlines in chapter 9, domestic action is central to reducing gender inequalities, and global action cannot substitute for equitable and efficient domestic policies and institutions. But global action can complement and support domestic policies by providing financial resources, fostering innovation and learning and leveraging effective partnerships.

27. In key sectors that are identified as priorities by WDR 2012, there is now robust evidence that identifies both countries and groups within countries where the problems are most severe, and ways in which these problems can be addressed through additional resources. These include but go beyond human development, to support the expansion of economic opportunities and voice, mirroring the priorities highlighted by the WDR.

28. ***Reducing excess deaths of girls and women:*** Globally, an estimated 358,000 women die from complications in pregnancy and childbirth each year, nearly nine out of ten of whom are in Africa and South Asia. There are proven policy options, namely, strengthening service delivery along with demand-side interventions to promote the use of health services. Some of these interventions require significant resources—often beyond the means of individual governments, particularly those of relatively poor countries. The WBG can scale-up interventions in countries willing and able to act while coordinating with other partners so as to ensure maximum impact and minimize duplication.

- The Bank’s Reproductive Health Action Plan aims to improve outcomes, especially for the poor and youth, and strengthen health systems in countries with a high burden of maternal deaths and high fertility. The Bank has been supporting countries’ efforts to achieve better maternal health outcomes through development policy lending (as in Peru) and support to results-based financing (as in Argentina), in addition to phased long term investment lending for sector restructuring and systemic reforms. With IDA’s financing for health and the Bank’s focus on output-based and results-based lending, there is substantial scope for scaling up support. The Bank is tracking health projects that address high fertility, maternal mortality and adolescent fertility.
- Infrastructure plays a critical role in reducing excess female child mortality, and IDA support for water and sanitation can be scaled up in ways that ensure effective delivery and accountability mechanisms. A recent analysis of infrastructure funding needs for Sub-Saharan Africa concluded that to achieve significant improvements in access would imply additional spending on clean water and sanitation of about one and a half times the current levels—over \$11 billion annually. IDA-supported water and sanitation projects can help close this gap, by providing additional concessional financing, addressing operation and maintenance and institutional issues related to sustainability.<sup>4</sup>

29. ***Shrinking persisting educational gaps:*** Guided by its new education strategy, the WBG will increase financing for education to address demand and supply constraints facing

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<sup>4</sup> *IDA at Work: Water, Managing a Scarce Shared Resource*, The World Bank, 2010, available at <http://go.worldbank.org/6286L1GL70>.

disadvantaged groups. In some parts of the world, such as the Caribbean, this will mean addressing the constraints facing at-risk boys. The Bank, as the largest external education financier for developing countries, is well-positioned to address this need, with a focus on the countries that are currently not on track to reach the education MDG of achieving universal primary education and ensuring that by 2015 boys and girls alike will be able to complete a full course of primary schooling.

30. ***Narrowing disparities in economic opportunities:*** Financial support for interventions to promote economic opportunities and voice will be scaled up in light of evidence about what works. Promising examples include the following:

- ***Enabling labor force participation:*** Bank’s support for early childhood development not only delivers developmental and nutritional interventions for small children but also enables women to participate in the labor market. Increasing access to quality child care for those who currently do not have access or who rely on informal arrangements will require additional resources which may be beyond the means of individual governments.
- ***Promoting access to finance:*** IFC is developing a strategy and action plan, informed by WDR 2012, to more systematically consider, promote and introduce opportunities for women’s economic empowerment to its clients, as part of its investment and advisory services. Toolkits and how-to guidance notes will be updated and IFC will invest in new industry-specific tools to include a gender lens across operational units. It will expand the program on access to finance for women-owned SMEs and explore opportunities for women as entrepreneurs, employees and consumers in the real sector. IFC aims by 2013 to provide loans through financial intermediaries to 3.1 million SMEs—of which at least 25 percent are expected to be women-owned. Another goal—to expand financial services to 58.4 million microfinance clients—will promote women’s access to finance since about half of microfinance clients are expected to be female.
- ***Expanding economic opportunities for rural women:*** The Bank has been particularly successful in mainstreaming gender in the design of agriculture and rural development operations. In the Bank’s Agriculture Action Plan FY10-12, the role of women and gender is integrated into each of the Business Lines (agriculture production, rural policy, rural markets, and natural resources management), and supported by such tools as an E-Platform on gender in agriculture and guidance on gender-informed budget analysis. Land tenure policy reform is an important part of the Bank’s overall effort to address poverty and growth constraints and promote gender equality, and includes collaboration with partners in seeking lower-cost land administration technologies and services—for example, in land surveying, titling, registration and alternative conflict resolution mechanisms.<sup>5</sup> In Africa and South Asia, analytical engagement over the last ten years is now translating into a new generation of operations with enormous potential.

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<sup>5</sup> *IDA at Work: Land Tenure Policy: Securing Rights to Reduce Poverty and Promote Growth*, The World Bank, 2010, available at <http://go.worldbank.org/DZMQLB7JR0>.



- ***Increasing attention to gender in the environment portfolio:*** Gender equality is a key foundation in the Bank’s forthcoming environment strategy, and country teams preparing Strategic Programs for Climate Resilience are required to address gender as a component.
- ***Improving women’s access to basic infrastructure:*** The Bank’s mainstreaming efforts are evident in transport, energy and water and sanitation. The transport sector has renewed its commitment to mainstream gender in its current Business Strategy, while the Bank is also poised to provide more structured gender focused support to energy solutions. Ongoing lending for access to renewable energy in Africa region will increasingly integrate gender through support from the Energy Sector Management Assistance Program (ESMAP), a global, multi-donor technical assistance trust fund administered by the World Bank. Such efforts are already underway in Mali, Senegal, Liberia, Tanzania, Kenya and Mozambique. The WBG also increasingly supports integration of gender issues in extractive industry projects.

31. ***Diminishing disparities in societal voice:***

- Options to scale up support for gender equality in access to justice and legal reform are being explored, so that women’s rights and their ability to resolve grievances are enhanced through gender-aware project design, legal awareness and redress mechanisms. Together with IFC, the Bank is building experience on women’s access to finance and access to justice, especially on changing institutions, laws and practices that affect women’s access to economic opportunities.
- There is a rich tradition of incorporating women’s voice in Bank financed activities that are delivered through community-driven development approaches where local participation is at the heart of the program (Box 3). Innovative approaches are now building on this experience. Bank operations offer several entry points to strengthen women’s voice in project design and implementation especially during stakeholder consultations; consultations around country dialogue offer another important channel. Forest investment plans, aimed at addressing deforestation, are one example; these are expected to include stakeholder involvement plans assessing relevant stakeholder groups (with special attention to women, youth and the elderly) and their involvement in design and implementation.
- Several sectoral toolkits—including agriculture, environment, urban development, and transport—provide guidelines on when and how to incorporate gender in design and preparation of operations.<sup>6</sup> Experience shows that such consultations are crucial: in the Liaoning Urban Transport Project in China, participatory consultations with women and men facilitated a dramatic change in the original urban transport project to include secondary road and pedestrian walkway improvements and traffic management safety measures.

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<sup>6</sup> Available at <http://www.worldbank.org/gender>.

32. ***Limiting the reproduction of gender inequality across generations:*** The WDR shows that this is the most persistent source of disparities, and that adolescence is a critical period. Innovation and learning are especially important on this front, including experimentation with active labor market programs targeted to youth. The Adolescent Girls Initiative (Box 2) offers the opportunity to scale up innovations that support girls' school-to-work transition. The WBG is considering scaling up the AGI in Liberia, for example, through two channels—first, incorporating the lessons from the pilot into the country development strategy and a larger scale Youth Employment and Skills project, and second, expanding geographical coverage, adapted to local conditions.

#### **4. Increasing the availability of gender-relevant data and evidence**

33. The WDR 2012 emphasizes that while much has been learned about what works to reduce gender disparities, there are also significant knowledge gaps. These gaps reflect the lack of gender-relevant data as well as limited evidence on the efficacy of various policy interventions in different contexts. The report underlines the major potential returns of better data and of fostering innovation and piloting new initiatives, complemented by rigorous evaluations. The WBG has a critical role in investing in such efforts, which will make gender data and evidence about what works significantly more accessible to support policy decision making.

34. ***Generating and disseminating gender-relevant data:*** The paucity of gender-relevant data on key aspects of endowments, economic opportunity, and voice constrains the design of measures to advance gender equality. The international community, including the WBG, can provide resources to improve existing surveys and country information systems. Enhanced data collection efforts are being launched to help improve the availability of sex-disaggregated data on topics such as asset ownership and access to credit and justice systems. Noteworthy new WBG efforts include the LSMS–Integrated Survey on Agriculture project, supporting governments in seven Sub-Saharan African countries to generate nationally representative panel data with a strong focus on rural development and initiatives to improve the availability of data on access to justice.

35. The WDR provides impetus for scaled-up efforts to support national statistical capacity for gender-relevant data. National statistical agencies are key counterparts collecting and managing data to track trends and progress in gender-related outcomes as well as monitoring the impacts of policy interventions in reducing gender inequality. But more and better gender-relevant data is also needed from administrative sources and vital registration systems. Filling these gaps requires strengthening country-level systems. Ghana is one case where the Bank and its partners are working to improve gender statistics through a sector-wide approach that will result in valuable lessons for other countries. The Bank will support these improvements through technical assistance and operations, using IDA and IBRD credits and loans, and the Trust Fund for Statistical Capacity Building and the Statistics for Results Facility Catalytic Fund.

36. The WBG is stepping up efforts to make sex-disaggregated data more widely accessible. Specific upcoming actions include posting the data underlying the WDR 2012 on the Bank's Open Data website and on GenderStats, including comparable cross-country data on time use from national surveys. Two new products will complement the release of the WDR: an *e-Atlas for Gender* and *Little Data Book on Gender*, which over time will reflect expected improvements

to data coverage and quality. Along with GenderStats, they will also highlight the gaps in gender-disaggregated data, so as to spur efforts to improve data availability.

37. ***Improving the evidence base for what works:*** Pilot initiatives with robust impact evaluation components are critical for generating practical knowledge to scale up interventions, as the WDR points out. Box 4 presents examples from the important sphere of gender and jobs.

#### **Box 4: Gender and jobs: learning what works**

Along with the Adolescent Girls Initiative (Box 2), there are several pilot initiatives underway which are expected to generate important new evidence about what can work to help young women to find rewarding work, including:

- A Youth Development Project in the Dominican Republic (Program Juventud y Empleo) is training poor at-risk youth (men and women) and helping them find their first job.
- The Uganda Youth Opportunity Program, part of the Northern Uganda Social Action Fund, gave financial support to unemployed youth to purchase skills training and other inputs necessary to start an enterprise; the program had large and significant effects on employment and income.
- In Tunisia, the Turn-Theses-into-Enterprises program, which offers grants and business coaching to winners of a business thesis competition, captured the interest of young women, who account for two-thirds of participants.

38. Looking ahead, the Bank and IFC will invest resources and support initiatives in policy-oriented research to build the evidence base, working together with public and private sector partners. For example, IFC has been engaging financial institutions in targeting women entrepreneurs combined with advisory services; the first four projects in Africa have resulted in enabling over 2,200 women entrepreneurs to obtain new loans, at excellent repayment rates. The directions will vary across regions, but are expected to include: identifying constraints facing female entrepreneurs; highlighting disparities in access to credit and financial literacy; understanding youth unemployment and school to work transitions among young women; analyzing the gendered impacts of trade integration on workers; and, learning what works to promote women's access to justice.

39. Further examples of the areas in which the knowledge base needs to be enhanced include: understanding ways to address constraints that result in unequal time use between men and women, especially in rural areas and for informal sector workers; access to new technologies, especially mobile phones; and interventions designed to improve women's voice. The WBG will monitor and evaluate how well operations effectively utilize these entry points for women's voice to influence project design and implementation.

## **5. Leveraging partnerships**

40. The WDR underscores that the shifts envisaged—so that women have access to better endowments, greater economic opportunities, and more ways to exercise their agency—require partnerships at multiple levels. This motivates a leveraging of past, and cultivation of new, partnerships, at the country, regional and global levels. It runs across the areas outlined above—for example, where the Bank is working to strengthen data partnerships, as a global public good,

including through the UN Inter-Agency Expert Group on Gender Statistics and the Partnership in Statistics for Development in the 21st Century. Noteworthy initiatives include collaboration on a new system to assess surveys according to their “fitness for use” for various gender issues.

41. CSOs have been a formidable force in advancing gender equality goals worldwide. Women’s organizations, in particular, have been central in standing against gender inequality and acting as a force for change in national and local arenas in reproductive rights, equal opportunity labor legislation, and family law. The Bank’s engagement on gender issues with civil society at the international level can be strengthened, building on the experiences with the UN Commission on the Status of Women and partnerships with international labor unions. The Development Marketplace could be an instrument to engage with CSOs and nurture their work on expanding women’s economic opportunities.

42. The WBG is creating a new Advisory Council on Gender and Development, to consider progress and constraints, to provide feedback on the Bank Group’s work and to promote collaboration. The Council’s members are ministerial-level representatives from Part I and Part II countries, as well as representatives from civil society. It differs from the Advisory Council on Women’s Economic Empowerment, which closed in April 2011, in the greater representation of Part II countries, civil society voice and a substantive focus beyond the GAP, reflecting the strategic directions outlined in this paper.

43. The WBG will seek to further mobilize partnerships with the private sector. The global Private Sector Leaders Forum, the WBG’s main vehicle for collaborating with the private sector on expanding women’s economic opportunities, will continue and seek to expand membership.

44. The Bank plans to deepen collaboration with UN Women, the new agency dedicated to gender equality and the empowerment of women. It will continue and expand similar partnerships with bilateral donors at the country and regional levels.

#### **IV. Looking ahead**

45. The WBG has supported gender in its work for some time, but we now need to move this work to a higher plane. The WDR 2012 allows us both new insights and lessons on how to mainstream and strengthen the effectiveness of these efforts. This note has laid out the key implications for the WBG, highlighting five major strategic directions for a renewed strategy to promote gender equality. The WBG will monitor progress on these efforts so as to ensure that the key development objectives are achieved.

46. Further consideration will be given to the need to review and rationalize existing plans and monitoring systems, so as to support an acceleration of progress. A follow up guide will tie these elements together for staff, assess resource implications, and support WBG efforts to promote gender equality going forward.

## **Annex 1: Strengthening the gender focus in operations**

The Bank's strategy to promote and mainstream gender equality in operations and policy dialogue is grounded in the country based model. Supportive actions include enhancing diagnostics, identifying the scope and demand for interventions and appropriate efforts to offer incentives, monitor results and ensure accountability. These efforts are pursued within the broader context of promoting aid effectiveness.

Regional Gender Action Plans (RGAP), currently being developed, are an important element. These plans reflect a bottom up process and respond to country-specific priorities and needs. The RGAPs outline steps for ensuring that all Country Assistance Strategies (CASs) are gender-informed, and that updated gender diagnostics are available. The RGAPs outline the nature of support available to CAS teams as well as accountability mechanisms outlining the roles and responsibilities of country management and sectoral units (see, for example, the East Asia and Pacific RGAP). The Latin America and Caribbean region plans to monitor and ensure quality of operations and analytical work through training and knowledge exchange events, scorecards (to be developed in consultation with country management units) and a Gender Impact Evaluation Initiative. The IDA16 mid-term review will report on the status of the RGAPs.

On the results front, at least three Bank frameworks presently in operation include gender indicators—the Corporate Scorecard (CSC), IDA16 Results Measurement System (RMS), and the Three-Year Road Map (RM)—see Annex Table 1. Among the aspects captured are:

- Country-level outcomes, where indicators monitor progress towards gender parity in primary and secondary schooling (IDA16 RMS, RM), prevalence of HIV among young women aged 15-24 (CSC), maternal mortality rate (IDA16 RMS and CSC), and ratio of female to male labor force participation rate (IDA16 RMS, RM, CSC);
- Outcomes or outputs supported by Bank operations, such as the number of pregnant women receiving antenatal care (IDA16 RMS, CSC), women and girls benefiting from social protection programs and other targeted schemes (CSC), number and value of loans disbursed to women and men by IFC clients (RM); and
- Measures of operational effectiveness in terms of portfolios and policy dialogue, including such indicators as the share of CASs that draw on and discuss findings of gender assessments (IDA16 RMS, RM, CSC), and the shares of all (IDA16 RMS, CSC) and agriculture and rural development (RM) projects with gender-informed design.

The Gender and Development Group will work with OPCS to harmonize the various existing methodologies to assess the degree of attention to gender in operations and to ensure clarity and consistency.

The IFC tracks gender related indicators as part of its monitoring system, Development Outcome Tracking System (DOTS), covering all investment projects. This tracks women's employment, participation of women entrepreneurs in supply chains, as well as, in selected cases, the share of female clients of companies in which IFC invests.

**Annex Table 1: Gender mainstreaming indicators in IDA16 Results Measurement System, Three-Year Road Map, and Corporate Score Card**

**Tier 1 Indicators**

<b>Indicator</b>	<b>Target</b>	<b>IDA 16</b>	<b>Three-Year Road Map</b>	<b>Corporate Scorecard</b>
Gender parity index in primary and secondary education (ratio of girls to boys)	100% (MDG Target)	√	√	
Ratio of female to male labor force participation		√	√	√
Adolescent fertility rate (births per 1,000 women ages 15-19)		√		
Maternal mortality rate (modeled estimate, per 100,000 live births)	Reduce by two-thirds between 1990 and 2015 (MDG Target)	√		√
Prevalence of HIV, female (% of ages 15-24)				√
Number of gender-informed national surveys			√	

**Tier 2 Indicators**

<b>Indicator</b>	<b>Target</b>	<b>IDA 16</b>	<b>Three-Year Road Map</b>	<b>Corporate Scorecard</b>
Number of loans disbursed to women and men by IFC clients			√	
Value of all loans disbursed to women and men by IFC clients (US\$)			√	
Active number of microfinance loan accounts disaggregated by sex				√
Pregnant women receiving antenatal care during a visit to a health provider		√		√
Women and girls benefiting from social protection programs and other targeted schemes				√

### Tier 3 Indicators

Indicator	Target	IDA 16	Three-Year Road Map	Corporate Scorecard
Percentage of education projects (primary, secondary, tertiary and vocational) that track attention to vulnerable groups in their monitoring and evaluation			√	
Percentage of operations with gender-informed design (only for Africa region)			√	
Percentage of gender-informed operations with beneficiary-level monitoring and evaluation (only for Africa region)			√	
Percentage of safety nets projects with gender-informed design			√	
Percentage of safety nets projects with gender-informed monitoring and evaluation			√	
Percentage of Agriculture and Rural Development (ARD) operations with gender-informed design	75%		√	
Percentage of ARD operations with gender-informed monitoring and evaluation	75%		√	
Percentage of infrastructure operations with gender-responsive analysis and/or consultations			√	
Percentage of infrastructure operations with gender-responsive design			√	
Percentage of infrastructure operations with gender-responsive monitoring and evaluation			√	
Percentage of health projects that address high fertility and maternal mortality			√	
Percentage of health projects that address adolescent fertility			√	
Percentage of CAS/CPSs that draw on and discuss gender assessment findings	100%	√	√	√
Number of gender-informed ESW and AAA			√	
Projects with gender-informed design (% of IBRD/IDA investment lending approvals)	60% (IDA RMS) 55% (Score Card)	√		√