

WORLD BANK GROUP

Gender Equality, Poverty Reduction, and Inclusive Growth



2016–2023

GENDER STRATEGY

World Bank Group Gender Strategy (FY16-23)

Gender Equality, Poverty Reduction, and Inclusive Growth

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FOREWORD

The World Bank Group's new Gender Strategy delineates the support that the Bank Group will provide to client countries and companies to achieve greater gender equality as a key pathway toward lasting poverty reduction and shared security and prosperity.

The decision to prepare a new strategy reflects a number of considerations. The previous strategy was prepared in 2001 and requires updating to reflect the evolution of the global environment and the World Bank Group. The target year for the Millennium Development Goals was 2015, which now marks the launch of the new Sustainable Development Goals (SDGs) with significant new gender equality objectives. The development of a new Gender Strategy was also one of the commitments of World Bank Group management under IDA 17. The new strategy was to set more ambitious targets, establish a new methodology for measuring progress, and outline an agenda for new frontier areas with transformational projects. The reorganization of the World Bank Group in July 2014 fostered both greater integration of the World Bank, the International Finance Corporation, and the Multilateral Investment Guarantee Agency, and established a new organizational structure for the implementation of the strategy.

This strategy builds on past achievements and raises the bar on gender equality by focusing on how the Bank Group can move beyond mainstreaming to an approach that identifies outcomes and monitors results of World Bank Group-supported interventions in client countries.

As part of the development of the strategy, consultations worldwide were held from May to July 2015 to seek country and regional perspectives as well as inputs from diverse stakeholders on lessons learned and good practices to reduce key gender gaps and alleviate barriers to women's economic participation. These consultations helped shape the document that follows, and the team offers its heartfelt thanks to all who took the time to provide inputs. A detailed description of the consultation process is included in appendix A.

The strategy was prepared by a core team headed by Caren Grown, including Basil Kavalsky, Bénédicte de la Brière, Henriette Kolb, Markus Goldstein, Alicia Hammond, Ana Maria Muñoz Boudet, Maria Beatriz Orlando, Helene Carlsson Rex, Helle Buchhave, Jonna Lundvall, Margaret Miller, Jishnu Das, Sander Tordoir, Malcolm Ehrenpreis, and Stefano Mocci. Ida Mori and Cristina Otano provided superb leadership and organization for the consultation process. Many thanks are due to the following individuals who led country consultations: Ana Maria Muñoz Boudet (Turkey, Brussels, Uruguay, the United Kingdom), Jonna Lundvall (Jamaica), Jennifer Solotaroff (Sri Lanka), Markus Goldstein (Côte d'Ivoire, Mozambique), and Malcolm Ehrenpreis (Côte d'Ivoire, Mozambique, Sweden). Thanks also to Helle Buchhave, who provided excellent support in Indonesia and China. Sarah Roberts led the analysis of the consultation data. Members of the Gender Cross-Cutting Solutions Area (CCSA), the IFC Gender Strategy team, Global Practice/CCSA Gender Leads, and the Diversity and Inclusion team provided on-demand inputs and analysis and general support to the drafting. The Global Practice/CCSA Leadership Team, the Gender Leadership Council, and the Advisory Council on Gender and Development provided constructive insights and guidance at key decision points in the preparation of the strategy.

This strategy is dedicated to the memory of our colleague, Ida Mori, who passed away in October 2015. Ida's exceptional energy, wisdom, and dedication to gender equality infused the process and are reflected in the aspirations of the strategy.

ABBREVIATIONS

AGI	Adolescent Girls Initiative
CCSA	Cross-Cutting Solutions Area
CDD	community-driven development
CMU	Country Management Unit
CPF	Country Partnership Framework
ECA	Europe and Central Asia
ECD	early childhood development
FCS	fragile and conflict-affected situations
FY	fiscal year
GAP	Gender Action Plan
GBV	gender-based violence
GIL	Gender Innovation Lab
GP	Global Practice
IDB	Inter-American Development Bank
ICR	Implementation Completion and Results Report
ICT	Information and Communications Technology
IDA	International Development Association
IEG	Independent Evaluation Group
IFC	International Finance Corporation
IPF	Investment Project Financing
ISR	Implementation Status and Results Report
MDB	Multilateral Development Bank
MDGs	Millennium Development Goals
OP/BP	Operational Policy/Bank Procedure
PCN	Project Concept Note
RGAP	Regional Gender Action Plan
SCD	Systematic Country Diagnostic
SDGs	Sustainable Development Goals
SMEs	small and medium-sized enterprises

SSN	social safety net
STEM	science, technology, engineering, and mathematics
TVET	technical vocational education and training
WDR	World Development Report

KEY DEFINITIONS

Agency – The capacity to make decisions about one’s own life and act on them to achieve a desired outcome, free of violence, retribution, or fear (World Bank 2014b).

Gender – Gender refers to the social, behavioral, and cultural attributes, expectations, and norms associated with being male or female. **Gender equality** refers to how these factors determine the way in which women and men relate to each other and to the resulting differences in power between them (World Bank 2011).

Gender-based violence (GBV) – An umbrella term for any harmful act that is perpetrated against a person’s will and that is based on socially ascribed (that is, gender) differences between males and females. GBV includes acts that inflict physical, mental, or sexual harm or suffering; threats of such acts; and coercion and other deprivations of liberty, whether occurring in public or in private life (IASC 2015).

Gender mainstreaming – A process that systematically integrates gender perspectives into legislation, public policies, programs, and projects. This process enables making women’s and men’s concerns and experiences to be made an integral dimension of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and societal spheres with the goal of achieving gender equality (United Nations 2002).

Gender-smart solutions – Solutions that achieve the overall objectives of an intervention while closing relevant gender gaps in the process.

Resilience – The ability of a system and its component parts to anticipate, absorb, accommodate, or recover from the effects of a hazardous event in a timely and efficient manner, including through ensuring the preservation, restoration, or improvement of its essential basic structures and functions (World Bank 2013a).

Strategic approach to mainstreaming – The use of diagnostics and analytics to identify the key gaps between males and females in a country or sector, and constraints to agency that will be targeted through operations to achieve clearly articulated results.

World Bank Group Twin Goals – (1) Eliminating extreme poverty by 2030 by decreasing the percentage of people living on less than \$1.25 a day to no more than 3 percent; and (2) boosting shared prosperity, by increasing the income of the bottom 40 percent of people in any given country.

EXECUTIVE SUMMARY

By many measures, 2015 marks a watershed year in the international community's efforts to advance gender equality. In September, with the adoption of the Sustainable Development Goals (SDGs), UN Member States committed to a renewed and more ambitious framework for development. This agenda, with a deadline of 2030, emphasizes inclusion not just as an end in and of itself but as critical to development effectiveness. At the center of this agenda is the achievement of gender equality and empowerment of all women and girls (SDG 5). In addition to governments, the private sector is increasingly committed to reducing gaps between men and women not just because it is the right thing to do, but because it makes business sense.

Gender equality is also central to the World Bank Group's own goals of ending extreme poverty and boosting shared prosperity in a sustainable manner. No society can develop sustainably without transforming the distribution of opportunities, resources, and choices for males and females so that they have equal power to shape their own lives and contribute to their families, communities, and countries. Promoting gender equality is smart development policy.

During the past 15 years the World Bank Group has accelerated progress in addressing gaps between males and females in its operational and analytic work, while at the same time advancing its understanding of what works and what does not to close those gaps. The 2001 strategy called for country and task teams to incorporate a gender lens in the design and objectives of their engagements and established a monitoring framework to track these considerations at entry. This approach helped raise awareness about gender equality and its centrality in Bank Group operations.

The 2015 Gender Strategy—which is based on consultations with more than 1,000 stakeholders in 22 countries from the public and the private sectors as well as civil society—builds on these achievements and reflects both changes in the global landscape and the accumulation of evidence about what works to close gaps. The strategy recognizes that stronger and better-resourced efforts are needed to address gender inequalities in access to jobs as well as control over and ownership of productive assets. Jobs and assets are key levers of change for women, their communities, and economies and fundamental drivers of economic growth and poverty reduction. Achieving results also entails closing the remaining gender gaps in health and education and enhancing women's voice and agency—the ability to be heard and to make choices about their own lives. And it requires engaging men and boys.

The past two decades have seen significant progress in raising living standards and closing gaps between men and women, especially in education and health, yet critical gaps persist in economic opportunity as well as in voice and agency of women and girls. Improvements mask steep income variance in access to services, with women in poorer households and poorer countries facing widening gaps with their richer counterparts. Increased access to schools has helped close female-to-male gaps in enrollment, completion of primary school, and transition to secondary school in all developing regions. However, issues of learning and quality of services remain, and in some regions, reverse gender gaps—whereby males are disadvantaged—are appearing at secondary and tertiary levels.

Women lag behind men in most measures of economic opportunity. Even though the gap between male and female labor force participation narrowed between 1990 and 2013, female labor force participation remains low, hovering around 55 percent. Women are less likely to work full time, and

when they work they earn 10 to 30 percent less than men (World Bank 2011, 2014a). Female owners of formal small and medium-sized businesses face a credit gap of roughly US\$300 billion (IFC and GPFI 2011).

Gains in voice and agency are uneven, with changes in the enabling environment still not fully translated into practice. Gender-based violence is a constraint to women's voice and agency, especially in fragile and conflict-affected situations. In 2015, 127 countries had adopted laws on gender-based violence but one in three women globally have experienced physical or sexual intimate partner violence in their lifetimes. Companies realize they are affected as well, particularly in countries with high incidence of intimate partner violence, where they often record a loss of productivity. More countries have adopted laws against child marriage, but in one-third of the countries for which data are available, more than 30 percent of girls are married by age 18. The proportion of seats held by women in national parliaments has increased from 13 percent in 1990 to 22 percent in 2014, but these are small absolute gains. Gender equality is also about changing the norms and expectations about female and male roles and ultimately changing power relations, and men are key actors for, and beneficiaries of, fostering a more balanced distribution of power within governments, companies, formal and informal institutions, and households.

Addressing gender disparities is critical to the consolidation of peace and security in fragile and conflict-affected environments. Violent conflict and fragility affect men and women in different ways, a difference that is seldom recognized or addressed in mainstream conflict and reconstruction policies and programs. At the same time, extended exposure to conflict and crisis can give rise to new dynamics in the traditional gender roles that men and women assume. These shifts can present opportunities to reassess and transform gender roles for positive change. And while gender equality challenges prevalent in fragile and conflict-affected situations are broadly similar to those in other developing countries, important contextual factors in those situations require different operational approaches. The World Bank Group has committed to supporting efforts to address gender gaps in fragile and conflict-affected situations (IDA Resource Mobilization Department 2013).

This strategy builds on the conceptual framework of the *World Development Report 2012: Gender Equality and Development* (World Bank 2011), which posits that households, markets, and institutions, and the interactions between them, influence gender equality and economic development. The framework focuses on three domains of gender equality: human endowments, notably health and education; economic opportunity, as measured by participation in economic activities and access to and control of key productive assets; and voice and agency, as expressed in freedom from violence, the ability to have voice and influence in governance and political processes, and the ability to exercise control on key decisions such as marriage, sexual activity, and child-bearing. The three pillars are strongly interconnected. For example, although health and education are important in their own right, they also contribute to women's ability to take advantage of economic opportunities and their capacity to exercise voice and agency. Gender-based violence is a constraint to women's voice and agency and can lead to reduced mobility, restricted access to certain jobs, work absenteeism for both men and women, and long-term trauma and mental health issues, which affect the next generation. The Bank Group's country-driven approach allows for the emphasis within each pillar to vary according to specific situations within the country and the private sector.

Within this framework, the World Bank Group Gender Strategy focuses on four objectives:

1. *Improving human endowments—health, education, and social protection.* Closing the remaining sticky “first-generation” gaps, while starting to tackle emerging issues, is fundamental to poverty reduction and shared prosperity. First-generation issues include further decreasing maternal mortality, improving women’s access to health services, closing the remaining gender gaps in education, and expanding social safety nets. Among emerging, or “second-generation,” issues are ensuring health care for an aging population and for noncommunicable diseases; improving early childhood development; breaking down gender stereotypes in teacher training and curriculum development; increasing girls’ enrollment in science, technology, engineering, and mathematics (STEM); facilitating school-to-work transitions; and developing innovations to promote women’s economic empowerment in social safety net interventions.
2. *Removing constraints for more and better jobs.* Increasing women’s participation in the labor force, their income-earning opportunities, and their access to productive assets are central to the achievement of the World Bank Group’s goals, yet remain a frontier area. Partnerships with the private sector are critical to advancing economic opportunities for women—one such partnership, *SheWorks*, led by the International Finance Corporation, focuses on quality employment opportunities for all. The strategy will focus on the determinants for women to access more and better jobs, including developing policy frameworks for care services, reducing deficits in infrastructure that prevent women’s participation in paid employment, promoting the conditions for women’s entrepreneurship, and reducing skill gaps and occupational sex segregation.
3. *Removing barriers to women’s ownership of and control over assets.* The strategy will focus on key productive assets such as land (individual ownership and female access to community-owned lands), housing, and technology. Access to financial and insurance services are key enablers of asset ownership, and the World Bank Group has committed to push Universal Financial Inclusion to help close the persistent gap between women and men, notably in access to accounts. Another important prerequisite is access to identification, which still eludes the poorest women and children. To provide services at scale, technology can play an important role. The World Bank Group will assist clients in analyzing data on gender gaps in these areas, and using evidence to inform policy making, improve business practices, promote universal identification, and prioritize financial inclusion in ways that close gender gaps.
4. *Enhancing women’s voice and agency and engaging men and boys.* The World Bank Group will promote and enhance women’s participation and decision making in service delivery and support the reduction of gender-based violence and mitigate its impact in conflict situations. For example, increased attention can be paid to safety and sexual harassment in transport or sanitation projects or the promotion of positive parenting and peaceful conflict resolution among participants in social safety net projects. Psychosocial and economic support can be made available to survivors of gender-based violence in crisis environments. The World Bank Group will continue to support the collection of evidence about legal gender differences—building the base for changing adverse masculinity norms and promoting positive behaviors—and the effective representation, participation, and decision making of women in local service-

delivery governance structures, notably water, energy, schools, health center management committees, and local development committees.

The new strategy also places a stronger emphasis on outcomes and results. This requires the following:

- *Strengthening the country-driven approach*, with better country-level diagnostics, policy dialogue, and sex-disaggregated data.
- *Developing a better understanding of what works for gender equality*, by enriching the evidence base.
- *Building more systematically on what works*, by bringing the evidence to task teams and clients.
- *Adopting a strategic approach to mainstreaming that helps achieve results in client countries*, including a more robust monitoring system.
- *Leveraging partnerships for effective outcomes*, particularly with key UN agencies and the private sector.

From 1979 to 2014, the global framework for gender equality and the engagement of various actors promoting this agenda strengthened significantly. However, donor financial commitments have not kept pace with political commitments. Using data from the Organisation for Economic Co-operation and Development's Development Assistance Committee gender marker, the share of total aid from bilateral donors that can be attributed to gender equality increased from 8 percent in 2003 to 15 percent in 2013.

At the same time, the private sector increasingly recognizes that closing gender gaps in employment and leadership means better talent, more productivity, more diverse leadership, more customers, and a stronger bottom line. More firms in the private sector are changing business practices, developing public-private partnerships, and committing resources to achieving gender equality. The World Bank Group will work with the private sector to create equal opportunities for women and men in their supply chains as part of their corporate leadership, in their workforce, and as customers. Efforts to transform the way companies do business will not only result in a reduction of the gaps between men and women in the economy, but it will enable them to capture previously overlooked talent and customers.

The World Bank Group is fully committed to the 2030 Sustainable Development Agenda and SDG 5, and to achieving its vision of a shared planet free of poverty with nobody left behind. The new goals build on the achievements and lessons of the Millennium Development Goals and reflect the growing interconnectedness of development challenges and the changing institutional and financial landscape for development. With its country-driven, multisectoral, and public-private business model, as well as its ability to leverage financial resources, the World Bank Group will make an important contribution to operationalizing this agenda. Ultimately, ensuring equal opportunities for women and girls is not just a global goal in itself, it is critical to the achievement of all the goals.

PART I: GENDER, POVERTY REDUCTION, AND INCLUSIVE GROWTH: AN OVERVIEW



When countries value girls and women as much as boys and men; when they invest in their health, education, and skills training; when they give women greater opportunities to participate in the economy, manage incomes, own and run businesses—the benefits extend far beyond individual girls and women to their children and families, to their communities, to societies and economies at large.

Jim Yong Kim
World Bank Group President

Gender equality supports productivity and growth. Realizing women's full economic potential is good for business and for development.

Jin-Yong Cai
Former IFC Executive Vice President and CEO

Introduction

Gender equality is a core development objective in its own right, and it is also smart development policy and business practice. No society can develop sustainably without transforming the distribution of opportunities, resources, and choices for males and females so that both have equal power to shape their own lives and contribute to their families, communities, and countries. Economies are more likely to grow sustainably when men and women fully participate as employees, entrepreneurs, consumers, caregivers, community stakeholders, and leaders. As a robust evidence base now shows, greater gender equality and diversity can enhance productivity, improve development outcomes for the next generation, and allow businesses and institutions to perform better. Effective partnerships between public and private sectors at the country, regional, and global levels are also critical to advancing gender equality goals.

Not only is gender equality a desirable objective, it is also achievable. Evidence shows that public policies and business practices can close gender gaps and create a better environment for tackling adverse norms and expectations about female and male roles and ending discrimination against women and girls, especially the poorest. The private sector plays a critical role because it creates the majority of jobs and economic opportunities and helps provide access to capital and technology. Private and public sector actors can form powerful partnerships to support women's entrepreneurship, employment, and access to broader services that improve sectors and whole economies. Significant progress has been made during the past two decades to raise living

standards and close gaps between males and females, especially in education and health, yet critical gaps persist in economic opportunity as well as in voice and agency of women and girls. Stronger and better-resourced efforts are needed to address gender inequalities in access to more and better jobs as well as control over and ownership of productive assets, which are key to reaching the World Bank Group's (WBG's) twin goals of eliminating extreme poverty and boosting shared prosperity by 2030. These efforts, in turn, require overcoming a complex set of interrelated challenges, including reducing gaps in human capital, finance, and technology; reducing and redistributing women's disproportionate responsibility for unpaid work and care; eliminating legal discrimination against women; increasing female mobility; and reducing the prevalence of gender-based violence.

The Bank Group, in partnership with client countries and other development stakeholders, has made important strides in the past two decades in contributing to gender equality. The WBG has developed an extensive program of country-level and global analytical work (including, notably, the *World Development Report 2012: Gender Equality and Development*, regional companion reports, and thematic reports such as *Gender at Work*, and *Voice and Agency* [World Bank 2011, 2012a, 2014a, 2014b]). Many more operations have analyzed gender disparities at the time of project preparation, built in specific activities to reduce gaps, pioneered gender-smart solutions with private sector clients, and included gender indicators in results frameworks. As part of the IDA 17 negotiations, management committed to update the WBG's Gender Strategy, last developed in 2001 (see appendix B).

Gender equality is a key pathway to ensuring lasting poverty reduction and shared prosperity; this strategy aims to build on the WBG's achievements and raise the bar on gender equality. The strategy seeks to maximize the impact of WBG efforts to close gaps in key development outcomes between men and women, especially the poorest, as they access socioeconomic opportunities, as well as to steer WBG activities and their monitoring toward measurable results.¹

The Conceptual Framework

In 2012, the World Bank issued its first ever World Development Report (WDR) on Gender Equality and Development. The report builds on the Bank's policy framework that investing in women and girls is "smart economics": increased women's labor force participation and earnings are associated with reduced poverty and faster growth; income, employment, and assets empower women, which benefits men, children, and society as a whole. Conversely, women's lack of economic empowerment not only imperils growth and poverty reduction, but has a host of other negative impacts, including lower education and health outcomes for children, more rapid spread of HIV/AIDS, and less effective governance.

The WDR outlined a conceptual framework for analyzing gender, defining it as the social, behavioral, and cultural attributes, expectations, and norms associated with being male or female.² In practice, both within and outside the Bank, the term "gender" is often interpreted to mean women's issues, and in WBG operations it is frequently equivalent to having a component in the operation that targets women.³ In contrast, this Gender Strategy focuses on addressing socially determined gender inequalities, which are deeply rooted in attitudes, institutions, and market forces in any particular society. Males and females are not homogeneous groups, but are stratified by race, ethnicity, disability, sexual orientation, and gender identity, which together with income

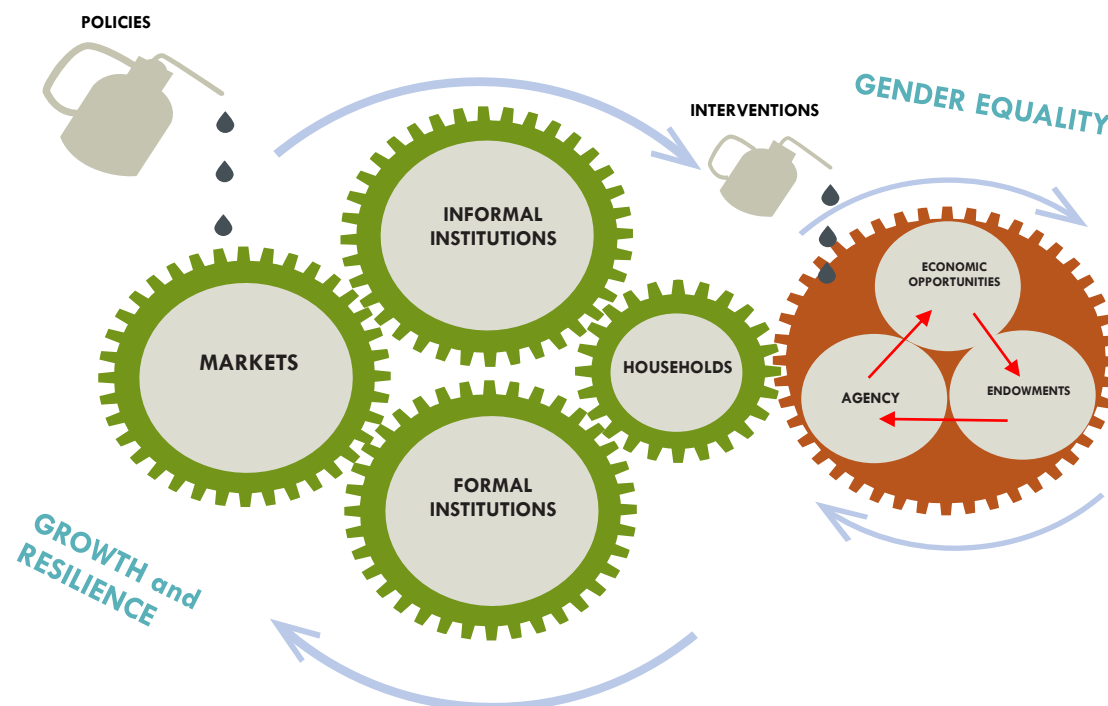
level, geographic location, and migratory status, can lead to multiple overlapping layers of vulnerability and discrimination.

The WDR identified three key domains of gender inequality: endowment, economic opportunity, and agency (figure 1.1). For each area, it highlighted the key issues that needed to be addressed. In endowment, it singled out gender gaps in education, such as among the very poor and marginalized communities; and excess female mortality at specific periods of the life cycle, in particular, skewed sex ratios at birth, excess mortality of girls in infancy and early childhood, and stubbornly high rates of maternal mortality in reproductive years. On economic opportunities, it noted the excessive time spent by women on domestic work and child care, the gender gaps in access to assets and inputs, and the continuing discrimination in paid employment. In relation to agency, the key issues were and remain women's lack of societal voice due to underrepresentation in national and local decision-making bodies; the muted voice of women within households in many countries, which is associated with their limited control over household resources and fertility; and their exposure to gender-based violence.

The WDR posited that households, markets, and institutions (both formal and informal), and the interactions between them, all influence gender equality and economic development. The foundational premises are threefold: First, households are composed of individuals with varying preferences and needs; they are not homogeneous units. Second, markets and institutions influence the relationship between economic development and gender equality, directly and indirectly. Third, markets and institutions are dynamic, with society influencing their attributes. Consequently, markets and institutions can evolve in response to external stimuli, including policy interventions. These three principles lay the foundation for a framework that captures the ways in which household members make decisions, how they interact with markets and institutions to influence gender equality outcomes, and the role of policy in determining these interactions and outcomes (World Bank 2011).

This strategy adopts the general framework of the WDR but tweaks it to capture three additional dimensions: the interconnectedness between the three domains (as represented by the red arrows in figure 1.1); the potential of programmatic interventions to tackle specific issues in these domains (as represented by the oil can on the right in figure 1.1); and in a world facing climate change and conflict-related shocks, the interactions between households, markets, and institutions that influence gender equality growth, and resilience.

Figure 1.1 Conceptual Framework



Source: Adapted from the 2012 World Development Report (World Bank 2011).

Building on the synergies between endowments, economic opportunity, and agency is necessary for achieving progress on the WBG's twin goals. Closing gender gaps in health and education, for example, is critical to promoting increased economic opportunities. In Latin America and the Caribbean, increased investments in human capital, together with the decline of fertility and the later age of marriage, have contributed to increased women's economic opportunities: female labor force participation grew 7 percentage points from 2000 to 2012.⁴ As a result, women have played a key role in the dramatic decline of poverty and inequality in that region. Gains in female labor income contributed 30 percent of the reduction of extreme poverty and 28 percent of the decline in inequality between 2000 and 2010 (World Bank 2012a).

One feature of households is that their members negotiate decisions about work, reproduction, and consumption. The opportunity costs and objectives of different members with regard to time spent in paid work, unpaid work, and leisure vary over the course of their life cycles. Unpaid work includes family maintenance (such as household chores, and tasks such as fetching water and wood), social reproduction (including child, sick, and elder care), and socialization (through participation in community and social networks). The balance between paid work, nonmarket work, and leisure time varies across the life cycle for women more so than men. Traditionally, women carry most of the care responsibilities and bear most of the time and opportunity costs of nonmarket work. Although care remains mostly unpaid work done primarily by women in the home, paid care work is a growing feature of market economies, particularly in sectors that provide market substitutes

for services women once provided in the home. In developed countries, many women are employed in care occupations such as child care, elder care, nursing, and teaching.⁵ Quality care services, whether provided in the home or the market, are essential to ensuring the productivity of the present labor force. Support for child care provided as subsidies to families or services delivered by public or private providers also help build the future labor force and capacities of individuals, households, and countries. Given the public good nature of children as future workers and citizens, changing returns on investment in education, and shifts from brawn-intensive occupations, an efficient allocation of time across the life cycle requires changes in households, markets, and formal and informal institutions. A shift in the proportions of market work, nonmarket work, and leisure time for women requires a double redistribution: within households—to adult male members—and between households and public and private service providers.

Progress since 2000

Historically, most inequalities based on gender have put females at a disadvantage. The first-generation gaps in human endowments are slowly being closed, but some gaps remain severe, notably around economic opportunities and voice and agency. In some domains in some countries, reverse gender gaps have emerged that are relevant for the twin goals (for example, male mortality in some Europe and Central Asia countries and male school dropout in the Caribbean and elsewhere). Gender norms and stereotypes constrain the opportunities of both women and men, and both girls and boys, through different pathways. This section discusses progress in closing key gender gaps, the persistence of others, and the appearance of new ones.

Human Endowments

Since 2000, women's and men's health has improved considerably. Life expectancy at birth reflects improvements in health across the world. The average number of years that women can expect to live increased globally from 70 years in 2000 to 73 in 2013 (compared with 66 and 69 years in the same period for men). With very few exceptions, women still outlive men in virtually every country in the world.⁶

Increases in female life expectancy have been driven in part by a decline in the risk of mortality during childbirth. In most developing countries, there were an estimated 289,000 maternal deaths in 2013, a decline of 45 percent from 1990, but well below the Millennium Development Goal (MDG) target to reduce the maternal mortality ratio by three-quarters by 2015. Although maternal survival has improved in all regions since 1990, the issue remains a part of the unfinished development agenda. Developing countries account for 99 percent of global maternal deaths and the maternal mortality ratio in developing regions is 14 times higher than in developed regions. Among the 75 countries of focus for *Countdown to 2015*⁷ only a handful achieved their targets for MDGs 4 (which aimed at reducing under-five mortality by two-thirds) and 5 in 2014, with Sub-Saharan Africa and South Asia bearing the greatest burden (PMNCH, WHO, World Bank, and AHPSR 2014).

Improvements in national averages may hide considerable variations within countries stemming from disparities in income levels, social practices, availability of services, and ease of access, or even internal conflict. For example, women from the poorest quintiles of households are only half as likely to be attended by skilled health workers as those from the richest households across all regions. In South Asia, among the poorest 20 percent of mothers, fewer than 10 percent are

delivered by a skilled birth attendant, compared to 56 percent of births for the richest quintile (UNICEF 2008).

The risk of maternal mortality is also lower because of declines in fertility rates worldwide, but even better outcomes could be achieved if all women who want to have fewer children had access to contraception to control their fertility and decrease their vulnerability to sexually transmitted diseases. In most developing countries—even in the poorest with the highest fertility rates—women today choose to have fewer children than did women a decade ago. Nonetheless, estimates for 2014 show that 225 million women who want to avoid a pregnancy are not using an effective contraceptive method (Singh, Darroch, and Ashford 2014). Poverty and location remain key determinants of low contraceptive use, with significant differences between poor rural women and rich urban women. An additional effect of low contraceptive use is the prevalence of sexually transmitted diseases, among which is HIV/AIDS. Moreover, HIV is the leading cause of death globally among women of reproductive age. Young women between the ages of 15 and 24 are the most vulnerable—they account for 22 percent of all new HIV infections and have twice the infection rate of young men in the same cohort.⁸

All developing regions have registered enormous progress in reducing gaps between girls and boys across different dimensions of education, including enrollment, completion of primary school, and transition to secondary school. Progress toward universal primary education has accelerated considerably since 2000, especially in Sub-Saharan Africa and South Asia, where girls' net enrollment in primary education increased by 18 and 21 percentage points, respectively, between 2000 and 2013. The most recent data show global net primary school enrollment rates at 90 percent for boys and 88 percent for girls and net secondary enrollment rates at 68 percent for boys and 67 percent for girls. Disparities in primary completion between boys and girls are being eliminated across most income groups and regions. The exceptions include the average lower-middle-income country in the Middle East and North Africa and Sub-Saharan Africa, as well as the average low-income country in Sub-Saharan Africa, but they come close to achieving parity: 9 girls for every 10 boys complete primary education.⁹

The gains are, however, unequally distributed between countries at different levels of per capita income. Just 23 percent of low-income countries have achieved gender parity at primary level and 15 percent at secondary level. In contrast, 79 percent of middle- and high-income countries have achieved parity at primary level and 41 percent at secondary level (World Bank 2012a). In those countries, the disparity is often at the expense of boys in lower and upper secondary level. For example, in Honduras, although parity in primary education has been achieved, only 88 boys are enrolled for every 100 girls in lower secondary education and only 73 boys for every 100 girls in upper secondary education. With the new Sustainable Development Goals, attention is shifting to addressing reverse gender gaps, improving learning outcomes for boys and girls by investing in early childhood development and improving teaching methods (including reducing gender stereotypes in service learning and curriculum), and tackling child marriage and violence against girls in the learning environment (UNESCO 2015).

While broad gender parity has been achieved in transitioning from primary to secondary schooling, gender inequality remains an issue for completion of secondary schooling. In many countries, girls who complete primary education have the same chances as boys to transition to secondary education. Progress occurred in all regions and across all income groups. However, remaining in

school and completing secondary is still more difficult for girls than for boys in low-income countries. For instance, only 78 girls for every 100 boys complete lower secondary in the average low-income country in Sub-Saharan Africa. As a result, in some countries, although the rates of enrollment, progression, and completion have improved, more girls are out of school than boys.

Tertiary enrollment is stronger, on average, for women than for men across the world, but significant and persistent gaps remain in the fields of study that women and men choose as part of their formal education. In 2000, there were 38 million male and 37 million female tertiary students. In 2013, male students topped 75 million and females 78 million. However, female tertiary enrollment rates lagged behind in 41 of 101 developing countries with available data. Across the world, however, women are overrepresented in education and health; equally represented in social sciences, business, and law; and underrepresented in engineering, manufacturing, construction, and science. As with enrollment and completion, these choices matter because they translate into gender differences in employment, productivity, and earnings.¹⁰

Economic Opportunities

More women across countries at every level of income engage in economic activities beyond nonmarket work in the home. However, gender inequality in the world of work has been stubbornly persistent across multiple dimensions. Women are more likely than men to engage in low-productivity activities, be unpaid family workers, work in informal employment, and transition more frequently between informal employment and being out of the labor force. Globally, women's labor force participation has stagnated, in fact decreasing from 57 percent in 1990 to 55 percent in 2013. Women are only half as likely as men to have a full-time wage job for an employer. In some regions women are rarely employed full time; for example, in the Middle East and North Africa and South Asia regions, men are four times as likely as women to have full-time jobs. Women on average earn between 10 and 30 percent less than working men, but there are large variations between countries, with the gender wage gap ranging from 20 percent in Mozambique and Pakistan to more than 80 percent in Côte d'Ivoire, Jordan, Latvia, and the Slovak Republic (World Bank 2011, 2014a).

Large differences persist between the types of work that men and women do. In wage employment, men tend to dominate manufacturing, construction, and transport whereas women are concentrated in health, social work, education, and communication services. Differences in education and training, a preference for job security, and the need for flexible working hours help explain this segregation, alongside gender stereotyping. Women spend at least twice as much time as men on unpaid domestic work and care activities, and contribute significant unpaid work in family enterprises and farms—an estimated 58 percent of such work. As informal workers, women generally sort into different jobs and earn less than men, too. For example, an estimated 83 percent of domestic workers worldwide are women; they are mostly not covered by labor laws guiding maximum working hours and minimum wages (World Bank 2014a).

There are marked differences between men's and women's economic opportunities in entrepreneurship. For instance, more than half of firms in East Asian middle-income countries have female participation in ownership, compared with fewer than 12 percent in South Asia and 18 percent in the Middle East and North Africa. Female-owned businesses are generally smaller and employ fewer people, and are more likely to be home based. They have been found to be less productive than male entrepreneurs, not because they are inherently less efficient, but because of differences in enterprise size, sector, and capital intensity. Women-owned entities represent more

than 30 percent of registered businesses worldwide, but only 10 percent of women entrepreneurs have access to the capital they need to grow their businesses (IFC and GPFI 2011). The credit gap for formal women-owned small and medium-sized enterprises (SMEs) is roughly US\$287.2 billion. Nonfinancial barriers such as inadequate physical infrastructure and restrictive legal and regulatory frameworks also pose a challenge (IFC and GPFI 2011). For example, only 58 percent of women globally have an account at a financial institution or through a mobile money provider, compared with 65 percent of men (IFC and GPFI 2011). The share of women in senior management roles is only 21 percent globally.

Female farmers play an important role in agriculture, but also face more challenges than their male counterparts. Women make up 43 percent of the agricultural labor force in developing countries, about half in East Asia and Sub-Saharan Africa, and a growing share in the Middle East and North Africa. Women typically farm smaller, less productive plots with less profitable crops, because of differences in access to productive inputs such as land, capital, financial services, equipment, agricultural technologies, and market information.¹¹ The Food and Agriculture Organization (FAO) estimates that fewer than 20 percent of landholders globally are women. In Western and Central Africa and the Middle East and North Africa, this proportion is less than 10 percent (FAO 2011). The value of men's land is greater than that of women's. In Ghana, for instance, the mean value of men's landholdings is three times that of women's landholdings (World Bank 2011). The FAO estimates that addressing these issues could increase women's yields on farms 20–30 percent, raise total agricultural output 2.5–4.0 percent, and potentially reduce the number of hungry people 12–17 percent.

Access to and use of technology in developing countries remains limited and gender gaps are significant. Among countries with data, Internet use ranges from 98 percent of the population in Iceland to 1 percent in Eritrea and Timor-Leste. In addition, gender gaps are substantial within some countries. In Senegal, for instance, women are 44 percent less likely to use the Internet than men. Similarly, the gender gap in mobile phone ownership ranges from a low 1 percent in China to 45 percent in Niger. The top barriers to mobile ownership and use by women include high cost of mobile equipment and credit, security concerns, and low technical literacy and confidence.¹²

Voice and Agency

Women's lack of agency drives persistent gender gaps in outcomes. Agency is the ability to make decisions about one's own life and act on them to achieve desired outcomes. Differences between men and women's ability to make these choices, usually to women's disadvantage, exist in all countries and cultures. The reality of making choices and exercising agency is complex and varies enormously within and between countries. Nevertheless, women's agency globally can be assessed by focusing on specific expressions of agency, such as freedom from gender-based violence; the ability to have voice and influence in society; and the ability to exercise control over when to marry, engage in sexual activity, and become pregnant (World Bank 2014b).

Significant progress has been achieved in the area of intimate partner violence legislation. In 1976, only one country had laws against intimate partner violence. In 2015, 127 of the economies covered in *Women, Business and the Law 2016* had such laws (World Bank Group 2015).

Nonetheless, violence against women and girls continues to be among the most egregious and commonly experienced abuses of women's rights. Almost one-third of women globally have experienced either physical or sexual violence or both by an intimate partner. Treatment and support for survivors is critical, but across the globe the majority of women (6 in 10) who experience violence never seek help or report violence to anyone (World Bank 2014b).

Child marriage, which mostly affects girls, remains pervasive in developing countries. In 42 of the 117 countries with data, more than 30 percent of girls ages 20–24 had been married by age 18. Country prevalence of child marriage ranges from 2 percent in Algeria and Tunisia to as high as 76 percent in Niger.¹³

Women continue to lag behind men in political participation at national and local levels and in decision-making structures for key social services and infrastructure (for example, water user associations). At the end of 2014, the global average of women in parliament stood at 21.9 percent, with regional averages ranging from 12.7 percent for the Pacific states to 42.0 percent in the Nordic countries (with Sweden at the top of those countries with 44.7 percent). Rwanda has the greatest percentage of women in parliament with 63.8 percent.¹⁴

Restrictions on women's agency have decreased in many countries, but some restrictions still exist in most countries. In 100 countries, more than half of the constraints that were on the books in the 1960s were removed by 2010. Of the countries with some initial inequalities, all but 18 had closed at least one legal gender gap. Countries in Sub-Saharan Africa, which had a higher rate of legal constraints than any other region in the 1960s, have removed more than half of them. East Asian countries have halved the number of constraints, but progress has been much slower in the Middle East and North Africa and South Asia. Of the 173 countries covered by *Women, Business and the Law 2016*, 155 have at least one barrier for women seeking opportunities that does not exist for men. In more than half of the countries, women are excluded from some key occupations. In addition, many countries have earlier retirement ages for women, which, compounded by the fact that women live longer, have shorter work lives (due to their maternity and care duties), and receive lower pay, increases their risk of poverty in old age. In 2015, a husband can still legally prevent his wife from working in 17 countries (World Bank 2013b; World Bank Group 2015).

A Focus on Gender Equality in Fragile and Conflict-Affected Situations

Addressing gender disparities is critical to the consolidation of peace and security in fragile and conflict-affected situations (FCS). The total number of displaced people worldwide exceeded 59.5 million at the end of 2014, of which 19.5 million (33 percent) were refugees, 38.2 million (64 percent) were internally displaced persons (IDPs), and 1.8 million (3 percent) were asylum seekers. This is the largest movement of populations since World War II. Three countries (Syria, 3.88 million; Afghanistan, 2.59 million; and Somalia, 1.11 million) account for more than one-third of the worldwide population of refugees. The share of refugee girls and women among the worldwide refugee population increased to 50 percent from 48 percent between 2011 and 2014 (UNHCR 2014). UNHCR also estimates that globally, women and girls comprise about half of internally displaced or stateless populations.¹⁵ Gender disparities in FCS reflect norms and dynamics that entrench inequalities and factors of exclusion that perpetuate conflict and instability. Addressing persistent gender challenges in FCS, therefore, is as much a security imperative as it is a longer-term recovery and development priority.

Violent conflict and fragility affect men and women in differentiated ways that are seldom recognized or addressed in mainstream conflict and reconstruction policies and programs. Men and boys suffer disproportionately from first-round impacts of conflict such as mortality and morbidity (Buvinic and others 2013). Forced displacement often contributes to rises in female- or child-headed households as men leave home to join armed groups, seek economic resources, or are subject to violence or death. Family separation is common, whether as an intentional or incidental feature of insecurity. Additionally, women and girls often suffer from indirect effects of conflicts, including malnutrition, exposure to disease, and lack of access to health services (and notably, to reproductive health services). Widows and female-headed households more generally demonstrate higher incidence of poverty and extreme poverty, in part linked to loss of assets and resources connected to men, including land and labor. Children's health and access to education are often severely affected by exposure to conflict.

At the same time, extended exposure to conflict and crisis can also give rise to new dynamics and shifts in the traditional gender roles that men and women assume. These new circumstances can present opportunities to reassess and transform those roles for positive change. These changes include women's increased engagement in economic and labor market opportunities, political or civic participation, and autonomy in household decision making. Women's increasing empowerment, however, can come at a cost, both in increased time poverty, as they continue to fulfill domestic responsibilities, and in potential backlash from men who perceive their own disadvantage as a result of women's increasing engagement. Numerous studies highlight a complex correlation between women's increasing financial autonomy and empowerment, sometimes characterized by increases in the incidence of intimate partner violence, as men feel their traditional role as protector and provider being challenged or diminished (Vyas and Watts 2009). In addition, underlying norms and identities have often proved resistant to change, and many postconflict settings experience a reversion to entrenched preconflict dynamics.

Although gender equality challenges prevalent in FCS are broadly similar to those in other developing countries, important contextual factors call for different operational approaches.

- *Gender-based violence (GBV)*. Although GBV is often a prevalent feature of many environments even before the onset of conflict, the context of fragility and conflict often exacerbates it (World Bank 2011). The rise in GBV may be attributed in part to a climate of impunity resulting from a breakdown in social and moral order, and from the absence of security and justice institutions that would traditionally mitigate such acts and a breakdown or absence of traditional or statutory structures within communities to seek redress. GBV has also been used as a tactic of conflict, used as a means to dominate, disempower, and humiliate opposing groups. In situations such as that in Sudan, political will to investigate or prosecute allegations of rape, particularly those levied against government forces, is virtually absent (Anderlini 2011). Changes in gender roles and the gender division of labor also exacerbate GBV in displacement situations. IDP camps may not be set up with adequate facilities, putting women who leave to collect firewood and engage in income-generating activities at increased risk of sexual violence or forced prostitution by host populations. Inside IDP camps, sexual violence has been used as a negative coping mechanism by displaced men trying to reassert the power and control they have lost during displacement. Support programming, although critically important, is often fragmented, underfunded, and insufficient to meet the needs of survivors.

- *Masculinity, male identity, and male youth at risk.* In many conflict-affected situations, males, particularly youth, are among the most vulnerable and are prone to engage in illicit activities or violence, especially where other challenges—rapid urbanization, lack of access to educational or recreational opportunities, lack of employment, and lack of access to outlets of expression or decision-making forums—are also present. Forced displacement often results in long-term unemployment for men and difficulties in fulfilling traditional social roles, which, in turn, can lead to depression and intimate partner violence, which is the most frequent and widespread form of violence experienced by displaced populations.
- *Economic opportunities and access to labor markets.* As indicated, shifts in household demographics during conflict and the broader absence of men from the home often present opportunities for women's increased autonomy in household decision making and participation in economic activities. At the same time, women confront specific constraints to their expanded engagement in economic opportunities, including high rates of illiteracy and lack of technical skills that relegate them to low-productivity jobs; lack of access to assets and land, particularly in cultural environments where access to the primary means of production is dependent on relationships with men; and lack of access to credit and financing facilities. Maintaining, recovering, or adapting livelihood strategies in a setting of conflict and displacement is often one of the most significant challenges for affected populations, particularly for women and girls.
- *Access to assets and services.* Access to finance for women-owned businesses can be critical for enhancing the availability of basic goods and services during conflict, but also for helping female businesses become sufficiently well established to endure post-conflict. Taking root is particularly important because the return of men to communities and households often accompanies a reversion to preconflict norms as men fill available labor market opportunities and attempt to reassert control over assets. Consequently, displaced women and children often use high-risk coping strategies to access basic resources for themselves and their families. Men and women returnees face different probabilities of land and housing restoration. In Burundi, Kosovo, and Uganda, for example, widows struggle to take possession of their husbands' land (Rees Smith and others, forthcoming).
- *Voice and agency.* Evidence shows the shifts in gender roles improve women's capacity and organizational capabilities and encourage women to adopt more public roles during and after conflict.¹⁶ Conflict can trigger unexpected gains in political and civic participation on the part of women and other marginalized groups, particularly at the subnational level. Expansion of women's roles during and after conflict gives rise to women's networks and organizations through which women exert increased influence in peace-building and state-building processes (Buvinic and others 2013). At the same time, the exclusionary nature of peace talks and limited focus on political and security arrangements mean that women continue to remain on the periphery of broader peace processes. A review of 24 peace processes between 1992 and 2010 revealed that women comprised only 7 percent of negotiation parties and 2.5 percent of signatories to peace talks (World Bank 2011).

PART II: INTERNATIONAL POLICY FRAMEWORK



The Evolution of the Framework and Gender Mainstreaming

A strong international policy framework for women's rights exists. During the past decades, countries around the world have developed multiple instruments to help them achieve gender equality and women's empowerment. To date, 189 of 194 countries have ratified the 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and other human rights conventions.¹⁷ Often described as the international bill of rights for women, CEDAW provides for women's equal enjoyment with men of civil, cultural, economic, political, and social rights. Countries also pledged commitments to gender equality and women's rights through the Programme of Action of the International Conference on Population and Development in 1994, which recognized reproductive and health rights and women's empowerment as the cornerstones of population and development programs. In 1995, the Beijing Platform for Action delineated comprehensive commitments on 12 critical areas of concern, including economic participation and elimination of violence against women and girls. Among the Millennium Development Goals (MDGs) adopted in 2000, MDG 3 sought to eliminate gender disparity in primary and secondary education, preferably by 2005, and in all education levels no later than 2015. In 2015, countries reaffirmed these commitments with more ambitious gender equality goals, targets, and indicators in the 2030 Agenda for Sustainable Development. Goal 5 pledges to end all forms of violence against women and girls, eliminate all harmful practices, recognize the value of unpaid work, and enhance enabling technology for women's empowerment, among other dimensions of gender equality.

In parallel with the evolution of a strong international policy framework, the past decades have also witnessed the emergence of a comprehensive architecture of institutions dedicated to promoting women's empowerment and gender equality. International and local nongovernmental organizations have been in the forefront of networking and advocacy for women's empowerment and gender equality. Most countries have created national women's machineries (usually a ministry) to oversee implementation of country commitments to international obligations, along with special positions or gender units in line ministries or sector departments responsible for incorporating gender in the sector. However, these ministries and units are often underresourced and lack sufficient capacity.

Since 1995, most development partners and international institutions have adopted "gender mainstreaming" as the dominant approach to achieving gender equality and women's empowerment. Mainstreaming involves systematically integrating gender perspectives in legislation, public policies, programs and projects.¹⁸ A large literature examines the effectiveness of

this approach. Contrary to early optimism, mainstreaming has not succeeded in embedding a gender equality orientation in the institutional DNA of most development agencies, and gender equality results have been fragmented and too rarely scaled up. Commitments to address gender equality frequently are not followed by efforts to build staff capacity, allocate adequate financing, and monitor and evaluate results. One part of the problem is language. The terminology of “gender perspective” does not help identify which gender inequalities are central to development outcomes, which results are to be achieved across sectors, and how to pursue the goals. Another problem lies with the multidimensional nature of gender equality, which cuts across program categories or sectors where development partners typically work. Rather than being multidimensional or aligned across sectors, interventions often end up being concentrated in specific sectors (for example, in education and health). Finally, mainstreaming has not been linked to flows of funding. The routines of government resource allocation have not generated information about financing requirements and funding gaps for the achievement of gender equality and women’s empowerment; and development partners often, in turn, do not provide adequate resources for the achievement of gender equality across sectors.

Neither donor resources nor country budgets match the policy rhetoric on gender equality. Since 1991, the Organisation for Economic Co-operation and Development–Development Assistance Committee has been tracking member countries’ commitments to gender equality and female empowerment using a policy marker that screens commitments according to whether their principal objective is to promote gender equality and women’s empowerment or whether the promotion of these objectives figures as a significant component within a larger program. The “principal objective” category reflects stand-alone projects targeting women and girls, and the “significant” category reflects gender mainstreaming (for example, interventions within a larger sector program such as education, agriculture, rural development, water and sanitation, and so on). For example, agriculture projects may include special components to recruit and train women extension workers or education programs may include special subsidies for girls to attend school. From 2002 to 2013, the amount of screened aid that could be attributed to the promotion of gender equality and women’s empowerment ranged between 8 and 18 percent (with the higher percentages mainly in the latter six years).¹⁹ More than 50 percent of aid for gender equality was in education and health. At the country level, gender budget initiatives have estimated that governments commit between 1 and 3 percent of own resources to promoting gender equality, which is low even in the absence of agreed-upon funding targets (UNU-WIDER 2014).

The past few decades have witnessed the growth of private sector actors in development assistance to support gender equality, along with a rise in partnerships between public sector agencies and the private sector (public-private partnerships). Many corporate initiatives directly seek to increase women’s economic status; among others, the more high-profile private sector initiatives include 10,000 Women, started by Goldman Sachs in 2008 and currently working in 43 countries; the Coca-Cola 5x20 Program, which seeks to enable the economic empowerment of 5 million women entrepreneurs across the company’s value chain by 2020, now present in more than 12 countries; and Wal-Mart’s Women’s Economic Empowerment Program. Encouraging and partnering with the multinational and local private sector in developing countries can be beneficial for women entrepreneurs.

The Role of the Multilateral Development Banks

This evolution of the international policy framework and institutional gender mainstreaming has been mirrored in the multilateral development banks (MDBs), which have all developed internal units, policies and strategies, and monitoring frameworks for gender. Past efforts have focused on mainstreaming gender across all operations and monitoring gender mainstreaming in program design, but the MDBs have recently begun moving toward a results-based model of development support.

Apart from the World Bank Group (WBG), four regional development banks have developed or are developing new gender policies or strategies that identify priority areas to be addressed in policy dialogue and lending. The Inter-American Development Bank (IDB) and the African Development Bank (AfDB) developed new strategies in 2014, while the Asian Development Bank (ADB) updated its existing strategy. The European Bank for Reconstruction and Development (EBRD) released its first “Strategy for the Promotion of Gender Equality 2016-2020” in December 2015. The IDB and AfDB strategies define specific areas of focus: the IDB emphasizes expanding women’s agency, access to quality public services, and better labor opportunities, while the AfDB intends to strengthen women’s legal and property rights, promote women’s economic empowerment, and enhance knowledge management and capacity building on gender equality (IDB 2015; AfDB 2015). The ADB update notes that mainstreaming alone is insufficient to narrow persistent gender gaps, and targeted investments are needed to address disparities in (1) secondary and tertiary education completion; (2) vocational and technical skills training; (3) access to productive assets, labor-saving technology, employment, and income-earning opportunities; (4) business development services for entrepreneurs; and (5) financial services and access to credit. The EBRD strategy (EBRD 2015) proposes three specific objectives: increased access to finance and business support for women-led businesses; increased access to employment opportunities and skills for women; and improved access to services.

The MDBs’ monitoring systems grapple with the tension between mainstreaming and a more strategic approach. None of the MDBs has abandoned mainstreaming, but the recent strategies appear to recognize the logic of identifying key gender gaps and defining priorities within key sectors. All institutions seek to strike a balance between recording the integration of gender equality into the design of most or all projects and a more strategic approach that would monitor whether key outcomes have been defined and are being achieved. The categorization systems used in each institution are described in appendix C.

The WBG strategy aligns with other MDBs and builds on WBG strengths—strong country-driven approaches and global knowledge brokering across regions and sectors. The WBG’s sectoral breadth provides a unique comparative advantage in building on the synergies arising from the interconnectedness of the three domains of gender equality described in the conceptual framework. The 2014 reorganization of the WBG seeks to facilitate greater knowledge and technical support flows between regions and practices. However, at the country level, articulation of the contributions of WBG support to closing key gender gaps remains a challenge. This difficulty may reflect low explicit demand from country partners resulting from limited analysis of how these gaps matter for the attainment of the country’s development goals or scant information about the nature of the gaps at the country or sector level. To address this shortcoming, the WBG Gender

Strategy will strengthen the country-driven approach, build the evidence on what works, and harness key partnerships at the country level to widen the policy dialogue.

PART III: EVOLUTION OF THE BANK GROUP'S APPROACH TO GENDER EQUALITY



Bank Group Support for Gender Equality

Although the World Bank Group (WBG) has a long history of addressing gender gaps in operational, policy, and analytical work, with the appointment of the first Women in Development advisor in 1997, progress has accelerated considerably in the past 15 years following approval of the 2001 Gender Strategy. The key driver of the WBG's increasing focus on gender has been the recognition that in addition to being an objective in its own right, gender equality is smart economics and can make a significant contribution to poverty reduction and shared prosperity. The 2001 strategy provided an operational framework based on a country-driven approach. The strategy formed the basis for OP/BP 4.20, which is still in effect and requires Country Assistance Strategies (CASs; now Country Partnership Frameworks [CPFs]) to draw on Country Gender Assessments and incorporate responsive actions in sectors or themes identified as priorities in the country strategy. The International Development Association (IDA) replenishment process and the Bank's support for the Millennium Development Goals reinforced the commitment to gender equality and the practical steps taken to integrate gender into the Bank's operational work.

An evaluation by the WBG's Independent Evaluation Group (IEG) raised a number of issues about the effectiveness of the 2001 strategy's implementation between 2001 and 2005 (IEG 2010). The evaluation found that the strategy was relevant to the Bank's mandate of poverty reduction and flexible in responding to country-specific settings. It pointed out that "given the evaluation's finding that CASs did not systematically identify priority sectors for gender integration and that the links between CASs and operations are difficult to monitor, the distinction between country-level or 'strategic' policy and institutional reform and project-level design features becomes critical" (IEG 2010, xi). The IEG review also found that following the launch of the 2001 strategy, the integration of gender issues increased substantially at the project level, but declined after 2003. The review attributed this tapering off to absence of a results framework for the strategy and weak monitoring and accountability mechanisms.

To strengthen the implementation of the strategy, in 2007 the World Bank Group Gender Action (GAP) plan was launched (World Bank 2006). The plan addressed specific sectors important for advancing women's economic empowerment, namely, land and agriculture, labor, private sector

development and finance, and infrastructure. The GAP was time bound (2007–10) and had specific objectives, actions, and performance indicators. Incentive funding encouraged task team leaders to address women's economic empowerment in project design and build evidence about which interventions were effective. An especially important contribution of the GAP was the architecture for the country-based approach to gender mainstreaming. The global GAP was followed up by the preparation of Regional GAPs based on Country Gender Assessments. The GAP also led to a great deal of diagnostic work at the country level to address gender in country strategies.

These enhanced efforts went beyond operations and included important investments by the Bank Group in knowledge generation to better understand the relationship between gender disparities, poverty reduction, and inclusive growth. As discussed, the preparation of *World Development Report 2012: Gender Equality and Development* (World Bank 2011) and the analytic work done subsequently—covering topics such as voice and agency, jobs, and gender-based violence—provided a quantum advance in the diagnostics and analysis of gender equality and a summary of the state of knowledge and where the gaps exist. This analysis has provided a robust framework for policy dialogues with governments.

In addition, with donor support, the Bank Group has established Gender Innovation Labs to address the lack of knowledge about how to effectively address the underlying causes of gender inequality, while building on the experience of the Bank in impact evaluations. Started first in the Africa region, Innovation Labs are now operational in the Latin America and the Caribbean, South Asia, and East Asia and Pacific regions. The labs generate rigorous evidence using impact evaluations to test a range of policy interventions—from land titling to programs aimed at employability—on males and females. The focus varies with country and regional contexts, and on which gaps between men and women and girls and boys are most critical.²⁰

The findings of the labs' impact evaluations have influenced national policy dialogue in client countries. In Uganda, three impact evaluations covering school-to-work transitions, agricultural investments, and female entrepreneurship shaped the content of the government's 2016–22 five-year plan. At the project level, the Gender Innovation Labs' work has affected the design of Bank Group projects in almost every sector. Beyond country-specific impacts, the lessons learned in individual sectors have been synthesized across countries. The *Levelling the Field* report synthesizes new data from impact evaluations in six IDA countries in Africa (World Bank and ONE Campaign 2014). The report's findings influenced the Bank's Democratic Republic of Congo Growth Poles project team to test one of the recommended policy actions, the provision of rural child care to address women's child care responsibilities to help them spend more time on agricultural work. This work has also led to collaboration between the World Bank Group and the New Partnership for Africa's Development's Comprehensive Africa Agriculture Development Programme on developing a joint work program to pilot and test new, scalable interventions.

The private sector is an important avenue for efforts aimed at increasing women's economic empowerment. The 2001 Gender Strategy acknowledged the importance of the private sector as an engine of economic growth and collaboration between the World Bank and the International Finance Corporation (IFC) as a means to strengthen effectiveness. The GAP identified the IFC as one of the main implementers of the plan and set targets such as providing more than US\$100 million in credit lines at commercial banks for women entrepreneurs. Between FY08 and FY10, the IFC committed US\$750 million through microfinance institutions, and an additional US\$35 million

through commercial banks, specifically targeted to women-owned small- and medium-sized enterprises (World Bank 2006; Gender and Development, Poverty Reduction and Economic Management Network 2011). In 2012, the IFC adopted gender as one of six cross-cutting strategic priorities. Recognizing the need for a better-integrated approach by the Bank and the IFC, the establishment of the Gender Cross-Cutting Solutions Area (CCSA) in 2014 for the first time brings together the Bank's Gender Group and the IFC's Gender Secretariat under one chapeau.

The Multilateral Investment Guarantee Agency (MIGA) is also working to strengthen its focus on gender equality. Although MIGA is not formally "under the umbrella" of the Gender CCSA, it is worth noting that as part of its updated Sustainability Policy and Performance Standards, MIGA committed in 2013 to strengthen integration of gender into its activities. MIGA expects its clients to minimize gender-related risks and unintended gender-differentiated impacts from the business activities it supports. MIGA also committed to track sex-disaggregated indicators for employment, education, health, and access to microfinance; these data are now available in its 2014 portfolio.

Lessons Learned

The past decade and a half of the Bank Group's efforts to support gender equality have yielded important lessons about what tactics work well and should continue to be part of the Bank Group's operational approach, and areas where stronger and more effective interventions are needed. Six lessons follow.

- *The need to deepen the country-driven approach.* The WBG's country-driven approach has overwhelming support. However, many Bank Group interventions do not build consistently upon a strong diagnostic of what the relevant gender gaps are, why they persist, what will be required to close them, and how much countries lose in economic development by not tackling them. The Bank Group will provide operational teams with more intelligent analysis to help them better understand the potential benefits for both men and women of closing gender gaps for poverty reduction and inclusive growth. This analysis, in turn, can increase clients' demand for "gender-smart" solutions. The quality and relevance of the diagnostic depends on the availability of the key data, for instance, on female labor force participation in the informal sector, earnings from various sources of paid work, or female ownership of key physical assets.
- *The need for a better understanding of what works.* Uncertainty persists on what the best approaches are in particular situations, especially around economic opportunities. In some cases it is a matter of establishing what works; in others, it is understanding which parts of interventions work for whom; and in others, it is simply a need to better disseminate the proven or promising approaches. Systematically identifying good practices and assessing their effectiveness in different contexts is a key input into building this understanding and strengthening the World Bank Group knowledge.
- *Building on what works.* Although there is little doubt that many Bank Group interventions have yielded important benefits for women beneficiaries, the results are uneven across operations. Similar projects adopt very different approaches to addressing gender issues, but only rarely as a matter of context. Different approaches often result from lack of knowledge flows across the institution, and sometimes reflect the interest and capacity of the relevant WBG managers and

staff, government officials, or company owners and managers. Although tailoring interventions to the country context is a key expertise of task teams, the WBG can better disseminate approaches and experiences that have proven successful across different contexts.

- *A more strategic approach to mainstreaming to help achieve results on the ground.* As noted, the effectiveness of mainstreaming of most multi-lateral development banks (MDBs), including the Bank Group, has yielded mixed results. In the WBG, there is little doubt that this approach has increased awareness among staff and clients about the importance of analyzing the gender aspects of development programs. However, the evidence has also revealed the limits of mainstreaming in yielding results on the ground. A results-based approach needs to move to center stage in global development support for gender equality, which means aligning operations across sectors within countries to achieve actual results for women and men.
- *Establishing a stronger monitoring system to capture results.* In recent years the emphasis has been on tracking the percentage of operations that integrate gender into analysis, design, and monitoring. Although this approach has helped focus attention on gender issues, especially at the design stage, critical information is missing on what happens in practice with respect to how operations are implemented and whether gaps between males and females are being closed and women's voice and agency enhanced. A stronger system for capturing and reporting on results in operations and countries is a key part of building better results.²¹
- *The need to leverage partnerships to promote strategic outcomes.* Many partnerships in which the WBG participates have made important contributions to the Bank Group's understanding, outreach, and effectiveness of gender equality at the country level. But given the large number of international and national organizations engaged in various aspects of the gender equality agenda, the Bank Group runs the risk of spreading itself too thin without delivering meaningful results. An area that is emerging as critical for both a more strategic focus and achieving results is partnership between the public and private sectors to support a coordinated approach to economic opportunity. Governments can work with the private sector to ensure that laws, policies, and regulatory frameworks that mandate certain practices (for example, parental leave) do not have unintended consequences. At the same time, the experience of the private sector in creating jobs, offering transport, or providing child-care services can provide lessons on service delivery. The Bank Group can leverage its convening power to help connect seemingly separate efforts by governments and the private sector to tackle these constraints.

These lessons reflect the serious efforts and substantial progress made since the first Gender Strategy in 2001. In the past 15 or so years the WBG has unquestionably paid more attention to gender gaps and women's rights. Although difficult to measure objectively, for those whose Bank Group experience covers the period, the impression is that the amount of management and staff time now spent on these issues is a multiple of what it was earlier. The 2012 World Development Report (World Bank 2011) has provided the intellectual framework needed for the dialogue with governments and development partners. Country knowledge of the nature and costs of gender gaps has been strengthened and databases have improved.

PART IV: THE STRATEGIC OBJECTIVES



The four strategic objectives:

1. Improving Human Endowments
2. Removing Constraints for More and Better Jobs
3. Removing Barriers to Women's Ownership and Control of Assets
4. Enhancing Women's Voice and Agency and Engaging Men and Boys

The 2012 World Development Report framework (endowments, economic opportunities, and voice and agency) anchors the World Bank Group's (WBG's) Gender Strategy for 2016–23. Within this framework, the strategy prioritizes four strategic objectives. The approach to *endowment* focuses on closing the remaining sticky “first-generation” gaps, while highlighting emerging issues to continue poverty reduction and shared prosperity. New gaps may emerge before first-generation gaps are closed, depending on inequality gradients within countries, for example, the double challenge for health systems to address the high prevalence of both undernutrition and obesity in many middle-income countries and increasingly in South Asia and Sub-Saharan Africa. On *economic opportunities*, the strategy focuses on two strategic objectives: (1) lifting constraints to increase the quantity and quality of jobs, and closing gender earnings gaps; and (2) improving the conditions under which women are able to secure ownership of and control over productive assets and to access the finance and insurance needed to purchase those assets, put them to work, and protect their capital value. Finally, on *voice and agency*, the Bank Group will focus on helping reduce early marriage and teen pregnancies, prevent and respond to gender-based violence (GBV), address adverse masculinity norms in fragile and conflict-affected situations (FCS) and other environments, and enhance the effective role of women in decision making in service-delivery governance structures at the subnational level.

Addressing these objectives in FCS requires an approach that includes understanding changes in gender roles and relations, taking advantage of opportunities created by displacement to address harmful gender practices in a sustainable manner, addressing issues specific to women and children, and addressing issues of masculinity and needs of young men.

The four strategic objectives are strongly interconnected even though the strategy discusses each set of issues and interventions separately. For example, although human endowments such as health and education are important in their own right, they also contribute to women's ability to take advantage of economic opportunities, and their capacity to exercise voice and agency. Improvements in infrastructure (water and sanitation, transport, energy) increase the time available for women to participate in paid employment and enable better access to markets and health and education services. GBV is a constraint to women's voice and agency, but it also affects economic opportunity as a result of work absenteeism for both men and women, and mental and physical health, which in turn affects the next generation. The strategy seeks to clarify these interdependencies and ensure that operations in the various sectors in which the Bank Group works are aligned for maximum impact.

The Bank Group's country-driven approach allows for the emphasis within each strategic objective to vary according to specific country situations. The relative importance of the four objectives, and the various subissues identified for WBG attention, will, of course, differ from country to country (and even within different regions of a country) throughout the period covered by the strategy. The type of engagement on these issues will also vary. Each country management unit will be expected to think strategically about how to leverage analytical support, policy dialogue, financial support, and strategic partnerships to foster awareness about key country gender gaps and create synergies at the country level to close them.

Although the strategy does not propose to set global targets under these objectives, key indicators will be monitored to assess progress (see Implementation and Results Framework in Part V). Where possible, the WBG will monitor the indicators adopted as part of the Sustainable Development Goals (SDGs) in its country work. In addition, the section below identifies a number of strategic indicators for which data will be collected to provide a metric for progress. Some of these indicators are aligned with those on the World Bank Group's corporate scorecard.

Improving Human Endowments

Health

FIRST-GENERATION ISSUES

Addressing the Remaining Gaps in Maternal Mortality

As discussed, great strides have been made, but significant challenges remain to reducing high maternal mortality in many countries. The adult lifetime risk of maternal mortality for women in Sub-Saharan Africa remains 1 in 38 (1 in 15 in Chad and 1 in 18 in Somalia), and in five countries (Burundi, Chad, Liberia, Niger, and Somalia) more than one-quarter of all deaths among women of reproductive age are due to maternal causes. Fifteen countries (all in Africa) still experience more than 500 maternal deaths per



Help close remaining gaps and address emerging issues, which will also improve access to economic opportunities

100,000 births, led in order by Sierra Leone, Chad, Central African Republic, and Somalia, which all exceed 800 (WHO, UNICEF, UNFPA, World Bank, and UN Population Division 2014), and Afghanistan faces 400 maternal deaths per 100,000 births. In addition, challenges persist among vulnerable groups, such as indigenous populations and adolescents, in countries where national averages have improved.

Women's Access to Health Services

Women's access to health services that can reduce mortality is constrained by demand- and supply-side barriers. On the demand side, poverty, poor knowledge and information, limited mobility, and preference for sons are associated with higher female infant and child mortality, including the phenomenon of missing girls—through selective abortions and inadequate nutrition and medical care for girls under age five. “Missing girls” is an issue in some middle-income countries such as China and Vietnam and in some countries in Central Asia, and does not improve as countries get richer. On the supply side, maternal mortality is the result of system failure at early detection of at-risk pregnancies, availability (presence of qualified providers and relevant inputs), accessibility (affordable services), and adequacy (quality of attention and care, notably for teenage mothers) of health services.

The WBG is building up several types of interventions to bridge the gap in access to quality sexual and reproductive health services including multisectoral interventions to address both demand- and supply side-barriers, financing (see next paragraph), and alternative modes of delivery through community health workers. One of the overarching goals is to support countries in taking advantage of emerging demographic dividends. Apart from their direct effect on endowments, access to sexual and reproductive health services matter for women's economic empowerment (box 4.1). For instance, higher total fertility is associated with lower female labor force participation, and this effect is strongest for women ages 20–39 years (Bloom and others 2007).

Box 4.1 The Sahel Women's Economic Empowerment and the Demographic Dividend Regional Project

The Sahel Women's Economic Empowerment and Demographic Dividend regional project aims to strengthen women's and girls' empowerment by enhancing their access to quality reproductive and maternal health care. The project, which focuses on Burkina Faso, Chad, Côte d'Ivoire, Mali, Mauritania, and Niger, addresses both the supply- and demand-side constraints to access to health services. This project includes cross-border cooperation to improve the availability and affordability of reproductive health services, strengthen specialized training centers for rural-based midwives, improve nursing services, and pilot and share knowledge on adolescent girls' initiatives.

The launch in July 2015 of the Global Financing Facility (GFF) in support of Every Woman Every Child is an important step in closing the remaining gaps. The objective of the GFF is to end preventable maternal, new-born, child, and adolescent deaths, and improve the health and quality of life of women, children, and adolescents. The facility was created as a partnership between the World Bank Group and the governments of Canada, Norway, and the United States. The GFF supports the acceleration of several SDG targets and the updated Global Strategy for Women's, Children's and Adolescents' Health. It will provide smart financing for preventive and curative interventions, including family planning and nutrition, and targeted interventions in areas such as

child marriage, violence against women, and women's economic empowerment. The GFF will also support efforts by communities to mobilize themselves and advocate for their rights, including reproductive rights.

Within the context of universal health coverage, investments in community health workers and primary health care workers offer a critical entry point both for better outreach, follow-up, and early triage of pregnancies and for formal employment and career development for women and unemployed male and female youth. Several programs, such as the Health Extension Program in Ethiopia, the Female Volunteer Health Worker program in Nepal, and the Lady Health Worker program in Pakistan, recruit and train women health workers to provide services within their communities, helping address gaps in service provision. The principles of these programs will be adapted to other contexts.

EMERGING ISSUES

Women's Health Issues: Aging and the Increase in Noncommunicable Diseases

Even though women may experience greater life expectancy than men, their health problems increase with age and last longer. Prevalence of noncommunicable diseases such as breast and cervical cancers, high blood pressure and diabetes, and dementia increases with age. With population aging, the prevalence and severity of disability is expected to increase (UN Women 2012). Women are less likely than men to receive proper health care, in part because of their greater financial vulnerability stemming from their patterns of labor force participation and lack of empowerment. These issues are expected to be an important part of Bank Group support for middle-income countries, and will feature prominently on the universal health coverage agenda.

GBV has an important public health dimension because of its mental and physical consequences, and the health sector provides a key entry point for survivors. Work to strengthen health systems will incorporate attention to integrated health and counseling services for survivors of GBV, referrals to legal assistance, economic support, data collection to build the evidence, and upstream advocacy about these issues. Other entry points through education and safety net systems include interventions focusing on behavior change through positive conflict resolution and parenting, and training of teachers on school-based sexual violence, and school health providers on counseling and referral services.

Men's Health Issues: Smoking, Drug and Alcohol Abuse, and Poor Diets

Men's health-risk behaviors translate into higher mortality and morbidity in adulthood, which may also increase females' unpaid care burden and the number of women supporting dependents on their own. For instance, among 15- to 29-year-olds, mortality rates due to injuries among men are more than twice those of women; and among people who are 30–44 years old, 50 percent more men than women are likely to die from noncommunicable diseases (UNDP 2012). In Europe and Central Asia, middle-age men (45–59 years old) were dying at higher rates in 2010 than in 1970, and men's years of life lost to disability were linked to high blood pressure, dietary habits, drug and alcohol use, and smoking. In many countries, poorly educated men enjoy considerably fewer life years than the rest of the population. Morbidity patterns are similarly gendered, which has important consequences with regard to caring for sick dependents and increasing the prevalence of lone female households in older age (Bussolo, Koettl, and Sinnott 2015; Notzon and others 1998; Cockerham, Snead, and Dewaal 1997). These issues are being factored into Bank Group health

services support programs in the Europe and Central Asia region and in other middle-income countries.

The Need for More Frontline Health Workers

Major gaps exist in human resources for health, especially in low-income and fragile countries where resources are most needed. Recent projections identify a needs-based gap of skilled health professionals of 10.1 million by 2030, with Sub-Saharan Africa alone facing a projected deficit of 3.7 million health workers (GHW 2015). Despite training doctors, nurses, and skilled workers, developing countries lose their investments when these workers migrate to other countries for better pay. Similar scenarios play out between rural and urban areas, with doctors and nurses concentrating in the higher-paying urban areas with better living conditions. Investments in frontline health workers will be a component of WBG investments to expand formal employment opportunities for informally employed women and men and unemployed young males and females living in low-income communities. Given that in low-income countries, half of health services are provided by the private sector (IFC 2008), reform to the regulation of service provision, the setting and enforcement of quality standards, and better coordination between public and private providers will be important components of the overall strengthening of the health system.

Education

FIRST-GENERATION ISSUES

Closing the Remaining Gender Gaps in Education

As noted, gender gaps in education have decreased significantly, especially in primary education, but gaps remain, especially among the poorest. A key part of the success in closing gender gaps has been the potent combination of the spotlight effect of MDG 2 and the partnership around the Education for All: Fast Track Initiative implemented by the World Bank with multidonor funding, which spurred a huge expansion of education access for both boys and girls. Remaining gaps include persistent inequalities between countries and within countries on enrollment for different income levels, reverse gender gaps in secondary and tertiary schooling (boys are less likely to enroll), low quality of services, and the lack of training for teachers and lack of materials that actively challenge gender norms and stereotypes and acceptability of GBV. The WBG will ramp up efforts to close gender gaps in those countries where they are most severe through proven interventions, including conditional cash transfers and scholarships and stipends on the demand side, and strengthened school-based management, results-based teacher incentives, and access to information on the supply side.

EMERGING ISSUES

The School-to-Work Transition: A Key Challenge for Youth, Especially Women

As girls grow into adolescence, the actual and perceived obstacles to their economic empowerment begin to dominate their environment in both low- and middle-income countries. Girls begin to face specific expectations and constraints to their development that boys do not face, and that often force girls to make decisions or accept decisions made by others with the potential for negative, irreversible consequences. In low job environments with strong social norms, parents may view early marriage as the pathway for female adulthood and may only value education insofar as it increases marriageability.

Young women tend to take longer to find their first job, which is likely to be less good than the ones their male counterparts find, and they face a higher probability of inactivity. If they do not have a secondary education, the higher-paying categories of formal wage employment are likely to be closed to young women (Filmer and Fox 2014). The occupational choices for those who have not completed primary education are more limited, especially for women, who usually cannot obtain the higher-earning, semi-skilled work (wage employment or self-employment) that is available to men without a secondary education (in construction trades, mechanics, or transportation services) (Campos and others 2013). In the Middle East and North Africa, low rates of female labor force participation persist despite dramatic improvements in educational attainment, and the school-to-work transition, which is difficult for all young people, is especially challenging for educated women.

Other barriers to female labor force participation include safety issues on the way to work and in the workplace; low availability of quality care services for children, the sick, and elderly dependents; and lack of safe and affordable transportation (Munshi 2015). The constraints facing young women are exacerbated by the norms and behaviors modeled by the women they encounter in their lives. The lack of confident, independent women who have gone to school, are earning a living outside the home, and can serve as role models can limit the aspirations of young women themselves.

Programs and interventions need to encompass multiple components to affect multiple outcomes simultaneously. The approach that appears to yield the greatest impact is to bundle a set of interventions. Programs based on a single intervention cannot expect to affect all outcomes, and recent research suggests that integrated interventions are delivering the best results (Taylor and Perezniето 2014; Filmer and Fox 2014). On the labor supply side, programs supported by the Bank Group and development partners are adopting a mix of counseling and life-skills training to try to change behaviors and instill confidence, business training, vocational training, and follow-up support. The Adolescent Girls Initiative (box 4.2), is an example of such combinations of inputs.

However, in contrast to education and health, and despite ongoing research and impact evaluations, rigorous evidence is limited on what works in general to promote access to jobs; and on the relative emphasis between supply- or demand-side constraints; best fit of specific interventions to specific contexts; and cost-effectiveness. More work is needed to address regulatory and policy distortions that constrain labor demand and inhibit job creation, especially in the formal sector and for young men and women of different educational backgrounds. Few supply-side interventions report costs, and many of those that do are expensive. The Empowerment and Livelihoods for Adolescents program implemented by BRAC in Uganda has begun with a more selective approach focusing on interventions to relax social norms. The program identified sociocultural factors as the binding constraints, focusing on human development outcomes as well as broader economic and social empowerment. In the future, the Bank Group will strengthen the evidence base on complementarities between demand- and supply-side interventions and trade-offs between simpler, cheaper models and results attained. On the supply side, efficiency in program delivery, experiments to understand which components matter most, and use of technology (such as providing job information through mobile phones) could lower costs dramatically.

Box 4.2 The Adolescent Girls Initiative

Transitioning from school to productive employment presents an array of challenges for young people in general and adolescent girls in particular. Reaching adolescent girls is critical because decisions made and behaviors established during this period affect their horizons later in life. Adolescence for boys typically ushers in increased mobility and autonomy, but for girls it often comes with increased restrictions—fewer opportunities and less freedom to exercise choice.

The Adolescent Girls Initiative (AGI) was designed to better understand what works in helping adolescent girls and young women transition to productive employment. In several countries, the AGI piloted and rigorously evaluated innovative interventions that included business development skills training, technical and vocational training targeting skills in high demand, and life-skills training.

In Liberia, AGI supported the Economic Empowerment of Adolescent Girls and Young Women project, which trained about 2,500 young women for either wage employment or self-employment plus life skills, with an emphasis on job placement and follow-up support. The project evaluation showed that employment rose by 47 percent while earnings increased by about US\$32 per month, an 80 percent gain. The impacts were larger for the self-employment track than for the wage-employment track, but these are still much larger impacts than seen in other youth training programs. The project also significantly increased girls' savings by about US\$36, and had positive effects on their self-confidence and job satisfaction.

In Nepal, the Adolescent Girls Employment Initiative trained 4,410 young women in three rounds. Livelihood training spanned 39 occupations across 44 districts of Nepal. Trainees also received life-skills training and assistance with job search and placement or for starting their own businesses. One year later, the treatment group had increased their nonfarm employment by 14 percentage points, for an overall gain in employment of 47 percent relative to the control group. Average monthly earnings increased by approximately 45 percent for the 2010 cohort and 66 percent for the 2011 cohort. In contrast, limited effects were found on empowerment, reproductive health, or household-level outcomes.

The rigorous evidence on program impacts that have resulted from the AGI not only contribute to the evidence base on what works, but also provide a strong case for (1) designing youth employment programs that are responsive to the needs of young women and (2) better understanding demand-side and regulatory constraints that hamper successful school-to-work transitions. Efforts are under way to scale up approaches used in AGI pilots in national-level employment programs in Nepal and Rwanda. Evidence and operational tools are also being used to inform project design in Bhutan, the Indian State of Jharkhand, the Sahel region, and Zambia, among others.

Teacher Training and Curriculum Reform to Improve Educational Outcomes for Underperforming Boys

Weaker learning outcomes and educational achievement may be a limiting factor for boys and young men. Across the 64 countries that participated in the most recent Programme for International Student Assessment, results reveal a widening gap between male and female academic achievement. They also show that young women often outperform their male peers. In these countries, girls now go to school longer than boys and significantly outperform boys in reading, and boys are also more likely to post low scores in math and science, with these learning

differentials appearing as early as Grade 4.²² Countries such as Jamaica are addressing these issues by experimenting with a series of measures including the following:

- Training of school principals with a focus on understanding that boys and girls learn differently
- Action research in school about the following interventions: single-sex group work (with careful attention to avoid gender stereotyping), male teachers or principals as role models, physical breaks (for example, asking students to stand up for a minute or two) in response to finding that boys cannot remain focused listening to teachers talking for a long period, and increased use of graphics and pictures in teaching.

These approaches will be tested in other relevant contexts and best practices disseminated.

Girl's Education and Training in Science, Technology, Engineering, and Mathematics (STEM)

Female and male students tend to choose different fields of study—notably women are underrepresented in STEM—which sets them into different employment and sectoral paths. As a result, women tend to work in public administration, education (which may have consequences for providing role models for boys in school), and social work, with up to 70 percent or more of the female labor force concentrated in the public sector in some countries. Underlying this situation are the structure of educational systems, gender-biased textbooks and academic offerings, low exposure to STEM at a young age, and lack of opportunities for girls to enroll in STEM programs. Pilot programs such as in The Gambia seek to change teaching methods to make STEM more attractive to high school students (box 4.3). Early college courses emphasizing real-world applications of STEM work have also been shown to increase the retention of women in STEM majors.

Box 4.3 Progressive Math Initiative and Progressive Science Initiative, The Gambia

With support from the World Bank, The Gambia runs a pilot program called Progressive Math Initiative and Progressive Science Initiative in 24 upper basic and senior secondary schools. This program provides math and science courses following best international practice and using 21st century technology. An evaluation conducted in 2013 showed that participating students performed better than nonparticipating students, and female students are actively participating in this program. The Ministry of Basic and Secondary Education plans to expand the program nationwide after the final results of the evaluation in September 2015.

An option to increase opportunities for female participation in STEM fields is through Technical Vocational Education and Training (TVET) programs. Increasing opportunities requires enlarging career-path options available to women and ensuring that institutions offer high-quality programs. To increase the number of females studying in STEM and in information and communications technology (ICT) programs at the secondary level, many countries have to address sociocultural barriers to enrollment with interventions and policies aimed at students and parents that positively influence persistent beliefs about the kinds of students who attend TVET and the postgraduation opportunities available to women. Examples of barriers include accessing ICT services; cost of

accessing resources; lack of awareness that ICT services could be beneficial; legal and discriminatory regulations and environments; cultural and social norms; and lack of education, skills, and capacity. Interventions include inclusive messaging about who can be a technician and revising admissions policies to avoid requiring experience that will be taught (for example, requiring computer science major applicants to have significant previous computer programming experience). This is an area in which the Bank Group will begin selective experimentation.

Early Childhood Care and Education (0–5-Year-Olds)

Although primarily designed to provide a head start to children, particularly those from poor families, early childhood development (ECD) programs that provide affordable center-based care and early education (that is, daycare centers or preschools) in low-income and middle-income country contexts can increase mothers' engagement in the workforce. A large body of evidence focuses on the positive impacts of ECD on children's school preparedness, through better physical development (quality child care) and stronger cognitive and language development and socioemotional development (quality child care and early education) (IEG 2015). The evidence on the impacts of the provision of ECD services on maternal employment is scant but promising. For example, a study in Argentina estimated a 7–14 percent increase in maternal employment as a result of large-scale increases in the availability of free preschools nationwide (Berlinski and Galiani 2007). Another study of Argentine families estimated a 13 percent difference in workforce engagement in favor of mothers whose youngest child just made the age cutoff for preschool eligibility versus those whose youngest child just missed that age cutoff (Berlinski, Galiani, and McEwan 2008). Similarly, a study on the impact of community-based preschools in a rural area of Mozambique found that the caregivers of participating children were 26 percent more likely to have worked in the previous month, and that older siblings (ages 10 to 15 years) were 6 percent more likely to be enrolled in school (Martinez, Naudeau, and Pereira 2012). The latter result is especially striking considering the importance of mothers' secondary school attainment in preventing the intergenerational transmission of poverty.

These results suggest that center-based care for young children frees up time for the primary caregivers in the household (typically mothers and, sometimes, older sisters). Therefore, the Bank Group will apply innovative approaches to scaling up the supply of such services through a mix of public and nonstate providers; this is a “double win,” helping significantly increase girls' and women's ability to engage in further education and productive activities, while at the same time promoting the early development and life-long opportunities of young children.

The World Bank Group invested \$3.3 billion in ECD programs between 2001 and 2013, including through 42 education projects that included a specific focus on the early years, often through a combination of preschools and parenting information and support. Some of these interventions (for example, in Indonesia) are explicitly targeting fathers as well as mothers to promote increased parental engagement among both parents (Denboba, Hasan, and Wodon 2015). Indeed, while, on average, women still spend four times as much time on child care as men, providing fathers with more opportunities and information to engage in child-rearing could also promote women's participation in the labor force and change restrictive gender norms within households.

The World Bank Group will continue to support its clients in scaling up quality ECD programs. These programs will include center-based care and parenting information services. In addition, impact

evaluations and Bank Group analytic work will document the impacts of these programs on both children and caregivers.

Social Protection

FIRST-GENERATION ISSUES

Social protection and social safety nets (SSNs) play a critical role in addressing and preventing poverty and vulnerability, sustaining income, and fostering economic inclusion. They provide key instruments for achieving the WBG goal on reducing poverty among the poorest 40 percent of the population. During crises, social safety nets can help mitigate the gendered effects of harmful coping practices such as girls' school dropout and female reduced food intake, which have long-term consequences for their human capital. SSNs are effective in sustaining consumption and ensuring that the most vulnerable members in poor households—typically girls—access key basic services in health and education.

In recent years, SSN programs have gone beyond targeting women and girls and developed innovative features to build in positive externalities such as financial inclusion, access to identification documents, or changes in intrahousehold bargaining power, which, in turn, foster greater economic inclusion. A growing number of SSN programs provide economic and social opportunities for females through investment in income-generating activities, redistribution of paid and unpaid work, and participation in social networks. Innovative program design and coordination with other sectoral ministries, nongovernmental organizations, and the private sector can help enhance access to these economic and social opportunities.

The WBG will continue to support client countries in expanding SSNs for the world's poorest women and men. Ensuring that sound gender analysis feeds into the design by providing information about different vulnerabilities and risk-management strategies, as well as opportunities for employment and income generation, will help strengthen the implementation of related actions for win-win delivery mechanisms for both women and SSN-implementation agencies.

EMERGING ISSUES

As the WBG shifts its support from discrete program support to system building, taking a gendered life-cycle approach to social assistance and social protection will be key to addressing aging and poverty risks in old age. In many countries, early marriage, women's lack of legal rights outside those obtained through a husband, and lack of enforcement of existing laws mean that one key vulnerability for women is widowhood. Widows' pensions are crucial to reducing poverty among elderly women and increasing women's agency. In addition, providing pensions (social and contributory) is a critical tool for addressing the preference for sons (as providers of old-age support).

In the future, the Bank Group will do the following:

- *Foster best-fit transformative linkages between core SSN interventions and broader opportunities for women.* For example, getting poor women into SSN programs can help reduce gaps in access to identification, thus removing a major constraint to accessing basic services and economic opportunities. In enabling contexts (that is, those with strong political leadership), the Bank Group will support governments in complementing basic SSNs with

interventions to close gaps in endowments (literacy), voice and agency (counseling on parenting, reproductive health, and GBV), and expansion of economic opportunities (productive inclusion of female smallholders, access to financial services). In more challenging contexts, the Bank Group can leverage its expertise to complement cash transfers with financial services (savings and microcredit).

- *Engage more with men in SSN interventions.* This approach can mitigate the risks of perpetuating traditional gender norms (that is, SSNs reinforcing traditional women's roles as having primary responsibility for their children's education and health, which excludes men from this role and relieves them of their care responsibilities; or SSNs feeding into adverse norms that devalue girls). The Bank Group is building a set of good practices to bring men into parenting and care in settings such as Mauritania, Niger, and Peru, and to promote transformative dynamics within the household and address GBV through interventions complementary to the core SSN benefits.
- *Build strategic partnerships for both program delivery and advocacy about gendered risks according to the country context.* For example, in low-capacity and fragile environments, alternative benefit and services providers, such as nongovernmental organizations and the private sector, can implement and enhance key program components such as electronic and mobile payment. They can also expand programs' scope to provide casework management, address specific vulnerabilities, and help reach hard-to-reach populations. Partnerships with the private sector can enable social protection systems to provide a more integrated continuum of services from disaster risk management, to social assistance, to credit and insurance. For example, they can help individuals and households manage the risks brought about by disasters and climate change; help make social assistance more productive and inclusive in FCS contexts; and boost access to bundled products from insurance, credit, and savings providers. And strategic partnerships for advocacy can help widen country dialogue on key gendered risks and interventions to manage them. This would contribute to building the resilience of women, their households, and communities.

Economic Opportunities

Removing Constraints for More and Better Jobs

Increasing women's participation in the labor force, increasing their income-earning opportunities, and improving their access to productive assets are central to the achievement of the twin goals of eliminating extreme poverty and boosting shared prosperity by 2030, yet remain a frontier area for the WBG. The reasons are several. First, there are evidence gaps on interventions in economic opportunity (see Buvinic and others 2013; and the previous discussion on school-to-work transitions). The Bank Group is building a more robust knowledge base in this area through analytic work, piloting of approaches, and impact evaluations.

Second, this area calls for a joint approach between the Bank and the IFC, especially at the country level, which the Bank Group's new structure is increasingly supporting. Through the Gender Strategy, the Bank Group will work in an aligned way with the public and private sectors to demonstrate that gender-smart solutions can improve the economic outlook for both men and women.

Women's employment decisions result from interactions between prevailing gender and social norms about educational choices, occupational choices, domestic household responsibilities and family duties, mobility, constraints on access to resources that govern female and male time allocation, and access to markets for labor and inputs. Work is the main source of income for most poor people, and opportunities for gainful work offer a means to increase both consumption and savings. As indicated previously, women's participation in the labor force in almost every country is significantly lower than that of men. The factors that constrain women's labor force participation include (1) skills gaps; (2) occupational sex segregation; (3) lack of care services for children and sick and elderly dependents; (4) limited mobility; and (5) legal, regulatory, and social restrictions. Marital and fertility choices that are concurrent with the completion of education completion or entry into the labor force may set young women on a low-productivity trajectory under which they are unlikely to shift to activities with higher productivity. Addressing these constraints requires concerted attention to developing and testing new approaches such as unbundling behavioral, technical, and business skills; designing new strategies for job placement and child and elder care; addressing occupational segregation and sexual harassment on the way to and at work and school; and lifting demand-side and regulatory constraints. Taking a gendered approach to new sectors of labor demand, such as "green growth" jobs and climate-smart agriculture (box 4.4), can lead to positive outcomes before traditional barriers kick in. Digital technology can help in establishing and growing small and medium-sized enterprises (SMEs), and can also be a powerful instrument for increased voice and agency.



Help increase women's participation in the labor force, boost their access to higher quality jobs, and help increase their earnings

Box 4.4 Green Jobs and Gender Equality

Although definitions vary, “green jobs” are viewed generally as those occupations or skills that help countries move toward a less carbon-intensive economy and adapt to the impacts of climate change. Green jobs include employment in such industries as renewable energy, energy efficiency, and other services contributing to climate mitigation, as well as those contributing to adaptation and climate resilience.

Opportunities in the green economy have the potential to increase economic possibilities for women. Particularly in newer industries such as renewable energy, potential exists to break long-standing occupational sex segregation through attention to science, technology, engineering, and mathematics education; technical training; and job placement for female students and trainees. It is estimated that by 2030, at least 20 million jobs will be created in the green economy. Enhancing women’s entrepreneurship in this sector and women’s access to green jobs can lead to greater and more sustainable economic growth. Although often described only with regard to their climate vulnerability, women are also change agents and environmental managers—through their involvement in agriculture, animal husbandry, and forestry at levels from local to national—who can influence the development and deployment of sustainable solutions.

Sources: ADB 2011; Bowen 2012; Kuriakose and others 2013; World Bank 2012b; USAID and IUCN 2014; and ILO 2015.

The availability and design of infrastructure, and the services it provides, are key to accessing jobs and economic opportunities—as well as being a potential source of jobs. Infrastructure expansion and service provision can play a role in mitigating important constraints on women’s time and physical mobility. Investments in electricity, water, roads, ICT, and transportation can free up time that women need for home production; paid employment; entrepreneurship; and access to education, health, and other services. They can provide important enabling functions as the world undergoes the largest wave of urban growth in history. More than half of the world’s population now lives in towns and cities, and by 2030 this number will swell to about 5 billion. Much of this urbanization will unfold in Africa and Asia, bringing huge social, economic, and environmental transformations.

Women and men’s social and economic roles are at the root of their specific and differential needs for transport. Women have unique travel needs related to their household, economic, and social roles. Their travel patterns in urban areas are more likely to be characterized by more frequent, shorter, and more complex trips than those of men. In rural areas, women tend to have less access to economic opportunities and transportation choices and tend to look for jobs close to home to juggle their other roles. There is a growing realization that women bear a greater transport burden than men, and suffer “time poverty,” which can negatively affect low-income women’s ability to reduce their economic vulnerability.

Economic opportunities differ significantly between urban and rural settings, and rural women face specific barriers, as noted earlier, including in land ownership and tenure security. Overall, the labor burden of rural women exceeds that of men, and includes a higher proportion of unpaid work related

to preparing food and collecting fuel and water as a result of infrastructure deficits. Time-use surveys with data by activity show that weeding and harvesting are predominantly female activities. Women are overrepresented in unpaid, seasonal, and part-time work, and women are often paid less than men for the same work. Recent data show that agriculture is becoming increasingly feminized in the developing world; in Sub-Saharan Africa and the Middle East and North Africa, women constitute the bulk of unskilled labor in the fruit, vegetable, and cut-flowers export sectors. The Bank Group has begun experimentation with and evaluation of new approaches to enhance the productivity of female smallholders (for example, through provision of child care and mechanisms to hire labor) and incorporate female workers into higher-value segments of agriculture value chains. In Sub-Saharan Africa, the Bank Group will focus on the gender gap in agricultural productivity and agribusiness operations, whereas in South Asia the focus will be on nutrition-sensitive and safe food systems and sustainable livelihoods, as well as on linking smallholder farmers to value chains.

Partnerships with the private sector are critical to advancing economic opportunities for women and including men in supporting gender equality in the workplace. One such partnership led by the IFC is *SheWorks*, a global private sector partnership to improve employment opportunities and working conditions for more than 360,000 women by 2016 through knowledge sharing and best practices. In its first year, the partnership recruited 13 leading private sector companies (in nine countries and 20 sectors, including traditionally male-dominated industries such as financial services, real estate, telecommunications, construction, petrochemicals, energy, and information technology) that have pledged to implement a minimum of three measures to support women in the workplace: flexible work, effective anti-sexual-harassment mechanisms, and programs to accelerate women in leadership. The EDGE Certified Foundation, the International Labor Organization, and UN Global Compact provide knowledge support and facilitate implementation of best practices. Early results show increases in women's employment numbers. This model will be used to consolidate learning and best practices for replication by other companies, industries, and regions in the years to come.

To guarantee access to entry-level jobs and welfare-to-work transitions for poor women, the Bank Group is also strengthening the economic-inclusion dimension of public works and employment services. Public employment programs help households smooth revenue and cope with seasonal variation in employment and climate risks. India's National Rural Employment Guarantee Scheme increased female participation by applying the same statutory wage rate for women and men; that rate previously was above the market rate for female casual labor but below that of men. Tanzania's Productive Social Safety Net Program is expanding the range of activities supported to include care provision, and promoting greater female participation by locating worksites closer to villages and allowing different household members to hold jobs. These interventions are also key to strengthening resilience.

An emerging area for the WBG is bringing a gender lens to climate resilience and developing gender-smart solutions to climate change. This area involves both analytic work and operations. A companion report to the recently launched *Shock Waves* report (Hallegatte and others, 2015) on climate change and poverty will explore the links between gender, poverty, and climate change. Additionally, analytical work on gender and renewable energy is planned through the Climate Investment Funds (CIFs) and on gender-smart sustainable forest management through the Forest Investment Program (FIP) of the CIFs and the PROFOR program (Asfaw and others 2015). With

regard to operations, the CIFs will also focus on enhancing women's economic assets and their roles in community-climate adaptation, notably in Africa. Efforts within the energy sector include work to scale up good practices in working with the national energy agencies and utilities, including expanding women's employment and entrepreneurship in renewable energy value chains and off-grid renewable energy.

The Gender Strategy will focus on key obstacles to more and better jobs—lack of care services, unsafe transport, and occupational sex segregation.

CARE

Providing care has intrinsic economic value. It helps this generation work in the jobs they want, and for children, provides a direct input into the production of the next generation of workers. As mentioned, for women to engage in paid employment, care work will need to be redistributed within the household between adult male and female members, and between households and private and public providers. Governments can establish supportive business policies to foster the development of care services and interventions to encourage greater involvement of fathers in child care and men in care for sick and elderly dependents. The private sector can invest in care services for better business outcomes and promote approaches that help workers of both sexes balance their work and family responsibilities. The WBG will build on the growing evidence base in this area and pilot interventions in select operations that can eventually be brought to scale.

Evidence is building on the importance of the provision of quality, affordable child care for children younger than age three, early child education for children between three and five years old, and full-day school for the first grades of primary school. Analysis of the extension of school days in Chile (a form of free child care) shows that increasing the day from half to full day (equivalent to a 45 percent increase in primary schools) would raise women's labor force participation by 11.9 percentage points and increase labor force attachment by 18 percentage points (Berthelon, Kruger, and Oyarzun 2015). Apart from the WBG's Education Global Practice, which finances early child education, the Agriculture Global Practice (box 4.5) and Social Protection and Labor Global Practice support the development of alternative child-care arrangements to stimulate the participation of women in agriculture, public works, and youth employment initiatives (box 4.6). The IFC is working with Care.com on understanding the characteristics of demand and supply for care to increase successful matches between providers and their potential clients and potential certifications for providers to signal their competency.

Box 4.5 The Agricultural Support Project, Côte D'Ivoire

In Côte d'Ivoire, the cashew processing workforce is made up of low-skilled workers, and women are primarily engaged in shelling and peeling tasks, for which productivity increases steeply with tenure and experience on the job. The Agricultural Support Project aims to provide training and child care in areas where new medium-sized cashew processing factories will be opened. Starting in FY16, an impact evaluation will examine the impact of child care on women's employment and productivity and on firm output.

Box 4.6 Levelling the Field: Improving Opportunities for Women Farmers in Africa

Levelling the Field: Improving Opportunities for Women Farmers in Africa, a joint World Bank–ONE Campaign policy report published in 2014, analyzes the factors that drive productivity gaps between male and female farmers and offers policy makers concrete actions to close those gaps. The report's findings are influencing client programs and operations. The Democratic Republic of Congo Growth Poles project team, for example, decided to test one of the report's policy recommendation on the provision of rural child care to address women's child-care responsibilities and help them spend more time on agricultural work.

TRANSPORT

Access to quality, affordable, and reliable transportation can free women's time for productive activities and enable better access to services, markets, and jobs. Studies have revealed that women are more willing than men to use public transport, particularly if it is clean and comfortable. Minimizing travel time and choosing work opportunities shorter distances from home allows women to balance the overlapping schedules of work and household responsibilities. A recent survey of the Liaoning Urban Transport Project in China showed that between 70 and 80 percent of respondents were not auto users and had a greater need for sidewalks, secondary road repairs, and street lights. In general, women were more dissatisfied with the transport system than men.

Raising awareness of the needs of women and giving them voice enables transport projects to better serve a larger group of users. In transport project design, the stakeholders consulted are often likely to represent large commercial users or providers, reflecting primarily the interests of males. This narrow representation limits the inclusion of measures such as integrated fares, adequate number of bus stops, and predictable schedules with better access to periphery areas that tend to respond better to women's travel needs. Rural and peri-urban areas have few or no bus stops or safe waiting areas with public facilities, making travel to town highly time consuming. As part of the preparation for the Mumbai Urban Transport Project, a gender assessment highlighted the public transport needs of women and girls in Mumbai with a view to identifying their priorities in using public transport, including pricing strategies during off-peak travel, male and female restrooms, and gender training for bus drivers.

Security in transport is a paramount determinant of women's use of transportation, notably between home and paid employment or markets. Policy interventions focusing on infrastructure (lighting in stations, design of buses and trains to allow for strollers, alarm systems, and so on), pricing measures (based on analysis of travel patterns with measures such as ticketing and route design), management and institutional measures (organizational arrangements, policies, contracts and terms of engagement for operators), and information measures to foster behavior change (by focusing education campaigns on operators, increasing the use of law enforcement, and relying on public sector organizations) have been shown to have a positive impact on reducing the security concerns of women. Several Bank Group urban transportation projects in Latin American and South Asia have already incorporated measures aimed at making mass transportation systems safer and more convenient for women. Doing so also requires engaging with men on fostering female-friendly public spaces and challenging adverse masculine or other social norms on female mobility.

Involving women in rural road programs can meaningfully and effectively address important gender inequalities and provide them with vital income-generating opportunities. Projects at the Bank Group have taken different approaches to fostering women's participation in rural roads work and productive activities connected to newly rehabilitated roads. Projects in Nicaragua and Peru increased women's participation in road construction and maintenance through community-run roads works organizations and micro-enterprises for roads maintenance, respectively. Projects in Argentina and Peru included activities to enhance women's local livelihoods in areas where roads were rehabilitated. In Vietnam under the Women Self-Managed Roads Program, more than 18,000 rural minority women gained incomes by actively participating in the maintenance of 2,659 kilometers of rural roads across 24 districts.

Road construction can also lead to loss of assets or livelihoods for the communities living near the project areas, with greater impacts on women. Reviews of survey studies and resettlement practices have demonstrated that women living in rural and suburban communities in road project areas are particularly affected in the process of resettlement and income restoration. Women are often more vulnerable to resettlement and land acquisition and tend not be compensated for their loss or to get full restoration of reduced livelihoods. Bank Group projects have demonstrated the need to assess the vulnerability of groups, including women, affected by projects and possible displacement and related loss of economic options and embed prevention and mitigation measures up front in project design.

Lack of road safety also presents a significant challenge and accounts for a large portion of road fatalities, with higher mortality rates among men. In the Europe and Central Asia region, males—who are also the main owners and users of cars—are more adversely affected than females by road traffic injuries (World Bank Group 2009). In 2007, males in all age groups accounted for 74–83 percent of all road traffic fatalities. Alcohol-attributable mortality rates in Europe and Central Asia are four times higher among men than among women, and are particularly high among young men. A transport project launched in 2012 in Ukraine provides a good example of the need to bring a gender perspective to road safety measures.

OCCUPATIONAL SEX SEGREGATION

Occupational sex segregation keeps women in the public sector and in health, education, and other social sectors. Within occupations, women tend to be less represented among supervisors and managers than men. The WBG is piloting a number of approaches to reducing occupational sex segregation. Youth employment projects provide information about wages, employment rates, and competencies in engineering, construction, and information technology to inform the training choices of participants. In the infrastructure sectors, the Bank Group supports projects that foster female high school students' enrollment in environmental and water management training, mentoring, and women's leadership in utilities (water and sanitation in Kenya) so as to create a pipeline of qualified female staff in technical fields. The Bank Group will pay greater attention to reducing occupational sex segregation in operations in these technical sectors. Job markets in an increasing number of occupations, notably in primary health care, child and elderly care, and domestic work, but also construction and information technology, are now becoming regional or even global, and migration presents specific challenges for men and women workers (box 4.7).

Box 4.7 Migration and Gender

Migration can be empowering for women, providing new opportunities to improve their lives and strengthen agency, or it can reinforce discriminatory gender norms, expose them to new vulnerabilities, and exacerbate their exclusion and isolation. Women who remain in the sending country may enjoy more autonomy in their households, or may be burdened with more duties and fewer resources. At the same time, sex segregation in labor markets and migration policies that provide differential opportunities for women and men can push lower-skilled women into migration channels that are riskier, less regulated, and less financially rewarding. Because of these inequities, women may be more vulnerable to corruption, trafficking, and violence. To understand how migration is changing women's lives—and ultimately to provide policy instruments for promoting women's empowerment in the context of migration—it is important to consider the following:

Key Questions

1. What gender-based push factors affect migration flows? How does gender interact with economic opportunity, human rights (including labor rights), and social norms to affect the profile of who migrates, the reasons for doing so, and how that decision gets made?
2. What policy interventions can help make the process of migration safer, especially for women?
3. To what extent are women free to choose whether to migrate, and what policies would support noncoerced mobility?
4. How does migration change the composition of the household and affect intrahousehold decision making?
5. How do the resulting changes in household composition affect the allocation of resources within households and access to essential services such as health and education? If women do gain when spouses migrate, do they retain these gains when spouses return?
6. How does the role of women as caregivers change in the context of migration?
7. Are women gaining skills and knowledge through migration in the same way as men?
8. Are women moving from lower- to higher-productivity jobs?
9. Who are remittances sent to and who benefits from the remittances?
 - Do women have equal access to the financial services needed to send and receive remittances?
 - Are remittances-delivery mechanisms safe for women (cash versus mobile money)?
 - Do women or men send more of their income in remittances?
 - Do women invest remittances in children and family welfare more than men?
10. What role do women play in social remittances (ideas, values, beliefs)?
11. What are the gender implications of migration-induced demographic shifts? How is migration changing population-level characteristics, for example, sex composition and fertility preferences?

ENTREPRENEURSHIP

SMEs with full or partial female ownership represent only 38 percent or less of formal SMEs in emerging markets and face many limitations—they are more likely than male-owned SMEs to be smaller, informal, and home based. Women entrepreneurs often have more restricted access to finance and sometimes borrow with less favorable terms than men, such as higher interest rates and shorter time frames. Given the relative size and structure of women-owned SMEs, they are also often excluded or marginalized from the credit infrastructure of their country, further inhibiting their ability to borrow or even enter the market. Reducing constraints to women's

entrepreneurship, especially in the SME sector, requires addressing some issues similar to those that support employment, including the following:

- *Promoting progressive legal and regulatory frameworks.* Of the 173 economies measured by *Women, Business and the Law 2016*, (box 4.8) 90 percent have at least one law impeding women's economic opportunities (World Bank Group 2015; Cuberes and Teignier 2014). Reforms in laws and policies can help women pursue entrepreneurial activities. Some regulatory reforms to stimulate female entrepreneurs' access to financial services, such as tiered Know-Your-Client regulations and nonbank provision of e-money and financial services, are described in more detail below (El-Zoghbi 2015). Secured-transactions regulations determine who is creditworthy and often use land and property as typical forms of collateral. However, inheritance and marriage laws may constrain women's access to these assets (Almodóvar-Reteguis, Kushnir, and Meilland, n.d.).²³ In the short term, reforming secured-transactions regimes, allowing for alternative forms of collateral, and creating collateral registries for moveable assets such as livestock, inventory, jewelry, and other household items (see box 4.9) would benefit women by enabling them to overcome their lack of titled land and use the assets they have to unlock access to formal credit markets. Ensuring that such registries collect sex-disaggregated data can also be a valuable tool for tracking the use and effectiveness of such systems over time and supporting targeted outreach to women entrepreneurs.

Box 4.8 Spurring Legal Reforms

The World Bank report on *Women, Business and the Law* (WBL) (World Bank Group 2015) examines laws differentiating between men and women in ways that affect women's opportunities and incentives to work as entrepreneurs and employees. Legal gender differences are associated with lower female labor force participation and GDP growth. In contrast, legal gender equality does not change male participation rates but is associated with lower gender gaps in labor force participation.

WBL includes seven main indicators:

- Accessing institutions: ability to interact with public institutions, protection against discrimination
- Using property: ability to own, manage, control, and inherit property
- Getting a job: restrictions on women's work, parental leave and benefits, retirement ages
- Providing incentives to work: personal income tax liabilities, public services for child care and education
- Building credit: Minimum value of loans tracked by public credit bureaus
- Going to court: Access to small claims court, weight of women's testimony, and number of women justices in constitutional courts
- Protecting women from violence: laws on intimate partner violence against women and sexual harassment.

As of September 2015, the WBL database provides data for 173 economies. In 100 economies women face at least one restriction on performing the same jobs as men. There are no laws on intimate partner violence in 46 economies. However, laws and policies can help women get access to more and better jobs: where child care is subsidized or publicly provided, 30 percent of women are in wage employment compared with 13 percent where it is not; 46 economies require nondiscrimination in access to credit.

During the past few years, some governments have effectively used WBL to spur reform. For example, as part of a larger legal reform project in 2012, the government of Côte d'Ivoire removed several gender discriminatory legal provisions following advice based on the report's findings. Husbands are now no longer the sole heads of households, nor can they unilaterally prevent their wives from working. The head of household reform also had tax implications: previously, married women faced hurdles in claiming tax deductions for their children or husbands. They can now equally claim the same deductions as married men, reducing their overall tax burden and increasing their incentives to join the workforce.

Following the Côte d'Ivoire success, a World Bank investment climate strategy project in the Democratic Republic of Congo used WBL data to apply a gender lens to its assessment of the business environment. Realizing that married women would not benefit from other program interventions because they could not undertake any legal transactions without their husband's permission (including opening a bank account, registering property, starting a business, or initiating court proceedings), the technical assistance project incorporated removal of these restrictions into its broader reform

As WBL points out, the barriers facing female entrepreneurs in accessing formal courts and the legal system are high, so alternative dispute resolution (ADR) mechanisms are key to ensuring entrepreneurs' ability to efficiently enforce contracts and other legal rights that are critical to running and managing a business but that are a challenge for women entrepreneurs in countries where conventional court systems are male dominated and cultural biases persist. A 2012 study conducted by the IFC's Women in Business Program and the World Bank outlined the benefits of ADR in resolving the debt of women-owned businesses. Effective reforms included initiatives specifically targeting women business owners (ADR service users) and women mediators (ADR service providers) to provide a viable and free-of-cultural-bias alternative to the conventional court justice system. ADR mediator training addressed power imbalance issues and built skills, and other activities targeted communication and outreach to women to foster their use of the new system.

Box 4.9 Expanding Women's Access to Finance through Movable Lending Reform

In Ghana, the World Bank Group has supported a secured-transactions reform and the establishment of a modern collateral registry. With only limited training, early results showed Women's World Banking to be the primary user of the country's first electronic collateral registry. As of June 2014, 15,283 registrations valued at US\$75 million were made by women entrepreneurs (women entrepreneurs accounted for 692 loans valued at US\$18 million). The Bank Group will expand this project to different regions as part of a new Partnership Program for Financial Infrastructure with the Swiss State Secretariat for Economic Affairs. Disaggregated data collected from the registries will help the Bank Group measure the number of women beneficiaries and the amount of financing facilitated, and assess the feasibility of introducing similar reforms across the Bank Group's portfolio of more than 30 secured-transactions projects globally.

- *Developing fairer credit institutions.* Regulatory reforms that help women entrepreneurs establish good credit histories can help those who lack property gain access to loans. Credit information bureaus and public credit registries that only record transactions that meet a certain threshold often prevent smaller female entrepreneurs from building credit histories. Similarly, if these institutions do not include information from smaller financing institutions, such as retailers, utilities, and microfinance institutions, they are more likely to exclude women. Allowing the use of information from nonbank institutions may help women who lack traditional banking relationships build reputational capital (a solid record of payments), which, in turn, will help women build their credit histories and ultimately access better financing (World Bank Group 2015).
- *Ensuring access to capital and financial services.* On the supply side, allowing retail agents to provide financial services—along with banks, which are most often located in urban centers—would bring services one step closer to the segments that are underserved, especially poor women. Another step would be to hire more female agents, who offer a more focused approach to reaching the women's market. Providing access to savings accounts can improve the welfare of self-employed female entrepreneurs and help them manage their businesses better by separating the household's money from the firm's money. Improving financial literacy is also key for strategic decision making regarding business and personal finance (see box 4.10).

Box 4.10 The Women Entrepreneurship Development Project, Ethiopia

The Women Entrepreneurship Development Project supported by the World Bank Group in Ethiopia seeks to increase the earnings and employment of micro and small enterprises that are owned or partly owned by urban female entrepreneurs through a two-pillar approach. The first pillar tailors financial instruments to the needs of the participants by providing working capital and investment finance through a dedicated line of microfinance credit. This pillar also aims to improve the capacity of existing microfinance institutions to serve female growth-oriented entrepreneurs with tailored financial products. The second pillar develops the entrepreneurial and technical skills of the target group and supports cluster, technology, and product development for their businesses. Between January 2014 and March 2015, the project supported loans of, on average, US\$12,000 to 2,475 female entrepreneurs. Through partnerships with 11 technical vocational education and training colleges, 3,435 women received training. Yearly average business earnings of a sample of 2,400 participants increased from US\$2,826 to US\$3,519 between October 2012 and November 2014. The project is piloting and evaluating the use of psychometric testing (persistence, honesty, commitment, truthfulness, and risk, all traits associated with the probability to repay) as an alternative to collateral.

- *The Global Banking Alliance for Women (GBA), which the IFC helped launch in 2007, aims to increase the capacity of banks to better serve women entrepreneurs across the world.* The GBA now includes more than 40 financial institutions that have created dedicated programs for women borrowers to reduce the gender finance gap. These measures range from changing loan repayment terms during maternity leave to designing and distributing products that take into account women's specific constraints to accessing finance, such as collateral or mobility. The GBA helps its members build innovative, comprehensive programs that provide women's business enterprises with access to capital, markets, education, and training. This initiative is being achieved through study tours, mentoring programs, annual GBA summits, and knowledge production.²⁴ The WBG will work with the GBA to encourage more banks, as well as other financial institutions such as insurance companies, to join, with the aim of contributing to the 2020 Universal Financial Access goal. Box 4.11 describes another partnership aiming to support women-owned SMEs through a joint investment and advisory platform for financial institutions.

Box 4.11 The Women Entrepreneur Opportunity Facility

In partnership with the Goldman Sachs Foundation and its 10,000 Women program, in March 2014 the IFC launched the Women Entrepreneurs Opportunity Facility (WEOF), the first global facility dedicated to promoting access to finance for women-owned small and medium-sized enterprises (SMEs) through financial institutions. With a targeted size of US\$600 million, WEOF aims to reach 100,000 women-owned SMEs through a joint investment and advisory platform by providing the following to financial institutions: (1) senior loans for on-lending to women-owned SMEs; (2) risk-sharing facilities on their portfolios of women-owned SMEs; and (3) advisory services to strengthen their ability to serve women's markets, including women-owned SMEs.

- *Increasing access to technology and markets.* Women-owned enterprises tend to be smaller and more informal and earn less than male-owned businesses mainly because of choice of firm sector. For example, in Africa, women entrepreneurs concentrate in hospitality, wholesale and retail trade, garments, textiles and leather goods, and services while men engage in a wide range of sectors, including construction and manufacturing. Women entrepreneurs are also more likely to start businesses out of necessity rather than opportunity, and they are more likely to intertwine household and enterprise money (Campos 2011; Campos and others 2013). The Bank Group can scale up support to women entrepreneurs by providing information about profits in different sectors, engaging positive male and female role models for young women (and reviewing curricula so as not to perpetuate traditional gender segregation), building managerial capacity of female entrepreneurs, facilitating better connections of women-owned SMEs and female traders to markets, providing early-stage finance, and building networks for women-owned SMEs. Ensuring women's access to input and product markets also requires facilitating access to information, simplifying business registration procedures, and addressing sexual harassment by officials.

Removing Barriers to Women's Ownership of and Control over Assets

Although many countries have taken steps to increase women's access to assets by, for example, giving them ownership rights to land and housing, numerous gaps persist. Assets are particularly important for poor people: they generate income and facilitate access to capital and credit; strengthen individual and households' ability to cope with, and respond to, shocks by enhancing their ability to diversify their income; and serve as a store of wealth that can be sold to generate income. Despite progress, important constraints to be tackled (see box 4.8) include family laws that disadvantage women, women's and men's limited knowledge about women's rights, and uneven implementation and enforcement of laws. Key productive assets for the Gender Strategy include land, housing, finance and insurance, and technology.



- *Land.* Women's ownership rights to land are particularly important for them to undertake productivity-enhancing investments. Tenure is also important in its own right and provides an entry into securing other factors of production such as water (water rights are often linked to land ownership) and agricultural credit (land is often used as collateral) (box 4.12). Land titling has been particularly relevant for Bank Group work on resettlement projects, which now generally require that ownership of land and housing be registered in the name of both husband and wife. In addition to ownership, access rights to communal land for nontimber forest products or services is also often crucial to women's livelihoods for food and nonfood production.

Box 4.12 The Uganda Competitiveness and Enterprise Development Project

The Uganda Competitiveness and Enterprise Development Project offers the systematic demarcation and titling of rural land parcels to boost investment and tenure security. The impact evaluation, which began in August 2015, examines the impacts of including a woman's name on a land title on agricultural and household outcomes, over and above the impact of owning a land title itself. The findings will provide rigorous evidence on how to expand women's access to and control over a key productive asset.

- *Housing.* Besides land, housing is a key asset for women as both a store of wealth and a means of generating income, for example, home production of goods and services, because women's enterprises are more often home based. While rental markets are largely unregulated in many developing countries, women's difficulties in accessing financing preclude their ability to purchase their homes. However, access to housing through a husband compounds the risks facing women: widowhood or divorce may result in the loss of their home.
- *Financial services.* Although significant progress toward universal financial access has been made, the gender gap in account ownership has not narrowed and is widening in some countries. Between 2011 and 2014, the number of financially excluded individuals fell by 20 percent, from 2.5 billion to 2.0 billion adults. In 2011, 47 percent of women had an account, while 54 percent of men did. In 2014, these percentages rose to 58 percent and 65 percent, respectively. In developing economies, the gender gap remains a steady 9 percentage points.

Through its Framework for Action to achieve the Universal Financial Access goal for working-age adults by 2020, the World Bank group will target the closure of this gap as part of its commitment to universal financial inclusion. The Framework for Action seeks to scale up support to financial access and inclusion in 25 priority countries where 73 percent of all financially excluded people live, and catalyze significant new private sector investment and innovation. The WBG has committed to enabling 1 billion new accountholders to be reached. On the supply side, the IFC's Banking on Women business line has built a committed investment portfolio of roughly US\$813 million since its inception in 2010, with 31 investment commitments and 16 advisory services projects to help meet the WBG commitment. Of the US\$813 million in Banking on Women investments to date, roughly half was from the IFC's own account, and half was mobilized from other investors. Other specific measures to reach universal financial inclusion include the following:

- *The introduction of tiered Know-Your-Customer requirements offers more accessible identity requirements* for those women who have limited available proof of identity (and necessary documentation, such as a utility bill in their name) to open basic savings and payment accounts (which have been strongly linked to positive poverty-reduction effects).
- *Digital financial services* offer a viable solution to bridge the gender gap in account ownership and increase formal financial activity in both the volume and value of transactions, by lowering the cost of access to financial services and enabling women to control and access financial transactions (such as remittances and wage payments) directly through cards, mobile phones, or other "digital" means. Regulations that allow nonbanks to issue e-money and offer financial services greatly facilitate access and usage of financial services.

- “*Digitization*” of government-to-person payments can bring low-income women into the financial sector by enabling the conversion of social benefits from cash to electronic accounts. Payments through electronic money are easier to conceal and help ensure confidentiality. Most safety net projects with cash transfer components include interventions to foster participants’ access to financial services through the programs’ payment cards. Some of the largest conditional cash transfer programs supported by the World Bank in Brazil, Ethiopia, and Mexico include financial literacy training and have partnered with payment agencies such as banks and microfinance institutions to provide additional products for savings and microcredit to the program beneficiaries, a majority of whom are poor women.
- *The use of nontraditional data*—such as mobile phone records and payment transactions—can open up access to financial services for women who may not currently have credit histories or may not own formally registered assets.
- *Data and monitoring by sex.* WBG support enables national authorities to monitor progress on financial access and inclusion, including by sex, and to generate data and analysis to inform more effective and evidence-based policy and regulatory reform measures. Partnerships with initiatives such as Data 2X are critical to making progress on data collection.
- *Financial awareness and trust.* Lack of information can undermine trust and discourage uptake of financial services. Poor women with low literacy are particularly vulnerable to fraud and overpricing. The WBG therefore will scale up support for measures to improve consumer protection, to provide financial information to women, to improve transparency and disclosure, and to enable women to benefit from financial access (see box 4.13).

Box 4.13 Increasing Women’s Access to Financial Services in the Solomon Islands

In the Solomon Islands the main commercial banks have not actively targeted women. Against a backdrop of conflict, poor infrastructure, violence, and remoteness, financial exclusion of women has been further perpetuated by low financial literacy and confidence. Without a nearby facility in which to deposit their daily earnings or training in how to manage money, market-involved women regularly have their earnings taken from them by their husbands and male relatives. Intimate partner violence rates in the Solomon Islands are among the highest in the world. In this environment, economic control and independence becomes critical. The IFC partnered with ANZ Bank to increase women’s access to financial services and technology. By December 2014, ANZ had signed up more than 24,000 new mobile banking customers, of which almost half were women. The IFC has helped ANZ serve women customers with mobile banking services by providing incentives for dedicated outreach to women through the provision of targeted technical assistance, financial literacy training, and knowledge transfer.

- *Technology.* Information and communications technologies can be empowering but affect men and women differently. Mobile phones have given farmers in rural areas the ability to access local market prices as well as carry out financial transactions. The Internet has provided a

platform for discussion and a source of information and has the potential to further increase citizen participation in political, social, and economic processes. ICTs can be a game changer for women, compensating for restricted mobility by allowing for virtual access to information, knowledge, financial resources, and social networks (box 4.14). The Bank Group seeks to pay attention to the differential constraints faced by women in ICT projects, but has encountered challenges in convincing clients of the need to take special measures to include women, and to invest resources in stand-alone or better-targeted efforts. Another problem is the lack of sex-disaggregated data on adoption, use, and production of ICTs.

Box 4.14 Technology as an Enabler

eRwanda: Campaigns for Enhancing Digital Literacy and Information and Communications Technology (ICT) Skills. Bridging the digital divide by including women in all ICT training was a high priority for Rwanda's government when operations began in 2007. The eRwanda project trained more than 2,000 citizens and focused on having a minimum of 30 percent female students in each of the classes it offered to young Rwandans to obtain the "ICT driving license."

eLanka: Common access and training through telecenters. eLanka aimed to develop locally relevant content through programs that educated marginalized rural populations on the uses of the Internet. The project created an eGov portal with a particular focus on creating local content for women and girls in Sinhalese and on training women to access information through government-funded telecenters.

eGhana: Creating jobs for women in the ICT industry (IT enabled services, Business process outsourcing). eGhana is credited with employing women in the IT industry and helping create strong ICT skills among women and young girls employed through the project. eTransform Ghana, a follow-up operation, builds on the results of the earlier project and includes an eID component that for the first time allows women to be included in processes related to digital identity, obtaining credentials, and authentication, all essential elements to online service delivery, financial inclusion, and social protection.

Enhancing Women's Voice and Agency and Engaging Men and Boys

Giving women an equal voice and equal role in decision making in societies and households is perhaps the most significant and the most difficult part of the gender equality agenda. Policies and public actions are needed to change social norms, the law, and legal institutions, alongside programs to promote economic opportunities, social protection, and education. Engaging men as key change agents, especially in supporting care work, dismantling norms that sanction violence against women, and promoting the benefits of gender equality, is also necessary. These issues are closely related to the specific country context including cultural traditions.



The Bank Group can play a more effective role in four areas: (1) addressing issues of child and early marriage, and teen pregnancies with a special focus on girls' agency; (2) addressing gender-based violence in key operations: transport, extractives, citizen security, health, and urban and rural development; (3) building the evidence base for changing adverse norms of masculinities, especially in FCS; and (4) promoting and enhancing women's participation and decision making in service-delivery governance structures (community-driven development [CDD], water user associations, school boards, and local government service management).

Social norms are key determinants of gender equality in all three domains. Through its work on building systems to address gaps in endowments and economic opportunities, the WBG can support clients in promoting behavior changes ("nudges") that address social norms constraining gender equality. One contribution of the WBG is through the provision of comparative global information such as in *Women, Business and the Law* (World Bank Group 2015), which helps describe alternative formal norms and provides evidence to push the country dialogue on social norms. Working on social norms is a frontier area for the WBG.

Child Marriage

Child marriage negatively affects multiple development goals (McCleary-Sills and others 2015). It epitomizes a profound lack of voice and agency, the challenges faced by hard-to-reach and vulnerable groups, and the interconnectedness of development challenges. Eliminating child marriage is one of the targets under the new SDG framework. Child marriage affects multiple areas of a girl's life by lowering her education, increasing her fertility, reducing her labor force participation, and curtailing her future earnings prospects. The World Bank and the International Center for Research on Women are leading a unique program of analytical work to assess the economic impacts and costs of pilot interventions on child marriage to reduce the practice. Funding is provided by the Bill & Melinda Gates Foundation and the Children Investment Fund Foundation. The work done so far already reveals adverse impacts of child marriage on education, health, and

earnings among others. The results of this work will inform policy dialogue in a number of countries and will be used in operational work to guide investment decisions by countries in programs to empower women. The Bank will use this knowledge to pilot interventions to reduce early marriage.

Gender-Based Violence

The Bank Group's involvement in addressing GBV falls into three broad categories: first, supporting programs to reduce intimate partner violence; second, developing interventions to improve the safety and security of women in public transport systems and the workplace; and third, developing integrated health and livelihood approaches for women in conflict areas who are at risk of displacement, violence, and rape.

The South Asia regional report on GBV has influenced WBG-supported operations in that region. The Fighting Violence against Women and Girls Initiative, currently being piloted in Nepal, is an integrated ICT platform to help survivors report incidents of violence at any time, day or night, and enable service providers to exchange information, keep track of individual case histories, and generate reports as required.²⁵ Innovative programming is also taking place in other regions. For instance, the Papua New Guinea Second Mining Sector Institutional Strengthening Technical Assistance Project has helped the government address GBV in selected extractive industries areas by developing and improving mechanisms to provide better quality of care for survivors. The IFC supports the PNG Business Coalition to help more than 40 companies tackle sexual harassment at the workplace and GBV. Both projects are part of the Global Platform on Addressing Sexual and Gender-Based Violence, which the Bank launched in August 2015 to address GBV in operations, especially in fragile and conflict-affected states.

In partnership with the Inter-American Development Bank and the Global Women's Institute, the WBG is working to provide operational guidance to staff working across several sectors and has published resource guides aimed at facilitating the contribution of different sectors in eliminating GBV and reducing harmful gender norms, attitudes, and behaviors.²⁶ In 2015, resource guides are available for eight topics (citizen security, law, and justice; disaster-risk management; education; finance and enterprise development; health; sexual and gender minority women; social protection; and transport); additional sectors will be added in coming years.

The Bank Group is piloting and implementing a substantial program of support for women victims of GBV in conflict situations. Activities to improve GBV-related outcomes are included in 12 projects for a total of roughly US\$130 million. These projects span a variety of sectors such as extractive industries, citizen security, health and social services, and rural and urban development. Particularly in Sub-Saharan Africa, they aim to increase the provision of multisectoral services for survivors of sexual violence combined with violence prevention.

The Bank will expand its work in FCS through a two-pronged operational strategy. The first prong is dedicated, stand-alone sexual and gender-based violence initiatives incorporating response interventions, prevention interventions, or both. The second prong is integration of GBV components and programming into relevant sectors (for example, health, education, internally displaced persons and refugee assistance, and economic empowerment), combined with frontier analytical work to build the evidence base. Addressing the gender-related issues and challenges facing internally displaced persons and refugees requires an approach that includes conscious efforts to understand changes in gender roles and relations; taking advantage of new opportunities

to address harmful gender practices in a sustainable manner; addressing the particular issues of women and children; and including in humanitarian and development responses elements designed to address masculinity and needs of young men. The Bank will ensure that operational initiatives adopt best practices and lessons learned to advance an integrated, multisectoral approach to service provision for survivors, including support for holistic provision of care and support for referral pathways. These pathways are related to medical support, mental health and psychosocial care, legal support, opportunities for livelihoods and economic empowerment, and follow-up for survivors within their respective communities. Operations will support awareness-building and advocacy activities that promote behavior change and violence prevention, working with men, women, boys, and girls at the community level to shift attitudes and norms, reduce violence, and break cycles of violence in fragile environments. The WBG will build linkages with existing regional and global knowledge-sharing networks for research and capacity building, leveraging best practices and learning from relevant global, regional, and national actors and communities of practice.

To best design and implement GBV programming, dedicated and significant resources must be made available. Pilot funding for GBV interventions in FCS have come predominantly from trust funds, including the State and Peacebuilding Fund, the Korea Trust Fund, and the LOGiCA Trust Fund. Although trust funds will likely continue to be an important vehicle for financing innovative work to address GBV in challenging environments, resources are still limited. IDA 17 makes an important commitment for the Bank Group to support efforts for addressing GBV issues in FCS (see appendix B).²⁷ Future operations will leverage the Bank's growing commitment and identify opportunities using IDA and other funding.

Engaging Men and Boys to Change Social Norms about Masculinity and Femininity

Gender equality is also about changing the norms and expectations about female and male roles and ultimately changing power relationships to strike a different equilibrium in addressing the needs of men, women, boys, and girls. The shift from women's empowerment to gender equality was in part intended to signal that men are key actors in and beneficiaries of fostering a more balanced distribution of power within governments, companies, formal and informal institutions, and households. Programs that target some of the very real development issues that affect men differently from women (health-risk behaviors, such as smoking, and drug and alcohol abuse; mental health; disenfranchisement issues; and so on) are still underemphasized in both the overall development agenda and the Bank Group's program.

In FCS, addressing adverse norms of masculinity and male identities presents a frontier knowledge and operational agenda in which the Bank can play a critical role. However, how to address these issues remains a challenge and an area for much-needed exploration. In Uganda and Liberia, the Bank has supported pilot interventions targeting high-risk male youth populations; these interventions test integrated approaches combining more traditional livelihoods or business-skills development activities with life-skills and cognitive development interventions. The rigorous impact evaluations of these pilots revealed promising approaches for violence prevention and behavior change. CDD programming in FCS, such as in Afghanistan and the Democratic Republic of Congo, also aims to increase resilience, particularly of young men, some of whom are internally

displaced, by combining high-intensity labor projects with capacity building and behavior-change interventions.

The Bank has partnered with pioneering organizations such as Promundo and MenCare to develop messaging campaigns and pilot interventions seeking to engage men as advocates and agents of change in advancing more equitable gender norms in FCS. Pilots have included testing group education and therapy models that promote positive models of masculinity, social cohesion, and communal and household security. Future programming will build on this emerging agenda, through CDD operations, youth empowerment projects, and interventions targeting displaced populations or ex-combatants. These programs will further develop the knowledge and evidence base for effective programming addressing social norms and behavior change to advance gender equality, with a particular focus on transforming adverse norms in the area of masculinities and male identity.

Women's Participation and Decision Making in Service-Delivery Governance Structures: *Community-Driven Development Programs, Water User Associations, School Boards, and Local Government Service Management*

Thus far the Bank has leveraged its capacity to support women's roles in decision making at the local level unevenly across countries. CDD projects and Bank-supported consultations generally involve women participants and try to ensure that they have a significant role in governance of CDD projects. However, in some countries, entrenched social norms circumscribing women's roles in the public sphere negatively affect women's capacity to effectively participate in local decision making and infrastructure and service-delivery management bodies. Yet research shows the benefits of active participation by women. For instance, in committees for CDD projects in Indonesia, the participation of women has influenced the types of investments that are financed. In local panchayats in India, participating women are increasingly valued as leaders and provide role models for the next generation. In the Dominican Republic, the community scorecards led by women users have prompted health facilities and school management to ensure better attention and availability of key inputs. Across water projects, women's participation leads to more sustainable outcomes (box 4.15). These types of interventions have the potential to strengthen accountability because women frequently hold local service providers and politicians accountable for local service provision. The Bank Group is expanding efforts to ensure that disaster-risk reduction interventions foster women's leadership in community resilience in East Asia and leadership of women's groups in rural and urban poor settlements in Central America and South Asia. The WBG will continue to support the participation of women in local governance institutions while building the evidence on how best to strengthen their voice and participation and shift norms (box 4.16).

Box 4.15 Women's Voice in Water Projects

Increasing women's leadership and voice at all levels of water decision making for water supply, irrigation, water resources management, and hydropower enables women to express their priorities and concerns. Projects factor in community awareness-raising and discussion of the importance of women's roles in water management at the household and community levels, community-based target setting for more inclusive water user organizations, and participatory project monitoring and evaluation. Interventions range from formalizing the different roles and needs of women and men in planning, implementing, and monitoring water, to establishing quotas for female participation, to criteria in nationwide oversight of water management bodies.

In Kenya, the Water and Sanitation Services Improvement Project built the capacity of water oversight agencies to address gender inequalities through training, technical support, and South-South exchange with India and Latin America. Twenty-four urban utilities were trained to address gender issues; as a result, in those utilities, a higher share of women participated in decisions about new services, had greater access to paid work during implementation, and were more likely to access new water connections. Women's participation resulted in new policies within water boards, improved work conditions, and new opportunities for female water utility staff. Examples of interventions and their results include the following:

- Following training and gender analysis, the Githunguri Water Company changed its connection policy, no longer requiring women to provide title deeds to secure a connection or to register under their father's or husband's names. Meters can now be rented and connections paid in installments. Between January and May 2011, the Githunguri Water Company had received 18 applications from women, but within 6 weeks following the policy change, 50 women had signed up for new connections and 29 had been connected.
- All 12 Athi Water Services Board utilities reformatted their complaint forms to disaggregate complaints by sex to better respond to the needs and interests of men and women.
- Sensitization by the Gatundu South Water Company resulted in increasing the participation of women from 0 to 56 women (and 195 males) in desilting the dam and in women being paid for their labor in water activities.

Box 4.16 Beneficiary Feedback Mechanisms

Recognizing that women still face challenges in voicing their feedback and engaging with governments, the Bank Group has made a number of efforts to expand the use of beneficiary feedback mechanisms. For example, the My Voice program in the Nigeria States Health Investment Project operating in three northern states (Adamawa, Nasarawa, and Ondo) has used information and communications technology to tackle this problem. Women's voices were rarely reflected in decisions because their feedback had to be conveyed through husbands, local officials, health centers, and decision makers. Moreover, patients were unaware of existing channels through which to provide feedback. To address these problems, the project provided a free text-messaging (SMS) reporting tool in conjunction with community engagement. The program also involved men and community leaders to encourage community buy-in. By the end of the period, My Voice had registered 60 percent of female patients and of these, 22 percent completed the feedback survey, providing feedback to the health clinics for midcourse correction. The system proved to be capable of generating changes in service provision based on beneficiary feedback. Users and stakeholders alike expressed satisfaction with the program.

PART V: OPERATIONALIZING THE STRATEGIC OBJECTIVES



Five pathways to operationalize the strategy:

1. Deepening the Country-Driven Approach
2. Developing a Better Understanding of What Works
3. Building on What Works
4. Establishing a Strategic Approach to Mainstreaming that Helps Achieve Results
5. Leveraging Partnerships for Effective Outcomes

How can the Bank Group build on the base that it has established to take its support for gender equality to the next level? World Bank Group (WBG) support has contributed to global achievements in promoting greater gender equality in the past 15 years. Yet if the Bank Group is to meet its goals of ending extreme poverty and boosting shared prosperity, it will need to step up its game.

Deepening the Country-Driven Approach

The relative importance of gaps in endowments, economic opportunities, and voice and agency discussed in the previous sections and the various components under each strategic objective will vary from country to country (and even within different regions of a country). The framework applies across low-income, middle-income, and fragile and conflict-affected situations, but given country and subnational variations and changes, the focus and sequencing over time of interventions will be tailored to the context. The WBG country-driven approach allows for the agenda to be customized to specific country situations.

There is broad consensus both within the Bank Group and within governments, nongovernmental organizations, and private companies that were consulted that the Bank Group's approach should continue to be country driven. This means that objectives to promote gender equality are set at the country level, rather than globally, in line with country plans for implementing Sustainable Development Goal 5 (SDG 5) and other gender targets, and complementary to the activities of other development partners.

Enhanced Country-Level Diagnostics

The Bank Group will adopt a more systematic approach to assessing the adequacy of its country knowledge on gender issues. OP/BP 4.20 requires that all Country Assistance Strategies draw on a country gender assessment. This requirement now applies for all Country Partnership Frameworks (CPFs). The primary document to inform the CPF is the Systematic Country Diagnostic (SCD). Hence, as highlighted in the SCD guidance, all SCDs should take as a standard practice the application of the gender lens to the main constraints and priorities they identify. The diagnostic should highlight how closing the key gender gaps in endowments, economic opportunities, and voice and agency would boost the attainment of the twin goals of ending extreme poverty and boosting shared prosperity.

Building on available evidence on what the gender gaps are in markets, formal and informal institutions, and households, the country-driven approach will reflect a better understanding of why gaps persist and what it will take to close them. This is a first area for raising the bar. Too often the diagnostic is limited to restating the key gender equality gaps, which are now well established in most countries. What is required is a better understanding of the key constraints that must be lifted for the gaps to narrow and how the proposed WBG support contributes to lifting these constraints individually and as a whole. New tools such as the Jobs Diagnostic provide a more complete understanding of the constraints to better jobs and self-employment opportunities for women, which will feed into a more active and engaged policy dialogue on key levers of change at the country level. Data permitting (see next paragraph), diagnostics will also go beyond the situation of the average woman in the country to take into account the diversity of constraints facing women and men according to their ethnicity, disability, marital status, income level, location of residence (rural or urban), migratory status, and other factors, a point emphasized by participants in the consultations.

More and Better Sex-Disaggregated Data

Good diagnostics require good country-level data. Because the availability of data is currently so uneven, an important challenge is to identify priority data gaps and support the filling of these gaps. Globally, close to 80 percent of countries regularly produce sex-disaggregated statistics on mortality, labor force participation, and education and training. Less than one-third of countries disaggregate statistics by sex on informal employment, entrepreneurship (ownership and management of a firm or business), earnings, and unpaid work, or collect data about violence against women (Buvinic, Furst-Nichols, and Koolwal 2014). Better household and enterprise surveys could make a useful contribution to filling these data gaps. Most private companies have little gender data readily at hand. Sex-disaggregated data on suppliers, employees, clients, lenders, and consumers is vital for progress toward including men and women at all levels of business operations.

The Bank Group will help ensure that primary data sets at the country level include sex-disaggregated data and that its analytical work and insights can contribute to a meaningful policy dialog on gender issues. Part of the guidance for the SCD is that key data gaps should be identified, their implications for the analysis discussed, and an indication provided of what measures are proposed to fill these gaps working with country statistical agencies. As SCDs are rolled out, they will document the availability of sex-disaggregated data and identify which gender data gaps should be filled.

The Bank Group has a unique capacity to contribute to and invest in data for development, including through investments in data collection as part of broader support for national statistical capacity and systems. As of FY15, active and pipeline projects in eight African countries will, among other activities, build capacity of the national statistics offices to collect and use gender statistics.²⁸ Examples of additional activities include providing technical support for analyzing a time-use survey in Ethiopia, highlighting differences in roles and unpaid work between males and females. In South Sudan, the Statistical Capacity Building Project supports the statistics agency to conduct several surveys, including the 2015 Crisis Recovery Survey that aims to collect information from internally displaced males and females. The survey questionnaire includes topics such as gender-based violence. The Bolivia Strengthening of the Statistical Capacity Project supports a number of surveys that will allow for sex-disaggregated analysis.

The WBG's new data strategy for supporting household survey programs provides for establishing best practices on collecting high-quality, individual-level information in priority areas, such as asset ownership and control, time use, control over income, and employment, which will help client countries meet the increasing demand for this type of information as part of SDG 5 and beyond. Further work to incorporate relevant gender questions and appropriate sampling methods to obtain information from females and males will be prioritized in the Living Standards Measurement Study surveys, Enterprise Surveys, and Doing Business Surveys.

In addition to its country-level work the Bank is engaging in a number of global initiatives that could boost the availability of operationally useful sex-disaggregated data. Given the associated costs and challenges, the Bank is working in partnership with the United Nations and selected country statistical offices to enhance data collection in four priority areas: (1) physical and financial asset ownership and control, (2) time use, (3) employment, and (4) welfare. Each area has three components: methodological research, data production, and data dissemination and usability (box 5.1).

Box 5.1 Enhancing the Availability of Individual-Level and Welfare Data

Intrahousehold, individual-level, physical and financial asset ownership and control—Methodological Experiment on Measuring Asset Ownership (MEXA). Building on the rich body of research from the Gender Asset Gap project, the World Bank Living Standards Measurement Study has collaborated with the United Nations Evidence and Data for Gender Equality (EDGE) initiative and the Uganda Bureau of Statistics to design, implement, and analyze within-household individual-level asset data in Uganda. Other household surveys informed by the MEXA work under the UN EDGE umbrella include those in Fiji, Georgia, Maldives, Mexico, Mongolia, the Philippines, South Africa, and Swaziland. Ongoing research based on MEXA data throughout 2015–16 will inform the UN EDGE guidelines on the measurement of individual ownership and control of assets in household surveys, which will be submitted to the UN Statistical Commission for adoption in 2017.

Employment. The World Bank has partnered with the Hewlett Foundation, the International Labor Organization (ILO), the Food and Agriculture Organization of the United Nations, and the United Nations Foundation Data2X initiative to implement the new definition of work as defined by the International Conference of Labor Statisticians. The new definition makes a clear distinction between “employment,” which generates paid income for the household, and “work,” which includes unpaid activities such as household chores and production for own consumption. The change has important implications for the types of activities that females undertake. The new partnership supports the World Bank-led implementation of two country pilot surveys in 2015, in parallel with seven other country pilots supported by the ILO. These pilots will inform the formulation of guidelines for the measurement of the new definitions of employment, unemployment, and labor underutilization in household surveys. These guidelines will eventually provide standards for questionnaires in labor force and household surveys.

Time use. The World Bank will run household survey experiments on time use to test traditional recall- and diary-based methods in tandem with hybrid approaches that will also consider the use of commercial activity trackers (including accelerometers, heart rate monitors, and global positioning system trackers) that could provide data on type, duration, and intensity of physical activities. One key aspect of the experiments is to assess the potential cost savings offered by the new data-collection technologies.

Welfare. The World Bank is conducting research on improving the measurement of selected dimensions of individual welfare within household surveys. The work will focus on assessing the feasibility of individual-specific, objective measurement of biomarkers of well-being. Subjective, self-reporting-based scales will be piloted in tandem with the objective measurement efforts that will yield physical markers to capture the same dimensions of well-being.

One key partner for advancing the gender data agenda is Data2X, an initiative led by the United Nations Foundation. It serves as a platform for improved data collection that can be used to guide policy, better leverage investments, and spur global economic and social progress for gender equality and women’s empowerment. Data2X conducted a recent mapping of gender data gaps across five domains—health, education, economic opportunities, political participation, and human security—and four dimensions—coverage, international standards, complexity, and granularity. With regard to assets, for example, the mapping found that data coverage is limited for all asset ownership, financial services, and information and communications technology (ICT). Data on ICT also lack international standards, complexity, and granularity, while data on asset ownership lack complexity and granularity.

Other data initiatives to address critical gaps on gender equality include *Women, Business and the Law*, the Global Findex database, the new Identification for Development Initiative, and support to the private sector to collect sex-disaggregated data. *Women, Business and the Law 2016: Getting to Equal* (World Bank Group 2015) examines laws differentiating between men and women in ways that affect women's opportunities and incentives to work. It identifies specific obstacles that female entrepreneurs and employees face when it comes to starting businesses and getting jobs (box 4.8). The Global Findex collects data biyearly on three dimensions of financial inclusion: (1) accounts (ownership, purposes, uses and barriers to use, alternatives), (2) savings behavior (through formal accounts or community-based methods, purposes), and (3) borrowing (sources of funds, use of credit cards, and purposes). Information is available by sex, age group, and household income level for 173 countries in 2015. The Identification for Development Initiative, which focuses on building civil registration and vital statistics systems, will provide for better planning of key population-based services (education and health), better targeting of the poor in social safety nets, and improving economic outcomes by ensuring women have identity cards that can help them access services and finance. The IFC is working with clients to help them develop sex-disaggregated data systems that can measure gender gaps across their business operations from workforce to suppliers, consumers (and assess potential market size), leaders, and community stakeholders. The IFC will scale up work with financial institutions and sectoral regulators to collect sex-disaggregated data on access to finance, and with other private sector partners on gender-based violence and employment.

Aligning Country-Level Planning with Higher Objectives

The Bank will strengthen the connective tissue between its gender equality objectives at the country level and the instruments to address these objectives. This agenda has two dimensions—horizontally across the country program, and vertically within each Global Practice. Currently, at the country level, operations are either purpose-built to achieve objectives identified in the CPF or are revised to be consistent with the objectives. Gender equality, however, is multidimensional, cross-sectoral, and context specific. For horizontal alignment, the Country Management Unit (CMU) will look across operations to ensure they reflect appropriate actions to close the key gender gaps identified in the CPF. For example, as discussed, promoting female employment in high-earning sectors requires upstream work on gender stereotypes in secondary schools and households, the provision of early childhood education, sufficient supply of adequate technical and vocational training, access to information on earnings in different sectors, and tailored job placement services along with engagement with the private sector to foster female integration through diversity initiatives. It also involves ensuring that transport systems incorporate safety and mobility features. By incorporating gender equality up front in sectoral operations design, the Bank Group can improve the quality of outcomes for a greater range of potential beneficiaries. Taking a more strategic approach to closing gender gaps means being more explicit in defining how gender equality outcomes in each Global Practice contribute to the success of operations designed to promote other objectives.

This strategic approach is best accomplished through a process that translates the CPF gender equality objectives into the planning of operations. At a minimum, CMUs should map the alignment between the key gender gaps highlighted in the SCD, the CPF gender equality objectives, and the portfolio of operations. This mapping should be the product of a cross-sectoral dialogue within the

Country Team. As part of the CPF process the mapping also would have the benefit of wide consultation with the government and civil society. The involvement of these actors is particularly important to getting buy-in from some of the key line ministries who are the counterparts of Bank programs and may not see the gender equality agenda as being part of their mandate or priority. In East Asia and Pacific, this process is already embodied in a formal Country Gender Action Plan (CGAP), whereby countries prepare CGAPs at roughly two-year intervals that specify which operations will be used to address key gender gaps in the country engagement strategy. Recently, CMUs in the South Asia and Latin America and the Caribbean regions conducted mapping exercises as part of the preparation of new Regional Gender Action Plans (RGAPs). Although this strategy does not require formal CGAPs to be developed for all client countries, those regions that wish to do them should continue.

RGAPs are an instrument used to summarize the key gender gaps and gender equality objectives at the regional level, as reflected in the CPFs, and how the Bank's tools will support the achievement of these objectives. RGAPs provide a means for tracking commitments and country performance. Three RGAPs end in 2015 (South Asia, Europe and Central Asia, and Latin America and the Caribbean) and are being renewed concurrently with or just after approval of the new Gender Strategy. The other three region strategies will be reviewed in 2016. Renewal of the six RGAPs reflects an agreement reached in the context of IDA17; consultations conducted for the Gender Strategy indicated they are an instrument that should be continued.

Efforts to strengthen gender equality in country portfolios should use all available tools: the different lending instruments, analytical and advisory work and impact evaluations, capacity building and technical assistance, and policy dialogue. The past emphasis has been almost entirely on lending operations; however, ex post reviews such as the country-level policy and learning review of the CPF and the region-level RGAP review will also document whether analytical and advisory activities, policy dialogue, and capacity building have tackled gender equality issues in the country. These reviews will also record the extent to which the Bank Group and its clients and partners in the country across public, private, and civil society view them as having contributed effectively to closing relevant gender gaps.

Developing a Better Understanding of What Works

The evidence base on proven and promising interventions to reduce key constraints and attain measurable progress toward women's employment and asset ownership is growing but needs wider dissemination both within the Bank Group and to clients. Evidence is growing, for example, of the impact of providing affordable and accessible child care on women's labor force participation rates in countries as diverse as China, Russia, and Uruguay, which is useful to policy dialogs in other countries. Projects supporting well-lit and safe urban transport systems have led to many more women using buses or trains to take up work and market home-produced products. Programs that work with adolescent girls to change behaviors, develop marketable skills, and obtain seed financing have led to significant gains in income, reductions in teen pregnancies, and fewer HIV/AIDS infections. This Gender Strategy commits the Bank Group to getting these good practice stories to its front line in its interface with country clients.

However, understanding what the problems are exactly, testing theories of change, and identifying which interventions would then work requires different types of research. The first type of analysis

describes and identifies problems, patterns, trends, gaps, and associations between attributes. It helps clarify what to test in an impact evaluation and how to interpret some of the results. For example, Anderson and Ray's (2010) careful analysis of census data revealed excess mortality among adult women in Sub-Saharan Africa, in part due to maternal mortality. This finding helped change the prevailing view that there was no gender bias in "missing women" in the region. Subsequent research has linked these excess deaths with son preference: women reduce birth spacing and increase pregnancies to have sons, which increases their mortality risks. This understanding places maternal mortality at the intersection of public health and social norms, as well as social policy in providing women with alternative arrangements for the services that sons are supposed to provide, such as care, protection against widowhood, housing, and the like.

Impact evaluation provides the second type of research, which helps build understanding of which approaches work and in which contexts. As noted earlier, the World Bank's Regional Gender Innovation Labs (GILs) were created to strengthen the evidence base for what works (and what does not) in particular contexts to promote gender equality. Currently, across all regions the GILs have 75 impact evaluations under way (box 5.2) on skills, land rights, access to infrastructure, labor force participation, entrepreneurship, youth employment, voice and agency, gender-based violence, and teenage pregnancy. Based on early findings, support is being sought for setting up full-fledged GILs in all six regions.

Box 5.2 The Regional Gender Innovation Labs

The first Gender Innovation Lab (GIL) was created in the Africa Region in 2011 and now supports more than 40 impact evaluations across 20 countries covering areas such as land rights, agriculture, private sector development, youth employment, and voice and agency. The Latin America and the Caribbean GIL has launched 13 impact evaluations in seven countries. In addition to impact evaluations on economic opportunity, one evaluation considers teenage pregnancy, an issue of particular relevance for the region. The South Asia GIL was launched in FY14 with a focus on the underlying causes of female and male disadvantages in access to infrastructure services, labor force participation, and gender-based violence. Currently, the lab contributes to nine evaluations in Afghanistan, Bangladesh, India, and Nepal. The East Asia GIL began in FY15 and will focus on removing barriers to productivity of women farmers, and helping them move up the agriculture value chain and into markets; reducing trade-offs between women's household and market roles; enhancing women's skills; and reducing gender asset gaps. Of the other regions that have yet to formally launch GILs, Europe and Central Asia has initiated an impact evaluation series on gender gaps in the region—especially looking at behavioral experiments related to gender equality in access to economic opportunities. Three impact evaluations now test interventions to effectively change mindsets of students and generate changes in their aspirations and effort, and assess how gender, ethnicity, and social skills play a role in labor market discrimination and opportunities. In the Middle East and North Africa, three impact evaluations are underway, testing (1) whether provision of legal aid services can decrease obstacles women face in accessing justice services in Jordan, (2) the effectiveness of internship programs for increasing employment among young women in the Republic of Yemen, and (3) how to best support young female entrepreneurs in Morocco.

Balancing the regional focus in the work programs of the GILs with the potential for global insights from coordinated work programs will be important. Primary responsibility for project-level

allocation decisions will rest with the regional labs, but the Gender Cross-Cutting Solutions Area (CCSA) will coordinate at the global level to ensure harmonization of the key questions—especially those related to employment, asset ownership and control, and voice and agency—that are being addressed through the various projects and ensure that a critical mass of evidence emerges from which robust recommendations for operational programs can be drawn.

The Gender CCSA will also actively broker the knowledge produced by the GILs and other impact evaluations to encourage operational Bank Group teams and governments as well as other constituencies to use research evidence in adopting effective gender equality policies and programs. The CCSA will ensure that evidence is aggregated across impact evaluations, share lessons, and help pool technical expertise across regions. It will also coordinate with other thematic impact evaluation initiatives, such as the Strategic Impact Evaluation Fund and the Development Impact Evaluation Initiative, that support evaluations on the differential impacts of some key development interventions related to human development, agricultural development, finance, and private sector development.

The Umbrella Facility for Gender Equality (UFGE) aims to maximize returns on investments by promoting “gender-smart” approaches in country-level policy dialogue, investment and lending, technical assistance, and advisory services. It does this by helping fill gaps where knowledge, evidence, and data on what works are lagging in areas such as gender-based violence and the care economy. The UFGE plays a critical role in providing complementary funding for investments that strengthen the implementation of the Bank Group’s Gender Strategy and RGAPs and contribute to the global knowledge base. Areas in which opportunities exist for expansion include bolstering the regional GILs; filling key gaps in data and knowledge; developing and testing diagnostic tools on women’s economic empowerment in agriculture, enterprise, and wage employment; and strengthening engagement with the private sector.

In connection, the new Private Sector Window of the UFGE, which the IFC manages, aims to close gaps between men and women as employees, entrepreneurs, consumers, suppliers, and leaders in the private sector. It finances the development of tools and cost-benefit analyses to help firms better analyze their workforces, procurement, and value chains and develop steps to better integrate women into their business operations. The Private Sector Window also supports efforts to increase the availability of gender data from the private sector to help shed light on untapped market opportunities and incubate scalable delivery models. Activities leverage strategic partnerships with critical private sector leaders such as large multinational companies, industry associations, global foundations, and others to broaden reach and impact.

The demand for this work is growing, as evidenced by the diversity of innovative projects received through the first call for proposals launched in March 2015, which resulted in the awarding of grants to four industry areas: Manufacturing, Agribusiness and Services (Agribusiness focus); Oil, Gas and Mining (Extractives Industry); Finance and Markets (Mobile Financial Services); and Financial Institutions Group (Women’s Access to Finance). The agribusiness and extractive industries projects are global projects, whereas the Finance and Markets’ project focuses on Bangladesh and the Financial Institutions Group’s project focuses on Latin America and the Caribbean. As a next step the Private Sector Window will support the IFC’s Southeast Asia #Get2Equal initiative, which focuses on increasing quality employment and expanding opportunities for women entrepreneurs in supply chains in Indonesia, the Philippines, Timor-Leste, and Vietnam.

In addition, the Bank Group will put in place a more active program of piloting new approaches to promoting economic opportunities. The care agenda, for example, does not fall very neatly into any particular sector in which the Bank works but spans education, health, social protection, finance, and private sector engagement. Care services are an important and growing source of employment for women and men, and are key to supporting the work of the present generation and the welfare of the next and previous generations. Cultural attitudes about what constitutes masculinity is another high priority area for research and piloting. The Gender CCSA will be entrepreneurial in working with the relevant Global Practices and, where necessary, finding the funding to support pilots in key areas. The Adolescent Girls Initiative is an example of effective piloting of a new model of intervening with secondary school-age girls to help them transition effectively from school to work.

Building on What Works

Better Identify and Disseminate Sectoral Good Practices

Even though Bank operations provide many examples of good practice to close gaps between males and females, there are also instances of poor design and missed opportunities, owing to substantial variations in the approaches taken to similar projects in different countries. For example, if women's safety and mobility are key issues in countries, urban transport projects should systematically take into account the need for safe and easily accessible transport. To take another example, the Gender CCSA has reviewed a set of Bank-supported Community Development Projects. Many projects include programs for participation, livelihoods, social services, and infrastructure development that meet clearly defined objectives for closing gender gaps. Other projects, however, ignore gender gaps. An objective of this Gender Strategy is to reduce such inconsistency across operations.

Making gender-smart practices the norm will require action in a number of different areas. First, good practices need to be identified and disseminated by the Global Practices. Many Global Practices currently have guidance notes, available to staff, on good practices that promote gender equality. Yet take-up is uneven, and the challenge is to ensure that all Bank Group staff sign on to a new good practices baseline. To give new impetus to the integration of gender equality into programs supported by the Bank Group, Global Practices and IFC departments will prepare a follow-up note to the Gender Strategy, discussing those gender gaps that the Global Practices can help close, identifying good practices and approaches in operational programs, and presenting proposals on follow-up. The notes will also identify areas for which more piloting and research are needed.

Improve Staff Capacity

The Bank Group can do a better job of training staff on gender issues. Training has three objectives: first, to raise awareness of the relevance of gender gaps to achieving the goals of poverty reduction and shared prosperity; second, to disseminate good (and bad) practices; and third, to enable Bank Group staff to ask the right questions, and to know what they don't know. In collaboration with Operations Policy and Country Services (OPCS), Leadership, Learning, and Innovation, and the Global Practices, the CCSA is taking steps to expand the training that the Bank provides to staff and to reach a wider audience of clients.

Improve Alignment and Collaboration across Sectors

Cross-sectoral collaboration is particularly important to achieving better gender equality outcomes. As noted, outcomes in one sector often depend on efforts in another sector. Closing the gender entrepreneurship gap depends on education, finance and markets, trade and competitiveness, transport, and so forth. Very few programs that address economic opportunity and voice and agency fall neatly into a single sector. This is also true of the emerging endowment issues that involve more complex interventions in support of girls' education and women's health or for dealing with health-risk behaviors and negative masculinity outcomes among men and boys. The evidence supports the need for interventions across education, health, vocational training, urban development, social inclusion, and job creation. In partnership with the regions, the CCSA will analyze those countries that have successfully implemented cross-sector approaches and disseminate the knowledge to other countries.

Establishing a Strategic Approach to Mainstreaming that Helps Achieve Results

A New Monitoring System

The current World Bank monitoring system captures gender mainstreaming at the design stage. As a result of this three-dimension system,²⁹ introduced in FY11, the ability to track gender in operations has deepened considerably across the Bank. However, critical information is not captured at the design phase. Moreover, because the assessment and rating are entirely ex ante, the system does not adequately reflect what happens in practice with respect to quality of implementation and impact.

Building on progress to date, OPCS and the CCSA are refining the current three-dimension system to encourage more discussion at the design stage about gaps between males and females in endowment, economic opportunity, and voice and agency or biases in policies and regulations that are relevant to the operation. Teams will be prompted to think about project-relevant gender gaps and how they align with those identified through the country engagement framework. Moreover, teams will be asked to identify how proposed activities may contribute to closing these gaps and to select specific indicators to track the activity's outcomes or impacts (see appendix D, box D.1). During implementation, teams will report against these indicators in the Implementation Status and Results Report (ISR) system. At completion stage, the Implementation Completion and Results Report (ICR) will assess and rate the project's performance in closing targeted gender gaps.

The new methodology, while better capturing results and impact, is being designed with the guiding principle of minimizing additional burden on operational staff implementing WBG projects. Appendix D presents the current status of the development of the new methodology, which will be discussed with key operational counterparts in the WBG, including OPCS, regions, CMUs, and Global Practices, for necessary calibration. Detailed guidance for this new system will be developed as well, and will be refined in light of experiences and feedback received during an initial trial phase to be conducted with selected Investment Project Financing (IPF) operations (in selected Global Practices) by the end of FY16. Following successful completion of the trial phase, gradual rollout is envisaged to start in early FY17, with the first phase targeting Bank IDA IPF operations. Based on lessons learned in the first phase, application of the monitoring framework will gradually be expanded.

Leveraging Partnerships for Effective Outcomes

The WBG is part of a global, regional, and country ecosystem of partnerships, each member of which seeks to achieve specific gender equality outcomes. Whether multilateral and bilateral development partners, nongovernmental organizations, or the private sector, the WBG partners with many institutions that are addressing gender gaps, particularly in health and education, economic opportunity, and gender-based violence, or on specific cross-cutting issues, like clean energy (see box 5.3). At the country level, the Bank Group also forges partnerships with key stakeholders to inform the policy dialogue. For example, the Wevolve program in India aims to empower young men and women to challenge societal norms that lead to gender-based violence. Its global partners include Breakthrough, CARE International, Cornell University, Ogilvy, Promundo, Show of Force, and UN Women.

Box 5.3 The Global Alliance for Clean Cookstoves

The World Bank Group is a founding member of the Global Alliance for Clean Cookstoves, which came together in 2010 and now has more than 1,000 members globally. The alliance's goal is to help 100 million households adopt clean and efficient cookstoves and fuels by 2020 through a market-based approach. Women and girls are at the center of this issue. They are typically responsible for securing fuel to cook the family meal, and when they must leave their communities to search for firewood and other traditional biomass fuels, they face increased risk of gender-based violence, particularly in conflict-affected situations. Time spent collecting fuel is wasted human capital—time that could be better spent on income generation, education, or other activities. The drudgery associated with the collection of traditional biomass fuels is a huge factor limiting improvements in the quality of life, health, and education for women and children. When fuel must be purchased, primarily in urban areas, the cost places a high burden on families struggling to meet basic needs. Inefficient cookstoves also place pressure on ecosystems and forests and contribute to climate change through the emissions of greenhouse gases and black carbon.

As part of its support to the Sustainable Energy for All goal of universal access to modern household energy services, the World Bank Group is undertaking a number of initiatives related to energy access, including supporting the development of sustainable cooking and heating solutions, resource mobilization, and technical assistance for countries to create enabling environments, strengthen supply chains, and enhance demand by using female enterprises targeting female customers. One of the main strengths of the World Bank Group in providing this support is in its multidisciplinary expertise, cutting across poverty reduction, health, environment, household energy, forestry, natural resource management, climate change, and gender. The focus countries of the Global Alliance include Bangladesh, China, Ghana, Guatemala, India, Kenya, Nigeria, and Uganda.

In 2014, the WBG and UN Women signed a memorandum of understanding (MOU) for collaboration at the global and country level that leverages each entity's comparative advantage in three areas: to support the inclusion of gender equality, women's rights, and empowerment in the development and implementation of the Sustainable Development Goals; to raise awareness of the costs of underinvesting in women, mobilize actors to close financing gaps, and help make national budgets and country ministries more effective in supporting gender equality results; and to expand knowledge about good practices and lessons learned on women's economic empowerment and poverty reduction interventions and translate them into policy and programming. Under this MOU, both entities committed to developing an annual action plan for global advocacy and selected country activities. The WBG will build on the initial activities of this MOU to deepen its partnership with UN Women over the course of the strategy.

Establishing new partnerships for results is central to advancing the gender equality agenda. Ministers of finance have expressed growing interest in identifying more effective ways to promote economic policies, tools, and reforms that reduce economic gaps between males and females, and to provide opportunities that enhance the agency and voice of women and girls in economic life. These are areas in which collaboration can foster mutual learning, and where partnerships between countries at different income levels will help advance the agenda. To satisfy this growing demand, the WBG and UN Women launched a new Gender Equality Community of Practice for Finance Ministers in April 2014 to share innovative approaches that promote women's and girls' opportunities, and to provide rigorous technical evidence. The group is cochaired by the WBG President and the Executive Director of UN Women, and typically meets at the time of the IMF and WBG Annual and Spring Meetings. A technical advisory team is being constituted to provide advice through regular briefings in technical meetings, as well as more in-depth bilateral briefings on specific thematic areas and issues to members that request them. The WBG and UN Women will provide a clearinghouse for evidence-based policy advice by collecting and distributing rigorous technical evidence about the specific programs and activities that most effectively promote gender equality, the economic benefits of promoting gender equality, and the cost of inaction.

Implementation and Results Framework

This section has identified the key processes through which the WBG will operationalize the Gender Strategy. An implementation plan for the strategy, to be rolled out early in 2016, will clarify the roles and accountability of different internal actors in these processes, address capacity issues, and identify specific incentives to promote gender equality. It will make explicit how the regional and sectoral contributions interact at the country level at each step of the operational cycle. The implementation plan will identify how to strengthen WBG staff skills, where needed, to implement the strategy.

The World Bank Group is committed to providing the resources necessary for implementation of the strategy through processes such as the multiyear W process, which establishes the envelope for country and global engagement resources. Although no baseline currently exists, the Bank Group already allocates significant resources to gender throughout the institution. Identification of additional resources needed for putting the strategy into operation will be embedded in the Bank Group's budget and fund-raising processes. The monitoring framework described in table 5.1 will ensure that the WBG achieves the outputs set by the strategy.

Table 5.1 The Results Chain

OUTPUTS	ACTIVITIES	END-FY16	END-FY17	END-FY23
The Bank and the government define the key gender challenges at the country level and frame the outcomes to be supported through the Bank program.	The Bank Group adopts robust guidelines for the inclusion of gender equality outcomes in its diagnostic tools—SCD and Jobs Diagnostic—and in country partnership documents.	Guidelines are strengthened and followed in relevant operations.	Guidelines are followed in all FY17 diagnostics.	Based on country-level analysis and relevant diagnostics, CPFs will illustrate the alignment between objectives and instruments, and incorporate specific gender equality results in the CPF results framework.
	RGAPs summarize regional objectives and discuss how best to support their achievement.	SAR and LAC RGAPs completed.	Other four regions' RGAPs reviewed and updated.	
The Bank Group promotes the piloting, testing, and scaling-up of gender-smart solutions in operations.	GPs/IFC departments develop follow-up notes to the strategy indicating how they propose to build on good practices in addressing gender equality in their operational programs.	Three GPs produce follow-up notes. Gender CCSA and GIL produce two papers on what works, based on meta evaluations in key sectors.	Remaining GPs complete follow-up notes.	Independent evaluation assesses success in implementing follow-up notes in selected GPs.
	GILs are introduced in all regions and strategic guidance provided on focus of testing and impact evaluation to add to “what we know works.”	New governance approach to GILs is approved. GIL impact evaluations begin in East Asia and Pacific Region.	Guidance on strategic priorities is provided. Funding is secured for establishing GILs in other regions.	Independent evaluation to assess the degree to which the conclusions of the GIL evaluations have been useful and have contributed to take-up by both the Bank and governments of promising approaches identified.

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	New training modules are developed.	Training implemented and new curricula developed as needed.	New curricula/courses introduced as needed.	Revised modules on closing gender gaps are incorporated into all operational training.
	IFC develops an e-learning course on closing gender gaps and business benefits.	E-learning course is finalized and piloted.	E-learning course is introduced and at least 25% of all operational staff complete it.	All IFC operational staff have taken the online training course.
	IFC hosts regular face-to-face training courses on closing gaps between men and women in specific sectors.	Three training courses hosted (agriculture, finance, extractives).	More sector-specific training courses rolled out.	
Governments and private sector clients implement and scale up successful gender-smart approaches throughout their development programs.	Bank publications and outreach programs disseminate gender-smart approaches.	Bank publications and outreach programs disseminate gender-smart approaches.	Bank publications and outreach programs disseminate gender-smart approaches.	PLRs of relevant CPFs and RGAPs provide examples of gender-smart approaches introduced through Bank operational work that has been taken up or is under consideration by the government concerned.
	Bank Group projects support scaling-up effective approaches.		GILs and WBL track how much research uptake is taking place in projects.	PLRs of relevant CPFs and RGAPs report on gender equality support programs that have contributed to national level scale-up.
The monitoring framework for the Bank and the IFC signals the importance of results and allows the achievement of results to be evaluated.	The identification of outcomes is undertaken at the design stage of projects and tracked throughout the project lifespan.	Guidelines for the new monitoring system are issued.	The new monitoring system is piloted, revised, and a baseline established.	Tracking continues.
	Progress on results is tracked during implementation and	New guidelines for ISRs and ICRs are	The guidelines are applied in ISRs for	All MTR ISRs and ICRs use the new guidelines for

	at project completion.	established (World Bank). New guidelines for PCRs, PSRs, CRMs, IRM, QAE are established (IFC).	projects approved in FY 17.	reporting on progress on gender equality outcomes. All PCRs, PSRs, CRMs, IRM, QAE and so on use new guidelines for reporting on gender equality outcomes.
	Project-level monitoring and Tier 2 CSCI is supported by better project-level data.	Guidelines for project-level data are provided including provision for all person-level data to be sex-disaggregated.	Review of a sample of projects to assess whether guidelines are being implemented	Projects collect sex-disaggregated data on person-level beneficiaries. Key indicators are tracked through the CSCI.
An evaluation of the strategy reports on the success or otherwise of the Bank Group in supporting the achievement of gender equality.				An independent evaluation is carried out at the mid-term (FY19) and at the completion of implementation of the strategy (FY23).
<i>Note:</i> CCSA = Cross-Cutting Solutions Area; CPF = Country Partnership Framework; CRM = Concept Review Meeting; CSCI = Corporate Scorecard Indicator; GIL = Gender Innovation Lab; GP = Global Practice; ICR = Implementation Completion and Results Report; IFC = International Finance Corporation; IRM = Investment Review Meeting; ISR = Implementation Status and Results Report; LAC = Latin America and the Caribbean; MTR = Mid-Term Review; PCR = Project Completion Report; PLR = Performance and Learning Review; PSR = Project Supervision Report; QAE = Quality at Entry; SAR = South Asia; RGAP = Regional Gender Action Plan; SCD = Systematic Country Diagnostic.				

Conclusion

Overall, the Bank Group unquestionably has broadly kept pace with the progress on gender equality in the global community and in some areas (for example, impact evaluation, dealing with gender-based violence in conflict situations, promoting employment for young women, and others) it is providing genuine leadership. The Gender Strategy builds on these achievements by suggesting ways in which the Bank Group can take its support for gender equality to the next level. Doing so requires working to close first-generation and emerging gaps in health and education; aligning work across relevant sectors to promote more and better jobs; closing gender gaps in ownership of and control over key productive assets, with access to the finance needed to acquire them; and enhancing voice and agency. Better diagnostics are needed to identify the key gender gaps and the

opportunities to address them at the country level, as are stronger links between the diagnostics and the various instruments the Bank Group has available to support the achievement of country-level outcomes. A new monitoring system will be put in place to provide the metrics needed to assess whether the Bank is contributing to outcomes.

Gender equality remains one of the most important and daunting challenges facing the global community in the years ahead. There is a sharp income gradient on gender equality outcomes between countries, and within countries between women of different income levels. Poor women in low-income countries are thus doubly disadvantaged. This gradient makes promoting gender equality central to the WBG's goals of reducing poverty and promoting shared prosperity. In many countries women have little or no say about whether they will pursue higher education, when they will marry, and how many children they will have. Across countries, women still earn less than men for the same work even when they have the same abilities and experience, and they are still underrepresented in many of the best-paying jobs in growing sectors. Women are also increasingly affected by shocks linked to fragility, conflict, and climate change, but they are key protagonists for strengthening their resilience and that of their households and communities. At the same time, in many societies, men are constrained by an outdated view of masculinity that perpetuates violence and self-destructive behaviors. In recommitting itself through this strategy to addressing these issues, the Bank Group has indicated that it is willing to do its part in tackling them. At the same time, the WBG recognizes that partnerships at the global and country levels are critical to making change happen. In the coming years, management and staff will demonstrate that the institution is doing whatever is necessary to take its contribution to gender equality to the next level and make it transformational.

APPENDIX A: THE EXTERNAL CONSULTATION PROCESS FOR THE STRATEGY

Consultation Process

The development of the renewed World Bank Group (WBG) Gender Strategy was supported by a global consultation process (Table A.1) that sought to elicit views and feedback from interested stakeholders in a broad, inclusive, and transparent manner on country and regional perspectives, global lessons learned, and good practices to reduce key gender gaps.

Between April and July 2015, the WBG sought inputs based on a concept note that described the approach and directions toward a renewed strategy. The process helped build a base for dialogue with a wide range of stakeholders, which the implementation of the strategy can continue to benefit from. As part of this consultation process, a dedicated website serves as a platform for all interested parties to provide input and contribute to the development of the Gender Strategy (www.worldbank.org/genderconsultation). The website contains all the key consultation documents in Arabic, Chinese, English, French, Portuguese, and Spanish.

Stakeholders Consulted

- *In-person events.* A total of 58 in-person and videoconference events and roundtables were held to discuss the strategy, involving more than 1,000 participants from governments, civil society organizations, trade unions, the private sector, and development partners in 22 countries in all regions. An additional four preconsultative meetings were held in the context of ongoing global and regional events.³⁰ Selection of countries for the in-person meetings took into account the following criteria: (1) balanced coverage of constituencies of the World Bank Group Board; (2) balanced representation of middle, low-income, and fragile economies; (3) a combination of existing WBG portfolios and operations; and (4) opportunities to apply solutions to close gender gaps.
- *Online consultations.* A dedicated consultation web page provided a platform for stakeholders to provide inputs to development of the strategy. The site included a web-based questionnaire in Arabic, Chinese, English, French, Portuguese, and Spanish, and a dedicated email contact point. More than 50 people responded to the online survey, providing essential feedback on the main areas of focus for the new strategy. Finally, detailed comments on the concept note were submitted by 14 organizations via the email contact point.

Figure A.1 Strategy Development Timeline

April 8 Concept Note	End April – Early July Consultations	July–October 2015	Mid–December 2015
Board Discussion – Committee on Development Effectiveness	- Concept Note posted - Internal and external consultations: Online and face to face - All feedback posted on website	- Analysis of feedback received - Drafting Strategy - Internal Review Process	Full Board discussion of strategy

Findings

This section presents a summary of the input collected during the consultations.

Feedback on the Strategy Framework and Focus Areas

- Broad support regarding the need to be *selective* in playing to the WBG's areas of comparative advantage, as well as a strong appreciation for the identification of more and better jobs and access to key physical and financial assets as the main areas of focus. Some concern was raised, however, about limiting the *scope* of the strategy to these two areas, given the interconnected nature of many of the issues, such as health and education, underlying its goals. Voice and agency of women was widely suggested as a third priority area for the renewed strategy.
- General consensus on the need to have a *multisectoral approach* to respond to the cross-cutting nature of gender equality.
- Overall support for a *country-led approach*, factoring in different territoriality issues including regional, subnational, and rural-urban differences.
- Fragile and conflict-affected situations require different operational approaches to respond to their distinct challenges.
- Unanimous call for *more and better data* given the serious gaps in this area to inform policy making, particularly in the collection of sex-disaggregated data. The WBG can help client countries by generating evidence and collecting and analyzing data to inform policy making.
- General consensus that, in the design and implementation of its programs, the WBG should consider adopting a more *participatory approach*, in particular by engaging with grassroots and civil society organizations and the private sector in client countries.

- General consensus that the WBG should build on existing partnerships and ensure better coordination with other development partners.

Challenges and Issues

ENDOWMENTS

- The Bank Group needs to maintain its work on *education challenges* that remain unresolved, including those related to technical vocational education and training, educational streaming, school progression and completion, and increasing the number of girls being educated in science, technology, engineering, and mathematics subjects.
- Access to education remains the greatest challenge, especially in the poorest, more remote areas, mainly because of high poverty rates and lack of affordability, cultural and social norms, and the location of schools, particularly in rural areas.
- The Bank Group also needs to look at the *quality of education*, including the suitability of academic curricula for the labor market and the development of life skills more generally, skills development for teachers and principals, and quality of educational outcomes. In addition to enhancing a person's ability to access economic opportunities, a decent education will have knock-on effects with respect to their voice and agency.
- The school-to-work transition is a key challenge for young men and women. Job-readiness programs can be explored to help with this transition. Additionally, the WBG could prioritize work in this area to help boost women's labor force participation, particularly in countries where women are well educated yet have very low labor market participation.
- *Gender stereotypes* are often embedded in education systems and curricula, affecting the type of professional education pursued by girls and boys. The renewed strategy should address this issue and explore options for changing social and cultural norms that tend to promote inequality, particularly through *early childhood education*.
- The Bank Group needs to continue promoting work on *sexual and reproductive health and rights*, as well as related services.

ECONOMIC OPPORTUNITIES: MORE AND BETTER JOBS AND OWNERSHIP OF AND CONTROL OVER PRODUCTIVE ASSETS

The WBG should continue to deepen its work in this area. More specifically, it should address the following:

- Constraints to women's full and equal participation in employment, such as sex discrimination in the labor market, gender wage gaps, poor workplace conditions, and the lack of progressive workplace policies, such as paid parental leave, flexi-work, and home-based work.
- The burden of *care*. Care is seen as an important driver of low rates of female labor force participation. It is important to tackle the issue of care across the life cycle from the care of children to the care of the sick and the elderly, and to look at financial aspects of care provision, be it public, private, or mixed, to ensure equitable and sustainable service delivery.
- Deficits in infrastructure, particularly *affordable, accessible, and safe public transport*, which is a key enabler of women's labor force participation. Lack of mobility is a major constraint on

women's access to job markets. Accordingly, the renewed strategy should explore ways to provide adequate and safe infrastructure.

- Issues related to employment *informality* and the need to quantify informal employment, have better data and diagnostics, and better understand what triggers the transition from informal to formal employment.
- Female *entrepreneurship*. The WBG should concentrate on policies and programs that promote conditions in which women-owned businesses can thrive.
- Women in many parts of the world, including women entrepreneurs, often have more restricted *access to formal credit*. The renewed strategy should look at the different barriers to accessing financial services that these women face, such as a lack of financial literacy; a lack of traditional guarantees and collateral that would enable them to secure credit, such as title to land or housing; and less favorable borrowing terms compared with men, such as higher interest rates and shorter time frames.
- Consider policies and programs that promote access to *technology and ICT*. Technology can help overcome some of the challenges women face in accessing economic opportunities and in participating more in the labor force, for example, by facilitating access to finance through branchless banks and other mobile banking solutions; facilitating access to agricultural extension services and other productive assets; and even allowing the creation of jobs that may be carried out remotely. The WBG should develop its work in this area.
- *Gender stereotyping and occupational sex segregation* and their linkages to cultural and social norms.

VOICE AND AGENCY

- The need to promote more *participatory approaches to decision making* that include women at all levels—at home, at work, in their communities, and in their societies.
- *Political participation of women*, notably with respect to building skills for women to increase their active political participation, promoting women's participation in local and national governments, and examining the role of quotas.
- The need to address *cultural and social norms* in the WBG's engagement on gender, underlining the importance of a context-specific approach.
- The importance of *working with men and boys* to underline that gender is not about women, but also about men, who need to be better engaged as agents of change. The Bank Group should build the evidence base for work on masculinities.
- The need to properly acknowledge and address challenges related to *gender-based violence (GBV)*. The WBG's strategy on gender should incorporate prevention and response measures, including interventions such as training for medical, judicial, and law enforcement personnel; and service provision, such as hotlines and shelters. School-related GBV should also be a focus. In addition, the strategy should address data gaps in this area and help calculate the economic costs of GBV, which could help sensitize decision makers and the public to the problem.
- The WBG should address *legal and regulatory issues* that affect gender inequality, in particular by promoting reform of regressive legal frameworks.

Recommendations on the Strategy's Approach

RESULTS

- Strong support for a *results-based approach*, with practical, gender-smart solutions that can be implemented sustainably; a focus on outcomes and impact rather than inputs; and taking into account the different regional and country contexts.
- Unanimous call for *emphasizing knowledge*, with a particular eye toward strengthening the evidence base and developing a better understanding of what works and what does not; developing better diagnostic tools that are capable of assessing quantitative and qualitative indicators; learning from and leveraging lessons learned on successes and failures, best practices, and innovations.
- Generate demand for practical, gender-smart solutions within client countries and organizations by promoting the business case for gender equality.
- Need for more consistent and robust *monitoring and evaluation* at all levels of engagement.
- Facilitate *more effective dissemination* of best practices.

STRATEGIC APPROACH TO MAINSTREAMING

- Support for a more *selective approach to mainstreaming* to avoid box-ticking exercises. However, there were differing opinions about the meaning of the concept, its usefulness, its applicability, and how it translates into results. The WBG needs to clearly spell out what it means by a strategic approach to mainstreaming and how it plans to implement it, including in the context of its safeguards policy.
- Specific recommendations for *transitioning from broad to strategic mainstreaming* include ensuring staff have the resources and the expertise for effective implementation, and emphasizing more consistent diagnostics.
- At the time of *implementation*, the WBG needs to ensure that the shift from broad to strategic mainstreaming does not serve as a disincentive for teams across the board to remove the gender lens from their work.
- The WBG should *set an example* for client countries and organizations by ensuring that gender is adequately mainstreamed, not only in its operations, but also internally in its human resources policies.

COUNTRY-LED APPROACH

- *Strong support for a country-driven approach*. Unanimous call for the Gender Strategy to factor in differences at the country level, and to better tailor responses to national, subnational, and municipal contexts, as well as differences between urban and rural settings.
- *Aligning country-level planning with higher-level objectives*. The strategy should clearly specify how it is going to be implemented and translated from one that is global in scope into more specific regional and country-level approaches. Furthermore, it should spell out what the internal mechanisms will be for including gender in the country-level planning process.
- *Develop robust country-level diagnostics* to better understand key gender gaps, why they persist, and what needs to be changed given a particular country context. The WBG should also provide capacity building in data collection and strategic analysis to governments and clients.

- The WBG should *use its convening power* to foster and facilitate a more participatory approach by bringing together different stakeholder groups in client countries and organizations to work on relevant issues.

FRAGILE AND CONFLICT-AFFECTED SITUATIONS

- Unanimous agreement on the need to address gender disparities in fragile and conflict-affected situations, and recognition that doing so can help support peace-building efforts.
- Need to introduce *differential operational approaches* considering the complex and dynamic relationship between gender roles, economic opportunities, and agency; the increasing prevalence and use of gender-based violence; the complex psychosocial effects of conflict on individuals and communities; and the role of masculinities, male identity, and at-risk youth in in fragile, conflict-affected, and violent environments.
- The importance of addressing *shifts in traditional gender roles and dynamics* that occur as a result of conflict and that can pose specific challenges to both women and men within their households and communities.

Additional Issues the WBG Should Take into Consideration

- The Gender Strategy could benefit from a *rights-based approach*.
- The WBG should recognize that men and women are not homogeneous groups. The differential, and often overlapping, identities—as a result of disability, age, marital status, race, and ethnicity, among others—should receive special consideration.
- The Bank Group should clarify how it will address *sexual orientation and gender identity* (SOGI) issues and where SOGI fits in the context of the Gender Strategy.
- Tools, such as *gender-responsive budgets*, could be used to help support budgetary reforms and promote the implementation of cross-sectoral policies and programs on gender equality.
- The Bank Group should address the *disconnect between progressive legal frameworks and weak implementation*.
- *Climate change, disaster-risk management, and environmental issues*. The WBG should focus on the linkages between gender, environment, and climate change, such as the particular vulnerability of women to environmental degradation, climate change, and disasters, but also their crucial role in developing adaptation and mitigation strategies.

APPENDIX B: IDA 17 POLICY COMMITMENTS ON GENDER EQUALITY

Deepen Integration of Gender Considerations

- Deepen integration of gender considerations into country strategies. All IDA Country Partnership Frameworks will incorporate gender equality considerations into the analysis, content of the program and the results framework.
- Regional Gender Action Plans (RGAPs). All regions will implement and monitor the RGAP, which allows diverse regions of the Bank to tailor plans and corresponding indicators to regional and country gender context.
- Renewed gender strategy. Develop a renewed strategy for gender equality - with more ambitious targets, a new methodology for measuring progress, and an agenda for pushing ahead on new frontiers with transformational impacts.

Improve Accountability, Monitoring, Learning and Innovation

- Enhance quality of delivering at exit. Management will introduce a mechanism to strengthen learning and results through an assessment and rating of gender performance at project exit, building on the systematic tracking of project Implementation Status and Results Reports, enhanced efforts on impact evaluations and emerging architecture associated with the learning reviews.
- Strengthen feedback loops to enhance results and impact on gender equality. Efforts will be made to strengthen knowledge of what does and does not work to close gender gaps in IDA countries through monitoring and evaluation, including impact evaluations on gender related issues, more systematic tracking of gender results of IDA operations using sex-disaggregated core sector indicators and the expanded use of beneficiary feedback mechanisms.
- Improve sex-disaggregated and gender-relevant data. IDA will roll out statistical activities to increase sex-disaggregated data and gender statistical capacity in at least 15 IDA countries.

Gender and Fragile and Conflict-Affected Situations

- Support efforts for addressing gender-based violence issues.

APPENDIX C: MULTILATERAL DEVELOPMENT BANK MONITORING SYSTEMS

- The Inter-American Development Bank (IDB) categorizes projects based on their relative gender focus at the design stage. The IDB system distinguishes the operations for which gender is among the main priorities or focus of the intervention. The IDB provides different gender mainstreaming ratings to operations: None, Minimal, Partial, Significant, or Best Practice, and notes (Yes/ No) whether a Gender Result was included (defined as an output, outcome, or impact that contributes to gender equality or women's empowerment) (Morrison and others 2014). The IDB is placing greater emphasis on the quality of gender mainstreaming (following its Gender Action Plan, 2014–2016) by highlighting the importance of defining gender results that reflect a vertical logic (that is, from identified gender gaps, through actions and indicators).
- The Asian Development Bank (ADB) system uses a model similar to that of the IDB but it has four categories: gender equity as a theme, effective gender mainstreaming, some gender elements, no gender elements. Only the first two categories qualify an operation as “gender mainstreamed,” which means that the project (at entry) undertakes gender analysis, includes a project Gender Action Plan, supports targets and design features in the majority of project outputs, and incorporates gender indicators in the results framework.
- The African Development Bank (AfDB) also tracks projects that undertake gender analysis. However, the AfDB is the only institution to monitor the “quality of gender analysis provided.” The AfDB is also the only multilateral development bank that monitors an indicator on the “allocation of adequate budget and resources for implementing gender equality and women's empowerment initiative.” The AfDB (along with the IDB) systematically tracks indicators for monitoring project results (at exit) through project completion reports. The AfDB gender strategy results framework includes the indicator “% of project completion reports that score ‘good’ or ‘excellent’ in gender results.”
- In 2015, the European Bank for Reconstruction and Development (EBRD) designed a Performance Monitoring Framework that aligns with the EBRD's approach to results measurement. It outlines how specific objectives, activities and results will contribute to the promotion of gender equality through its three operational approaches (improvements in Access to Finance, Employment and Skills, and Services).

APPENDIX D: A STRENGTHENED METHODOLOGY FOR ASSESSING WORLD BANK PERFORMANCE ON GENDER AND DEVELOPMENT

Strategic Approach

The current World Bank monitoring system emphasizes tracking of gender mainstreaming at the design stage. As a result of this three-dimension system³¹ introduced in FY11, the ability to track gender in operations has deepened considerably across the Bank. However, since the assessment and rating are entirely ex ante, the system does not adequately capture the quality of implementation and impact. Moreover, consultations with key internal stakeholders carried out during preparation of the renewed Gender Strategy have been instrumental in identifying additional issues that may affect or limit the effectiveness of the current system. Specifically,

- The Operations Portal is not utilized to its full potential because the gender tag data are not linked to the Country Management Unit dashboard and because it is not being made readily available to managers and operational gender specialists who could use it to support relevant task team leaders (TTLs).
- There is a need to provide clearer, more detailed, and consistent guidelines to ensure that all concerned stakeholders—operational teams, Global Practices, Development Effectiveness teams, and others—fully understand the methodology for the correct use of the gender tag and how it can help TTLs identify gender equality gaps relevant to the project and address those gaps.
- There is a need to ensure a stronger link between TTLs, Global Practice Gender Leads, technical staff, Program Leaders, and others, without which the measurement system, which aims to help improve project quality, risks remaining a checking-the-box exercise. Presence of the gender tag in the operations portal does not, by itself, ensure the intended quality enhancement of project preparation and carry-through in the full project cycle, from design to implementation to completion.

The proposed revision of the measurement system is being designed against the backdrop of the simplification process currently under way, with the ultimate goal of improving efficiency and under the following principles:

- **Minimize any additional burden placed on the TTL.** The proposed methodology maintains the current requirements while helping TTLs better identify and address key relevant gender gaps during project preparation, implementation, and completion. The efficiency of the system is being improved: gender tag questions focus attention on gaps and results and information flow is improved with relevant data from the Operations Portal connecting TTLs with gender specialists.
- **Avoid additional steps in the system.** The proposed methodology aims to modify items that are already included in the Operations Portal and project preparation process, along with strengthening the existing exit rating system to allow for focused assessment of how well the project closed gender gaps.

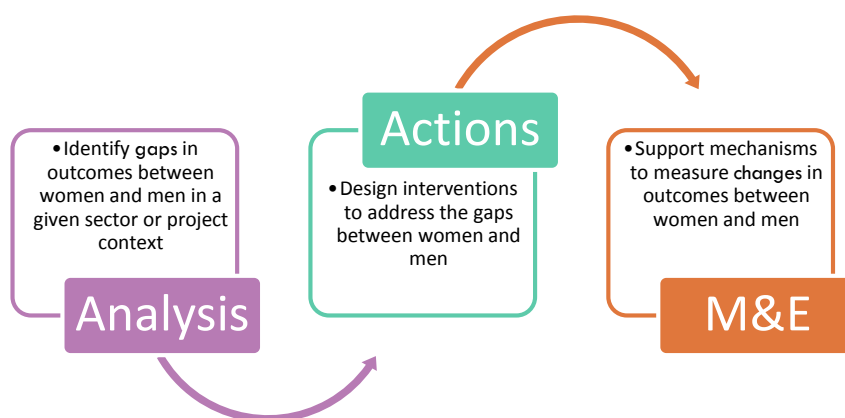
The WBG Gender Strategy aims to enhance operations effectiveness regarding gender equality by shifting the focus of the system toward measuring quality and results of Bank operations, especially on sector-specific outcomes in closing gender gaps.

At the design stage, the current three-dimension system is now being refined to encourage more discussion and thinking about gaps between males and females in endowment, economic opportunity, and voice and agency or biases in policies and regulations that are relevant to the operation. Teams will be prompted to think about project-relevant gender gaps and how they align with those identified through the country engagement framework. Moreover, teams will be asked to identify how proposed activities may contribute to closing these gaps and to select specific indicators to track the activity's outcomes or impacts (box D.1). During implementation, teams will report against these indicators in the Implementation Status and Results Report (ISR) system. At the completion stage, the Implementation Completion and Results Report (ICR), when assessing project outcomes, will assess and rate the project's performance in closing targeted gender gaps.

Detailed guidance for this system is under development, and will be refined in light of experiences and feedback received during an initial trial phase to be conducted with selected Investment Project Financing (IPF) operations (in selected Global Practices) by the end of FY16. Following the successful completion of the trial phase, gradual rollout is expected to start in early FY17, with the first phase targeting Bank IDA IPF operations. Based on lessons learned in the first phase, and as feasible, the application of the monitoring framework will gradually be expanded.

Box D.1 The Logical Flow in Addressing Gender Inequality in World Bank Operations.

Logically, projects with gender in all three dimensions should be able to demonstrate a link in their project appraisal documents between gender gaps identified in the analysis and the planned actions of the project. This link will be established through robust monitoring and evaluation (M&E), which include appropriate, sex-disaggregated indicators in the results framework.



Revisions to the current system that will help TTLs in activity design and in capturing impact and results.

Project Concept Note (PCN) stage

The current gender tag (the three dimensions) will be maintained, but moved from Activity Initiation Summary (AIS) to Concept Note stage, because project conceptualization usually has not progressed sufficiently at AIS to allow the TTL to provide meaningful answers.

Feedback from staff during consultations indicated that the current three-dimension tags can be logically disconnected and not results-oriented. Moreover, the language currently used for gender tag questions is at times unclear and vague, allowing room for subjective interpretation or misunderstandings, thereby causing frustration in operational teams who want to address gender gaps in their project.

Current “gender tag” interface for PCN stage

Does the activity plan to undertake any of the following? Please select Yes or No for each:

- Gender analysis and/or consultation on gender related issues Yes No
- Specific actions to address the distinct needs of women and girls, or men and boys, or positive impacts on gender gaps Yes No
- Mechanism to facilitate monitoring and/or evaluation of gender impacts Yes No

In light of feedback received from TTLs across the Bank, the guiding questions for the gender tags are being sharpened and refocused to help identify the key gender gaps being addressed, the related activities, and the appropriate indicators to track progress.

Proposed “gender tag” interface for PCN stage

Does the project plan to undertake any of the following? Please select appropriate answer for each: (Check TBD if not sure yet. You will have an opportunity to revise these answers at the appraisal stage.)

- a. Analysis to identify project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF Yes No TBD
- b. Specific action(s) to address the gender gaps identified in (a) and/or to improve women’s or men’s empowerment Yes No TBD
- c. Include Indicators in results framework to monitor outcomes from actions identified in (b) Yes No TBD

Guidance for TTLs at the PCN stage will be embedded in the portal as part of guidance available. Specifically, guidance will focus on

- What are gender gaps?
- Where can I find data and information for the analysis?

- Links to sector-specific guidance to facilitate and support TTLs in applying the gender tag and in identifying gender gaps
- Identification, collection and monitoring of relevant data and indicators
- Do I need to add a standalone gender indicator(s)?³²
- Contact information of relevant gender leads in GPs, who can provide sector-specific guidance, best-practice examples and lessons learned.

Note: Detailed guidance will be developed by Global Practices, with the support of the Gender CCSA, to help task teams in the identification, collection, and monitoring of relevant data (where available) and indicators—which are essential for the accurate collection of information on WBG results and impact. The guidance will recognize the substantial variation across countries and sectors in availability of, as well as capacity to collect, sex-disaggregated data and data on gender gaps.

PCN Meeting

Guidance for the PCN review meeting will be strengthened, to ensure that:

- PCN chair ensures that relevance of addressing gender gaps for the project is discussed at the PCN meeting:
 - ✓ Has the TTL engaged the appropriate gender specialists (in GP/country team) and considered gender gaps identified in the country engagement framework (SCD and CPF)?
 - ✓ Are the answers to the three tags justified?

Work is ongoing with OPCS to explore how best to use the automated dashboard to help CMU and Practice Managers monitor the gender tag at the PCN stage. Options being explored also include the use of automated mailing lists to ensure that relevant gender specialists in Global Practices are included in the PCN review distribution lists.

At Appraisal stage

The TTL **will be asked to update the tag**, to reflect any additional analysis and discussions that have taken place during project preparation. The gender tag system will not include the “TBD” box that is present at the PCN stage.

Proposed “gender tag” interface for Appraisal stage

Does the project plan to undertake any of the following? Please select appropriate answer for each:

- Analysis to identify project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF Yes No
- Specific action(s) to address the gender gaps identified in (a) and/or to improve women or men’s empowerment Yes No

- | |
|---|
| <p>c. Include Indicators in results framework to monitor outcomes from actions identified in (b) Yes No</p> |
|---|

Global Practices and Regions will monitor the gender tags for real-time and proactive oversight of portfolio trends and alignment with plans to close gender gaps identified by the CMU or Global Practice (for example, in light of Regional or Country Gender Action Plans, CPFs, and so on). Quality and compliance control will rest with the relevant Global Practice or CMU, as per Accountability and Decision Making (the ADM).

Overall Performance Measurement at the Corporate Level

WBG performance on gender equality will be assessed based on results of Bank operations in addressing gender gaps (rather than on gender integration at design) through the use of relevant indicators built into the results framework. The indicators identified by the TTL (tracking progress in closing gaps) could be aligned with the new core-sector indicators (currently being revised by OPCS) once rolled out and as applicable.

During supervision, TTLs will continue to report on the indicators identified to monitor gender gaps and will have the opportunity to provide a qualitative assessment through the ISR. In this connection, ISR guidance will be strengthened to help TTLs better monitor and reflect the project's performance. At Mid-Term Review, task teams will review progress in addressing gender gaps as well as activities that might need mid-course correction or refocusing. Mid-Term Review–ISR will receive a higher level of scrutiny, given that they are elevated to Senior Directors for approval.

Moreover, using the functions of the operations portal and the improved, sex-disaggregated core-sector indicators, aggregate data on portfolio performance in closing gender gaps will be readily available for regular portfolio monitoring purposes by regional and Global Practice management.

At completion, ICR teams will also assess and rate the project's performance in closing targeted gender gaps, including against the identified indicators that measure the project's outcomes relevant to the gaps. The ICR will examine how task teams dealt with evolving gender issues during implementation support, captured unintended outcomes as possible, and collected lessons learned. Guidance will be revised to reflect the new approach and the greater emphasis on gender equality. To streamline the process and in keeping with the principle of creating as little additional burden as possible, the assessment and rating is carried out as part of the regular ICR process using the standard Bank format for project rating.

- The assessment criteria will include specific questions related to implementation and outcomes in addressing gender gaps.
- *Only projects that identified gender gaps and included relevant actions and monitoring indicators will be assessed at completion.* Other projects, although they did not expressly intend to address gender gaps, might have included innovative actions or indicators to

address gender inequalities that arose during the course of project implementation. ICR teams are encouraged to identify lessons learned from these projects.

- Assessment criteria and guidance will be developed to help ICR teams in writing the gender section, and the ICR template will be revised to include a specific gender rating under the overall outcome section of the ICR document.

An initial trial phase for the exit rating will be conducted with selected IDA IPF operations (in selected Global Practices) by the end of FY16. Following successful completion of the trial phase, gradual rollout will start in early FY17, with the first phase targeting IDA IPF operations. Based on lessons learned in the first phase, the application of the exit rating will be gradually expanded to include IBRD IPFs.

Discussions are being held with OPCS to ensure the proposed approach is aligned with the revisions to the overall monitoring system. As part of this process, discussions will also be held with relevant counterparts across the Bank, including the Independent Evaluation Group, Regions, CMUs, and Global Practices.

Notes

¹ Socioeconomic opportunities can be defined to include income-generation opportunities as well as human capital, voice and agency, and freedom from violence.

² The social definitions of what it means to be female or male vary among cultures and change over time. Recently the concept of gender has been expanded to include *gender identity*, an individual's internal, personal sense of being male or female or some other gender, which may or may not coincide with that person's birth-assigned sex.

³ Indeed, this was reflected in the external consultations held by the Bank in preparation for this strategy, where in a number of countries the majority of participants were women.

⁴ World Bank, World Development Indicators.

⁵ Such occupations tend to pay less than other jobs with otherwise similar characteristics (Budig, England, and Folbre 2002). Women's segregation in care jobs helps explain the persistence of gender differences in pay.

⁶ World Bank, World Development Indicators. <http://data.worldbank.org/data-catalog/world-development-indicators>.

⁷ Countdown to 2015 is a multipartner initiative that tracks and supports country progress toward achieving the health-related MDGs. Countdown tracks progress in the 75 countries where more than 95 percent of all maternal and child deaths occur, including the 49 lowest-income countries identified by the Global Strategy for Women's and Children's Health.

⁸ See "Every minute, a young woman is newly infected with HIV"

(<http://www.unaids.org/en/resources/infographics/20120608gendereveryminute>).

⁹ Gender CCSA Team analysis conducted using WBG Gender Data Portal. <http://data.worldbank.org/topic/gender>.

¹⁰ Gender CCSA Team analysis conducted using WBG Gender Data Portal. <http://data.worldbank.org/topic/gender>.

¹¹ For example, even with similar-sized plots, women produce up to 66 percent less than men in Niger (World Bank 2014c).

¹² International Telecommunication Union/ICT indicators database; GSMA Intelligence. <http://www.itu.int/en/ITU-D/Statistics/Pages/publications/wtid.aspx>.

¹³ UNICEF global databases 2014.

¹⁴ Inter-Parliamentary Union, 2014. Women in Parliaments. <http://www.ipu.org/wmn-e/world.htm>.

¹⁵ The UN Refugee Agency. "Women: Particular Risks and Challenges." <http://www.unhcr.org/pages/49c3646c1d9.html>.

¹⁶ The UN Refugee Agency. "Women: Particular Risks and Challenges." <http://www.unhcr.org/pages/49c3646c1d9.html>.

¹⁷ The six countries that have not ratified the convention are the Islamic Republic of Iran, Palau, Somalia, Sudan, Tonga, and the United States.

¹⁸ Beijing Platform for Action, Strategic Objective H.2. A recent review found that while donor policies emphasize mainstreaming, most development partner investments follow a twin-track approach, combining integrated activities in specific sectors with targeted support to women and girls (Brouwers 2013).

¹⁹ All 24 DAC members now use the marker when they report their aid statistics. However, in interpreting the data, the OECD-DAC (2012, 4) cautions analysts to take into account the proportion of aid that is screened with the marker, since "a high percentage of gender equality focused aid alone does not mean that aid is well aligned with the gender equality policy objective; such a conclusion would only be valid for a donor with 100 percent coverage." In 2011, approximately 80 percent of commitments were screened for the marker.

²⁰ The labs work closely with project teams inside and outside the Bank to foster ownership and uptake of evaluation results, and to complete the feedback loop to inform scale-up and replication decisions. This helps inform the WBG country dialogue by providing new insights gleaned from the impact evaluations into the drivers of gender inequality. The labs integrate skills and issues across sectors (for example, poverty, social protection, and rural development). To do this, gender lab teams work with project implementation teams from the design of the project to ensure that an impact evaluation is feasible, but also, in some cases, to build innovative interventions to test questions such as "can we break gender segregation in occupations by mentoring and training young women?" The evaluations are joint efforts of the gender lab team and the project implementation team, addressing questions that they develop together. Similarly, the results are jointly owned—and shared within projects and governments and across regions.

²¹ The proportion of country strategies and operations that are required to meet these three criteria has increased over time. All WBG country strategies prepared in FY14 drew on gender assessments, and 90 percent of country strategies integrated gender in the three dimensions (analysis, actions, and the results framework). Of lending projects approved in FY14, 55 percent integrated gender in analysis, actions, and the results framework. A target of 66 percent has been set for FY17.

²² Organisation for Economic Co-operation and Development. 2015. Program for International Student Assessment (PISA). <http://www.oecd.org/pisa/>.

²³ Literature shows that in the United States, small businesses secure 70 percent of their financing against movable assets, but by comparison, nearly 90 percent of movable assets that can be pledged as collateral to U.S. banks would likely be rejected by Nigerian banks (Almodóvar-Reteguis, Kushnir, and Meilland, n.d.).

²⁴ For more information, see the GBA web site at <http://forum.gbaforwomen.net/>.

²⁵ World Bank, IFC, Young Innovations, and Computer Association of Nepal. Fight Violence against Women and Girls web site. <http://fightvaw.org/>.

²⁶ The sector-specific Violence against Women and Girls Resource Guides developed by the World Bank Group, the Global Women's Institute, the Inter-American Development Bank, and the International Center for Research on Women are available at <http://www.vawgresourceguide.org/>.

²⁷ The Great Lakes Emergency Sexual and Gender-Based Violence and Women's Health Project was financed under IDA 16 and therefore is not included in the accounting toward the IDA 17 targets.

²⁸ The eight countries are Burkina Faso, Ethiopia, Malawi, Mali, Niger, Nigeria, Tanzania, and Uganda.

²⁹ Currently, the Bank's monitoring system ("gender tag") monitors and rates projects on their "depth" of gender integration by assessing whether the project design integrates (1) gender analysis and / or consultation on gender or gender-related issues; (2) specific actions to address the distinct needs of women and girls, or men and boys, or to positively affect gender gaps; and (3) mechanisms to facilitate the monitoring and / or evaluation of gender impacts through the results framework.

³⁰ These include pre-consultative meetings with the Nordic-Baltic Group (Norway, January 2015) and the Commission on the Status of Women (New York City, March 2015).

³¹ Currently, the Bank's monitoring system ("gender tag") monitors and rates projects on their "depth" of gender integration by assessing whether the project design integrates (1) gender analysis and / or consultation on gender related issues, (2) specific actions to address the distinct needs of women and girls, or men and boys, or to positively affect gender gaps, and (3) mechanisms to facilitate the monitoring and / or evaluation of gender impacts through the results framework.

³² A gender indicator provides factual information about the status of women and men, relative to an explicit reference group. Gender indicators are presented as a ratio (female to male), as an absolute gap (female – male) or as a relative gap ((female – male)/female). Indicators may also be women- or men-specific, in that they measure conditions that occur only among women or men (for example, maternal mortality).

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