

Report No. 16409

# Mainstreaming Gender in World Bank Lending: An Update

March 27, 1997

Operations Evaluation Department



Document of the World Bank

## Abbreviations and Acronyms

AFR	Africa regional office
CAS	Country assistance strategy
CIDA	Canadian International Development Agency
CODE	Committee on Development Effectiveness
DAC	Development Assistance Committee
EAP	East Asia and Pacific regional office
ECA	Europe and Central Asia regional office
ESW	Economic and sector work
FIAHS	Fund for Innovative Approaches in Human and Social Development
FY	Fiscal year
GAP	Gender Analysis and Policy Group
ICR	Implementation completion report
IDA	International Development Agency
LAC	Latin America and the Caribbean regional office
MIS	Management information system
MNA	Middle East and North Africa regional office (formerly MENA)
MOP	Memorandum to the President
NGO	Nongovernmental organizations
OECD	Organization for Economic Cooperation and Development
OED	Operations Evaluation Department
PCR	Project completion report
PHRWD	Women in Development Division, Population and Human Resources Department
PREM	Poverty Reduction and Economic Management Network
SAR	Staff appraisal report
SAS	South Asia regional office
UN	United Nations
WID	Women in development

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**MEMORANDUM TO THE EXECUTIVE DIRECTORS AND THE PRESIDENT**

**SUBJECT: Mainstreaming Gender in World Bank Lending: An Update**

The attached report evaluates progress in mainstreaming gender in Bank lending since 1994, when the first Operations Evaluation Department study on gender was issued. The update shows that some excellent work is being done, in line with Bank policy and the recommendations of the first OED study. Three findings are particularly encouraging:

- Projects with gender-related actions achieved their overall objectives (that is, they received a satisfactory outcome rating) more often than similar projects without gender actions approved in the same years.
- Projects that explicitly incorporated gender goals into the main project objectives were the most likely to achieve their gender objectives.
- The design quality of gender-related actions in FY94 and FY95 projects was a significant improvement over the design quality of gender activities in completed projects approved between FY87 and FY91.

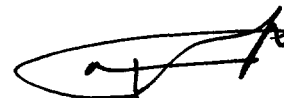
Despite these positive signs, there is still substantial room for improvement. The most pressing need is for more projects and country assistance strategies to systematically address gender issues.

The update also indicates that gender work may reinforce—and benefit from—other initiatives making social development a key element of the Bank's strategic agenda. For example, increased use of social assessments and better identification of relevant stakeholders during project design, as well as recent efforts to monitor development effectiveness through performance indicators, all offer powerful ways of mainstreaming gender in Bank work.

The update calls for actions to:

- Ensure that gender concerns are addressed in on-going work on social assessments, performance indicators, and guidance for Implementation Completion Reports.
- Expand and deepen gender related research.
- Develop monitorable targets for implementing the gender action plans.
- Identify priority goals and targets related to gender within each network, and promote coordination and synergy across the institution.

Attachment





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## Preface

A 1994 study by the Operations Evaluation Department (OED) traced how the concepts of women in development and gender-related activities had evolved within the Bank and how Bank policies and lending reflected these concepts. At the time, few projects with gender-related action had been completed and evaluated. Bank management and members of the Board's Joint Audit Committee requested that OED update its work on gender as more information became available.

This update has two objectives: to confirm or revise the 1994 study's preliminary findings on the basis of a larger body of evidence and to identify changes in the prevalence and quality of recent gender-related analyses and lending in light of the policy paper and the OED recommendations. The update incorporates evidence from a total of 802 projects approved between FY67 and FY96 that contain gender-related actions. To verify the findings of the 1994 study, it reviews the results of 58 of these projects (approved in FY87–FY91) for which outcomes have been evaluated. It analyzes the overall quality of lending in FY94–95 for gender integration, compares it with completed projects, and reviews recent economic and sector work and country assistance strategies.

The update benefited from the comments and suggestions of many people in the regions and central vice presidencies. Special thanks are extended to Aysegul Akin-Karasapan, Lynn Bennett, Mark Blackden, Jayati Datta-Mitra, Monica Fong, Christopher Gibbs, Roslyn Hees, Alcira Kreimer, Caroline Moser, Minh Chau Nguyen, Mañuel Penalver, Sheila Reines, Roger Slade, Cecilia Valdivieso, and external reviewer Mayra Buvinic. The participation of 43 staff members in focus group discussions is also gratefully acknowledged. Within OED, Nalini Kumar and Varsha Malhotra contributed extensively to the review and analytical work, Emily Chalmers edited the draft, and Megan Kimball and Carla Sarmiento processed it.





## Summary of Findings and Recommendations

### Objectives and methods

1. In 1994, an Operations Evaluation Department (OED) study<sup>1</sup> traced how the concept of women in development, and later the broader concept of gender, came to be reflected in Bank policies and lending. That same year, the Bank issued a policy paper, operational policy (O.P. 4.20) and best practice note that call for integration of gender concerns in Bank work. This report updates OED's 1994 study and has two objectives: (i) to confirm or revise the preliminary findings of the 1994 study, drawing from a larger body of evidence; and (ii) to review recent lending and nonlending work for evidence of progress in implementing Bank policy and OED's 1994 recommendations.

2. The update draws from an independent review of existing documentation, including project documents and files, related economic and sector work and OED evaluations. Discussion of the results of 58 projects with gender-related actions approved in FY87 or later and closed by December 30, 1995 is included.<sup>2</sup> This update also examines the integration of gender into the objectives of 120 projects approved in FY94 and FY95 and analyzes the characteristics of all investment lending with nominated gender-related actions approved in FY94, FY95 and FY96—a total of 185 projects. Lastly, the update reviews the gender content of selected sector work. Bank staff contributed through focus group discussions and individual interviews. Bank management provided OED with a report on the implementation of the ledger of recommendations from the 1994 study.

### Main findings

3. **Projects with gender-related action achieved their overall objectives (i.e., received a satisfactory outcome rating) in relatively greater proportion than projects similar in sector and year of approval but without gender actions (chapter 2).**

Seventy-four percent of 54 completed projects with gender-related action approved in or after FY87 in the agriculture and human resources sectors were rated satisfactory for overall outcome, compared with 65 percent for the 81 projects with similar sectoral distribution that did not include gender-related action.

4. **Projects that explicitly incorporate gender goals into the main project objectives are the most likely to achieve their gender objectives (chapter 2).**

Regression analysis confirms the 1994 finding that gender objectives are achieved more often if they are well integrated into the main project objectives, rather than contained in a separate component.

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1. World Bank 1994b.

2. At the time of the 1994 study, only 24 such projects were completed or were close to being completed.

**5. The design quality of gender-related actions improved significantly for projects approved in FY94 and FY95, compared to completed projects approved between FY87 and FY91 (chapter 3).**

Two-thirds of recent projects with gender-related actions included a substantial or high level of gender analysis, compared with only 16 percent in completed projects. Over 70 percent of recent projects integrated gender considerations into overall project objectives, compared with about half of the completed projects. Participatory approaches and a higher quality gender analysis were often found together.

**6. But there is still substantial room for increasing the proportion of projects and Country Assistance Strategies (CASs) that systematically address gender issues (chapters 3 and 4, respectively).**

The prevalence of projects with gender-related actions remained around 30 percent of the investment portfolio in the past three years. This is below the peak of the early 90s, which began to approach the 45–50 percent level—possibly a realistic upper bound. Coverage in CASs, as stipulated in O.P. 4.20, remains uneven. Coverage in Implementation Completion Reports (ICRs) is sparse.

### **Conclusions**

7. This update shows that some excellent work is being done and that progress has been in line with the recommendations made by OED in 1994 (chapter 1 and annex B). Regional offices have produced interesting initiatives, and gender action plans are being completed. The high standards and commitment of many staff, both those who work explicitly on gender and regular task managers, are exemplary. The finding that projects with gender-related actions are associated with satisfactory achievement of their overall objectives reinforces the current policy of mainstreaming gender in Bank operations. Senior management and the Board are providing strong leadership on gender issues.

8. The update also indicates that gender work may reinforce—and benefit from—other initiatives to make social development a key element of the Bank’s strategic agenda. These initiatives open powerful avenues to mainstream gender in Bank work by linking gender analysis and social assessments, including gender among factors that identify relevant stakeholders, and making sure that performance indicators measure results for women and for men separately when relevant.

### **Recommendations**

9. To better understand gender issues and the best ways of addressing them in diverse contexts and across networks requires that the Bank learn from its own and others’ experience through project design and implementation, research, and evaluations.

**Recommendation 1: Gender concerns should be fully addressed in social assessments, in the selection of performance indicators, and in ICRs.**

- **The social development family should include in its forthcoming guidelines on social assessment a discussion of how to link gender analysis, stakeholder analysis, and social assessments;**
- **Regional staff and management, with assistance from the Operations Policy Department (OPR), should ensure that the ongoing “retooling” of monitoring and evaluation indicators in the current portfolio (and especially in participation flagships and pilot projects) disaggregate data on men and women whenever appropriate; and**
- **OPR should stipulate in the ICR guidelines (O.P. 13.55, currently being updated) that ICRs systematically check for and document results separately for men and women, when data is available, whether the project included some gender-related action or not.**

**Recommendation 2: The Office of the Senior Vice President and Chief Economist should advance the state of knowledge on gender issues by setting up a systematic program of research to examine the gender impact of project lending and policy reform.**

- **The research program should explicitly address both quantitative and qualitative dimensions of gender and should focus on both micro-and macro-level issues.**
- **To support such research will require that appropriate gender-disaggregated data be collected routinely, not only through projects but also through household survey instruments such as the Living Standard Measurement Surveys.**
- **This research should be undertaken in consultation with all networks and OED.**

10. Typically, gender issues are location-specific, and the regional gender action plans rightly call for systematic identification and prioritization of gender concerns during the CAS process, as stipulated in the current gender policy and in the CAS guidelines (Best Practice 2.11). But the action plans may need to be adjusted in light of the more recent social development action plans<sup>3</sup> and of the on-going restructuring in some regions. Furthermore, the action plans do not set clear, time-bound implementation plans or mechanisms to monitor their implementation.

**Recommendation 3: Each region should identify which elements of their gender action plans will be implemented within the next 36 months, establish time-bound, monitorable targets, and assign responsibility for monitoring implementation**

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3. Some regions merged their gender and their social development action plans; others kept them separated. Recommendation 3 applies in either case.

**progress. The poverty reduction and economic management (PREM) network, working with the regions, should ensure that institution-wide progress is monitored.**

11. The on-going changes in Bank structure and processes open a window of opportunity for faster progress in mainstreaming gender. But gender issues cut across all networks and their families, and they must be addressed through multi-sectoral and multi-disciplinary work.

**Recommendation 4: The network councils should ensure that each network and family takes steps to mainstream gender as appropriate in its work and, where possible, specify priority goals and targets. The proposed PREM gender family should make promoting synergistic interactions across the institution one of its priorities.**

# 1. Introduction

## A. The Bank position on gender

1.1 The Fourth International Conference on Women, held in Beijing in September 1995, was the largest conference ever held solely on the subject of women. Sponsored by the United Nations (UN), the Beijing Conference, as it came to be known, prompted participating governments and agencies to take stock of past experience and, like the previous UN-sponsored conferences on women, encouraged agencies such as the World Bank to do more about gender.<sup>1</sup>

1.2 Bank staff contributed to the many regional and topical preparatory meetings that preceded the conference. Bank research and policy were distilled in several documents presented at the conference, most notably *Advancing Gender Equality: From Concept to Action* and *Toward Gender Equality: The Role of Public Policy* (World Bank 1995a). The Bank's delegation was led, for the first time, by the President.

1.3 Following the conference, internal seminars such as the two-week Beyond Beijing program gave additional visibility to the issue of gender within the Bank. Senior management asked the regional offices to prepare comprehensive action plans, a task now close to completion; a committee on gender was established to report periodically to the President; closer Bank relations were developed with nongovernmental organizations (NGOs); and outside experts were invited to participate in a consultative group on gender that would advise Bank management.<sup>2</sup>

1.4 The Beijing conference and the events associated with it took place just 18 months after the Bank issued its policy paper *Enhancing Women's Participation in Economic Development* (World Bank 1994b), together with an Operational Directive (O.D. 4.20) and a Best Practice Note which provide guidance to staff. The policy paper asserted that the Bank was "committed to mainstreaming gender concerns into its operations" (p. 7) and thus provided the legitimacy and official support that had been lacking. The Bank strategy for implementing its gender policy is based on four principles, summarized in box 1.1.

1.5 Since 1994, the Bank has also taken steps to promote more participatory approaches to development, and to better integrate the social dimensions of development into Bank lending and nonlending services. Participation action plans have been under implementation since July 1995 in each region and central vice presidency. More recently, a task force on social development reported to Bank management that social factors are an integral part of the development paradigm and that they must be incorporated in Bank analytical and lending work. Gender concerns are relevant for promoting participatory approaches, better identifying stakeholders, and better integrating social factors into Bank work. Current efforts on participation and social development should open additional opportunities for addressing gender issues.

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1. Conferences in 1975, 1980, and 1985 held in Mexico, Copenhagen and Nairobi, respectively (Murphy 1995, para. 2.2).

2. These and other activities are detailed in World Bank 1996b.

**Box 1.1: Basic principles of Bank strategy on gender, April 1994**

The policy paper establishes the rationale for the Bank's involvement in gender issues on the basis of improved efficiency, poverty alleviation, and equity. Noting that gender is a culturally sensitive issue, the paper emphasizes the borrower's autonomy in identifying priorities and selecting strategies. It provides an excellent summary of the payoffs and barriers to integrating both men and women into the development process. The Bank strategy, as discussed in the policy paper and specified in the Operational Directive, is based on the following four principles:

- *Mainstreaming.* The policy paper formalizes the Bank's commitment to analyzing the likely effects of proposed actions on women and men in all analytical and project work (as appropriate) rather than addressing issues that affect women through women-only projects.
- *Sectoral focus.* The paper argues that the Bank should concentrate its efforts on "expanding girls' education, improving women's health, increasing women's participation in the labor force, expanding women's options in agriculture, and providing financial services to women" (para. 60).
- *Country focus.* The paper proposes that the Bank focus its efforts on countries with the greatest gap between men and women.
- *Country strategy.* The paper calls for particular attention to gender issues in economic sector work (ESW), beginning with poverty assessments, and mandates that plans for dealing with gender issues be included in country assistance strategy papers (CASs).

**B. The 1994 OED study: findings and recommendations**

1.6 An Operations Evaluation Department (OED) study (World Bank 1994c) traced how the concepts of women in development (WID) and gender-related activities have evolved within the Bank and how Bank policies and lending reflected these concepts.<sup>3</sup>

1.7 The study found that, for projects with some type of gender-related action specified in their project documents, the following factors were associated with successful implementation but were not present in unsuccessful cases: (i) country involvement with and commitment to both gender-related actions and the project as a whole; (ii) gender analysis (an examination of the roles, activities and constraints specific to men and women and pertinent to project concerns), followed by clear integration of gender-related considerations into overall project objectives; (iii) input from staff experienced in addressing gender issues; and (iv) attention to gender-related interventions during supervision. Overall outcomes (satisfactory or unsatisfactory ratings) for projects with and without gender-related activities did not differ across sectors.

3. The report defined the difference between women in development (WID) and gender as follows: "The . . . term [WID] was applied to actions designed to ensure that women benefited, or at least did not suffer, from development efforts. Gender-related development activities, on the other hand, take a broader view of the differences in behavior expected of women and of men, seeking their causes and their consequences for economic and human resources development. Gender-related actions can prevent deleterious consequences and maximize the potential contributions specific to women or men through direct intervention on immediate constraints, or through strategic changes in the legal and regulatory framework of the country" (para. 1.11).

These findings were preliminary, since only 196 of the 615 projects with gender-related actions had been evaluated at that time, including only a handful of projects designed during the late 1980s.

1.8 Box 1.2 reproduces the ledger of recommendations presented in the 1994 OED study, together with the response made by Bank management when the Joint Audit Committee reviewed the study in August 1994.<sup>4</sup>

1.9 Management reported on the Bank's progress in implementing these recommendations in July 1995. In preparation for a briefing to the Committee on Development Effectiveness (CODE), the Poverty and Social Policy Department, in consultation with the regions, drafted an update of progress in May 1996 (annex B). A review of material cited in these reports shows that, in general, the activities mandated in the management response have been implemented as planned. Some examples are given below. Chapters 3 and 4 provide more substantive analyses of gender in recent project and ESW work, respectively.

#### **Management report on recommendation 1: Including staff with gender experience in ESW and project work**

1.10 Gender expertise was defined in the study as "having experience with integrating gender aspects in sector and lending work." Such expertise does not necessarily require formal training or experience specifically in gender work. A recent OED experience confirms that a high level of gender expertise can be found among task managers who have never worked as gender specialists. OED selected 85 task managers for focus group interviews (described in chapter 5) on the basis of excellent integration of gender issues in their work of the last three years. Only three of the invitees were currently assigned to gender specialist positions, and two more had worked on such positions in the past. Yet all of the task managers had shown an excellent grasp of gender issues in their work.

1.11 Management reported that gender expertise was applied to a variety of tasks. For example, gender specialists participated in the supervision of the General Education Project (Cr. 2118), the Female Secondary Assistance Project (Cr. 2469) and the Health Project (Cr. 2259) in Bangladesh. This experience is noteworthy because both the 1994 study and this update (chapter 2) conclude that attention to planned gender-related actions often decreases during supervision. Similarly, the involvement of gender specialists led to clear recognition of gender concerns in those sectors where traditionally it has received little attention. The recent poverty assessment for Togo (World Bank 1996d) is an example of effective cooperation between a task manager with a strong awareness of gender issues and a gender specialist working as a peer reviewer. The document systematically identifies the gender dimensions of poverty: the vulnerability of women and girls; the pressure of cultural norms and traditions; the inequalities in access to education, health, and factors of production such as land.

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4. All Operations Evaluation Department (OED) studies contain a ledger of key recommendations that is prepared when the study is being finalized. The ledger includes the management response to these recommendations and the steps proposed to implement them. Bank management updates the ledger annually, comparing actual implementation with the proposed plan.

**Box 1.2: OED ledger—gender issues in Bank lending: an overview**

Major OED Recommendations	Management Response
Country departments and gender staff in central vice presidencies and the regions should look for opportunities to use the following steps—and test others—whenever gender issues are relevant.	
1. To integrate gender issues into ESW and the portfolio, task managers should ensure that staff or consultants with gender experience are included in working groups during sector work, project preparation and appraisal, thematic supervisions, reviews of the portfolio, or assessments of gender issues at country level, as appropriate.	Agreed. Gender issues are likely to be increasingly addressed in ESW and the portfolio as staff become more convinced of the importance of the issues and knowledge is disseminated through training tool kits. There are a variety of ways to integrate gender issues into ESW and the portfolio implemented by the Regions and the Central Vice Presidencies, including the use of gender specialists. Some Regions (Asia, Africa) have systematically reviewed IEPS (Initial Executive Project Summary), and the Technical Department gender teams are available to carry out follow up support where intervention would have the greatest impact. ECA (Europe and Central Asia Regional Office) and MENA (Middle East and North Africa Regional Office) have used their central pool WID funds to help the integration process. HRO (Human Resources Development and Operations Policy Vice Presidency) also provides the support at all stages to selective country departments.
2. To increase member countries' understanding and support, country departments should formally discuss gender-related actions with the borrowers during country implementation reviews, in special workshops, or in meetings of the consortia of development agencies.	Agreed. Africa has adopted this consultative approach in the context of specific ESW or lending operations. Gender issues and economic adjustment will be a regular item for discussion at biannual SPA (Special Program for Africa) for a. In ECA, a plan for dissemination is now a requirement for activities supported under the ECA WID Fund. MENA also plans to discuss gender issues at a future meeting of the Council of Advisers and at a regional seminar for high level country officials. Asia and LAC (Latin America and the Caribbean Regional Office) have also been discussing gender-related ESW with concerned borrowers and disseminating the outputs to a wider audience.
3. When planning the preparation of a Country Assistance Strategy paper, country departments should determine what steps, if any, are needed to ensure that the required statement on gender reflects a good understanding of the situation and contributes to the policy discussion with member countries.	Agreed. This is a strategic point of intervention which provides the opportunity for the identification of priorities and the allocation of human and financial resources to be deployed on incorporating the gender perspective into ESW and lending operations where it is relevant to the overall CAS. HRO is reviewing all CAS to ensure that the focus on priorities for gender is reflected. HRO plans to work with three selective country departments in FY95 to mainstream gender issues into the country strategy and the policy discussion with member countries. The Asia gender team plans to work with at least two country departments in FY95 to assist them in determining whether and how gender issues may be appropriately incorporated in the CAS and resultant ESW and lending program. A pilot program was established by the gender team in Africa to conduct systematic gender analysis of the household surveys and to provide models of the gender analysis of poverty assessments and hence eventually for CAS.
4. To monitor implementation and facilitate evaluation of outcomes, member countries and sectoral divisions should select indicators with separate targets for men and women (or boys and girls) when appropriate, and plan data collection accordingly.	Agreed. Africa has adopted a system to monitor a clear specification of gender-related objectives or sex-specific objectives at all stages of the project cycle and quantitative specification of indicators for monitorable outcomes in SARs (Staff Appraisal Reports) and supervision reports.
5. Innovations to increase the participation of women in development planning and actions, or to better integrate gender issues in social assessments, should be promoted under the Fund for Innovative Approaches in Human and Social Development.	The Fund for Innovative Approaches in Human and Social Development should be used strictly for innovations. With respect to gender, such innovation would primarily include efforts to include gender issues in social assessments and to increase participation of women in development planning and decision-making. Management will take these considerations into account when approving the applications for the Fund.



### **Management report on recommendation 2: Formal discussions of gender-related actions with the borrowers**

1.12 The management update refers to country-level workshops, country implementation reviews, and in some cases meetings of development agency consortia. Such meetings have been used to help member countries better understand and support gender-related actions, especially in Asia. In countries such as Chile and El Salvador, the Bank has supported the establishment or strengthening of government institutions dealing with gender issues. These institutions help to create a permanent forum for discussing gender issues with the government. Gender issues have been discussed at meetings linked to the Special Program for Africa, especially the integration of gender and poverty issues in adjustment lending operations. Although not discussed in the management response, the Bank's increased interaction with NGOs on gender-related issues may also help promote borrower attention to these issues.

1.13 Another approach to promoting a dialogue on gender issues with borrowers has been through regional or country-level seminars that promote discussion of research findings and their operational implications. For example, the Bank organized a regional seminar on gender and transition in Bucharest in February 1995. Papers on gender issues ranging from property rights and agrarian reform to gender dimensions in pension reform and the labor market and restructualizing childcare were discussed with representatives and researchers from ten countries in Eastern Europe. These documents were used in subsequent sector work in several countries. At the country level, a seminar with officials from the Bangladesh Institute of Development Studies helped the borrower and the Bank better understand how providing access to credit through targeted programs enables poor women to increase family incomes. A participatory poverty monitoring and analysis workshop held in South Africa brought key stakeholders together to agree on measures to monitor poverty, with special attention to the needs of women.

### **Management report on recommendation 3: Background work on gender issues for CASs**

1.14 The regional offices cite examples of good attention to gender in CASs. For example, the Nepal CAS identifies sectoral strategies that would support improvements in the status of women in the country. In addition, the CAS recognizes that future lending operations in the country would benefit from the analytical work done in the context of the FY97 Poverty Assessment, itself based on gender-specific data collected by the Nepal Living Standards Survey. But management reports that only half of the CASs prepared during FY94/95 specifically addressed gender issues. Incorporating these issues in all CASs is a key focus of the regional gender action plans.

### **Management report on recommendation 4: Selecting gender-specific targets for key indicators when appropriate**

1.15 Regional offices generally apply this recommendation in all project documents that clearly identify indicators. But the Africa program to monitor gender objectives at all phases of the project cycle (described in the original response) has been discontinued. Opportunities to improve data collection are not yet used systematically. This is reflected, for example, in the scarcity of information in supervision reports, midterm reviews, and implementation completion reports (ICRs) on how project activities may affect men and women differently.

### **Management report on recommendation 5: Support from the Fund for Innovative Approaches in Human and Social Development (FIAHS) for work on gender issues**

1.16 Management had agreed to take gender into consideration when reviewing proposals for funding by the Fund for Innovative Approaches in Human and Social Development. It reports on the use of FIAHS funding in projects such as the Armenia Social Investment Fund (Cr. 2784), where FIAHS covered the costs of a consultant who ensured that the microenterprise component would allow for the participation of local groups, including women's groups. In Nicaragua the fund supported a social assessment of a project's likely impacts on women in terms of better access to water services and improved health and nutrition status.

1.17 Reports from FIAHS managers mention projects not listed in the management report. For example, the Egypt Matruh Resource Management Project (Cr. 2504) used FIAHS funding to conduct beneficiary assessments with women's groups to reassess the groups' priorities in regard to their participation in the project.

### **C. Objectives of this update**

1.18 After reviewing the 1994 study, the Board's Joint Audit Committee (now CODE) commented, "Until gender issues are mainstreamed into overall Bank activities, the development objectives of the institution will not be achieved." The committee and Bank management asked OED to update the study as more evaluations of projects with gender-related actions became available and as it became possible to identify the initial effects of the policy paper and the OED recommendations.

1.19 This update has two objectives: (i) to confirm or revise the 1994 study's preliminary findings on the basis of a larger body of evidence; and (ii) to identify changes in the prevalence and quality of recent gender-related analyses and lending in light of the policy paper and the OED recommendations. The update incorporates evidence from a total of 802 projects with gender-related actions, approved between FY67 and FY96. It reviews the results of 58 of these projects (approved in FY87–FY91) for which outcomes have been evaluated in order to verify the findings of the 1994 study (chapter 2). It analyzes the overall quality of lending in FY94–95 for gender integration and compares it with completed projects (chapter 3), and reviews recent ESW and CASs (chapter 4). Together these two chapters provide a first assessment of how the four strategic principles identified in the Bank gender policy are being implemented. Specifically chapter 3 discusses the sectoral distribution and overall mainstreaming of gender in the portfolio, while chapter 4 reviews whether Bank efforts are concentrated in countries with the greatest needs and whether gender issues are addressed in the CASs. The last chapter summarizes recent institutional changes and presents the views of task managers and gender specialists on what mainstreaming gender should mean in the context of Bank work and on the actions that are needed to accelerate progress.

1.20 The update draws from four sources: (i) project documents, project files, related ESW, and publications; (ii) OED audits, impact evaluations, and ratings of completed projects; (iii) material prepared by the regional offices and the central gender analysis and policy (GAP) team, including progress reports to the Board, reviews of progress on the OED 1994 recommendations, and draft action plans; and (iv) extensive individual and focus group interviews with staff in the Bank and at other agencies.

## 2. Outcomes and Implementation Experience for Completed Projects

2.1 The 1994 findings described in box 2.1 were preliminary, since only a handful of projects designed during the late 1980s had been evaluated at the time of the study. This chapter discusses the outcome and implementation experience for the 58 projects with gender-related action approved in FY87 or later and completed by December 1995, for which a project completion report (PCR) or ICR could be obtained.<sup>5</sup> This chapter reports on factors associated with successful implementation of the gender objectives among the 58 completed projects, together with quantitative analyses to measure the gender contribution to positive outcomes. Finally, it assesses the quality of the completion reports with respect to gender.

2.2 Table 2.1 shows that the sectoral distribution of these 58 completed projects is in line with the areas—mainly agriculture and human resources—selected for attention to women in FY87. While these projects, by definition, included some gender-related action, the gender objectives were often modest. Some simply mentioned that women and girls would also benefit from the project—for example, the Malawi Education Sector Project (Cr. 1767), which set targets for the number of girls attending secondary schools financed by the project. Around a third developed more elaborate gender objectives for improving women's productive efficiency or for improving welfare of women and children. Strategies to meet productivity objectives included providing extension services for women farmers (Benin Second Borgou Rural Development Project, Cr. 1877); vocational training for women reentering the work force (Mexico Manpower Project, Ln. 2876); and improving the availability of water, thus freeing women's time for productive activities (Albania

### Box 2.1: The 1994 findings on design features associated with successful implementation

The OED study found that, for projects with some specified gender-related action, the following factors were associated with successful implementation but were not present in unsuccessful cases: (i) borrower involvement with and commitment to both gender-related actions and the project as a whole; (ii) analysis of the roles, activities, and constraints specific to men and women and pertinent to project concerns (gender analysis), followed by clear integration of gender-related objectives with overall project objectives; (iii) inputs from staff experienced in addressing gender issues; and (iv) attention to gender-related interventions during supervision. Overall outcomes (satisfactory or unsatisfactory ratings) for projects with and without gender-related activities did not differ.

5. This includes 24 projects for which the implementation completion reports or project completion reports (PCRs) had been reviewed and rated by OED. For the remaining 34 projects, this chapter uses the self-evaluation ratings provided by the regional offices. These completed projects represent 84 percent of projects with gender-related action approved in FY 87, with the proportion decreasing for more recent projects: 39 percent for projects approved in FY88, 28 percent for FY89, 19 percent for FY90, 9 percent for FY91, and 4 percent for FY92. None of the projects with gender-related action approved in or since FY93 had yet a PCR available even in draft. The total number of projects (58) is too small to yield results of high statistical significance. For example, substantial gender analysis was conducted in such a small number of these projects that it appears insignificant in the quantitative analysis. Also, the relationship between total project outcome and achievement of the gender objective could not be assessed because all projects where gender objectives were achieved were also rated satisfactory.

Rural Poverty Alleviation Pilot, Cr. 2461). Strategies expected to meet welfare objectives included providing maternal and child care programs (Oman Health Project, Ln. 2807) and improving the nutritional status of pregnant and lactating women.

**Table 2.1: Distribution of the 58 completed projects across sectors, by year of approval**

<i>OED Sector</i>	<i>FY87</i>	<i>FY88</i>	<i>FY89</i>	<i>FY90</i>	<i>FY91</i>	<i>FY92</i>	<i>FY93</i>	<i>Total</i>
Agriculture	8	3	5	5	3	3	1	28
Human Resources <sup>a</sup>	8	6	4	4	3	1	—	26
Finance	—	—	1	—	1	—	—	2
Water supply & Sanitation	—	—	1	—	—	—	—	1
Urban	—	—	—	1	—	—	—	1
<b>Total</b>	16	9	11	10	7	4	1	58

— Not applicable.

a. The human resources sector includes four social investment fund projects, which were reclassified in FY94 under a new category of “social sector” in the Bank’s Management Information System (MIS).

### A. Outcomes for projects with gender objectives

2.3 Historically, the proportion of projects rated as satisfactory varies across sectors and regions. Table 2.2 gives outcome, sustainability, and institutional development ratings for the 54 projects in the agriculture and human resources sectors that had gender-related action and compares them with those of projects in the same sectors and within the same approval period. Projects with gender-related action were more likely to reach a satisfactory outcome than projects without such actions—74 percent against 65 percent—and they were more likely to be rated as sustainable—54 percent against 46 percent. The difference in achieving a substantial level of institutional development is also great—43 percent against 32 percent. But overall, institutional development was lower in projects with gender-related action. The 54 completed projects discussed above were designed in or after FY87, at a time when the level of attention to gender increased significantly. Looking back further to projects approved since FY67, the difference in outcomes between completed projects with and without gender-related action almost disappears. For all projects approved since FY67 for which ratings are available, outcomes were rated as satisfactory for 69 percent of the 262 projects with gender-related action, but 71 percent of all projects in the same years and the same sectors.<sup>6</sup>

2.4 Of course, the presence of some gender-related action in a project may reflect better identification of target populations or generally better design. Also, well-implemented projects were the most likely to achieve their gender objectives: all the projects in this sample that successfully met their gender objectives received satisfactory ratings for overall project outcome. On the other hand, a satisfactory rating for project outcomes does not necessarily mean that the gender objectives were achieved. Only 27 of the 58 completed projects across all sectors achieved their gender objectives (7 projects were canceled early on or were severely disrupted by civil wars). For all regions except Africa, 47 percent of projects with satisfactory outcomes also

6. This evolution is due in part to the change in the sectoral concentration of projects with gender-related action. The 1994 study had noted the heavy concentration of these projects in the agriculture sector, and especially in the area development subsector, where outcome ratings were lower than in other sectors and subsectors. The management information system (MIS) sub-sectoral categories have been changed since the 1994 OED study. The area development sub-sector was eliminated and the MIS database was retro-fitted, with the old area development projects reassigned to various other sub-sectors. A comparison with the data in the 1994 gender study could not be made.

achieved their intended gender-related actions. In Africa, only 24 percent did so. This difference could well be a temporary situation, linked to the generally lower rating for institutional development in that region, and to the fact that AFR began to incorporate gender-related actions in its projects ahead of the other regions (see box 2.2 for supporting findings). At this time, the number of completed projects is still too small for a more detailed analysis of possible differences across regions.

**Table 2.2: A comparison of outcomes for projects with and without gender-related action, approved FY87 to FY93, agriculture and human resources sectors (percent)**

	<i>With gender-related action</i> <i>N = 54</i>	<i>Without gender-related action,</i> <i>same years and sectors</i> <i>N = 81</i>
<b>outcome:</b>		
satisfactory	74	65
<b>sustainability:</b>		
likely	54	46
<b>institutional development:</b>		
substantial	43	32
modest	17	42

## B. Implementation experience

2.5 The implementation experience and levels of achievement in the 58 completed projects highlight several factors associated with successful cases but not present in unsuccessful projects.<sup>7</sup> It also highlights weak areas in design, supervision, and evaluation.

### *Project design in the late 1980s was rarely based on solid gender analysis*

2.6 Men and women everywhere usually have different responsibilities, undertaken with various degrees of flexibility and different priorities. If the labor demand, timing or priority of one task change, either the restructured task must not conflict with other tasks or all the tasks must be modified. Effective project design must include a review of both men's and women's roles and responsibilities that is detailed enough to identify potential conflicts and strategies to resolve them. Gender analysis establishes what these various responsibilities are and the demands they generate throughout the year in order to identify opportunities and risks. The project staff appraisal reports (SARs) provide evidence that an adequate gender analysis was done for only 16 percent of the 58 projects. Even then, it was rarely reflected in project design. Only 9 of the 58 projects had a high or substantial level of gender analysis, that included a description of roles, tasks and responsibilities for various categories of men and women and a discussion of how these would be changed by the project.<sup>8</sup>

7. The implementation of seven of these projects was disrupted by civil war or other factors exogenous to the project.

8. A rating was assigned by OED to each project, from "0" (no attempt to identify gender roles) to "3" (a full gender analysis used to define objectives or strategies). There are too few cases for a meaningful discussion of the effects of gender analysis on this cluster. Good gender analysis was much more frequent in projects approved in FY94–FY95 (chapter 3).

**Box 2.2: Logit analysis of completed projects<sup>a</sup>**

Unconditional logistic regression analyses were carried out for the 58 completed projects for which ratings were available. Univariate analyses resulted in the following findings:

- All projects rated high for achievement of gender objectives by OED also received satisfactory ratings for achievement of general objectives.
- Projects rated as likely to be sustainable were also more likely to achieve their gender objectives.
- Projects approved in more recent years were more likely to achieve their gender objectives, perhaps in part because they were less likely to have been extended—often a sign of implementation difficulties—and because many of the newer projects were concentrated in the human resource sectors.

Two weaker relationships were observed:

- So far, gender objectives were achieved less often in Africa than in the other regions (see para. 2.4 for a cautionary discussion of this observation).
- Gender objectives were achieved most often for human resources projects.

The multivariate analyses, while controlling for intercept, FY of approval, source of funding, commitment amount, and the income level of the country, found four factors that contributed to the achievement of gender objectives. Three were positive and very significant—integration of gender objectives into the overall project objectives, institutional development impact, and the likelihood of sustainability. A human resource sector dummy and an Africa region dummy were both found to be positive and mildly significant.

It is important to note that the logit analysis indicates an association between achievement of gender objectives and these variables; it does not necessarily imply a causal relationship. The number of completed projects is too small to conduct a more detailed analysis at this time.

a. See annex A for a more detailed description of the methodology.

*Gender objectives that were well integrated in project objectives were more likely to be implemented*

2.7 Of the 51 projects fully implemented, those in which gender objectives were fully integrated into the main objectives were more likely to achieve their gender goals. For example, the social fund projects (Cr. 2212 and Cr. 2401) in Honduras helped finance subprojects to meet the basic needs of the population. Care was taken to promote the types of subprojects, such as small-scale farms and family gardens, that would benefit women heads of household. Also, to encourage women to bring in their children for preventive care, food coupons were distributed through the health centers. These efforts to reach women through the main project components rather than a separate “women” program were successful. Fifty-one percent of the projects with well integrated gender objectives did achieve them, well above the 29 percent achievement rate for all 51 fully implemented projects. A logit analysis confirmed that integration of gender objectives into project objectives contributes significantly to the achievement of the gender objectives (box 2.2).

*Gender issues were not systematically reviewed during supervision*

2.8 The 1994 OED study noted the high correlation between good supervision of the gender components and their satisfactory achievement. Good supervision of the gender component, in turn, was also found to be related to the integration of gender goals with the main objectives of the project and to the inclusion of a social scientist or someone with gender expertise in the project team. For the 47 completed projects for which sufficient information is available, 9 benefited from good attention to gender issues during supervision, and 7 of these fully achieved their gender objectives. But only 9 of the 24 projects with no evidence of attention to gender during supervision achieved their gender objectives. The remaining 14 projects paid only superficial attention to gender.

2.9 Even projects with a clearly defined gender component may receive no (or only limited) attention during supervision and/or completion missions, however. Box 2.3 discusses a retraining program for displaced and unemployed workers in Mexico, using evidence from an OED audit mission conducted in April 1996.

**Box 2.3: Missed opportunities during supervision and ICR preparation in the Mexico Manpower Training Project (Ln. 2876)**

The project aimed to retrain unemployed women as well as men. During implementation, an evaluation showed that women who had received training were less likely than men to find a job quickly or to receive a salary higher than in previous jobs. The 1994 PCR noted these findings, stating that they would be addressed in the follow-up project, but did not include them in the "lessons learned" section. But the objectives of the follow-on Labor Market and Productivity Enhancement Project (Ln. 3542, approved 1993) paid special attention to women. While the staff appraisal report (SAR) did not include any government assurances that gender issues would be given priority, it did promise other actions. The SAR:

- stated that women would benefit from the improvements to be introduced in the training programs and the reduction of labor market barriers that were keeping women from enjoying the full benefits of training;
- specified that studies would be conducted on the differential results of training for men and women, although these had been identified during the implementation of the first project;
- stated that an implementation plan would be drawn up for gender-related activities;
- gave detailed specifications for collecting data and improving labor statistics but did not include any government assurances that gender issues would be given priority.

The OED mission that audited the first project looked at progress in the follow-up project, which was already in its third year of implementation. The audit found that the training provided for women had changed little since the problem was identified. The differential effects of the training program on women continued, and prospective employers often favored men in allocating scholarships. While data collected was gender-disaggregated, there was no evidence of any efforts to understand and counter the differential benefits for women and men reported in the project evaluation. At OED's suggestion, the regional office and borrower have agreed that someone with gender expertise should join the next supervision mission.

*Coverage of gender issues in ICRs was uneven*

2.10 Among the 58 completion documents available for review, ICRs were more likely to mention gender in their review of implementation experience than earlier PCR, but not systematically so.<sup>9</sup> Although the standard format for table 1 of the ICR Annex includes a line for gender, almost half of the 36 ICRs that included the table stated that gender was “not applicable.” This statement is understandable when the proposed gender-related action was very limited and could be discounted, yet the “not applicable” rating was also given for six projects in which one or more component specifically targeted women or for which gender aspects were highly relevant during implementation (whether identified in the SAR or not). Box 2.4 gives an example of such discrepancies.

**Box 2.4: Missed opportunities in a recent ICR**

The documentation for the Uganda Program for Alleviation of Poverty and Social Costs of Adjustment (Cr. 2088) illustrates how old habits can be difficult to change. The 1996 ICR gives very little attention to gender issues in most of the program’s components, although it does rate the single component that targeted women. This initiative—designed to provide war widows with improved access to health services and income-generating opportunities—was rated as unsatisfactory because it reached only 12 percent of the target group. The project SAR had identified the serious difficulties Ugandan women encountered in trying to obtain health and other services. The ICR discussion of gender in other components is limited to noting that some of the people receiving training were women and that health services were focusing more directly on maternal health.

Yet useful data on the impact of the program on men and on women were readily available, as a local firm had conducted a participatory evaluation of the program at project completion, at the Bank’s request. In line with its terms of reference, the evaluation had looked at the impact of all program components on women and men. It concluded that program implementation would have been more effective if the population, including women, had been given a chance to influence some of the early decisions such as locations, types of equipment, and repayment rates. The evaluation makes a good case for integrating the views of both men and women in the design and process of this type of project. But the ICR made little use of the evidence, even though it refers to the evaluation. An OED audit confirmed the value of the participatory evaluation.

This weakness in the ICR is particularly noteworthy because it occurred for a country in which gender is generally well integrated in ESW, most notably in the poverty assessment, the forthcoming case study of legal constraints to women’s economic empowerment, and the preparatory work for the next CAS.

2.11 This update shows, for the first time, that the outcome ratings for projects with gender-related action approved in FY87 and later compare favorably with the outcome for similar projects without gender actions: 74 percent of 54 projects with gender-related action in the

9. Since all these projects included gender-related actions, all completion documents should discuss them. Three of the 58 reports were drafts that task managers shared with OED before final review and printing, so the percentages given in this section are indicative only.



agriculture and human resources sectors were rated satisfactory, against 65 percent for the 81 projects with similar sectoral distribution that did not include a gender-related action. The update also shows that the integration of gender objectives into project objectives is the most significant positive correlate with satisfactory gender outcomes. But the results of Bank projects related to gender issues remain difficult to evaluate, since project documents and files, including the supervision reports and ICRs, give only superficial attention to gender objectives and achievements.

### 3. Gender in the Investment Portfolio

3.1 This chapter analyzes the features of projects with gender-related action approved in FY94, FY95 and FY96, for three purposes. First, to find out if the factors found associated with successful achievement of gender objectives in the previous chapter are now more systematically present in the design of projects recently approved (section A). Second, to further explore the possible link, noted in the 1994 study, between gender concerns and participatory approaches (section B). Third, to combine this new evidence with the data compiled for the 1994 study, to show how the prevalence and distribution of projects with gender-related action evolved since FY87 across sectors and regions.

**Box 3.1: The 1994 findings on gender prevalence, sectoral and regional distribution**

The 1994 OED study showed a sharp increase in the prevalence of projects with gender-related actions started in FY87, which peaked in FY91. Projects with gender-related action were found mostly in the agriculture and the human resources sectors, and they increased most rapidly in the Africa region.

#### A. Design quality in projects approved in FY94 and FY95

3.2 Features associated with successful achievement of the gender objectives (chapter 2) have become significantly more frequent in projects approved in FY94 and FY95, and project design is generally of better quality than for projects approved in the late 1980s.

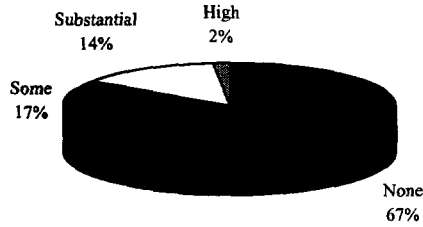
##### *Gender analysis*

3.3 Among the 120 projects with gender-related action approved in FY94 and FY95, only 14 (12 percent) showed no evidence of efforts to identify gender roles. This is a great improvement over the completed projects reviewed in chapter 2, 67 percent of which included no gender analysis. Thirty-three of the recent projects included high-quality gender analysis that documented the productive, reproductive, and community roles of women and men in the project area and used this evidence to identify needs and appropriate strategies. Another 47 included substantial (though not thorough) gender analysis.<sup>10</sup> In the remaining 26 projects the gender analysis was superficial. Figures 3.1 and 3.2 show the increased prevalence and quality of gender analysis in recent projects compared to completed projects.

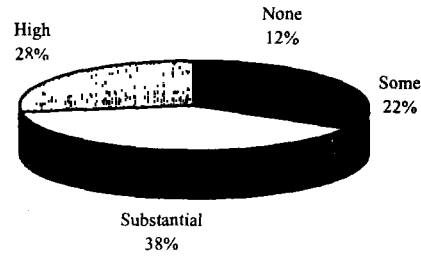
3.4 The incidence of projects with high or substantial quality gender analysis is greatest by far in the human resources sector and in the South Asia (SAS) and Africa (AFR) regional offices. Figure 3.3 shows the breakdown of such projects across regions for the agriculture and human resources sectors.

10. The rating used for completed projects was also applied to the new projects to determine the presence and level of gender analysis in project staff appraisal reports, from 0 (no attempt to understand gender roles) to 3 (full gender analysis leading to definition of objectives or strategy).

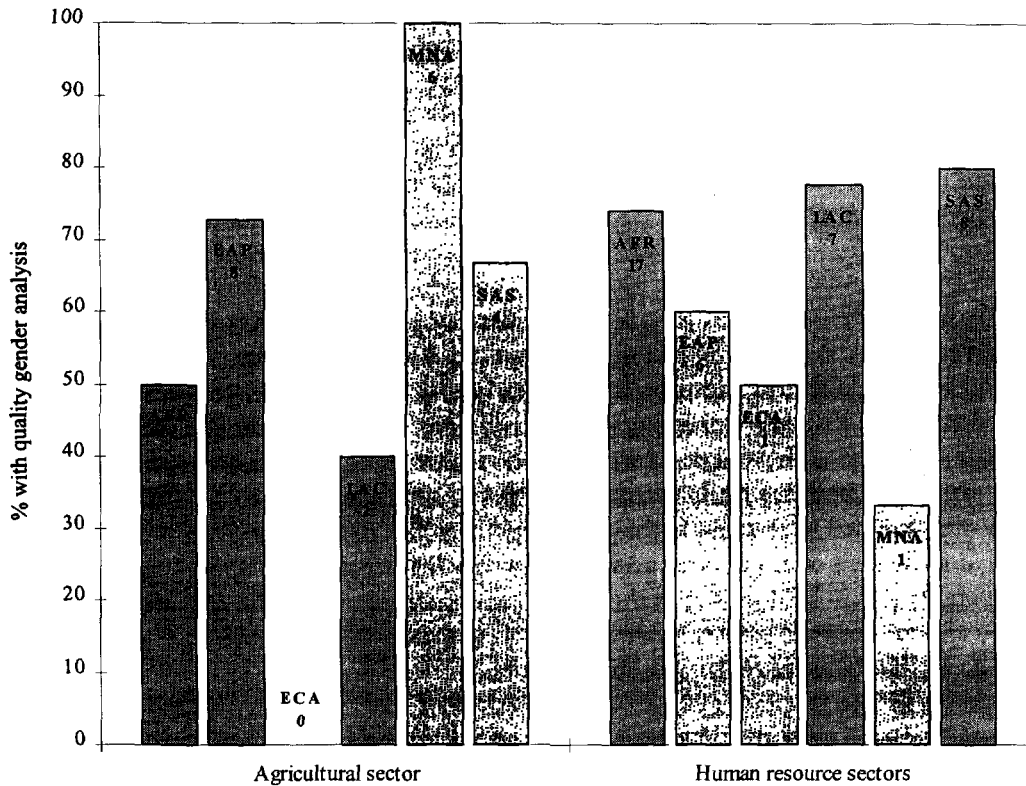
**Figure 3.1: Gender analysis in 58 completed projects (approved FY87–FY91)**



**Figure 3.2: Gender analysis in 120 projects approved FY94–FY95**



**Figure 3.3: Percentages of high or substantial quality gender analysis in projects with gender-related action approved in FY94 and FY95, by regional office (agricultural and human resources sectors)<sup>a</sup>**



a. Numbers for other sectors are too small to permit meaningful regional percentages.

3.5 When gender analysis was included, the findings were most often used to identify appropriate actions for strengthening women’s productive roles (79 projects), community roles (51 projects), and reproductive roles (42 projects), with some projects focusing on more than one

role. In all sectors, gender analysis was used most frequently to identify appropriate productive activities.

3.6 The argument used most frequently (in 72 out of 120 projects) to justify gender-related activities was equity—that is, ensuring that women as well as men benefited from project activities. Poverty arguments were used in 53 projects and welfare arguments in 40, but economic efficiency was explicitly used in only 30 cases. Some projects addressed more than one rationale. These findings contrast with the 58 completed projects reviewed in the previous chapter, which used only two arguments to justify gender objectives: productive efficiency and improving the welfare of women. The Bank's 1994 policy paper based its arguments for strengthening the role of WID on economic efficiency and equity. The fact that task managers are now more likely to use an equity argument to justify including some gender-related action in their projects is thus in line with Bank policy. This development parallels changes in other development agencies and the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD) (see chapter 5).

*Gender objectives and their integration into project objectives*

3.7 OED's 1994 study noted that gender objectives were becoming better integrated into project objectives. This trend is confirmed in the FY94–FY95 projects, as 85 of the 120 projects showed such integration. This evolution is significant, given that projects are more likely to meet their gender objectives when these objectives are well articulated and integrated into project objectives (chapter 2).

3.8 All 33 of the FY94–FY95 projects with high-quality gender analysis integrated their gender objectives into their overall project objectives. Only 4 of the 14 projects with no gender analysis can make this claim. For example, the Guinea Equity and School Improvement Project (Cr. 2719) had as one of its goals increasing girls' enrollment in primary schools. During project preparation, gender analysis showed that parents gave much weight to proximity to home, safety and adequate sanitation facilities when deciding whether to send their girls to school. The project components were designed to respond to these findings: smaller, multigrade classrooms would be built close to individual communities, adequate sanitary facilities would be included in all schools, and parents would be involved in the upkeep and maintenance of the schools. By integrating the special needs of girls into project design, the schools have adapted to parents' concerns and so are likely to serve the community better.

3.9 The strategy used most frequently (in 102 projects) to reach gender objectives involved targeting services to women users or clients. Targets ranged from all women farmers in a project area to more restricted categories of clients. Quantified goals were rarely specified. Thirty-five projects also planned to hire women to provide services tailored to women and girls. But quotas specifying the percentage of clients who must be women were used infrequently (seven cases). Such narrow targeting requires more detailed knowledge of the characteristics, needs and preferences of potential users. Experience may show that narrow targeting is more likely when a high-quality gender analysis has been done.

## Implementation

3.10 Overall, the projects approved in FY94–FY95 have a higher quality of gender analysis and are more likely to integrate gender objectives into overall project objectives than the projects approved in earlier years. Since these factors have been linked to successful implementation in completed projects, this evolution is encouraging. By themselves, however, gender analysis and gender-related objectives do not guarantee that implementation and outcomes will be successful or even that gender will receive enough attention during implementation, supervision and evaluation. Box 3.2 describes a promising use of supervision findings.

### B. Links between gender issues and other Bank concerns

3.11 In recent years, the Bank has promoted the use of participatory approaches at all phases of the project cycle and in ESW.<sup>11</sup> The 120 projects with gender-related action approved in FY94 and FY95 were rated for the level of participation during design or the level planned for implementation, using the typology now favored throughout the Bank of no participation, information, consultation and collaboration with stakeholders. Only 4 of the 120 projects did not mention promoting participation at any level, but 37 planned to seek full collaboration with some key stakeholders and combined a participatory approach with gender-related action. Of course, no conclusion on causality can be drawn from this data, but any link between gender and participatory approaches provide the Bank and borrowers with opportunities for mutually reinforcing efforts in these two areas of concern.

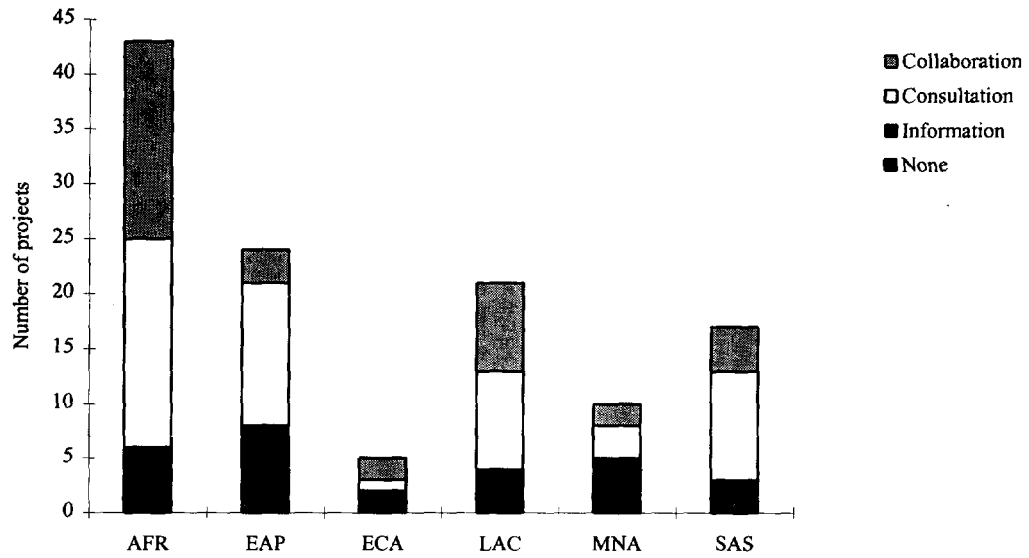
3.12 The 37 projects seeking collaboration were found mostly in AFR (which has a larger number of projects overall) and the Latin America and the Caribbean regional office (LAC) (figure 3.4). The agriculture sector had 21 such projects, followed by 10 in human resources (figure 3.5).

#### Box 3.2: Promising practices: the integration of gender into project supervision and monitoring and evaluation

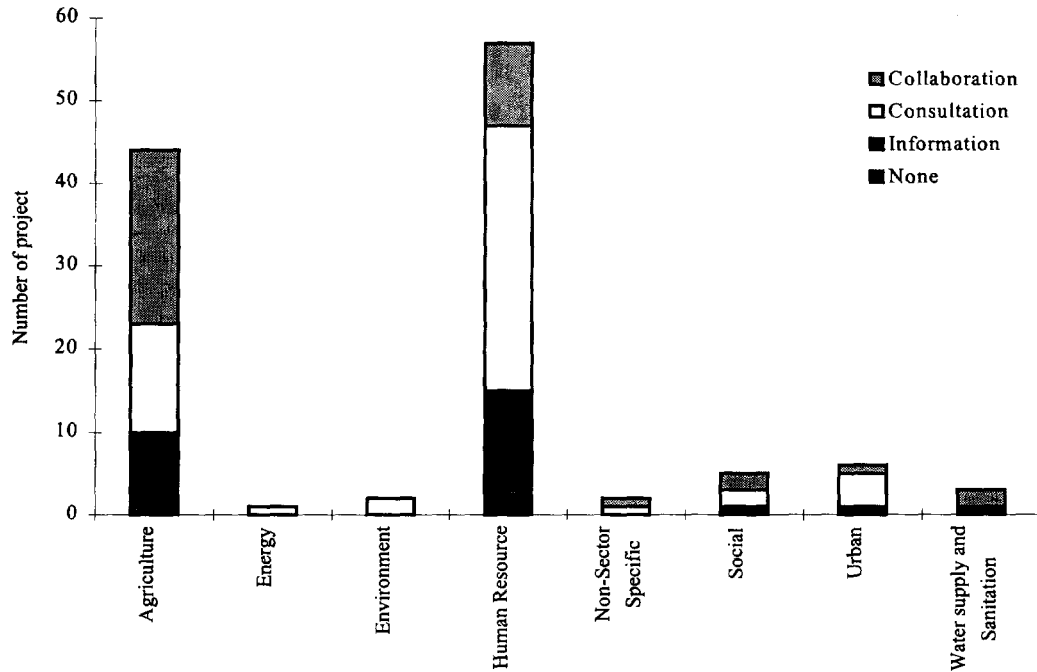
The Sri Lanka Poverty Alleviation Project (Cr. 2231, approved in FY91) seeks to increase income-generating opportunities among the poor and to improve the nutritional status of children under three and of pregnant and lactating mothers. The midterm supervision report tracks levels of women's participation in credit and microenterprise activities, nutrition interventions and community works, and activities related to the mobilization of the poor. Although hampered by the lack of project-wide gender-disaggregated data, the review team was able to identify desirable changes in strategy, demonstrating its commitment to gender concerns in the project.

11. Events that could have influenced task managers during the review period included workshops on participation in February 1992 and May 1994, a Board presentation of a report on the World Bank and participation in September 1994, followed by implementation of participation action plans in each region and central vice presidency, meetings with the Interagency Group on Participation in September 1995 and March 1996, and the involvement of many task managers in the preparation of the *Sourcebook on Participation* published in May 1995.

**Figure 3.4: Level of participation in projects with gender-related action, by regional office**



**Figure 3.5: Distribution of participatory efforts in projects with gender-related action, by sector**



3.13 Box 3.3 provides some example of projects with participatory design and gender-related objectives.

**Box 3.3: Promising practices: participatory design for gender objectives**

The **Pakistan Social Action Program (Cr. 2593)** involves parents in its efforts to increase the enrollment of girls in primary and secondary schools. Parents have been participating in school and rural water supply programs, and parents' committees now oversee government schools in Balochistan. Many communities without schools have been encouraged to build their own schools and to hire female teachers, who will be paid by the government.

A subproject component in the **Ecuador Third Social Development Project: Social Investment Fund (Ln. 3707)** finances actions in primary health and education, basic infrastructure, and small-scale productive community investments under an emergency social investment fund. Because women and households headed by women will be the primary beneficiaries, they are actively involved in the design, implementation, and maintenance of these activities.

3.14 Thirteen of the 120 projects combine a high level of gender analysis with a collaborative approach to participation that truly gives beneficiaries a voice in decisions affecting their lives. Eight of these projects are in the human resources sector; one is a social investment fund project listed in the social sector, and the remaining four are in the agriculture sector. The diversity of projects in this innovative category is striking: they include health projects in Croatia (Ln. 3843), Peru (Ln. 3701) and Panama (Ln. 3841); population and human resources in Comoros (Cr. 2553); general education in Mauritania (Cr. 2706); irrigation in Morocco (Ln. 3688); food security in Benin (Cr. 2601); micro- and small-enterprise training in Kenya (Cr. 2596); forest management and conservation in Lao (Cr. 2586); a social investment fund in Ecuador (Ln. 3707); a social recovery project in Zambia (Cr. 2755); a poverty reduction project in China (Southwest, Cr. 2744); and an equity and school improvement project in Guinea (Cr. 2719).

3.15 Regional offices recently chose 19 of their "flagship" participatory ESW reports or projects for periodic reporting to the President. Many of these projects are just being prepared (one was approved in FY93), so they are not part of the 120 new projects reviewed in this chapter. Given the possible link between attention to gender issues and participatory approaches, OED reviewed the files of the 19 flagship projects. Several give clear evidence of excellent integration of gender issues, for example, the Armenia Social Investment Fund (Cr. 2784) and the Balochistan Primary Education Project in Pakistan (Cr. 2482). But others show no evidence of attention to gender, even though gender issues are relevant to the project objectives.

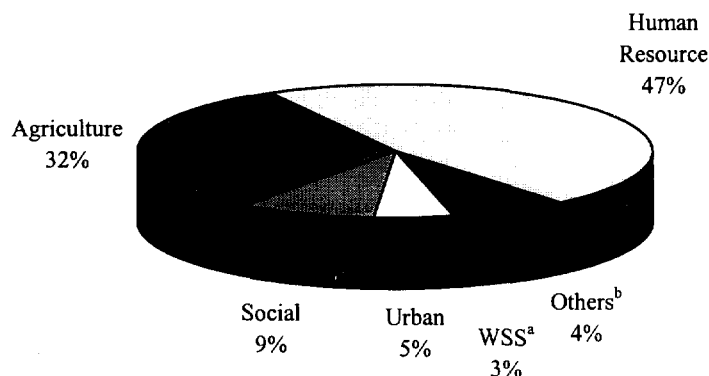
**C. Evolution of the portfolio with gender-related action, FY87–FY96**

3.16 The previous two sections compared the design features of projects recently approved with those approved from FY87 to FY93. A significant improvement in quality and an increasing link between gender concerns and participatory approaches has been established. This success can now be assessed against the first three principles of the Bank 1994 strategy, i.e., focus on education, health, labor, agriculture, and financial services; concentration in countries where the need is greatest; and more general mainstreaming of gender into Bank work (described in box 1.1). This section first compares the sectoral and regional distributions of projects with gender-related action with those of the total investment portfolio approved from FY87 to FY96, and then combines all portfolio data to show how the prevalence of projects with gender-related action has evolved.

### Sectoral distribution

3.17 The 1994 gender policy, like the WID work program of the previous six years, calls for concentrating the Bank's efforts on girls' education, women's health, agriculture, labor markets and financial services. Figure 3.6 shows that, in line with Bank priorities, the human resources<sup>12</sup> and agriculture<sup>13</sup> sectors together account for 79 percent of all investment projects approved between FY94 and FY96 that include gender-related action. But actions which promote integration of gender issues in relation with labor markets and financial services were often found in projects which are classified in the MIS human resources or agriculture sectors, so there is more diversity across all of the 1994 policy priorities than shown in this data. Nevertheless, the draft regional action plans, while emphasizing the five areas cited in the gender policy, also identify the need for gender-related actions in areas such as transport (Africa), social security and services (Europe and Central Asia regional office, or ECA), and public sector modernization (LAC). Recent Bank studies, such as a case study on the role of women (World Bank 1994a), *Confronting Crisis* (World Bank 1996a), and a tool kit on women and water and sanitation projects (World Bank 1996f), show how gender concerns are increasingly found in a diversity of sectors.

**Figure 3.6: Distribution of projects with gender-related actions across sectors, FY94, FY95 and FY96**



*Note:* The Bank MIS created a new category of "social sector" project in FY94. Most projects in this category would have been classified as human resources under the previous system. None of the projects formally classified in the financial sector included gender-related actions.

a. WSS = Water supply and sanitation.

b. The other category includes transportation, energy, industry, environment, and nonspecific sector.

12. Projects in the population, health and nutrition sector and, to a lesser degree, education projects are by their nature likely to include some activities directly targeted at women or girls. The importance of girls' education is mentioned and leads to specific action in over half (53 percent) of education projects. Among subsectors, population and nutrition are the only ones in which all projects approved in the past five years have included some gender-related actions.

13. The high concentration of projects with gender-related actions in the agriculture and rural development sector is due in part to the weight of the Africa regional office (AFR), which accounts for 69 percent of all such projects. Women are very much involved in agricultural work throughout most of the countries in AFR and are therefore difficult to ignore. Nevertheless, even in AFR, only 66 percent of agricultural projects approved in FY94 and FY95 included some gender-related action, usually in the form of measures to ensure access to information and services.

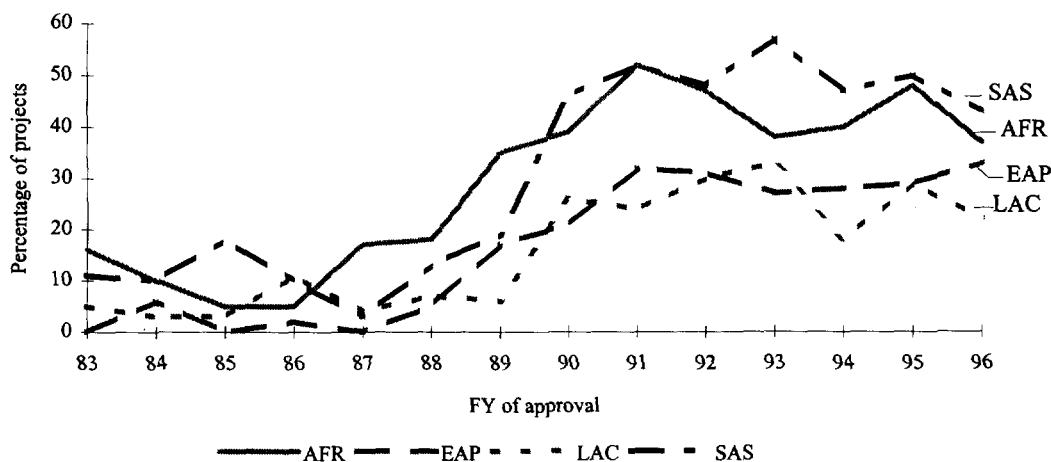


### *Distribution across countries*

3.18 As noted in the 1994 study, the investment portfolios for low-income countries<sup>14</sup> continue to include a greater proportion of projects with gender-related action than the portfolios for low, middle, and high-income countries. From FY94 to FY96, about 40 percent of projects approved in low-income countries included some gender-related action. In low to middle-income countries, however, only 13 percent of projects in FY94 and 23 percent of projects in FY95 and FY96 incorporated such actions. Overall, about two-thirds of all projects with gender-related action approved each year (501 out of the 802 approved between FY67 and FY96) are in low-income countries.

3.19 The relative proportion of projects with gender-related action in each region's portfolio is therefore influenced in part by the number of low-income countries in the area. A significant jump (more than double) in the number of projects with gender-related action occurs after FY88 for AFR and the East Asia and Pacific Regional Office (EAP) and after FY89 for LAC and SAS (figure 3.7). Despite some yearly variations, the levels of the late 1980s are being maintained, but they are not rising.

**Figure 3.7: Investment projects with gender-related action as a percentage of the investment portfolio across regions, approved FY83–FY96 (percent)**



*Note:* The Middle East and North Africa (MNA) and ECA regional offices have not been considered because of the relatively small number of projects involved.

3.20 The 1994 policy paper mandates that Bank lending for gender-related activities be “focused on countries and areas where underinvestment in women has been acute” (World Bank 1994b). For this update, OED identified countries where the gender gap is greatest, as measured by four health and education indicators: life expectancy, maternal mortality, literacy, and access to education.<sup>15</sup> The 12 countries that rank lowest on at least three of these four indicators are, by

14. Countries with per capita incomes of US\$695.00 or less (World Bank 1995i).

15. Based on United Nations 1995. The four indicators (1990–1995) used as evidence of the gap between men and women are: an advantage for women in life expectancy of only two years or less, a female mortality ratio of more than

Bank regional office: Comoros, Guinea, Malawi, Senegal, Sudan and Uganda (AFR); Bangladesh, Bhutan, India, Pakistan (SAS); Yemen (Middle East and North Africa Regional Office [MNA]); and Papua New Guinea (EAP).

3.21 For all 12 countries, 85 of the 1,124 investment projects (8 percent) approved between FY67 and FY86 included some gender-related actions, a proportion similar to that found for the investment portfolio worldwide. For projects approved between FY87 and FY93, the proportion jumped to 32 percent (129 projects with gender-related action out of 409 investment projects), slightly above the overall portfolio. Between FY94 and FY96, the proportion increased again to 41 percent (58 projects out of 141 approved), well above the 26–31 percent range for the entire portfolio. These 12 countries show a higher level of attention to gender issues than the entire investment portfolio, an indication that the mandate to concentrate on countries with the greatest gender gap is being implemented.

*Distribution by approval year*

3.22 The annual proportion of projects with gender-related action among investment projects varied around 30 percent in the past three years (figure 3.8). This is below the peak years of FY91–FY93, but well above the 10 to 20 percent of the late 1980s. The higher design quality of gender actions in recent projects means that overall, the gender quality of the portfolio has improved, and gender is addressed through projects with broader objectives rather than through WID-only projects,<sup>16</sup> in line with Bank policy. But can gender be considered mainstreamed in the investment portfolio?<sup>17</sup> This is a difficult question to answer, since gender concerns are not present equally across sectors and countries, and since the Bank has set no quantitative targets.

3.23 The great variation found across sectors (para. 3.17) can help establish some rough estimates of realistic goals for mainstreaming. Gender concerns are pervasive in health, population, and nutrition and social sectors, and they are likely to be relevant in most educational and many agricultural projects. Recent Bank work has also recognized the importance of gender in such areas as labor regulations, pensions and other social policy issues, (especially in Eastern Europe), and transport. Hypothetical targets of 80–90 percent in the in health, population, and nutrition and social sectors, 70–80 percent in education, 60–70 percent in agriculture, and 20–30 percent in finances, urban and water would result in an overall ceiling of 40–45 percent if the sectoral composition of the portfolio was as found in FY96. The composition of the portfolio may change in ways that would raise that ceiling. First, those sectors where gender is most relevant, such as human resources and agriculture, are expected to increase their share of the portfolio in the next few years. Second, as some of the high to middle-income countries “graduate,” the Bank will be able to concentrate on poorer countries and those with the greatest gender gaps.

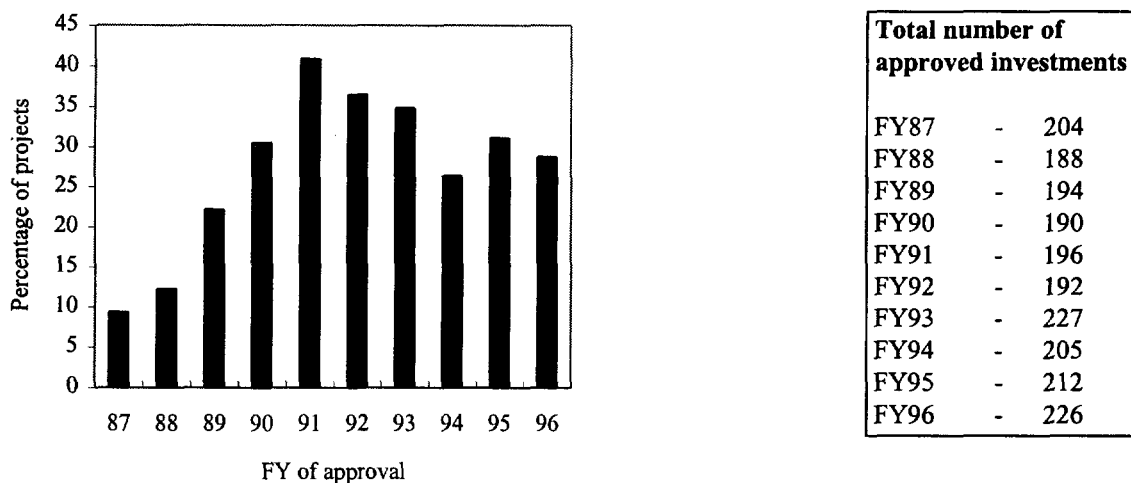
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300 per 100,00 live births, a difference in male and female illiteracy rates for those age 15–24 of more than 16 percent, and a secondary school enrollment ratio for women of 60 per 100 men or below.

16. The Gambia Women in Development Project (Cr. 2141) is still under implementation. The Côte d’Ivoire Women in Development Pilot Project (Ln. 3251) was recently completed. There were no other WID-only projects during the period under review. (A WID project in Mexico was canceled.)

17. Mainstreaming of gender in economic and sector work and country assistance strategies is discussed in chapter 4.

**Figure 3.8: Projects with gender-related action, total investment portfolio approved in FY87–FY96<sup>a</sup> (percent)**



a. Excluding loans for structural adjustment, sectoral adjustment and debt reduction.

3.24 Although design quality of gender-related actions has improved in recent years, the proportion of projects with such actions and effective gender analysis remains low. Even in the human resources sector, the 24 projects with high-quality gender analysis represent only 28 percent of the 86 projects approved in FY95 and FY96. No single reason explains the scattered incidence of good design—the best cases are spread over all regions and many sectors. But high-quality gender analysis is clearly associated with the use of participatory approaches during project preparation.

## 4. Gender in Nonlending Services

4.1 The 1994 gender policy mandates that gender be integrated into ESW and CASs whenever appropriate (World Bank 1994b). The process also highlighted generic issues found in many countries, such as the importance of legal and regulatory factors in determining women's access to services and labor opportunities. But reports prepared by Bank management in response to the OED ledger of recommendations, and more recently to brief CODE, recognize that while many CASs identify some gender issues, most do not discuss possible strategies. This chapter assesses recent evidence that the earlier WID assessments contributed to subsequent lending and non-lending work, and that gender is becoming more systematically integrated in ESW and CASs, at least in the 12 countries where the need is greatest.

### **Box 4.1: The 1994 findings on WID assessments**

The OED study showed that the systematic preparation of country-level WID assessments, which were required from all regional offices in the late 1980s, strengthened gender work in several ways. At the country level it helped the Bank identify relevant issues, and incorporate them into the dialogue between the Bank and borrowers.

### **A. The legacy of the late 80's WID assessments**

4.2 Some WID assessments were superficial and did not influence subsequent work. Others (for example, Pakistan, India, and Turkey) played a key role in promoting active, ongoing dialogues with the borrowers. Good sector work provides a solid basis for project design and helps clarify with borrowers the issues that can best be addressed with Bank assistance. For example, a 1989 WID assessment for the Philippines noted the country's relatively high fertility and mortality rates and brought issues in women's health to the attention of Bank staff. A sector report was prepared to assess the country's population program. This report was instrumental in the government's decision to adopt a health rationale for family planning and to give priority to a women's health and safe motherhood project. Similarly, the origins of the China Southwest Poverty Reduction Project (Cr. 2744), which contains extensive measures to increase women's labor mobility, can be traced to the preparation and public release of a 1992 Bank study that made poverty reduction a more explicit focus of Bank lending in China.

4.3 Early ESW, especially the WID assessments, often identified bottlenecks in legal and regulatory frameworks and policies that hampered women's access to resources and services. As a result, several projects approved in FY94–FY95 attempted policy, administrative, or legal reforms that would affect women. For example, the Pakistan Social Action Program Project (Cr. 2593) proposes policy reforms to address systemic problems in primary education, including allowing girls to attend boys' schools and vice versa; relaxing age and qualification requirements to increase the number of female teachers in rural areas; in Balochistan, amending rules so that both men and women can apply for positions previously restricted to men and retired teachers; and in the Northwest Frontier Province, revising service rules to allow for the hiring of local girls to be trained as teachers by mobile units. In the Mauritania General Education Project (Cr. 2706), policy and administrative measures are planned to promote female education. These measures would include allowing communities and schools greater authority to set the school calendar to accommodate children's work requirements; increasing to 50 percent the share of

female secondary scholarship recipients; and increasing the number of women in management positions in the Ministry of Education. In the Uganda Institutional Capacity Building Project (Cr. 2736), laws relating to domestic relations are being amended under the Law Reform Exercise. These laws affect the rights of women, their position within society and their ability to engage independently in commercial and economic activity.

## B. Gender in recent ESW

4.4 In 1994, OED recommended various steps to better integrate gender into country and sector work as well as the portfolio, such as bringing in gender expertise during ESW and formally including gender in discussions with the borrowers. In recent years, a diversity of ways to incorporate gender issues in sector work has emerged, mostly through a systematic documentation and analysis of women's roles and potentials (box 4.2).

### Box 4.2: Promising practices: gender issues in sector work

**Common issues across countries.** *Rural Women in the Sahel and their Access to Agricultural Extension* (World Bank 1995g) documents women's pivotal role in the economy of rural areas with high levels of poverty and fragile agroclimatic environments. It discusses how extension services can better meet women's needs, and some of the measures it proposes are already being implemented. In the same vein, *Girls and Schools in Sub-Saharan Africa* (World Bank 1995b) documents the issues and possible actions in a priority topic.

**Women's situation in one country.** A recent survey in Indonesia showed that labor regulations are not all fully applied to women workers in the manufacturing sector and that women were not all aware of their rights. With Bank support, a local NGO is now informing women of these regulations. A broader review of the legal framework and the constraints that women may encounter has also been conducted.

**Women in one sector in one country.** *Financial Services for the Rural Poor and Women in India: Access and Sustainability* (Mahajan and Ramola 1996) analyzes how well financial institutions reach the rural poor, especially women. Based on this and a review of experience in other countries (Bennett and Goldberg 1996), a survey of six hundred households below the poverty line was conducted to map the demand for and supply of financial services among poor men and women in two districts in North India. The study identified a hierarchy of constraints and developed a package of reforms for the rural financial sector.

**Country strategy: Morocco.** *Enhancing the Participation of Women in Development* (World Bank 1995e) highlights the contribution women make to Moroccan society and identifies the constraints that limit their productivity, income, and social welfare. The study proposes a program to address poverty and gender concerns at the country level.

**Gender issues across sectors.** *Moving to a Gender Approach in El Salvador: Issues and Recommendations* (World Bank 1995f) identifies gender issues in health, education, labor, land tenure, credit, rural water, and energy. This report documents differences in the roles of men and women and examines gender differentials in access to resources and services. It distinguishes behavioral differences—such as tastes and preferences—from inequities caused by gender discrimination. The report proposes goals, sets out an action program, and identifies local NGOs qualified to help implement the plan.

4.5 The 1994 study also recommended that proposals seeking to increase attention to gender be considered for financing through FIAHS, a matching grant fund established in 1994 to improve the quality of Bank operations in areas that have yet to be mainstreamed into the Bank's operational work. During FY95, a US\$2 million replenishment supported several initiatives related to gender issues (box 4.3). Many of these activities served to provide a more thorough and location-specific understanding of how gender issues relate to development choices.<sup>18</sup>

**Box 4.3: Examples of FIAHS funding for innovative work on gender issues**

**Studies for economic and sector work.** One of the five studies carried out as part of the sector report on improving education in Pakistan (*Does Participation Make a Difference in Education Outcomes?*) analyzes the possible influence of community participation on girls' education. The study used the fund to cover the collection of data, both qualitative and quantitative, that would identify whether and how community participation made a difference in the schools.

**Fieldwork during project preparation.** In Pakistan, FIAHS funds were used in the Balochistan Primary Education Project and sector work (*Pakistan Basic Education: Effectiveness and Beneficiary Perspectives*). Together with matched supervision funds from the project and the education sector work budget, they supported social assessment to improve understanding of community organization and capacity building in Balochistan. The study, which will influence Bank strategy in Pakistan, helped strengthen the local evaluative capacity. FIAHS funds will be used for the forthcoming mid-term review.

**Poverty monitoring.** FIAHS funds supported a participatory workshop on poverty monitoring and analysis held in South Africa. Participants were from NGOs, government departments, universities, businesses, and labor. The workshop clearly brought out that women—in the words of one participant—work in the “survival sector.” The workshop also stressed the importance of building a partnership among organizations and poor people to work on policy and program design, implementation and monitoring.

### C. Gender in the CAS

4.6 The 1994 OED study recommended that country departments “determine what steps, if any, are needed to ensure that the required statement [in the CAS] on gender reflects a good understanding of the situation and contributes to the policy discussion with member countries,” and management agreed to do so. Management reports that 52 of the 100 CASs prepared during FY94 and FY95 specifically discussed gender issues, with the CASs for Malawi, Zambia, Madagascar, Indonesia, Panama and India given as good examples. A review of these CASs and the evidence from the 12 countries with the greatest gender gap (identified in para. 3.20) shows that progress in integrating gender aspects in CAS work (throughout the CAS preparation as well as in the document itself) has been slow.

18. Regional offices have also used other sources of financing to integrate gender concerns into projects, including the Country Operational Support Fund, and is available to country departments in the Europe and Central Asia, Middle East and North Africa and Asia regional offices.

4.7 CASs have been issued since 1993 for all 12 countries with the greatest gap except Sudan, and poverty assessments have been completed for 9 of them. The CASs were reviewed to identify relevant gender issues, discussions of priorities and possible strategies, breakdowns of key indicators for men and women, and utilization of gender findings from the poverty assessment (if available). The section also draws from the proposed action plans that the regions are finalizing.<sup>19</sup>

4.8 The 1994 OED study identified Bangladesh, India and Pakistan as countries that had high-quality WID assessments and had made good progress in integrating gender in their lending portfolio. These three countries were also the first to have local staff at the Bank mission assigned to work specifically on gender issues, and in each case, staff with strong personal commitment and field experience have been involved in sector and lending work since the early 1990s. This update confirms that gender issues are addressed effectively in each country, although with differing emphases.

4.9 The 1996 CASs for Bangladesh and Pakistan stand out for their thorough attention to gender in all variables, including their utilization of findings from the poverty assessments. The two countries are already implementing projects with innovative strategies for reaching girls and women, and especially for ensuring that parents keep their girls as well as their boys in school. The pattern established in earlier years is being sustained, and a review of the country general files confirmed that, for Bangladesh, gender is well integrated into Bank work (box 4.3).

4.10 The 1994 study also noted the high-quality WID assessment prepared for India in 1991. The CAS currently under implementation refers to gender issues but does not discuss them in terms of priorities or strategies (it does provide gender-disaggregated data). However, quality work on gender issues was done in sector work and studies, especially for the health, education, and financial services sectors.<sup>20</sup> The Action Plan for SAS reflects excellent ongoing gender work in the poverty assessment for India and as preparation for a rural finance project, an innovative, free-standing project for rural women, and the next CAS.

4.11 The CASs for the other countries in the Asia regions with the greatest gender gap (Bhutan, Comoros and Papua New Guinea) include only a limited treatment of gender.<sup>21</sup> The two CASs for Bhutan and Comoros (both issued in 1993, before the gender policy was issued) are included in a project Memorandum to the President (MOP)—for the Third Forestry Development Project and a population and human resources project, respectively. The CASs refer to the needs of women but do not discuss strategies, even in the context of the project they are linked with. The CAS for Bhutan identifies the need to improve women's access to educational, health, and agricultural services, and the MOP states that the forestry project will enhance women's role in decisions involving environmental issues. The CAS for Comoros (prepared before a poverty assessment was completed) mentions the needs of girls and women in relation to education and health access but does not discuss priorities or gender strategies.

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19. Action plans for East Asia and Pacific (EAP) and South Asia (SAS) regional offices were presented at a gender symposium, November 12–14, 1996. The action plans for the other regions were still in draft at the time of writing.

20. World Bank 1996b.

21. In Papua New Guinea, serious macroeconomic and structural problems have tended to dwarf other concerns. The EAP action plan now proposes a gender specialist who will work with Bank and borrower staff in Papua New Guinea.

4.12 In the MENA regional office, the 1994 study noted that Yemen stood out for its strong discussion of WID issues in its latest Country Economic Memorandum, which drew from a series of WID-action projects in education and agriculture and a WID strategy paper. The FY96 CAS clearly links gender concerns with the development priority areas of population, education, and maternal and child health, a link which was well documented in the Poverty Assessment. The need to involve women in other sectors, while not highlighted in the CAS, is integrated in subsequent lending (TAIZ Water Supply Pilot Project).

4.13 In Africa, the four countries with low gender indicators have all improved their handling of gender issues since the 1994 study. Drawing from the poverty assessments, the CASs for Malawi (FY96) and Uganda (FY95) prioritize and effectively discuss gender issues. The CAS for Senegal (FY95) also identifies (but does not prioritize) gender issues. The Guinea CAS (FY94) is more superficial in its treatment of gender issues, perhaps because it is presented within a health and nutrition sector project (box 4.4).

**Box 4.4: Incorporating gender in country strategy: recent examples**

**Incorporating gender in the country dialogue.** A review of the Bank's general files for Bangladesh in the year preceding publication of the CAS showed that managers and staff at the resident mission and in Washington referred to gender aspects frequently and routinely in both formal exchanges with the borrower and informal exchanges between the mission and the headquarters.

**Utilization of poverty assessment findings in the CAS.** The task manager for the Uganda poverty assessment used participatory methods that allowed the poor, including children and women, to share their understanding of poverty and wealth. This early example of a participatory poverty assessment included a thorough discussion of differences in men's and women's access to goods and services and discussed the gender consequences of civil strife. The CAS (issued in May 1995) used these findings to identify gender issues and devise appropriate priorities and strategies. The CAS's gender focus contrasts with the limited attention given to gender in projects recently completed in Uganda (chapter 3).

**Sectoral bias.** The Guinea CAS was written in conjunction with a health and nutrition sector project and limits its discussion of gender to girls' education. The CAS's paragraph on areas of special emphasis notes, "Women constitute a large majority of Guinea's rural labor force. Yet . . . they are excluded from rights to property and credit. [The] long-term implications of their limited access to health care and education are enormous." But the CAS discusses general issues in employment, agriculture, land tenure and legislation without mentioning gender concerns. Despite the superficial treatment of gender in the CAS, the current portfolio includes excellent plans to improve educational opportunities for girls.

4.14 The CASs for these 12 countries differ in their approach to gender issues. Generally, more recent CASs treat gender issues more thoroughly than earlier ones. But there is no clear pattern within individual countries to show the evolution from early ESW to CASs and then to lending. In countries where the issues are particularly relevant, this diversity shows that attention to gender is not yet systematically integrated into the preparation of CASs. India's experience



shows that CASs cannot be used in isolation to assess whether gender is mainstreamed in Bank work and in the dialogue with the borrower. It is the package of gender efforts in ESW, studies that focus specifically on gender, the CAS, and individual project documents that truly reflect progress towards mainstreaming.

4.15 These findings coincide with those presented to management by the Task Group on Social Development. Both sets of findings underscored the lack of attention to social factors in country and sector work. The task group has recommended that each region select two or three CASs and systematically integrate social concerns, including gender issues, into them. Current efforts toward participatory approaches to CAS preparation, project preparation, and project implementation should help identify and prioritize gender issues.

4.16 As a rule, the regional draft action plans advocate the systematic integration of gender issues into ESW and the CAS preparation, with country-level assessments of gender priorities a key objective. The action plans make a clear distinction between this desirable goal and a perfunctory statement on gender that is not based on a thorough assessment of needs.

## 5. Gender in a Changing Bank

### A. Beyond Beijing

5.1 Activities linked to the 1995 Beijing conference on women led governments, NGOs, and development agencies to take stock of their approach to gender issues (chapter 1). This stocktaking comes at a time when women are finding common ground across cultures and economic status in spite of great differences in their relative positions and the tremendous disparity between well-off and poor women (Sivard 1995).

5.2 Four themes run through the experience of the Bank (as reviewed in chapters 2 to 4) and other development agencies: (i) gender issues are relevant to development for equity reasons, (ii) good gender analysis is essential, (iii) attention is shifting from projects to country programs, and (iv) clear targets and specific action plans are needed. Following the lead established in Beijing, many agencies are now justifying attention to gender on grounds of equity—and in a few cases of empowerment—thus broadening the earlier, narrower focus on economic efficiency and poverty alleviation. For example, the Gender Action Framework<sup>22</sup> of DAC committee of the OECD countries clearly states that its goals are human rights and equity, not the integration of women into the development process. The DAC's strategic objective is gender equality in the context of sustainable, people-centered development. The report illustrates this point, noting that both men and women “in equal partnership, take the responsibility to define the development agenda, set the vision and goals, and develop strategies” (para. 1.5). The new policy of the Canadian International Development Agency (CIDA) (1995) on WID and gender equity “goes beyond the 1984 CIDA policy's emphasis on women as agents and beneficiaries of development to an emphasis on gender equity and women's empowerment” (p. 3). Similarly, the Bank's overarching focus on poverty reduction justifies attention to gender aspects on the basis of equity as well as economic efficiency.

5.3 The 1994 OED study noted the role of the Bank in developing the concept of gender analysis during the early 1980s. The importance of effective gender analysis during project design is now generally recognized, and many agencies have developed guidelines for their staff on scope and methodology. Generally, these guidelines share several points that are relevant to the Bank: the importance of looking at both men's and women's roles, the recognition that women do not form an homogeneous group within a given country or culture, the need to look beyond productive activities to family and community tasks, and the need to analyze intrahousehold decision processes.

5.4 In the early years of WID concerns, the focus was mostly on bringing women into development activities at the project level. In the Bank, the WID assessments begun in the late 1980s initiated the shift toward country-level analyses of gender concerns that are now expected in all CASs. The DAC has also stated that the focus on WID must be broadened to include programs and country-level strategies. Many of the bilateral aid agencies and regional development banks have issued detailed gender action plans establishing gender priorities and targets, a step now almost completed in the Bank.

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22. Draft dated October 10, 1996, based on the Development Assistance Committee report presented in Beijing.

## B. Institutional support for gender in the Bank

5.5 The 1994 OED study highlighted the strong increase in institutional support for mainstreaming gender after FY87—the proactive years—that has been demonstrated in forceful statements from senior management and the Board and by the Bank’s willingness to increase staffing for gender work. The study included recommendations aimed at improving the Bank’s capacity to respond to this increased level of support (box 5.1).

5.6 The President has firmly established his commitment to integrating gender in ESW and lending and to broadening the Bank’s dialogue with borrowers, other agencies, and NGOs to include gender issues. His speech at the 1996 annual meetings showed this clearly. Since the Beijing conference, senior managers have frequently expressed their own support for mainstreaming gender, most recently during a gender symposium for Asia. A gender committee reporting to the President and an expert advisory group are in place, each having met once.

5.7 Many encouraging steps have been taken at the regional level. The regional offices are completing their gender action plans, which were initiated shortly after the Beijing conference. The plans place a strong emphasis on reviewing gender aspects at the country level (through ESW and gender-specific reviews) and on integrating the findings into a substantive discussion of gender issues and priorities in the CASs. Gender specialists now work at the resident missions in Bangladesh, India, Indonesia and Pakistan, as well as in Peru. Staff have been nominated as “gender focal points” in all country departments in AFR and Asia. The Gender and Poverty Team set up in the Asia Technical Department to provide support to the two Asia Regions has been able to function effectively by leveraging its small budget with trust funds, and by decentralizing support on gender in the country departments and the field offices. The team has produced useful country gender profiles, and it is completing a tool kit on micro-finance in collaboration with the Consultative Group to Assist the Poorest and the Agriculture Department. ECA, MNA, and LAC also have nominated several contact persons in addition to their regional coordinator. In AFR as in LAC, the work of the NGO liaison officers has provided opportunities for increased attention to gender issues. But there have also been some negative developments. The new assignments are in addition to a full work program, and few incremental resources, or none at all, have been allocated. The strong gender team established in the technical department to serve Africa had been actively supported in the early 1990s by regional managers and were able to draw from

### **Box 5.1: 1994 OED recommendations on institutional support: steady progress**

The 1994 study recommended a more systematic involvement of staff with gender skills in ESW and project work; stronger promotion and use of sex-disaggregated data; and financial support for innovative approaches under the FIAHS, which had just been approved as the study was concluded. The strong increase in quality and frequency of sound gender analysis certainly indicates that staff or consultants with good gender skills (who need not be gender specialists) intervene more systematically in project preparation. Similarly, sex-disaggregated data were included more frequently, but not yet systematically, in CASs and project documents. OED impact evaluations also document gender impact more systematically. The FIAHS funds were used for activities that supported good gender integration in sector and project work, and several regions set up matching funds for gender work. Overall, progress is clear, but the focus groups with task managers show a strong demand for further training and technical support and for clearer recognition of their efforts.

trust funds to cover dissemination work and consultant positions. Yet in the past two years, the team has been reduced to part of one position as dedicated trust funds are exhausted.

5.8 In the center, the GAP team has provided guidance and technical support to the regions for policy and sector work as well as for lending. Drawing from the experience of previous years, the GAP team has worked with each region to develop seminars and training workshops that focus specifically on gender concerns at the regional level, most recently in MENA and the two Asia regions. The GAP team has worked with the Training Department and the Leadership and Learning Center to integrate gender issues into training courses on traditional sectors and disciplines. Tool kits have been issued for the agriculture and the water and sanitation sectors, together with visual material Bank staff can use to help sensitize their borrower counterparts to gender issues. Available sources of funding have also been used successfully for gender-related preparation work, including the Institutional Development Fund; the Country Operations Support Fund, managed by the Asia Gender and Poverty team for the two Asia regions; and a special WID fund in MNA and ECA. Bank management reports that about half of FIAHS-supported operations include some attempts to incorporate gender issues into the proposed work and that the presence of social scientists hired with FIAHS funding has led to increased attention to gender. OED has found that FIAHS funds have been used for gender-related work even more frequently than management has acknowledged.

### **C. Looking ahead**

5.9 To better understand the factors which contributed to the positive changes noted in chapters 3 and 4, OED organized two sets of focus group discussions.<sup>23</sup> Technical staff in the central vice presidencies and the regions responsible for providing policy and technical guidance to task managers identified the characteristics of a Bank in which gender would be mainstreamed (box 5.2). Separately, task managers who had achieved excellent gender integration in a project or in nonlending work approved in FY94 and FY95 identified numerous factors that facilitated or hampered their efforts. Using their experience as a guide, OED identified four elements essential to integrating gender into Bank work (box 5.3).

5.10 The responses of the two groups parallel the findings of the OED reviews. The 1994 study showed that the Bank had shifted from a reactive to a proactive stance on gender when senior management and the Board made it clear to staff and borrowers their commitment to addressing these issues. The focus group participants applauded the renewed commitment to gender senior management has demonstrated in the last 18 months, although they agreed this commitment was not uniform across all levels of management.

5.11 But they also agreed that while leadership is necessary, in itself it is not enough to promote the changes mainstreaming gender requires. Success will depend on a comprehensive institutional knowledge of what works and what does not. It also needs appropriate skills, institutional support, and resources. During the focus groups, task managers and technical staff frequently cited the high-quality research on gender completed in recent years. But they insisted

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23. A total of 115 staff were invited to contribute, and 43 did so. The focus groups used the groupware technology, alternating between individual inputs from each participant and group discussion, in order to document individual experiences and identify points of consensus and disagreement within the groups. Two sessions were held with task managers and one with gender technical staff.

that many task managers, while willing to address gender concerns, do not feel knowledgeable enough to handle them or even to bring in the appropriate expertise.

5.12 The focus group participants found that the current focus on country management has opened a potential avenue for country teams to increase their attention to gender and expand the dialogue with borrowers. They emphasized that current efforts to improve the quality of the CAS papers “*could be a great instrument to mainstream gender if adequately followed up.*” But they also cautioned that adequate incentives and clear lines of accountability must be set. They concluded that while progress is being made, gender is not yet mainstreamed. The participants were concerned that proposed institutional changes might put this progress at risk.

**Box 5.2: What the Bank would look like if gender were mainstreamed: the views of gender practitioners**

**1. A clear strategy, with goals and targets, would be in place to implement the Bank’s gender policy; all levels of management would actively support the strategy.**

Top management would send a clear, consistent message to borrowers and staff that gender is important for development effectiveness and should be an integral part of country-focused analysis. Management would set specific goals and minimum standards. One practitioner said that in the truly mainstreamed Bank, a “*clear-cut, articulated policy for achieving gender goals has been framed and definite targets have been set.*”

**2. Gender would be considered an integral part of analytical work for ESW, country strategy, and lending work; interventions would be planned to meet the needs of both men and women.**

Country directors would ensure that gender is addressed in the country work program and would allocate resources accordingly. Country managers would be held accountable for carrying out the work program. As another participant noted, “*Reporting on country activities must explicitly include the extent of attention to gender.*”

**3. Staff would be aware of the relevance of gender issues for Bank work and would know enough to bring in technical support when needed.**

Gender would be recognized by all staff as an issue of efficiency as well as equity. Staff, especially the country teams, would receive guidance and technical support from gender practitioners with formal responsibilities for contributing state-of-the-art knowledge on gender issues in Bank work. The Bank budget would allocate funds to meet gender concerns.

**4. An institutional framework would be designed to support mainstreaming.**

Country teams, not just staff working specifically on gender, would be given incentives to carry out gender-related actions and would be held accountable. The country teams would be the focal point for systematic efforts to raise awareness of gender issues, for training tailored to specific needs, and for information dissemination and cross-region exchanges. “*It is important to penetrate the country team,*” a practitioner pointed out.

**Box 5.3: What I need to integrate gender into my work: the views of task managers**

**1. All parties, especially Bank managers, must be openly committed to achieving gender objectives. Borrowers must be aware of and willing to address the issues.**

Support from Bank management was seen as instrumental in integrating gender into ESW and projects. *“Management gave [the issue] a high profile in the dialogue with the client—it was on the agenda at the donor consortium meeting,”* said one manager. *“This gave a strong message to our clients, to Bank staff, and to other donors.”* Another observed, *“The biggest factor was a clear signal from Bank management to the client country and other donors that attention to gender issues was a critical factor in our relationship with them.”*

Participants’ experience with resource allocation in terms of staff time and funding varied. *“This [gender] was a major part of my work program—i.e., I had the incentives to do it well and was given credit for good output,”* said one. Others cited resource constraints, the problem of *“having to do it in one’s spare time,”* and lack of support from managers and other Bank staff who *“think . . . that gender issues are not serious development issues.”*

**2. A sufficient body of knowledge of gender-related issues in the country must be available, and it must be applied in the framework of relevant research results.**

Bank staff should draw from all available knowledge sources, from the latest research to local work and the experience of development agencies and universities. One participant noted, *“We were able to tap into a network of university-based ethnographers and anthropologists (based in the United States) with a lot of experience in thinking about gender issues as they relate to classroom behaviors. This turned out to be surprisingly applicable to the rural Third World context we were working in.”* Participants mentioned as positive factors the *“rigorously analyzed evidence”* of the high return to educating girls and the fact that high-level managers have publicly promoted this evidence.

**3. Bank teams must have adequate skills in handling gender issues, as well as easy access to practical examples of successful projects.**

Although the participating task managers were arguably among the most experienced and competent to integrate gender aspects in their work, they felt uncertain when it came to working with gender issues “on the ground.” They called for more information on experience relevant to their work, wider dissemination of field-tested methods and techniques, and increased training opportunities. They also emphasized the need for strong social expertise in both Bank and borrower teams.

**4. Innovative approaches should be tested and piloted under local conditions.**

Good design and implementation of gender-related objectives build on a thorough knowledge of the local situation and an understanding of the points of view of different stakeholders. Several task managers described how a pilot phase enabled them to test innovative strategies and adapt these to the local situation in partnership with the stakeholders.

5.13 On July 1, 1996, staff working on gender<sup>24</sup> briefed CODE on the implementation of the Bank's gender policy. Staff reported that "progress has been made . . . but gender issues are still far from being successfully integrated in all the Bank's work."<sup>25</sup> Staff explained that each region was finalizing a gender action plan. Bank management and regional representatives also expressed concern that efforts to mainstream gender remain vulnerable and could be curtailed under the new Bank structure and processes. Yet, a cross-cutting issue such as gender is relevant to all networks and sectors, and mechanisms are needed to draw on potential synergies across countries and sectors.

5.14 Participants in the focus groups emphasized that gender continues to need "champions" in the networks and regions—managers and staff who are formally assigned to promote and guide work on gender issues and are evaluated in part on their work in this area. In recent weeks, management has agreed that the poverty reduction and economic management network (PREM) will include families on poverty and on gender.<sup>26</sup> PREM is an appropriate "home" for leadership on gender, as long as the skills of social scientists are recognized as integral to gender analysis and systematic links to other networks and to regional offices are established.

### *Conclusion*

5.15 Following the July 1996 briefing described in para. 5.14, CODE reaffirmed that "gender issues are economic and social issues and not exclusively women's issues. As such they permeate all aspects of the Bank's work." This update shows that some excellent work on gender issues is being done and that projects with gender-related actions are associated with satisfactory outcomes. Regional offices have produced a flurry of ideas and innovative initiatives. Gender action plans are being completed, and the social action plans include gender. The high standards and commitment of many staff, both those who work explicitly on gender issues and regular task managers, are exemplary. But the integration of gender concerns into Bank work is not yet systematic.

5.16 Detailed recommendations are presented in the report summary. Generally, the current emphasis on portfolio management at the country level and on technical excellence through "networks" opens a window of opportunity. So do ongoing efforts in the Bank to better document development progress through performance indicators, to understand the social dimensions of development through social assessments, and to involve stakeholders in decisions that affect their lives. In order to be effective, each of these efforts should include gender concerns. Success requires a coherent strategy at all levels of management and a realistic understanding of the skills and resources needed to integrate gender issues into Bank work.

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24. The Gender Analysis and Policy Group team in the Poverty and Social Policy Department, Human Capacity Development, and gender coordinators in each region.

25. Progress in Mainstreaming Gender into World Bank Work, note prepared for the Committee on Development Effectiveness meeting of May 17, 1996 (postponed to July 1).

26. This is similar to the current Poverty and Social Policy Department, except that staff with coordination responsibilities on nongovernmental organizations and participation will move to the Social Development Family of the Environmentally and Socially Sustainable Development Network.





## Study Methodology

1. This report updates the conclusions of the 1994 Operations Evaluation Department (OED) study (World Bank 1994c) in light of the evidence gained since the study was completed. The regions and management have reported on their implementation of the OED recommendations made in 1994, and they briefed the Committee on Development Effectiveness on progress in FY96. In addition to this documentation, the update draws principally from work in the following areas:

- (i) update of the database, created for the 1994 study, of investment projects approved since FY67 and found to include some type of gender-related action. The original database included 615 projects approved between FY67 to FY93. The database now includes the year FY94 to FY96, with a total of 802 projects. Of these 802, 254 are completed and have been rated for project achievements (in an implementation completion report [ICR] if not through an OED review);
- (ii) analysis of implementation and results for the 58 projects with gender-related action, approved in FY87 or since, completed by December 1995, and for which a project completion report (PCR) or ICR could be obtained by August 15, 1996 (at least in draft). Project documents and files were reviewed, together with mid-term evaluations and completion report;
- (iii) review of sector work focused specifically on gender issues (women in development [WID] assessments had been reviewed for the 1994 study), as well as poverty assessments and country assistance strategy papers for the 12 countries with the greatest gap between men and women on key health and education indicators; and
- (iv) focus groups with task managers who included particularly good attention to gender issues in their projects and sector work, and with staff responsible for promoting attention to gender in the regions and central vice-presidencies. A total of 43 staff participated.

### Sources of data

2. The 1994 database of 615 projects with some type of gender-related action had been compiled from the Bank's management information system, notes from the first WID advisor, a database created by the first WID division with projects approved starting in FY88, and reviews of annual reports, world development report and internal reports. For projects approved from FY94 to FY96, a list of projects with gender-related action was obtained from the Gender Analysis and Policy Group (GAP) team. In all cases, OED reviewed the project objectives to confirm the presence of some gender-related action. The percentages of projects with gender-related action in this report differ slightly from those given in earlier the Women in Development Division, Population and Human Resources Department (PHRWD) or GAP progress reports, for two reasons. First, since practically all projects with gender-related action are investment projects, OED calculated percentages against all investment projects only, while PHRWD gave percentages of projects with gender-related action against all lending operations. Second, PHRWD made a few corrections in its database after some of its early reports were issued. After

further checks by OED, a few more errors (project duplication) were corrected, slightly lowering the total number of projects with gender-related action for FY88-93. For projects approved in FY94-96, the OED review confirmed all rating given by the GAP team.

### **Review and analysis of completed projects**

3. The 1994 study evaluated the implementation experience and gender achievements for two clusters of projects with gender-related action: i) an 'old cluster' of the 36 projects cited in the 1979 Bank document *Recognizing the "Invisible" Woman in Development: the World Bank's Experience*, and ii) a 'new cluster' of 24 projects approved in FY87-88 and expected to be completed by June 1994. Surprisingly, 8 of these 24 projects were still not completed in June 1995, although they had been scheduled for closing before or on June 1994 at the time of the study.

4. For the update report, the characteristics and achievements of completed projects are discussed on the basis of a larger cluster of 58 projects with gender-related action: all such projects approved in FY87 or later, closed by December 1995, and for which a PCR or ICR could be obtained, even in draft form, by August 15, 1996. This cluster combines 16 of the projects already discussed in the new cluster of the 1994 study, albeit with more evidence of results, together with an additional 42 projects. In each case, the most recent rating of outcomes, sustainability and institutional development was used, i.e. audit or OED rating on the basis of an ICR review, or the ICR itself. In the update, the analysis is limited to projects which are actually completed, rather than within 6 months of expected completion, partly because of the delayed closings observed for the 1994 'new' cluster, and partly so evaluation ratings would be available for all these completed projects.

5. The review focused on the implementation experience and actual achievements of the gender-related actions objectives, the quality of their supervision, and generally their incorporation in the overall project implementation and achievements. All documents from staff appraisal report (SAR) to ICR or audit were reviewed, together with the project files and supervision reports, using a standard questionnaire revised in light of the 1994 findings. Achievements of the gender-related actions were rated against their stated objectives, and quality of supervision was assessed through evidence of attention to gender issues in supervision reports or aide-memoire. A matrix was built around the key factors that could affect implementation.

### **Logit analysis**

6. A logit analysis was done to assess whether various variables made achievement of gender objectives in these 58 projects more likely. Univariate analyses show that gender achievement is lower in the Africa regional office (but weak relationship only, see para. 9 for more explanation) and higher in the human resources sector. There was no relationship with the source of funding (International Development Agency [IDA]/International Bank for Reconstruction and Development) nor with the countries' income.

7. All projects that achieved their gender objectives were rated satisfactory. Positive correlations were also found between sustainability and gender achievement, and between institutional development and gender achievement. A relationship noted between time period and gender achievement (recent projects being more likely to achieve their gender objectives) could

be due to the higher concentration of human resources projects in the more recent projects or to the known fact that delayed completion often signals implementation difficulties.

8. In order to determine which factor(s) seemed correlated to achievement of gender objectives, an unconditional logistic regression analysis was done. The outcome variables were defined as gender achievement score of “2” or higher versus “0” or “1.” The explanatory variables were as follows: fiscal year of approval of the project, amount of loan in nearest million dollars, income level of country, any IDA component to the loan, region, agricultural, human resource or other sector, sustainability, institutional development, and outcome scores as based upon the OED rating schemes, gender analysis, supervision of the gender component, integration of the gender objective into the main project objectives, and supervision of the gender component.

9. Variables were analyzed in a logistic regression model. The EGRET software model was used, and tested for significance to a two-sided p value of 5 percent. Each explanatory variable was examined in the model singularly, and then a baseline model consisting of year, amount, income level and IDA lending was established. To this baseline model, individual variables which were significant in univariate analyses were examined individually. These were Africa or other region; human resource or other sector; outcome, sustainability, and institutional development scores; and integration of the gender objectives into the main objective. Finally the last model included all variables from the baseline model and the significant explanatory variables. The latter may be unreliable due to the small sample size and co-linearity of some of the explanatory variables. For each analyses, we produced two sided p values, beta-coefficients, and an overall goodness of fit, as measured by deviance on the appropriate degrees of freedom. Any missing values were omitted from the analyses.

### **Review of design quality in 120 projects approved in FY94-95**

10. The SAR and president’s report for all projects with gender-related action approved in those two years were reviewed, together with any supervision documentation already available. The 1994 questionnaire was used (with some revisions). The reviewer assigned ratings for the presence and quality of gender analysis, presence and level of participatory approaches during design or implementation, and integration of gender objectives into project objectives. Staff (and in a few cases consultants) involved were frequently interviewed for further information and to understand the context in which some design decisions were made.

### **Focus Groups Discussion with Successful Task Managers and Gender Coordinators**

11. The OED reviews of selected sector work and of design quality in projects approved in FY94 and FY95, together with information provided by the regional coordinators, led to the identification of 85 operations (mostly projects, with a few economic and sector work [ESW]) with good attention to gender aspects in their design. The task managers for these projects were invited to two focus group discussion. The enthusiasm with which most of the invitees reacted, even though many were or would be on mission at the proposed dates, shows a need for recognition that their work is worthwhile and a strong desire to help change Bank practices. Twenty-three task managers participated in two groupware sessions, another eight contributed comments and additions to the draft summary of the two focus group discussions.

12. The task managers were asked to list individually factors that facilitated or hampered the integration of gender issues in the ESW or project for which they were selected. In the next step, the groups organized their lists into logical categories. Finally, the participants were asked to draw an action plan through which the Bank could act on the factors under its control, or could promote attention to gender in its dialogue with the borrowers.

13. Because task managers raised a number of institutional issues, another round of focus groups was organized with staff who have a formal assignment (full or part-time) to promote attention to gender in their region or sector, as well as all members of the central Gender Analysis and Poverty Team. Twenty-seven staff were invited, nine participated, and another four provided their views individually. The participants were asked to identify what evidence would demonstrate that gender was being mainstreamed in line with gender policy. They were then asked to assess the Bank's strengths and weaknesses against the standard thus established and to identify actions which would accelerate the pace of mainstreaming.

## 1994 Ledger of recommendations and management follow-up

1. All Operations Evaluation Department (OED) studies end with a ledger presenting the major recommendations for follow-up action by Bank management. The views of Bank management on these recommendations, and the actions they plan to take as a result, are included in the ledger as the “management response.” The OED ledger and management response are jointly presented to the Committee on Development Effective of the Board. Bank management is expected to prepare periodic updates indicating how the actions listed in its response are being implemented. This annex provides copies of the 1994 OED ledger and management response and of the management’s 1996 report on action taken.

### *Ledger and management response*

2. Management agreed with the OED finds and recommendations on gender. Table B.1 reproduces the OED ledger of recommendations and steps which management agreed to take. Management introduced its response as follows:

The OED Review of “Gender Issues in Bank Lending” is a valuable history of how the Bank has responded to the introduction of a new dimension in the development process. The Review is based on careful documentation of the many formal and informal efforts over the years (initiated from both within the Bank and externally) that have laid the groundwork for the recent Operation Policy on “The Gender Dimension of Development” and the supporting Policy Paper presented to the Board by HRO in April of this year.

The OED Review draws on a data base of 615 projects—roughly 12 percent of the Bank’s portfolio in the period between 1967 and 1993—that had some gender-related activity. As the report points out, only a small number of these (196) projects has reached completion and was, therefore, available for evaluation. Hence, there is, as yet little hard evidence to draw upon in terms of project performance.

The recommendations do, however, flow logically from OP 4.20, and they provide valuable guidance on how the policy can be operationalized at the country level and integrated into Bank business procedures. It will be critical for OED to continue monitoring the portfolio (a) to track the results of completed projects—to see if clearer conclusions about the relative performance of projects that give attention to gender issues can be derived as a larger pool of completed projects becomes available and (b) to assess whether OP 4.20 and the recommendations made in this report really make a difference in project quality.

Management supports the major OED recommendations.

### *Joint Audit Committee (now the Committee on Development Effectiveness, or CODE) response*

3. Discussing the study, the Joint Audit Committee of the Bank’s Board of Executive Directors commended OED on the overview and said that until gender issues are mainstreamed into overall Bank activities, the development objectives of the institution will not be achieved. The Committee further indicated that although the stage is finally set, there is still a long way to go in this area.

4. The Committee noted that a paragraph on gender issues should not be required in country assistance strategies, as experience has shown that this does not yield the desired results. Rather, the Committee said that when a strategy paper is presented to the Board, and there is a strong indication that gender issues are pertinent, executive directors would ask specific questions to assure that the subject is adequately addressed. If gender issues are not reflected to the directors' satisfaction, the relevant region would put forward its rationale for this section and the Board would debate these issues, as required.

*Management progress reports*

5. Management reviewed progress on implementation of the OED recommendations in July 1995. As background preparation for a briefing to CODE on gender, the Poverty and Social Development Department prepared, in consultation with regional staff, an update of progress on the OED recommendations (dated May 3, 1996). This document is reproduced as received, even though some information is out of date, because it provides a detailed listing of actions undertaken between July 1996 and May 1996 to implement the 1994 OED recommendations.

**Table B.1 OED Ledger  
Gender Issues in Bank Lending: An Overview**

Major OED Recommendations	Management Response
Country departments and gender staff in central vice presidencies and the regions should look for opportunities to use the following steps-and test others-whenver gender issues are relevant.	
1. To integrate gender issues into ESW and the portfolio, task managers should ensure that staff or consultants with gender experience are included in working groups during sector work, project preparation and appraisal, thematic supervisions, reviews of the portfolio, or assessments of gender issues at country level, as appropriate.	Agreed. Gender issues are likely to be increasingly addressed in ESW and the portfolio as staff become more convinced of the importance of the issues and knowledge is disseminated through training toolkits. There are a variety of ways to integrate gender issues into ESW and the portfolio implemented by the Regions and the Central Vice Presidencies, including the use of gender specialists. Some Regions (Asia, Africa) have systematically reviewed IEPS, and the Technical Department gender teams are available to carry out follow up support where intervention would have the greatest impact. ECA and MENA have used their central pool WID funds to help the integration process. HRO also provides the support at all stages to selective country departments.
2. To increase member countries' understanding and support, country departments should formally discuss gender-related actions with the Borrowers during country implementation reviews, in special workshops, or in meetings of the consortia of development agencies.	Agreed. Africa has adopted this consultative approach in the context of specific ESW or lending operations. Gender issues and economic adjustment will be a regular item for discussion at biannual SPA fora. In ECA, a plan for dissemination is now a requirement for activities supported under the ECA WID Fund. MENA also plans to discuss gender issues at a future meeting of the Council of Advisers and at a regional seminar for high level country officials. Asia and LAC have also been discussing gender related ESW with concerned borrowers and disseminating the outputs to a wider audience.
3. When planning the preparation of a Country Assistance Strategy paper, country departments should determine what steps, if any, are needed to ensure that the required statement on gender reflects a good understanding of the situation and contributes to the policy discussion with member countries.	Agreed. This is a strategic point of intervention which provides the opportunity for the identification of priorities and the allocation of human and financial resources to be deployed on incorporating the gender perspective into ESW and lending operations where it is relevant to the overall CAS. HRO is reviewing all CAS to ensure that the focus on priorities for gender is reflected. HRO plans to work with three selective country departments in FY95 to mainstream gender issues into the country strategy and the policy discussion with member countries. The Asia gender team plans to work with at least two country departments in FY95 to assist them in determining whether and how gender issues may be appropriately incorporated in the CAS and resultant ESW and lending program. a pilot program was established by the gender team in Africa to conduct systematic gender analysis of the household surveys and to provide models of the gender analysis of poverty assessments and hence eventually for CAS.
4. To monitor implementation and facilitate evaluation of outcomes, member countries and sectoral divisions should select indicators with separate targets for men and women (or boys and girls) when appropriate, and plan data collection accordingly.	Agreed. Africa has adopted a system to monitor a clear specification of gender related objectives or sex-specific objectives at all stages of the project cycle and quantitative specification of indicators for monitorable outcomes in SARs and supervision reports.
5. Innovations to increase the participation of women in development planning and actions, or to better integrate gender issues in social assessments, should be promoted under the Fund for Innovative Approaches in Human and Social Development.	The Fund for Innovative Approaches in Human and Social Development should be used strictly for innovations. With respect to gender, such innovation would primarily include efforts to include gender issues in social assessments and to increase participation of women in development planning and decision-making. Management will take these considerations into account when approving the applications for the Fund.

# **Progress on the Five Major OED Recommendations**

Prepared by the Poverty and Social Policy Department

May 3, 1996



## Progress on the Five Major OED Recommendations

### A. Using gender specialists to integrate gender into ESW and the portfolio

*The OED report recommended, and management agreed, that task managers ensure that staff or consultants with gender experience be included in working groups during sector work, project preparation and appraisal, thematic supervision, reviews of the portfolio, and assessments of gender issues at the country level, as appropriate.*

The use of gender specialists is increasing in all Regions, in the design and management of poverty assessments and through the use of participatory assessment methods. In FY94/95, 21 out of 34 poverty assessments specifically addressed gender issues. Gender issues are also being incorporated into Economic and Sector Work (ESW). While in many cases this is limited to the traditional social sectors, specialists are beginning to examine gender issues in transitional economies, as well as the impact of agricultural reorganization. In several Regions, gender specialists are used in project design and supervision. The Bank is also drawing on outside expertise through meetings with NGO consultative groups at resident missions.

The Africa Region has continued to make progress in bringing gender expertise to bear in its operational work.

- Gender concerns have been addressed more systematically in poverty assessments (South Africa, Cameroon, Kenya, Tanzania, Togo and Burkina Faso).
- Gender issues are being addressed in a wide range of lending operations, not only in health and education, but in agriculture, energy and natural resource management (Ethiopia, Mali, Mauritania); financial services (Malawi Mudzi Financial Services Project); and, more recently, in three upcoming "pilot" economic reform operations (in Mali, Burkina Faso and Mozambique).
- Gender specialists have been involved in key regional strategies and ESW, for example in work on: rural women in the Sahel and their access to agricultural extension; girls and schools in Sub-Saharan Africa; the Regional AIDS prevention and mitigation strategy; gender-based incidence analyses of public expenditures (in the framework of the Special Program of Assistance [SPA] to Africa), the "Continent in Transition" paper that was presented to the Global Coalition for Africa (GCA) meeting in Maastricht in November 1995; and a study of legal constraints to the economic empowerment of women in Uganda, completed in April 1996. A gender expert is being recruited in the Burkina Faso Resident Mission to support the pilot program to integrate gender into economic reform.
- The Region is preparing a Regional Gender Action Plan, which will include key commitments made since Beijing, i.e., the systematic integration of at least three gender issues in Country Assistance Strategies (CASs); and three female members on each Departmental Management Team by FY97. A systematic assessment of the gender content of the Bank's work program has been undertaken in Tanzania, and one Department is planning to launch a pilot gender-inclusive participation monitoring system.
- To support the more systematic integration of gender into operations, the Region has established an internal Home Page to bring local knowledge and experience systematically into its work. This electronic network provides staff throughout the Bank with immediate access to a wide range of best practice information and operational support. The home page includes, for example: (i) an extensive country- and sector-specific data base on women's NGOs, to facilitate dialogue with civil society; (ii) a gender strategy toolkit, including the text of the Africa Platform for Action;

(iii) links to resources outside the Bank on women's health issues, to gender research centers, and to the UN-managed Beijing Conference Home Page; and (iv) a toolkit for addressing gender issues in the agriculture sector, which will be progressively expanded to cover other key sectors. The Home Page also gives examples of "best practice" operations, including many NGO operations.

In the Asia Regions, gender specialists have been used in *sector work* on education, labor markets, rural finance and poverty assessments. Staff or consultants with gender experience have worked on gender issues during preparation in at least nine projects in education, microenterprise development and rural finance, agriculture and social funds. Progress is being made in the integration of gender issues in supervision.

The Asia Regions have a number of anthropologists, task managers, and at least one economist, in addition to designated gender specialists who do all their analysis with a gender perspective. Several of the Resident Missions in Asia (India, Bangladesh and Indonesia) have local staff specifically assigned to this role. Their presence has made a tremendous difference to the country program and to a much more systematic consideration of gender issues. One of the recommendations that is emerging from the Gender Action Plans in Asia is to appoint such staff in other countries. The country teams for the Philippines, China, Pakistan and Sri Lanka all intend to hire local staff to focus on this issue.

The East Asia and South Asia Regions are in the process of preparing Regional Gender Action Plans, which are the outcome of a very intensive participatory process that has involved staff in all the country teams and all the sectors in each Department. This participatory process has created a strong sense of ownership in the Country Departments, which is positively influencing the way in which gender issues are being treated in the CAS, poverty assessments, sector work and projects.

The Country Operations Support Fund (COSF—a trust fund from Norway managed by the Asia Gender and Poverty (GAP) Team) has supported gender specialists to examine gender dimensions and/or carry out specific sub-studies as part of larger pieces of sector work (on labor markets in Indonesia and education in Vietnam). Also, the Gender Action Plans outline a number of specific pieces of gender-focused ESW that the Country Departments intend to undertake, some with their own budgets and some with matching funds from COSF. In Bangladesh, COSF has provided partial support for a full-time local staff to work on education issues with a special emphasis on girls' education.

In addition, the Asia GAP Team has prepared Country Gender Profiles for every client country in the Regions. These brief documents present the key socio-economic indicators on, and give a broad socio-economic profile of, the status of women; highlight the progress that has been made; and examine the problems that continue to exist. A final section outlines what the Bank has done in each country— in the larger countries listing projects and highlighting what gender issues they have addressed. Also, the Asia GAP Team has produced an Overview identifying some of the overarching themes that cut across the Regions, comparing women's status in South and East Asia and highlighting some of the emerging issues. These profiles have served as a starting point in the preparation of the action plans.

In ECA, staff and consultants with gender experience have assisted in integrating gender concerns in several areas critical to the transition economies. Gender specialists have been used in project preparation and supervision, portfolio reviews, economic and sector work, and country gender assessments, a few of which are listed below.

- Gender specialists have worked on building gender concerns into the design of policy reform and safety net programs in the coal sectors of Ukraine and Russia.
- Gender specialists have participated in analysis and dialogue on social protection reform and support for the elderly ( for example, in the Baltics).
- Two cross-country studies on legal reform and privatization, with a focus on rural women, were carried out for the former Soviet Union.
- Gender concerns have been built into employment services projects and social asset divestiture projects (for example, in Kazakhstan and Russia). Gender specialists have analyzed labor market and child-care issues in the Region.
- Gender specialists have been used to prepare water projects in Central Asia, and social investment funds being designed or implemented in Armenia and Tajikistan draw on gender expertise.
- The pilot project in Turkey to expand girls' education draws heavily on gender specialists.
- Many health projects include reproductive health components that use gender expertise.
- Country gender assessments have been done in several countries, in the context of either poverty assessments (Poland, Albania) or stand-alone (Romania, Russia).
- A review of mainstreaming gender concerns in ECA was carried out in FY95, and another portfolio strategic review is underway.

In MENA, gender issues are being increasingly integrated into project work in North Africa and Iran and are becoming central in macroeconomic and sectoral work. Gender-disaggregated data are now included in most projects and reports, and the explicit targeting of women and girls shows increased sensitivity to gender issues in the Region. In the Middle East, gender disparities are among the largest in the world, and management and staff have recognized the need to address these disparities for both equity and efficiency reasons. Gender issues are discussed more frequently during project and sector work meetings, although a systematic process for reviewing and incorporating gender concerns has not yet been established. Some examples of Bank work in the Region addressing gender issues follows.

- A WID fund was created and has been used to support gender work in Egypt and the ESW on Enhancing the Participation of Women in Development in Morocco.
- Gender has been incorporated into ESW in Algeria, Iran, Morocco, Jordan and Yemen.
- Twenty-one projects in Algeria, Iran, Morocco, Tunisia, Egypt, Jordan, Lebanon and Yemen include gender components.
- Three IDF grants, in Iran, Tunisia and Yemen, are enhancing the capacity of national agencies to design, monitor and evaluate gender-related programs, through technical assistance, surveys and study tours.
- The Bank is funding the collection and analysis of gender-disaggregated data by the Egyptian Ministry of Agriculture, in order to design policies and strategies to promote economic activities for rural women.

In LAC, gender issues are now addressed extensively in ESW and in poverty assessments throughout the Region.

- ESW with a major gender focus has been conducted in El Salvador (Moving to a Gender Strategy) and Trinidad and Tobago, where a strong emphasis has been placed on gender and the analysis of poverty.
- Studies on land reform and property rights have also been conducted in many countries.
- Gender issues are now systematically addressed in project lending in such sectors as education, health, nutrition and rural development, natural resources and agriculture.
- Participatory methods have become common, reaching women's groups as relevant. Support to carry out social assessments is provided to task managers from the Technical Department, which has several full-time social analysts.
- NGO liaison officers are in charge of coordinating social analysis for projects in the field. The Technical Department systematically reviews projects for resettlement, participation and gender.

#### *B. Increasing member countries' understanding and support for gender issues through dialogue*

*The OED report recommended, and management agreed, that, in order to increase member countries' understanding and support, country departments formally discuss gender-related actions with the Borrowers during country implementation reviews, in special workshops, and in meetings of the consortia of development agencies.*

Progress has been made in all Regions in incorporating gender issues into dialogues with Borrowers. The progress and the breadth of issues discussed varies among Regions, but, in all cases, gender issues are now being incorporated into the discussion of broad policy questions such as privatization, agricultural sector reform and legal reform. An emerging issue, and one with major regional differences, concerns the extent to which other sectors of civil society are involved in this dialogue.

In Africa, gender issues have been raised in country dialogue with several Sahelian countries in the framework of "journées de réflexion" on economic policy and Bank operational support. In Uganda, legal/customary issues affecting women's economic capacity have been the subject of dialogue in the framework of Bank support to privatization, cotton sector reform and an ongoing country case study on women's legal status. The Region has continued to support the integration of gender issues into the Special Program of Assistance to Africa (SPA), and work is underway to address gender issues in reviews of public expenditures, sectoral investment programming, and poverty analysis. The issue of female genital mutilation was raised in the 1994 and 1995 Policy Framework Papers for Burkina Faso.

Since August 1995, Resident Missions in the Region have organized systematic consultations with in-country NGOs, and many have already recruited full-time NGO liaison officers. Coinciding with the Beijing Conference, these have proven to be valuable fora for giving voice to women's issues and concerns, which have been a dominant theme of these consultations. Women's NGOs have been well represented and active in these meetings in Benin, Burkina Faso, Cameroon, CAR, Chad, Ethiopia, Ghana, Kenya, Madagascar, Mali, Mozambique, Niger, Nigeria, Tanzania, and Zambia). Key issues raised include the impact of adjustment on women, violence against women, women's economic empowerment and the implementation of the Africa Platform for Action. The Region intends to encourage further use of this

forum as a means of giving voice to women's NGOs in country dialogue and work programs. In addition, the Region is supporting a workshop and related events in Africa during 1996 under the theme "Voices of African Women". This will be organized in collaboration with key African women's NGOs and pan-African institutions, such as the Economic Commission for Africa, and will address the priorities identified in the Africa Platform for Action.

In Asia, Country Departments have discussed gender-related actions with Borrowers during implementation reviews in Pakistan and Vietnam. The Bank co-sponsored a high-level seminar with the Bangladesh Institute of Development Studies on how low-income women's access to credit through three different targeted programs in Bangladesh has affected family incomes and the welfare outcomes of women clients and their children.

All the Country Departments in the Asia Regions are placing a strong emphasis on expanding the dialogue on women's issues beyond just the government, to encompass the NGO community as well. Several of the country teams in both Asia Regions, for example, intend to convene in-country workshops involving the country's Beijing delegation and other leaders on women's issues (from government and civil society) to discuss the Bank's action plans and solicit ideas about how to operationalize them. The India Department held a major workshop before the Beijing meetings to discuss the Government's Beijing Platform, in the context of the Bank's approach to gender issues, with key individuals from government and the NGO and academic communities. An excellent booklet on the Bank's work with Indian women was produced and widely distributed both in India and Beijing.

ECA has included gender aspects in its dialogue with Borrower groups on critical gender issues for transition—from reform of social protection to enterprise divestiture—which are often the themes of aid consortia meetings and CAS discussions. It has supported and participated in several fora with a specific focus on gender, including the following:

- The Romania gender assessment was discussed with Borrowers at a seminar in the client country.
- A series of high-level discussions have been held between the Bank and Kyrgyz Republic on gender and on building a reform consensus.
- A Gender in Transition seminar, with broad participation from 10 borrowing countries of central and Eastern Europe and the former Soviet Union (FSU), was held in 1995 to disseminate Bank work and consult clients on gender priorities for donors and Borrowers.
- The dissemination of work supported under the ECA Women in Development Fund includes document translation, the use of local consultants affiliated with strategic institutes, and country workshops.
- Country Department staff have participated in various local fora on gender issues, including the Women's Labor and Training Conference in Moscow, which involved government officials as well as NGOs and private sector representatives.

In MENA, ongoing policy dialogue at the highest levels of government and senior Bank management has always included explicit and in-depth discussions of gender issues. In the Middle East and Yemen, such discussions have been initiated during project preparation and in some ESW. For example, Jordan has made progress on women's issues, undertaking major investments in public health services and education to improve women's welfare. In other countries, like Egypt and Yemen, progress has been slow but steady. A report on "Enhancing the Participation of Women in Development in Morocco" was discussed at a national conference, chaired by the President of the Moroccan National

Women's Union and attended by about 200 participants from government, academia and NGOs. Seminars on evaluating the impact on women of diverse development projects (agriculture, training and employment services, and urban development) have been held in Tunisia under an IDF grant and the results incorporated into the country's Ninth Development Plan.

In LAC, gender issues are being addressed during country implementation reviews, through special workshops or during meetings of development agency consortia. For example, in Honduras the Women's Country Assessment was discussed in Congress, and a Women's Office was established in the Vice President's Office. Gender issues are frequently discussed with governments in the context of land titling, access to education and rural credit. Moreover, in a number of countries, including Chile and El Salvador, the Bank has supported the establishment or strengthening of government institutions dealing with gender issues through IDF grants. These institutions help create a permanent forum for discussing gender issues within the government.

### *C. Integrating gender concerns in Country Assistance Strategies*

*The OED report recommended that, when planning the preparation of a Country Assistance Strategy Paper, country departments determine what steps—if any—are needed to ensure that the required statement on gender reflects a good understanding of the situation and contributes to the policy discussion with member countries. Management agreed. The Joint Audit Committee noted, however, that a paragraph on gender issues should not be required in country assistance strategies. Rather, the Committee said that when a strategy paper is presented to the Board, and there is a strong indication that gender issues are pertinent, Executive Directors would ask specific questions to assure that the subject is adequately addressed.*

Although coverage is uneven, more countries are reflecting the findings of the poverty assessments and including gender issues such as legal rights, agriculture, girls' education and primary health care in the CAS. Increasingly, efforts are being made to link an integration of gender concerns in CAS documents with the emphasis on placing poverty reduction at the center of the CAS, i.e., through the discussion of appropriate pro-poor growth paths and priority investment in human resources.

Some CASs make reference to women as specially targeted groups in the broader country assistance strategy (for example, as part of poverty alleviation in Sri Lanka, Nepal, the Philippines and Laos and as part of improvements in education in India, Pakistan and China). However, the level of discussion of gender is quite uneven. During FY94/95 a total of 100 CASs were prepared, of which 52 specifically addressed gender issues. Some gave considerable attention to gender issues (Malawi, Zambia, Madagascar, Indonesia, Panama, India), while others made minimal or no reference to gender even though the strategy could have significant gender implications.

The Regions intend to integrate gender concerns more fully into their objectives, as well as make recommendations at the policy level to remove any gender barriers. Gender teams in the Regions are identifying strategic issues for further focus in the near future. For example, ECA plans to address more systematically constraints to women's entrepreneurial activity. MENA and LAC have not highlighted gender issues extensively in the CAS, but gender issues are generally addressed in ESW and in social sector operations (Panama, Mexico). The issue is now how to incorporate gender concerns into new CASs in such a way as to extend gender into lending and non-lending activities beyond the social sectors.

After preparing the Gender Action Plans, several Country Teams in the Asia Regions have come to the conclusion that they are not doing enough to analyze the links between gender and the

main thrusts of the CAS. We expect there will be a significant increase in attention to gender at a strategic level in these Country Teams.

In ECA, some key gender issues critical to economies in transition have been mainstreamed in several countries and are being addressed in the CAS (facilitating social asset divestiture, including child care; protecting the elderly (predominantly female) poor; preventing the collapse of basic health services). In some cases, the gender strategy is well elaborated and well documented (Poland, Kyrgyz Republic), while in others it is implicit with minimal explicit reference in the actual CAS document (Russia, FYR Macedonia, Estonia, Uzbekistan).

#### *D. Monitoring implementation and the evaluation of outcomes*

The OED report recommended that, *to monitor implementation and facilitate the evaluation of outcomes, member countries and sectoral divisions select indicators with separate targets for men and women (or boys and girls) when appropriate and plan data collection accordingly. Management agreed.*

The Africa Region is supporting the development of gender-inclusive indicators for poverty (in annual SPA-focused status reports on poverty) and for key sectoral operations (education). The program of gender analysis of household survey data has continued and has been integrated into country-specific poverty profiles and information sheets covering Côte d'Ivoire, Gambia, Guinea Bissau, Mauritania, Senegal and Burkina Faso. Work is continuing in Niger and Nigeria and is being initiated in South Africa. The Region is integrating gender-related indicators into a system of standardized household welfare indicators to be used as key poverty indicators in CASs and poverty assessments, and in African Development Indicators and the Africa live data base. As part of the Regional Gender Action Plan, Departments are working on "retrofitting" ongoing operations to monitor gender implications.

Other Regions have made considerable progress in specifying targets for women and girls in a range of projects. The ECA Region has developed, in collaboration with UNICEF, a gender-disaggregated data base on Social Challenges of Transition, which will facilitate the evaluation of outcomes. In LAC, most social sector project designs and objectives include the systematic collection of gender-disaggregated data. In particular, education and social investment fund projects include the collection and monitoring of such data and set targets as part of project objectives. CASs will include very detailed matrices with outputs and targets in all priority areas. This is where gender issues will come up more systematically.

Although not a Bank project, an in-depth evaluation of the AKRSP project in Northern Pakistan has been carried out by OED. A member of the Asia GAP Team was assigned the responsibility of covering gender issues in this evaluation (which should be published shortly). In Nepal, an extensive LSMS data set has been collected as part of the improved poverty monitoring capacity in the country. A member of the Asia GAP Team was involved in designing the LSMS survey and will be traveling to Nepal in June to work with the local researchers in analyzing the data, with special reference to the gender dimensions of poverty.

The Asia GAP Team is screening gender and other social issues at the concept paper stage and is also collaborating with DEC on a study on "Gender Disparities in South Asia". This effort involves the construction of an extensive data set on women in South Asia and some preliminary analysis. The team will be working with the Country Departments to identify specific lines of analysis that would support their work and permit them to monitor key gender-related outcomes central to the country strategy.

The collection of household data, with the relevant gender disaggregation, is being supported in a number of countries. Indicators for women and girls have been included in a number of projects, though not to a significantly different extent than previously. Awareness that gender-disaggregated data are an important tool for the monitoring and evaluation of the impact of both policy decisions and projects is, however, increasing. Many projects now include gender-disaggregated data, against which both project impact and country-wide developments may be measured.

Increasing attention is now being given to developing monitorable indicators for project implementation and outcomes. Establishing the capacity, with the government, to collect and monitor gender-based statistics in education is a common feature of education projects. These are also included in a project's monitoring indicators. Monitoring indicators are used as tools for identifying and correcting gender-related problems, as expected improvements are built into the targets agreed with the government. These indicators have proved particularly useful in (i) education projects, where gender biases in textbooks have been corrected, girls' access to scholarships improved, and public information campaigns on the importance of educating girls carried out in rural communities; (ii) maternal and child health-care projects, where the number of child-care centers, women employed in these centers and number of girls enrolled are monitored; and (iii) social investment fund projects, where credit to and projects undertaken by women are monitored to increase access.

PSP is working with the Regions in the design and implementation of monitoring and evaluation systems to improve the quality of project implementation and to assess the impact of different interventions on women and girls.

#### *E. Using the Fund for Innovative Approaches in Human and Social Development (FLAHS)*

*The OED study recommended that innovations to increase the participation of women in development planning and actions, or to better integrate gender issues in social assessments, be promoted under the Fund for Innovative Approaches in Human and Social Development. Management agreed but pointed out that the Fund should be used strictly for innovations.*

The main purpose of FLAHS is to support participation and social assessment in Bank-assisted operations, covering both operational support for participation and social assessments and in-house capacity building. It is managed by PSP in consultation with the Environment Department (ENV). In FY95, 50 requests for financing for operational support were approved, for a total of US\$1.1 million. In FY96, 24 requests for operational support were approved, for a total of US\$5 million. About US\$1.0 million was given for capacity building in FY95 (13 proposals approved), and US\$8 million for 14 proposals for capacity building were approved in FY96. Funds for FY96 have been fully committed (due to heavy demand and a substantial cutback in resources). Gender-related support includes looking at gender issues in social assessments and increasing the participation of women in development planning and decision-making. These considerations are taken into account by management when approving applications for the Fund.

Even though few proposals have gender issues as the central concern, a high proportion (about half) of FLAHS-supported operations include reference and some attention to gender issues (including interviewing women's groups and incorporating gender analysis in social assessment) as part of the activities for which support was requested. The use of FLAHS funds to hire more social scientists has resulted in an integrated treatment of gender issues, for example in the Azerbaijan (Baku) and Uzbek Water and Aral Sea programs.



The Asia Regions carried out two important efforts with FIAHS funds: the special in-depth assessment of the gender impact of the Sri Lanka Poverty Alleviation Project and the study on rural primary education in Pakistan, with implications for best practice in improving parental participation and girls' access to primary education. As mentioned above, the Asia Regions have access to the \$600,000 COSF from Norway, and EA3 has recently established a \$40,000 fund to support innovative work on gender issues.

Good examples of attention to gender in FIAHS proposals include: a beneficiary assessment of water and sanitation (Angola); a beneficiary impact study of land management and conservation project (Lesotho); a social assessment in demand-side financing of health and education pilot projects (Tanzania); a social assessment for an AIDS project (Kenya); a social appraisal of a Lagos urban transport project (Nigeria). In Armenia, the Fund was used to support the capacity building of microenterprises, especially those run by women. FIAHS funds supported a consultant to ensure the microproject cycle (especially promotion efforts, selection criteria, the approval process and appraisal techniques), along with contracting, procurement and disbursement procedures that allow for the participation of local groups, including women's groups. FIAHS has supported female micro-entrepreneurs in Tunisia. In Bolivia, FIAHS supported the involvement of a social scientist to evaluate participatory methodologies being developed under a pilot project to assess the participation of ethnic minorities and women. In Nicaragua, the Fund supported a social assessment of the impacts, particularly for women, of the relationship between access to water services and health and nutrition indicators. It also examined how an understanding of the gender division of labor could improve the design of service delivery systems. The use of FIAHS funds to hire more social scientists has resulted in gender being acknowledged as one of the social dimensions of development.

### Other Actions

There has been substantial progress in integrating gender into the Bank's work, although much remains to be done before gender is fully mainstreamed.

- The Human Capital Development Vice Presidency (HCD) has developed a monitoring system to track the progress in addressing gender issues in World Bank operations. A Bankwide review in FY95 indicated that about 37 percent of the Bank's lending operations addressed gender issues; about 28 percent including specific actions. HCD will continue to monitor progress in mainstreaming gender, in collaboration with the Regions. It will not only monitor projects with gender components but will closely follow the implementation of the Bank's commitment to increase efforts in the area of girls' education as well.
- All Regions are now preparing action plans to identify issues and priorities.
- Bank lending for women's health and education has increased substantially. About \$900 million a year is being allocated to lending programs to support girls' education in developing countries.\* The Bank also made a commitment at the UN Conference on Women to promote the following goal: the completion of primary school for every child, and an equal proportion of girls and boys (60 percent) attending school, by the year 2010. At the same time, an average of about \$2.5 billion a year will be allocated (in FY96-98) to support health programs in developing countries, most of them benefiting women.

\* This figure was later revised.

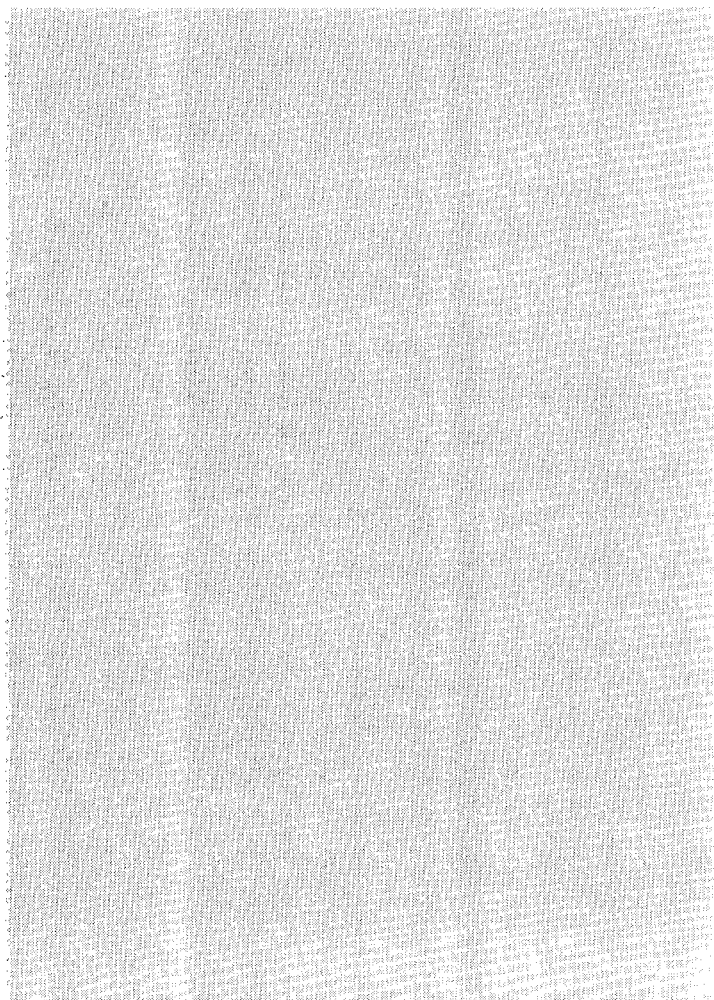
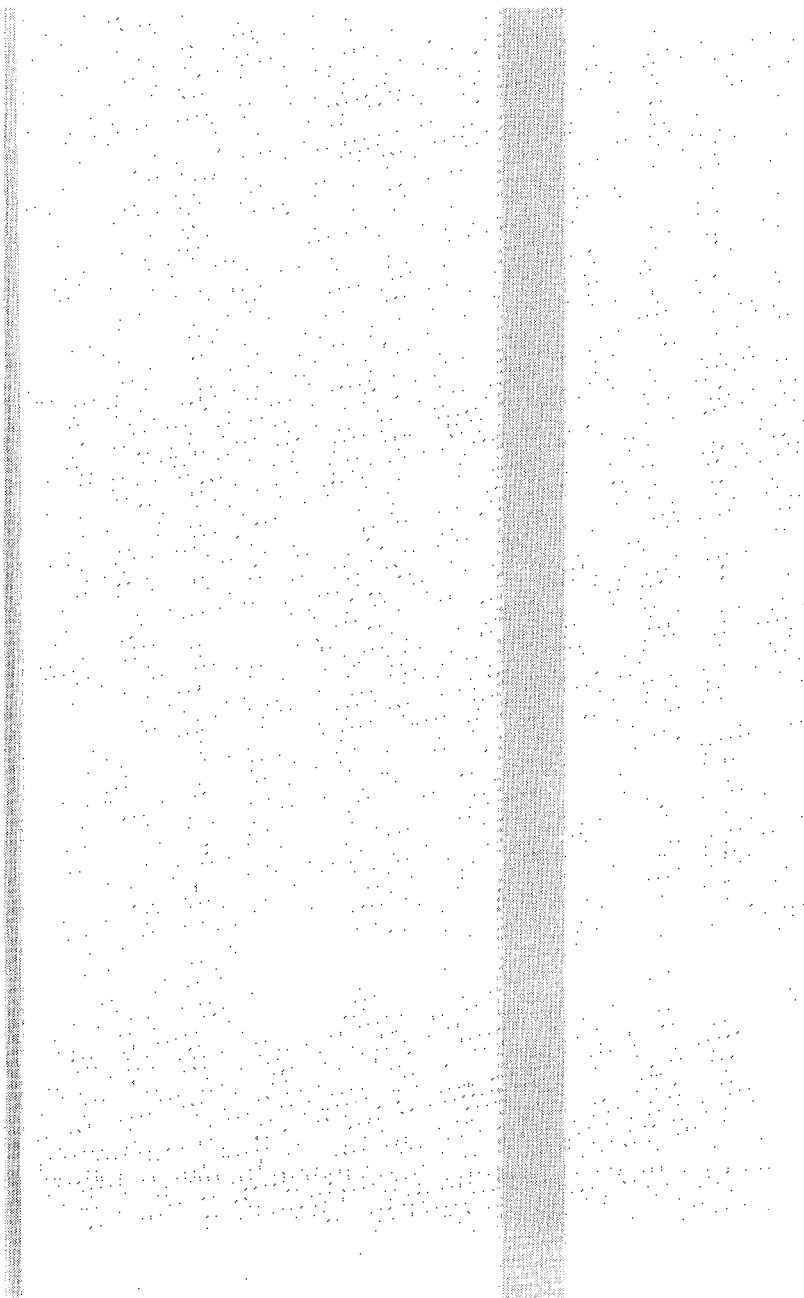
- The Bank has stepped up the consultation process with women's groups at the country, regional and global level. An External Gender Consultative Group (with 14 members covering a broad spectrum of civil society worldwide) held its first meeting in April 1996. This Group was established in order to strengthen the Bank's dialogue with external shareholders.
- A gender network has been established to promote an exchange of information, experience and opinions on gender-related issues. An electronic networking system, available through the World Wide Web, provides information on innovative ways to address gender issues, and a gender newsletter is published quarterly.
- Training programs are being customized to provide region- and subject-specific gender training. Incentives are being used to send a clear signal throughout the institution that gender training is a top priority. For instance, managers will be judged by the amount of training on gender issues that their staff participate in over the year.

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## IMAGING

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