

Integrating Gender into the World Bank's Work: *A Strategy for Action*

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Water and the Moon

In South Africa, an estimated 16 million people have no operating water supply, with their source of water an average of 1 km away. If the average household is 5 persons, that makes 3.2 million households. If two trips to fetch water are made each day at a round-trip distance of, conservatively, 2 kms each, that makes a distance of 12.8 million km walked each day, day after day, by South African women, just to fetch water. If the average distance to the moon is 384,400 km, South African women walk a distance equivalent to the moon and back 16 times a day just to fetch water (or 319 times around the Earth's equator). If each trip takes an average of 1 hour to walk to the place, wait in a queue, collect the water, and walk back, 6.4 million trips take 6.4 million hours a day—at 8 hours a day, 21 working days a month, 11 months a year, this represents nearly 3,500 working years each day fetching water. This is just South Africa. If you think of the rest of Africa, it is staggering—and this for only about 10 litres of water each, which is usually of suspect quality.

Source: www.thewaterpage.com

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Acronyms and Abbreviations

CAS	Country Assistance Strategy
CDF	Comprehensive Development Framework
CEDAW	Convention on the Elimination of all Forms of Discrimination against Women
CGA	Country Gender Assessment
FHH	Female-Headed Household
IBRD	International Bank for Reconstruction and Development
IDA	International Development Association
IFC	International Finance Corporation
IMF	International Monetary Fund
I-PRSP	Interim Poverty Reduction Strategy Paper
JSA	Joint Staff Assessment (World Bank and IMF)
NGO	Non-governmental Organization
OECD	Organisation for Economic Co-operation and Development
PRSP	Poverty Reduction Strategy Paper
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women

Preface

This volume presents a strategy for mainstreaming gender-responsive actions into the development assistance work of the World Bank. The strategy was approved by the Bank's senior management on April 13, 2001, was discussed by the Bank's Board of Executive Directors Committee on Development Effectiveness on May 9, 2001, and was endorsed by the full Board of Executive Directors on September 18, 2001.

The strategy was developed in recognition of the desirability of finding more effective ways to integrate gender-responsive actions into the World Bank's development assistance. The Bank's Gender and Development Board (a Bank-wide body composed of representatives from the main operational units in the Bank) took the lead in developing the strategy and was the primary sounding board for drafts of the paper, which were written by a team headed by Karen Mason, Director of Gender and Development, that included Cecilia Valdivieso, Susan R. Razzaz, C. Mark Blackden, Lucia Fort and Helene Carlsson. Production of the printed version was enabled by Sarah Nedolast, Susan Giebel Suoninen, Deborah Davis, and Beni Chibber-Rao.

Extensive consultations were held inside and outside the Bank as the strategy was being developed. The Bank's External Gender Consultative Group offered comments on several drafts; consultative workshops with government officials and members of civil society were

held in the six regions in which the Bank works; and informal consultations were held with many of the Bank's bilateral donor partners and representatives from UN agencies. The Bank is grateful to their partners in development for helping to make the strategy more responsive to the needs of women and men throughout the world.

Executive Summary

Several major World Bank reports provide strong empirical evidence that the gender-based division of labor and the inequalities to which it gives rise tend to slow development, economic growth, and poverty reduction.¹ Gender inequalities often lower the productivity of labor, in both the short term and the long term, and create inefficiencies in labor allocation in households and the general economy. They also contribute to poverty and reduce human well-being. These findings make clear that gender issues are an important dimension of the fight against poverty. Gender issues are also central to the commitments made by the World Bank's member countries at the United Nations Millennium Summit and at the Fourth World Conference on Women in Beijing in 1995. Although the nature and importance of gender issues for poverty reduction and growth vary from country to country, significant gender disparities are found in all regions of the world (including in the member countries of the Organisation for Economic Co-operation and Development—OECD). These disparities tend to be greater in low-income than in higher-income countries, and, within countries, tend to be greater among the poor than the more affluent. The incorporation of gender issues into development actions needs to be sensitive to the specific conditions in each country.

¹ *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*, 2001a; *World Development Report 2000/2001: Attacking Poverty*, 2000d; and *Voices of the Poor: Can Anyone Hear Us?*, Narayan et al, 2000.

Since the 1980s, the Bank has made progress in integrating gender issues into country work and lending, particularly in education and health. For example, between 1995 and 2000 the Bank lent more than \$3.4 billion for girls' education programs, and was also the single largest lender in the world for health, nutrition, and population projects, three-quarters of which contained gender-responsive actions. Attention to gender issues in World Bank Country Assistance Strategies (CASs) also increased during this period. Several organizational changes designed to facilitate greater attention to gender and development issues were also made, including issuing an Operational Policy on the gender dimension of development in 1994, and creating a Gender and Development Board and placing it within the Poverty Reduction and Economic Management Network in 1997.

Despite the progress to date in gender mainstreaming, the Bank's effectiveness can be improved by paying more systematic and widespread attention to gender issues in the context of its poverty reduction mandate. The opportunities for improving the development impact of the Bank's work through gender mainstreaming include making Bank interventions more responsive to country gender conditions and commitments; making these interventions more strategic; and improving the alignment of Bank policies, processes, and resources to support such interventions.

In the strategy described in this paper, the World Bank will work with governments and civil society in client countries, and with other donors, to diagnose the gender-related barriers to and opportunities for poverty reduction and sustainable development; and will then identify and support appropriate actions to reduce these barriers and capitalize on the opportunities.

The strategy is intended to establish an **enabling environment** that will foster country-led, **country-specific** strategies for changing the gender patterns that are costly to growth, poverty reduction, and human well-being. The strategy rests on a **basic process** that involves working with countries to:

- prepare periodic, multi-sectoral Country Gender Assessments (CGAs) that analyze the gender dimensions of development across sectors and identify gender-responsive actions important for poverty reduction, economic growth, human well-being, and development effectiveness, and which inform the Bank's country assistance program;
- develop and implement, as part of the Bank's country assistance program, priority policy and operational interventions that respond to the assessment; and
- monitor the implementation and results of these policy and operational interventions.

A key component of the strategy is the CGA, a country-level gender analysis that identifies critical areas in which gender-responsive actions are likely to enhance growth, poverty reduction, and well-being in a particular country context. Country Directors will ensure the completion of these assessments in a timely manner in countries with an active lending program (and in which an assessment has yet to be conducted). In line with the ongoing reform of the Bank's analytical work, the methods for carrying out these assessments will be flexible. The country gender analysis may, for example, be a stand-alone document or a section of a country poverty or economic analysis. The CGA may contain original, analytical work or may simply refer to such work produced by the Bank or by other agencies (government, international, academic). To lower costs, increase buy-in, and build on expertise outside the World Bank, collaboration with government, civil society, and other donors in completing the CGA will be emphasized when possible. Management, with the assistance of the Gender and Development Board, will clarify standards for conducting the assessments and monitoring their quality. Updates will be done in accordance with the typical cycle for country analytical work (approximately once every five years), and will be designed to investigate whether any major changes in gender

conditions have occurred (i.e., updates will typically be less elaborate than the initial assessment). When possible, CGAs that contain substantial original work will be published and shared broadly.

The gender strategy rests on four actions designed to enable the process of diagnosis, strategy formation, and integration into operations:

Integrating a gender dimension into relevant analytical work and lending instruments. An understanding of gender issues in sectors identified in the diagnosis as important for poverty reduction and growth is a necessary prelude to gender-responsive project design. Tracking whether analytical work and projects in these sectors have been conducted with a cognizance of key gender issues is also important for improving performance and quality. For this reason, the strategy recommends integrating a gender dimension into:

- sectoral analytical work in high-priority sectors (as identified in the CGA), and into the social impact analysis associated with adjustment lending (including Poverty Reduction Support Credits);
- the criteria used to assess the poverty reduction focus of Poverty Reduction Strategy Papers (PRSPs) in Joint Staff Assessments (JSAs);
- the criteria used to assess the adequacy of the poverty reduction focus of the CAS and Sector Strategy Papers; and
- the quality criteria used by the Quality Assurance Group to assess projects and analytical work, with appropriate consideration of whether particular sectors have been identified as high priority in the CGA.

Supporting the strategic integration of gender issues into operations. The strategy recommends three forms of support for operations:

- **Training.** To assist Bank staff and counterparts in strategically mainstreaming gender issues into operations, the Gender and Development Board will work with Human Resources and the World Bank Institute to add gender and development content to the Bank's staff orientation course and to existing core courses. Selected technical modules oriented to operational staff will also be developed.
- **Operational tools.** Together with regional sectoral staff, the Gender and Development Board will continue to create and disseminate adaptable tools and good practice examples for use in operations. Good practice examples, including those involving macroeconomic policy advice, will be emphasized.
- **Building capacity in implementing agencies.** The Gender and Development Board will explore methods to provide technical advice to implementing agencies. The Board will also work with the regions and the World Bank Institute to identify and support training opportunities for clients and counterparts.

Aligning resources with the elements of the strategy. Four types of resources will be aligned with the strategy:

- **Budget.** In line with the decision to make gender mainstreaming one of the Bank's Corporate Advocacy Priorities, Bank budget is being redeployed to support gender analysis and mainstreaming.
- **Accountabilities.** The responsibilities of Bank staff for gender mainstreaming are being clarified (Table 2.1). Regional Vice Presidents will ultimately be accountable for regional results; they will in turn hold Country Directors and Sector Directors/Managers accountable for ensuring appropriate integration of gender issues into country operations. To clarify policies and procedures, a revised Operational Policy and Bank Procedures

statement on gender and development will be issued after due consultation with external stakeholders and consideration by the Executive Board. While these consultations are ongoing, Management will issue an Operational Memorandum to clarify the existing gender policy and provide interim guidance on implementation.

- **Staff.** Regions will provide in-house technical expertise in gender and development to assist staff in gender analysis and strategic operational mainstreaming, especially during the initial years of implementation.
- **Partnerships.** Because of the valuable resources that other organizations have to offer and the potential synergies with Bank-led activities, the strategy also encourages the formation of country-level partnerships with governments, civil society, and other donors, especially in the context of particular projects or programs, including formulation of the PRSPs.

Monitoring and evaluation. Finally, in order to track progress and enhance learning and quality, an effective system of monitoring and evaluation that includes assessment of on-the-ground results is under development. Progress in implementing the strategy will be reported annually.

The estimated incremental costs of implementing the strategy will be about \$2 million in the current fiscal year, about \$3 million per year in the three subsequent years, and approximately \$2.5 million per year thereafter. Corporate incentive funding of \$0.6 million has been set aside for the current year, and the regions have committed more than twice this amount as matching Bank budget. Implementation has thus been fully funded for the current fiscal year.

Chapter 1

The Business Case for Mainstreaming Gender

Gender equality is an issue of development effectiveness, not just a matter of political correctness or kindness to women. New evidence demonstrates that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of poverty, and the well-being of men, women, and children is enhanced. This paper outlines a Bank-wide strategy for integrating gender concerns into the World Bank's work. The need for a new strategy arises both from the evidence that gender plays an important role in determining economic growth, poverty reduction, and development effectiveness, and from the less-than-systematic integration of gender concerns into the Bank's work to date. The strategy recommends that the World Bank work with governments and civil society in client countries, and with other donors, to diagnose the gender-related barriers to and opportunities for poverty reduction and sustainable development; and to then identify and support appropriate actions to reduce these barriers and capitalize on the opportunities. The overarching goal of the strategy is to reduce poverty by promoting inclusive development. From a

gender perspective, this means ensuring that both women and men have a voice in the development of their community and country, that both are able to benefit from the new opportunities that development brings, that both have access to the resources needed to be productive members of society, and that both share in a higher level of well-being. (See Box 1.1 for the definition of gender.)

Greater attention to gender issues is also required by the commitment of the Bank and its member countries to the goals set forth in the United Nations Millennium Declaration, the Beijing Platform for Action, and the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), all of which have a strong gender dimension (Box 1.2).¹

This chapter describes the evidence linking gender to poverty reduction and economic growth—evidence that provides the business case for integrating gender considerations into the work of the World Bank. We also identify the opportunities for achieving this

Box 1.1 The Definition of Gender

The term gender refers to culturally based expectations of the roles and behaviors of males and females. The term distinguishes the socially constructed from the biologically determined aspects of being male and female. Unlike the biology of sex, gender roles and behaviors can change historically, sometimes relatively quickly, even if aspects of these roles originated in the biological differences between the sexes. Because the religious or cultural traditions that define and justify the distinct roles and expected behaviors of males and females are strongly cherished and socially enforced, change in gender systems often is contested. In some countries, there are groups which seek to impose more stringent divisions between males and females than currently exist, while feminist movements seek to reduce or eradicate these divisions.

¹ United Nations, 1995; United Nations, 2000; United Nations, 2001.

Box 1.2 The Millennium Declaration, the Beijing Platform of Action, and CEDAW

The Millennium Declaration encompasses the following goals:

1. **Eradicate extreme poverty and hunger.** This cannot be achieved without due attention to both women and men living in poverty.
2. **Achieve universal primary education of both girls and boys.**
3. **Promote gender equality and empower women.** This goal is intended to represent the Beijing Platform for Action.
4. **Reduce child mortality.** This cannot be achieved without better reproductive health services for women and the end of discriminatory behaviors that contribute to high levels of female child mortality in some parts of the world.
5. **Improve maternal health.** This cannot be achieved without reducing gender gaps in resources and access to health services.
6. **Combat HIV/AIDS, malaria, and other diseases.** In many countries, HIV/AIDS is spreading more rapidly among women than among men, which reflects women's lack of resources and opportunity. The burden of caring for HIV/AIDS victims and orphans also falls disproportionately on women.
7. **Ensure environmental sustainability.** Access to water is an important gender issue in many countries.

The Beijing Platform has even broader goals:

The goals of the Millennium Declaration are intended to further progress on the some of the 12 critical areas for action identified by the Beijing Platform of Action: women and poverty, education and training of women, women and health, violence against women, women and armed conflict, women and the economy, women in power and decisionmaking, institutional mechanisms for the advancement of women, human rights of women, women and the media, women and the environment, and the girl child. All UN member countries have endorsed the Beijing Platform for Action.

CEDAW explicitly prohibits discrimination against women.

goal. Chapter 2 outlines the strategy for achieving this goal. Chapters 3, 4, and 5 address background issues relevant to the strategy.

The Empirical Links of Gender to Poverty and Growth

Gender inequality retards economic growth and poverty reduction. This is a key conclusion of a recent World Bank Policy Research Report, *Engendering Development—Through Gender Equality in Rights, Resources, and Voice*, which considers the links among gender equality, development, and public policy.² As this report makes clear, there is growing evidence that several aspects of gender relations—the gender-based division of labor, disparities between males and females in power and resources, and gender biases in rights and entitlements—act to undermine economic growth and reduce the well-being of men, women, and children. Gender-based divisions of labor and gender inequalities also contribute to poverty. In the remainder of this section, we review in more detail the evidence linking gender to growth and poverty reduction.

Gender Equality and Growth

The primary pathways through which gender systems affect growth are the productivity of labor and the allocative efficiency of the economy, specifically through:

- investments in human capital (especially girls' and women's education and health);
- investments in physical capital (especially women's access to capital or to the formal sector employment it creates); and

² World Bank, 2001a, Chapter 2. The research report was supported in part by the governments of Norway and the Netherlands.

- the functioning of markets and institutions.³

The linkages of gender to growth through human capital are pervasive and powerful. They involve both males and females, but women are typically at a disadvantage compared to men; hence the emphasis on improving women's rights, resources, and voice. Some of the most important links between gender and growth are through:

- **Improved employment opportunities and higher incomes for women and their families.** Educated, healthy women are more able to engage in productive activities, find formal sector employment, and earn higher incomes and greater returns to schooling than their counterparts who are uneducated or suffer from poor nutrition and health. Investments in female education and health therefore tend to increase the incomes of families, with benefits for men, women, and children.⁴ These investments also help to increase a country's total economic output.
- **The ability to adopt new technology and respond to economic change.** Better-educated women are more able to profit from new forms of technology and the opportunities presented by economic change than are less educated women.⁵ They are also better able to cope with economic shocks and downturns in economic cycles.
- **Intergenerational effects on child schooling.** Educated women give greater emphasis to schooling their children, thereby improving the productivity of the next generation.⁶ Repro-

³ Greater gender equality and a less rigid or extreme gender-based division of labor promote growth in two ways: by raising the total level of productive capital in the society, and by specifically increasing *female* productive capital, which has important pro-growth effects.

⁴ World Bank, 2001a, Chapter 2; Schultz, 1998.

⁵ World Bank, 2001a, Chapter 2; Foster and Rosenzweig, 1995; Foster and Rosenzweig, 1996.

⁶ World Bank, 2001a, Chapter 2; Rosenzweig and Wolpin, 1994.

ductive health services for women also have important intra- and intergenerational effects on productivity and well-being, because early childbearing and frequent pregnancies can interrupt women's schooling, limit their ability to engage in income-generating activities, and force them to take daughters out of school to help with child care and household chores.

- **Intergenerational effects on child health and survival.** Female education improves child nutrition and children's health and survival, all factors that create a more intelligent, energetic, and productive younger generation. Educated mothers know more about healthy feeding practices, hygiene, and health care—for example, the importance of immunizations—and are more able to exercise this knowledge to promote their children's well-being.⁷
- **Lowering the rate of population growth.** Education—especially female education—slows population growth. In low-income countries, reduced population growth helps to increase saving and investment rates and also lowers the stress on natural resources and the environment.⁸ In virtually every developing country, women who complete secondary school have significantly fewer children than do uneducated women.⁹ Also, their children are born further apart from each other, a factor important for the well-being and productivity of both parents and children.
- **Women's empowerment.** Although education does not guarantee rights or power, it is a critical condition for empowering women—and the evidence shows that empowered women are more able to participate in community and national decision-

⁷ World Bank, 2001a, Chapter 2; Jejeebhoy, 1995; Desai, 1998.

⁸ Ahlburg, Kelley, and Mason, 1996.

⁹ Jejeebhoy, 1995.

making, are healthier, and are better able to protect themselves from HIV/AIDS and other sexually transmitted infections.¹⁰

The links between female human capital and growth are by no means the entire story. As *Engendering Development* documents, gender relations also affect economic growth through access to physical capital and the functioning of markets and institutions. Some of the key links include:

- **Time poverty created by poor infrastructure.** In many settings—especially in low-income countries and among the poor in all countries—women work many more hours per day or week than men. This limits their ability to engage in income-generating activities and to participate in community or national decisionmaking. Because the gender-based division of labor extends to children, girls are often kept out of school to help with household work. In some settings, investments in infrastructure (roads and transport, water and sanitation, electricity) are important for reducing women’s time poverty, which arises in part from their need to spend long hours gathering water or fuel.
- **Access to productive assets and resources.** In many societies, women are disadvantaged in gaining access to productive assets and resources, including land, the labor of other family members, the family’s liquid assets, and financial services outside the household. Land titling is especially problematic. Women in all regions of the world are less likely to hold title to land than are men.¹¹ Where women are independent farmers, their lack of title to land discourages them from improving the land’s productivity—with negative consequences for the well-being of their families—and makes it difficult for them to access finan-

¹⁰ World Bank, 2001a, Chapter 2.

¹¹ World Bank, 2001a, Chapter 1.

cial services. Evidence from several African countries suggests that female farmers are as efficient as male farmers, but are less productive because they are denied equal access to productive inputs and human capital. If their access to these inputs were on a par with men's access, total agricultural output in these countries could increase by an estimated 6 to 20 percent.¹²

Another example of the productive potential of assets in the hands of women involves the experience of microcredit programs in South Asia and other low-income regions. These programs—whose borrowers are mainly poor women—have been shown to reduce family poverty and empower women.¹³ Women borrowers from microcredit programs have the highest repayment rate of any group of borrowers in the world.

- **Gender-differentiated uses of income and capital.** Standard economic models view capital and income as gender-neutral factors of production and consumption. However, evidence from such widely differing countries as Brazil, Cote d'Ivoire, and Bangladesh suggests that women are more likely than men to use their incomes to improve their children's nutrition, health care, and schooling, even when it is considered a man's responsibility to pay for his children's education.¹⁴ Thus, where the gender-based division of labor and labor market discrimination combine to reduce women's earnings, long-term prospects for development are also reduced.
- **The inefficient allocation of labor.** The gender-based division of labor, unequal economic rights, and labor laws ostensibly designed to protect women from harmful forms of work can all result in rigidities in the allocation of labor that create ineffi-

¹² World Bank, 2001a, Chapter 2; Blackden and Bhanu, 1998.

¹³ Khandker, 1998.

¹⁴ Hoddinott and Haddad, 1995; Khandker, 1998; Thomas, 1997.

ciencies and lower output. A study of 11 Latin American and Caribbean countries, for example, suggests that the segregation of the labor market by gender reduces women's wages moderately to substantially while boosting men's wages very little. The implication is that a less segregated labor force would improve total output.¹⁵ In addition, gender bias within households tends to reduce the allocative efficiency of household labor.

- **The quality of governance.** Good governance is critical for sustainable development.¹⁶ A growing body of evidence suggests that gender equality in rights and resources is associated with less corruption and better governance. Although the correlation between gender and corruption may reflect the exclusion of women from positions of power, and thus from the opportunity to engage in corrupt practices, evidence from micro-level studies is consistent with the country-level correlation. For example, attitudinal data from 43 countries suggest that women tend to view corrupt practices more negatively than men do. Further studies are needed, but existing evidence suggests that gender equality may help to promote growth by improving governance.¹⁷

The multiple pathways through which gender systems influence growth result in robust effects at the country level, as shown by studies commissioned for *Engendering Development*.¹⁸ These studies (based on models estimated for more than 100 developing countries in which most other important determinants of growth are controlled) find that measures of gender equality have significant, positive effects on growth and thus on poverty reduction.

¹⁵ Tzannatos, 1999.

¹⁶ World Bank, 2000c.

¹⁷ World Bank, 2001a, Chapter 2; Dollar, Fisman, and Gatti, 1999; Swamy, Knack, Lee, and Azfar, 2001.

¹⁸ Dollar and Gatti, 1999; Klasen, 1999.

Gender and Poverty Reduction

In addition to evidence that gender affects growth, evidence from the 2000/2001 *World Development Report: Attacking Poverty* shows that gender relations affect all aspects of poverty, including income, opportunity, security, and empowerment.¹⁹ With regard to income poverty, in some countries, girls in poor families receive lower quality nutrition, less health care, and poorer education than their brothers.²⁰ Likewise, as noted above, female household members often have less access to and control over the household's productive resources and income than do male family members.²¹ In standard neoclassical economic theory, households are usually regarded as sharing a single utility function and an equitable distribution of resources and well-being. Recent studies, however, suggest that this view is often invalid.²² Unequal gender relations—which are found in most countries of the world—tend to bias the extent to which male versus female household members enjoy the benefits of the household's assets and resources.

The evidence from *Attacking Poverty* also suggests that gender affects the three critical factors contributing to poverty risks: opportunity, security, and empowerment. As noted above, rigidities in the labor market; discriminatory practices; lack of access to land, credit, and other productive resources; and the heavy time burdens of poor women all lower their economic opportunities compared to men's opportunities.²³ Women also suffer from less security than men in many parts of the world. Because of their dependency on male incomes, they are particularly vulnerable to shocks such as the husband's death, desertion, or divorce. They are also subject to physical and sexual violence.²⁴ Finally, women's power and voice in house-

¹⁹ World Bank, 2000d.

²⁰ World Bank, 2001a, Chapter 1.

²¹ World Bank, 2001a, Chapter 2.

²² Quisumbing and Maluccio, 1999.

²³ World Bank, 2000d; World Bank, 2001a, Chapter 2.

²⁴ Narayan et al, 2000.

hold, community, and national decisionmaking tends to be lower than men's, particularly among the poor.²⁵

Gender and Development Effectiveness

A series of evaluations conducted by the World Bank's Operations Evaluation Department has shown that attention to gender issues helps to enhance the Bank's development effectiveness. A 1997 desk review of projects conducted in the mid-1990s found that Bank projects that took gender relations into account in their design and implementation tended to achieve their objectives more often than projects that ignored gender issues.²⁶ A recent desk review of a variety of Bank instruments concluded that countries in which Country Gender Assessments had been performed tended to have a more thorough and effective treatment of gender issues in other analytical work and in projects.²⁷ Likewise, an analysis by the Bank's Operations Evaluation Department in 2001, based on desk reviews and field studies, concluded that projects tended to have better on-the-ground impacts when gender issues had been analyzed at the country and project levels and gender-differentiated needs or impacts were recognized in project and program design.²⁸

In summary, the evidence reviewed here shows that gender is an issue of development effectiveness. Low and middle-income countries can achieve faster, more inclusive growth if they identify gender-related barriers to growth and poverty reduction and act to reduce these barriers. The World Bank's assistance to client countries can become more efficient and effective if Country Assistance Strategies, policy advice to governments, and lending operations are shaped by an understanding of gender relations, by the goal of reducing gender

²⁵ Narayan et al, 2000; World Bank, 2001a, Chapter 2.

²⁶ Murphy, 1997.

²⁷ World Bank, 2000b.

²⁸ World Bank, 2001b.

disparities, and by an analysis of the opportunities that gender-responsive actions create for enhanced and sustainable growth.

Gender Disparities in Developing Countries

Are there countries in which the gender-based division of labor or disparities in resources or power between males and females are so small as to have minimal implications for human well-being, economic growth, and poverty reduction? We examine this issue here. To preview our conclusion: although some countries have more numerous or extreme gender disparities or forms of female (or male) disadvantage than others, no country is entirely free of the gender patterns that we know to be harmful for development and the improved well-being of the population. Possible gender-related barriers to growth and poverty reduction therefore need to be considered in all countries.

Engendering Development reaches three important conclusions about gender inequality in the world today. First, males and females have unequal rights, resources, and voice in decisionmaking in almost all countries, including the developed countries.²⁹ To be sure, in most of the dimensions examined, the average extent of the gender gap varies from region to region and from country to country (though it varies least for political representation, where large gender gaps are the norm). No region, however, is free from gender inequalities.

Second, gender disparities tend to be greater in low-income than in higher-income countries, and, within countries, greater among the poor than in the more affluent strata of society.³⁰ However, even in middle-income countries that have promoted equal rights for males and females in some spheres, important gender disparities may exist, especially among the poor or in minority populations.

²⁹ World Bank, 2001a, Chapter 1.

³⁰ World Bank, 2001a, Chapter 1.

Third, the nature of gender inequalities varies from region to region and country to country. For example, in most middle-income countries in Latin America and the Caribbean, gender disparities in primary school enrollments are very small and, in some cases, favor girls over boys. However, issues such as ownership of land by poor women, gender inequalities in labor markets, returns to education, and gender violence remain important. In the transition countries of Eastern Europe, gender issues arise largely from the patterns associated with the transition. Among men, this includes problems of health, alcoholism, violence, and increased mortality risks. Among women, the key issues include marked increases in poverty in families with children, loss of access to social services, and labor market discrimination. The differences in gender issues from one country to the next suggests the need for a country-specific approach.

In summary, gender issues are potentially important for development in all countries. In both low and middle-income countries, inequalities in the rights, resources, and voice of women and men tend to slow economic growth, make poverty reduction more difficult, and reduce the well-being of the population. Gender is thus central to the World Bank's business.

Opportunities for Gender Mainstreaming in the Bank

The Bank's gender and development policy, Operational Policy 4.20 (Box 1.3), states that the Bank integrates gender issues into country programs. Although attention to gender issues in the Bank's work has increased since the policy was issued, room for improvement remains.³¹ There are three important opportunities for enhancing the Bank's development effectiveness through strategic mainstreaming of gender issues into its work:

³¹ World Bank, 2000b.

- **Making Bank interventions responsive to country conditions and commitments.** In the context of the Comprehensive Development Framework (CDF) and the PRSPs, development strategies are led by countries. This—together with the evidence that the gender conditions important for growth, poverty reduc-

Box 1.3 World Bank Operational Policy 4.20: The Gender Dimension of Development^a

1. The Bank^b aims to reduce gender disparities and enhance women's participation in the economic development of their countries by integrating gender considerations in its country assistance program.
2. To this end, the Bank assists its member countries to:
 - (a) Design gender-sensitive policies and programs to ensure that overall development efforts are directed to attain impacts that are equitably beneficial for both men and women. The Bank helps governments (i) identify barriers—including men's attitudes—that prevent women from participating in and benefiting from public policies and programs, (ii) assess the costs and benefits of specific actions to remove these barriers, (iii) ensure effective program delivery, and (iv) establish monitoring and evaluation mechanisms to measure progress.
 - (b) Review and modify legal and regulatory frameworks to improve women's access to assets and services, and take institutional measures to ensure that legal changes are implemented in actual practice, with due regard to cultural sensitivity.
 - (c) Strengthen the database for, and train country officials in, gender analysis, particularly in countries with inadequate gender-disaggregated data.

Box continues next page

tion, and well-being vary across countries—suggests that the Bank’s gender-related efforts need to be country led and country specific. Almost all of the Bank’s member countries have made public commitments to the Millennium Declaration and its development goals, the Beijing Platform for Action, and the

Box 1.3 (*continued*)

- (d) Obtain financing, if necessary, to meet the resource demands of program changes. Bank lending supports the expansion of women’s access to services and assets, and the Bank helps to (i) mobilize additional multilateral and bilateral financing, and (ii) organize Consultative Group meetings for specific countries. The Bank also promotes collaboration with international, national, and local non-governmental agencies in implementing Bank-financed projects.
3. To analyze gender issues in each country, the Bank uses country poverty assessments, public expenditure reviews, other economic and sector work, and country dialogue. The analysis and strategies are incorporated into the Country Assistance Strategy.^c Objectives and interventions for carrying out country gender strategies are reflected in the lending program and the design of lending operations. Implementation is monitored as a part of country implementation review.
 4. The Gender and Development Group in the Bank’s Poverty Reduction and Economic Management Network reports to the Board periodically on the Bank’s progress in integrating gender in its operations.

^a This Operational Policy is based on *Enhancing Women’s Participation in Economic Development: A World Bank Policy Paper* (World Bank, 1994). It replaces the version dated April 1994. Questions may be addressed to the Director, Gender and Development (Poverty Reduction and Economic Management Network).

^b "The Bank" refers to IBRD and IDA.

^c See Bank Procedures 2.11, *Country Assistance Strategies*.

Beijing+5 declaration and resolution, each of which is centrally concerned with gender relations. Working with countries to identify the gender issues important for poverty reduction and growth will thus enable the Bank to help countries fulfill their international commitments and country-specific gender plans of action.

- **Making Bank interventions more strategic.** Because the Bank considers gender issues in the context of poverty reduction, its effectiveness in fulfilling its mission can be enhanced by an understanding of the gender issues that are particularly important for poverty reduction, economic growth, and well-being. This strategic approach will enhance effectiveness without escalating the costs of doing business.
- **Improving the alignment of Bank policies, processes, and resources to support strategic gender mainstreaming.** This will enhance progress in implementation and improve quality.

In summary, the World Bank recognizes that its effectiveness in helping member countries achieve their development goals and reduce poverty can be enhanced by assisting them to take strategic actions designed to overcome the liabilities that gender inequalities represent for development and well-being. The strategy presented in the next chapter is designed to take advantage of these opportunities.

Chapter 2

The Strategy

This chapter outlines a strategy for implementing the Bank's gender policy. As noted earlier, **in the strategy described here, the World Bank will work with governments and civil society in client countries, and with other donors, to diagnose the gender-related barriers to and opportunities for poverty reduction and sustainable development; and will then identify and support appropriate actions to reduce these barriers and capitalize on the opportunities.** The evidence reviewed in Chapter 1 suggests that gender-responsive strategies for enhancing growth and well-being need to be **country specific**, because gender conditions and how they interact with the forces affecting growth and poverty vary among countries. As with all development actions, work on gender issues also needs to be **country led**. The goal of the strategy is thus to create a methodology and enabling environment for the Bank to play a **supportive but proactive role** vis-à-vis member countries, helping to make clear the linkages among gender, growth, and poverty reduction that apply in each country, and supporting the actions that each governments considers beneficial. Precisely how this is done will depend on the country.

This chapter first outlines a **basic process** designed to help Bank staff and counterparts make rational choices about gender-responsive development actions, then identifies the **actions needed within the Bank** to create an enabling environment for its implementation.

The basic process has three steps:

- Prepare, for each country in which the Bank has an active lending program, a periodic, Country Gender Assessment analyzing the gender dimensions of development across sectors and identifying the gender-responsive actions that are important for poverty reduction, economic growth, human well-being and development effectiveness, and use it to inform the Bank's country assistance program;
- develop and implement, as part of the country assistance program, priority policy and operational interventions (if any) that respond to the CGA; and
- monitor the implementation and results of these policy and operational interventions.

The logic of the basic process is to **diagnose** the gender conditions that inhibit growth, poverty reduction, and well-being in a particular country; and then, based on this diagnosis, to work with the country to **identify the gender-responsive development actions that would be strategic from the government's point of view**. Where such actions involve Bank assistance, **gender considerations will be integrated into Bank operations** in sectors that the diagnosis suggests are critical for poverty reduction or economic growth, and quality and outcomes will be **monitored**. The Bank thus plays its traditional advisory role and, where governments choose particular gender-responsive actions involving Bank assistance, the Bank ensures that projects are designed in an appropriate, gender-responsive manner in the critical sectors.

The World Bank will take four actions to facilitate this basic process:

- integrate the gender dimension into relevant analytical work,
- support the strategic integration of gender issues into Bank operations,
- align resources with the elements of the strategy, and
- develop and implement an effective system to monitor and evaluate the process of gender mainstreaming and its impacts on the ground.

The Basic Process

The Bank's gender policy is to support governments in identifying key gender issues for poverty reduction in their country, and assist them in taking action on these issues. Gender is thus treated as a crosscutting issue potentially relevant in all countries and sectors, rather than as a distinct sector or an issue relevant only to some countries.

Country Gender Assessment

Under the crosscutting approach to gender and development, the important first step is for countries and the Bank to **identify key gender issues from a development perspective**.³² This requires an assessment based on empirical evidence about the relative distribu-

³² The need for CGAs was identified from evidence in two recent evaluations of gender in the Bank's work conducted by the Bank's Operations Evaluation Department (World Bank, 2000b; World Bank, 2001a), which found that a prior assessment of gender conditions in a country enhanced the gender-responsiveness and development effectiveness of the Bank's assistance.

tion of resources, opportunities, constraints, and power between males and females in the society (Chapter 3). **The foundation of the proposed strategy is, therefore, a periodic assessment of gender issues in each country in which the Bank has an active lending program** (Box 2.1). The most critical feature of the CGA is its identification of gender-related policy and programmatic interventions that are likely to have high payoffs for poverty reduction, economic growth, and sustainable development. The main conclusions and recommendations of the CGA are then used as the basis for discussions with the government and other stakeholders about any desirable gender-related actions. These conclusions, recommendations, and discussions will ultimately inform the Bank's country assistance program.

Ensuring the timely completion of a CGA is the responsibility of the Country Director. In line with the ongoing reform of analytical work in the Bank, the methods for preparing CGAs are flexible. Possible approaches include but are not necessarily restricted to:

- adopting existing gender assessments produced by government agencies, the United Nations system, or academic or civil society groups by, for example, writing a cover memo identifying the policy and action implications of the adopted report(s);
- integrating sufficient information on gender conditions across sectors into other country-level economic or social analyses to reach gender-related policy and programmatic recommendations; or
- preparing a free-standing report based on existing analytical materials and/or new analyses or data.

To lower costs, increase buy-in, and build on expertise outside the World Bank, collaboration with government, civil society, and other donors in completing CGAs will be emphasized when possible. When feasible, CGAs that contain substantial original work will

Box 2.1 The Country Gender Assessment

The Country Gender Assessment is the principal means by which the Bank and borrowing countries participate in a collaborative process to analyze the gender dimensions of development; identify gender-responsive policies and actions important for poverty reduction, economic growth, human well-being and development effectiveness in the country; and to integrate these policies and actions into policy dialogue and the country assistance program. The CGA identifies and analyzes the gender dimensions of development across sectors, and identifies priority gender-responsive actions, which are then used to inform the Bank's country assistance program.

A CGA normally includes:

- A profile of: (i) the different socioeconomic roles of males and females, including their participation in both the market and household economies; (ii) gender disparities in access to, control over, and use of assets and productive resources; (iii) gender disparities in human development indicators; (iv) inequalities between males and females in the ability to participate in development decisionmaking at the local and national levels; and (v) laws, institutional frameworks, norms, and other societal practices that lead (implicitly or explicitly) to gender discrimination and/or gender inequality;
- the country context, including the country's policies, priorities, legal and regulatory framework, and institutional arrangements for implementing its gender and development goals;
- A review of the gender dimensions of the Bank's portfolio of ongoing projects in the country; and
- a set of suggested gender-responsive priority policy and operational interventions that the evidence indicates are important for poverty reduction and development effectiveness.

The CGA may be a stand-alone document or part of the poverty assessment or other larger analytical products (for example, a country social or economic analysis). The CGA may contain original analytical work or may refer to such work, produced by either the Bank or other agencies (governmental, international, or academic institutions). Alternatively, the Bank may rely on analytical work produced by another organization and adopt such work for use as a CGA. CGAs may also incorporate a review of the Bank's portfolio of ongoing projects in the country.

be published and shared broadly, so as to reap the maximum benefit from their diagnostic work.

Management has clarified standards for conducting the CGAs, and the Gender and Development Board will provide technical support and advice. In countries where the Bank has an active lending program and where no CGA has recently been completed, an initial CGA will be completed early in the program's implementation period. Thereafter, updates will be completed in accordance with the typical Bank cycle for economic and sector analytical work (approximately once every five years), and will be designed to investigate whether any major changes in gender conditions have occurred (thus, updates will typically be less elaborate than the initial assessment). Where feasible and consistent with the country strategy, government statistical offices or agencies will be involved in the production of CGAs in order to enhance in-country capacity for such work. It is anticipated that the findings of many CGAs will be integrated into other country-level reports, and into the CAS (see Box 2.2).³³

Dialogue and action

The second step in the basic process is discussing the CGA's policy and programmatic recommendations with the government and other stakeholders, to identify policy and operational interventions that the government wishes to take—and for which it requests assistance from the Bank or other donors. This dialogue may include consultations with civil society representatives, in which case individuals who can speak knowledgeably on behalf of the needs and interests

³³ In countries with home-grown national development strategies, such as a Poverty Reduction Strategy Paper, the Country Assistance Strategy is the World Bank's business plan for assistance to the country; it is based on the national development strategy. In countries where a national development strategy is not in place, the CAS package includes, in addition to the business plan, a diagnostic analysis and set of development priorities to guide the CAS process, as agreed upon with the government. For most borrowers, a CAS is prepared every three years.

Box 2.2 Good Practice Example: Integration of Gender Analysis into a World Bank Country Assistance Strategy and Analytical Work

A high-quality Country Gender Assessment can be used to inform the Bank's Country Assistance Strategy and relevant lending operations, and thereby improve the quality of Bank assistance.

In Ecuador, for example, a Country Gender Assessment was undertaken at the request of the Ecuador National Council for Women, the Bank's Resident Mission in Quito, and other stakeholders.^a The analysis examined gender issues across many sectors—demographic, health, education, labor markets, social protection, violence, and legal reform. Along with female gender issues, it also considered male issues such as the exclusion of men from reproduction health programs and male-on-male violence. Because the population of the country is heavily rural, the CGA included a comprehensive analysis of gender issues in rural development. A key feature of the report was its inclusion of work from other studies, some focused on Ecuador and others on the region.

The gender analysis resulted in the identification of priority actions related to gender, and specific sectoral recommendations, including:

- addressing gender inequalities when designing indigenous people's initiatives;
- investing in integrated reproductive and sexual health programs that encompass maternal health and family planning;
- developing youth programs that have a gender perspective in addressing at-risk youth, alcohol and substance abuse, and violence;
- defining and strengthening the institutional framework on gender at the national level;
- evaluating past and ongoing gender work in Ecuador, to learn operational lessons in different sectors.

Box continues next page

Box 2.2 *(continued)*

The gender analysis enabled the CAS to integrate gender issues throughout its discussion of development actions—rather than treating it as a separate topic—and to use gender-related obstacles to development as a basis for determining assistance priorities.^b Thus the CAS not only proposed removing gender-related obstacles to productivity by reducing maternal mortality and female illiteracy and enhancing women's access to the formal labor market; it also formed the basis for a dialogue with the ministries of Interior and Public Health on ways to reduce crime, violence, and family disruption.

The CGA has also informed the economic and sector analytical work carried out in preparation for investment projects, including:

- the Ecuador Judicial Reform Project, which has improved poor women's access to family courts and provided them with legal advice on domestic violence, sexual abuse, land disputes, and inheritance;
- the Ecuador National Rural Development Project (PRONADER), which has provided special extension services and credit to women, and has worked to increase women's agricultural skills;
- Education 1, which is identifying and eliminating gender stereotypes in textbooks and training of teachers;
- the Indigenous Peoples Development Project, which improves indigenous women's access to land, credit, and leadership roles; and
- the Health Sector Reform Project, which is improving maternal and child health care services, and is collecting information from patients on alcoholism, domestic violence, and the sexual and reproductive health of gang members.

^a Correia and Bronkhorst, 2000.

^b The CAS was actually a joint IBRD/IFC Country Assistance Strategy Progress Report (World Bank and IFC, June 2000).

of both males and females will be invited to participate.³⁴ Especially where the CGA suggests that the opportunity costs of ignoring gender issues are high, Bank staff will be proactive in bringing gender issues to the attention of their country counterparts. Whether the dialogue leads to Bank-supported operational interventions will, however, depend on the government's choices, the Bank's priorities, and the role of other donors.³⁵

Projects

Country Directors will share the CGA widely within their regions, so that sectoral staff have a knowledge base for selectively integrating gender issues into project analysis, design, supervision, and evaluation. Projects in sectors identified in the CGA as being of high priority for sustainable poverty reduction will be designed in a gender-responsive manner, and supervision will attempt to ensure that the implementation is also gender responsive. Available indicators, tools, and best practice examples for integrating gender issues into project work are being enhanced under the guidance of the Gender and Development Board.

Internal Actions to Facilitate the Basic Process

This section discusses actions that Bank units will undertake to facilitate the basic process.

³⁴ Further recommendations about inclusive participation can be found in the *Poverty Reduction Strategy Paper Source Book* chapters on gender mainstreaming and participation (<http://www.worldbank.org/poverty/strategies/chapters/>).

³⁵ Note that gender-responsive actions can cover a wide array of policy and programmatic steps, some of which may have little or nothing to do with investing in the human capital of females. See Chapter 3 for further discussion of this point.

Integrating the Gender Dimension into Relevant Analytical Work and Quality Assurance

Even in countries where a stand-alone CGA has been conducted, integrating the gender dimension into sectoral analytical work can improve development effectiveness. The evidence that gender issues can be critical for poverty reduction also suggests that integrating a gender dimension into the criteria used to assess the adequacy of Bank and client products can enhance quality and development effectiveness. Specific actions include:

- Integrating gender analysis into sectoral and project analytical work in high-priority sectors (as identified in the CGA) and into the social impact analysis associated with adjustment and programmatic lending (Box 2.3).³⁶ Areas for attention include improving data on women's economic contributions and making sex-disaggregated information more readily available.
- Integrating a gender dimension into the criteria now used to assess the quality of PRSPs in the Joint Staff Assessment (JSA).³⁷ This will assist countries in understanding where the gender dimension is critical for poverty reduction.
- Integrating a gender dimension into the criteria used to assess the poverty reduction focus of CASs and sector strategy papers. For purposes of monitoring and quality assurance, it is important that the CAS discusses the CGA and identify the rationale for particular gender-responsive actions (or their absence).

³⁶ Adjustment lending includes Poverty Reduction Support Credits, Economic Management Credits, and Economic Recovery Credits.

³⁷ PRSPs are country documents that are to be prepared in an open and participatory way, and which focus on policies and programs to reduce poverty. Through the Joint Staff Assessment, World Bank and International Monetary Fund (IMF) staff assess the adequacy of the PRSP in providing a credible framework for Bank and IMF concessional assistance and the provision of debt relief under the Enhanced HIPC Initiative.

Box 2.3 Good Practice Examples: Gender Mainstreaming in Adjustment and Programmatic Lending

Gender analysis is improving the quality of the World Bank's adjustment and programmatic lending operations in a number of areas essential to growth and poverty reduction, including protection for displaced workers, access to land, and discrimination in the rural labor market. For example:

The Vietnam Poverty Reduction Support Credit has been particularly strong in analyzing the likely gender impacts of state-owned enterprise reform, and integrating this analysis into the design of safety net provisions for displaced workers. The gender analysis for the credit focused on women and men as separate stakeholders on whom the reform might have different impacts. It found that men are more likely to be laid off, but that women who are laid off are likely to experience a sharper drop in earnings. It also found that men benefit more from compensation packages defined as a multiple of earnings, while women benefit more from lump-sum packages. Informed by this analysis, the Vietnam Poverty Reduction Support Credit proposes a unified compensation package (not a separate one for women) that has an important lump-sum component.

The Mali Economic Management Credit supports the government's efforts to improve women's access to land and financial services. It has facilitated the preparation of an action plan that was included in the overall financial sector action plan approved in 1998, which resulted in budget support for women's income-generation activities. The operation has also facilitated and increased women's access to land in the Office du Niger region; and raised public awareness of women's legal rights and the benefits of women's participation in the development process. In addition, the operation has resulted in the creation of a Ministry of Women's Affairs.

The Rwanda Economic Recovery Credit supports legislation to eliminate discrimination against women. The credit is designed to promote legal and institutional changes in the agricultural sector and labor market that will foster economic growth and reduce rural poverty. In this context, amendments will be made to the labor code to consolidate minimum wages in the rural labor market into one national minimum wage and remove provisions that discriminate against women.

Given the mainstreaming approach to gender and development the Bank has adopted, the integration of gender issues into sector strategy papers is also important.

- Integrating a gender dimension into the quality criteria used by the Quality Assurance Group, with appropriate consideration of whether sectors have been identified as high priority in the CGA. Attention to the gender dimension in quality assurance assessments helps Management to monitor progress on gender mainstreaming, and provides an incentive to operational staff that is aligned with the Bank's Corporate Advocacy Priorities (Figure 5.1).

Work is underway to review and update the Bank's policy statements on investment and adjustment lending; these reviews will provide the framework for considering appropriate integration of the gender dimension into these policy statements.

Because analytical work and JSAs are central to this strategy, the Bank's Poverty Reduction and Economic Management Network will play an important role in implementation. Staff from that network, assisted by the Gender and Development Board, will improve the advice given about gender-related issues in the Joint Staff Assessment Guidelines, and will ensure the integration of gender analysis into major country integrative analytical products. Network staff assigned to country teams are also likely to play an important role in ensuring the completion of CGAs.

Supporting the Strategic Integration of Gender Issues into Operations

Gender mainstreaming places new demands on Bank staff and clients. Providing support to them in the form of training and operational tools, as well as services to implementing agencies, is therefore central to the strategy. The basic actions in each of these areas are: **training, operational tools, and services to implementing agencies.**

Training. Three actions are planned. First, gender and development materials will be integrated into newly planned human resources integrative courses and existing World Bank Institute core courses. Several World Bank Institute courses on health, population, and nutrition have done an excellent job of integrating gender issues into their content, and can serve as good practice examples for core courses in other sectors. Developing gender-related course content will be the joint responsibility of the World Bank Institute and the Gender and Development Board.

Second, a series of technical modules on specific aspects of gender analysis or operational mainstreaming will be developed and offered on demand to Bank staff and clients. These modules will emphasize the skills needed to perform particular tasks central to the strategy; for example, Country Gender Assessments, gender mainstreaming in sector-wide investment projects or in adjustment lending, and gender aspects of economic policy advice. In some cases, modules may be tailored to particular regional issues. The World Bank Institute will take the lead in developing these modules in collaboration with the Gender and Development Board, with strong regional and sectoral inputs.

Third, the Gender and Development Thematic Group and regional staff will continue to sponsor informal learning events at which on-the-ground experience and knowledge about integrating gender into operations can be shared across regions and sectors. These learning events will be both regional (to encourage cross-country learning) and Bank-wide (to encourage cross-regional learning).

Operational tools. The first priority here is to collect and widely disseminate good practice examples of integrating gender issues into operations (including in macroeconomic policy advice)—an activity the Gender and Development Board will oversee. Operational tools such as checklists, toolkits, indicators, and sample terms of reference for consultants, currently available on the Bank’s internal websites, will also be upgraded. A priority for the websites will be to provide tools for CGAs, including a more user-friendly version of Gender-

Stats, an online database with sex-disaggregated national-level statistics.³⁸

Services to implementing agencies. The limited capacity of implementing agencies to mainstream gender-responsive approaches sometimes constrains the success of Bank projects and programs. The Bank itself has a limited capacity to provide technical assistance to implementing agencies, but one region has successfully established technical service facilities that rely on part-time consultants to advise these agencies on integrating gender-responsive approaches into project implementation. Other regions are also exploring ways to enhance the provision of technical advice to implementing agencies. As part of this effort, databases of consultants with expertise in gender and development analysis or operations are being constructed or updated.

Aligning Resources with Strategy Elements

Four types of resources are needed to implement the gender strategy: **accountabilities, staff, budget, and partnerships.**

Accountabilities. The current Operational Policy on gender and development (see Box 1.3) is brief and does not have an accompanying statement outlining the procedures operational staff are expected to follow (Chapter 4). To rectify the ambiguities inherent in this situation, the Operational Policy is undergoing review and revision, and an accompanying Bank Procedures statement is being written. The goal is to issue a revised policy and procedures statement late in fiscal year 2002, with the precise timing depending on the speed with which consensus can be reached during consultations with external stakeholders and the Board of Executive Directors. In the interim, an Operational Memorandum has been issued to clarify the Bank's exist-

³⁸ <http://genderstats.worldbank.org/menu.asp>.

ing gender and development policy and to provide instructions and guidance on its implementation. On an ongoing basis, gender considerations will also be integrated into other Operational Policies, as appropriate, to ensure consistency among policies.

A mainstreaming approach to gender and development, in which most operational staff bear some responsibility for integrating gender-responsive actions into their work, requires a clear understanding of the individual responsibilities of staff occupying different positions. The gender mainstreaming responsibilities of key positions in the organization are shown in Table 2.1. Regional Vice Presidents will submit brief annual plans for gender mainstreaming (containing, for example, a list of countries planning to complete a CGA within that year); they will then submit a year-end report on fulfillment of these plans. Gender mainstreaming is a Corporate Advocacy Priority for the World Bank (see Figure 5.1), and Regional Vice Presidents are responsible for its implementation. Because of the need to develop new training activities for clients and Bank staff, the World Bank Institute will also mainstream gender in its courses and programs.

Staff. Technical specialists who can help colleagues and clients learn to integrate gender issues into their development actions, and who can act as focal points for coordinating efforts such as fundraising, are needed to support gender mainstreaming. Such technical specialists are particularly important during the transition phase, when staff are beginning to incorporate gender issues more fully into their work but are still learning how to do so effectively. Even after the transition, however, it will be important to maintain a small cadre of technical specialists to provide advice and support to colleagues. Under the World Bank's current organizational structure, some of these technical specialists are housed in a central anchor, and others are in the regions. Regional Vice Presidents will determine the level of staffing needed to ensure strategic gender mainstreaming in their region.

Many World Bank Country Offices have a designated gender resource person. The effectiveness of these resource persons in assisting their colleagues and counterparts can, in some cases, be enhanced, and this will be one focus of capacity building for Bank staff. Building staff experience and competency in gender analysis and gender mainstreaming—rather than relying primarily on consultants—is central to the mainstreaming approach.

Budget. Gender mainstreaming requires additional effort on the part of analytical and operational staff. Additional resources are therefore required. The total incremental costs of implementing the strategy are estimated to be about \$2 million in the current fiscal year, about \$3 million in each of the second to fourth years, and approximately \$2.5 million per year thereafter. These estimates assume that Country Gender Assessments for all active borrowers will be completed by the end of fiscal year 2005 and that other analytical work will be performed on a selective basis; that training activities will be developed in accordance with the strategy; and that gender issues will be integrated strategically into operations.

For the current fiscal year, corporate incentive funds (\$0.6 million) to support gender mainstreaming have been set aside and have been matched by the regions from the Bank budget at a ratio higher than two to one; thus, the expected costs of implementing the strategy have been fully covered. Through the definition of clear deliverables at the outset, and as part of their mandate to implement Corporate Advocacy Priorities, Country Directors and Sector Directors/Managers will use this incentive funding in a cost-effective manner to ensure the appropriate integration of gender issues into analytical work and operations.

Partnerships. Collaboration between the Bank and civil society, and between the Bank and other donors, is another way to enhance gender mainstreaming. In many instances, civil society groups are in a better position than Bank staff to understand the critical gender issues in a country—and to work effectively with the government to

identify gender-responsive actions that are culturally appropriate. For example, the Bank helped to fund a civil society group in Morocco that drafted a National Plan for Women, the implementation of which the government is now discussing. In-country authorship of this plan increased its legitimacy and ensured sensitivity to cultural conditions in the country. Targeted partnership with civil society groups can be highly effective in helping to enhance in-country ownership of gender issues. In countries with active women's advocacy groups or women's and gender studies units in research or educational institutions, partnering with these groups in analytical work or project design may enhance the quality of the work.

Partnerships with donor countries have also been very important for encouraging gender mainstreaming in the Bank. This is true both at the corporate level, where donor countries have co-financed research, evaluation, analysis, and the development of tools, and at a regional and country level. Local partnerships with donors have, in some instances, been extremely effective in leveraging small contributions to support in-country analytical and strategic work. Because bilateral donors often have gender experts stationed in partner countries, working with these donors in the field can be an effective strategy for enhancing the effectiveness of dialogue with the government, for improving the effectiveness of the Bank's work, and for co-financing projects.

Partnerships within the UN system have also been important and can be more fully exploited in some countries. For example, both the United Nations Development Fund for Women (UNIFEM) and the United Nations Development Programme (UNDP) maintain systems of country focal points, many of whom are gender specialists. Partnering with these representatives may be one effective approach to ensure that gender issues are integrated into country and Bank activities, including the PRSPs. Other UN agencies, such as United Nations Children's Fund (UNICEF) and United Nations Educational, Scientific and Cultural Organization (UNESCO), sometimes have strong sectoral-based gender expertise. The UN's

Common Country Assessments are also a potential source of information for Country Gender Assessments.

Monitoring and Evaluation

A new monitoring and evaluation system for tracking and evaluating gender mainstreaming in the World Bank's work is currently being developed. This system will involve annual monitoring, partly through the submission of regional gender mainstreaming plans and year-end reporting by the Regional Vice Presidents on the implementation of these plans, and partly through reporting on benchmarked statistics about regional actions and outputs. In addition, on-the-ground results will be assessed at longer intervals. The system is scheduled for delivery in calendar year 2002.

The Regional Vice Presidents will submit progress reports annually to the Managing Directors, which the Gender and Development Board will consolidate into a Bank-wide summary to be submitted with the Regional Vice Presidents' reports to the Management Committee and, in turn, to the Board of Executive Directors.

The proposed strategy and all of its elements are responsive to the recommendations of the two recent evaluations conducted by the Operations Evaluation Department on the integration of gender into Bank assistance (see Annex).³⁹

Implementation Timetable

Table 2.2 summarizes the timetable for completing key tasks necessary to implement the strategy.

³⁹ World Bank, 2000b; World Bank, 2001b.

Table 2.1 Organizational Responsibilities for Gender Mainstreaming

Position	Responsibilities
Management Committee	<ul style="list-style-type: none"> • Provide overall leadership on integrating gender issues into the Bank's work • When conditions warrant, provide incentive funding to regions or networks to enable implementation • Hold Operational Vice Presidents accountable for their gender mainstreaming responsibilities
Regional Vice Presidents	<ul style="list-style-type: none"> • Provide proactive leadership on gender mainstreaming within the region • Approve, update, and ensure implementation of regional gender action plans, and ensure the production of an annual report on progress in gender mainstreaming in the region • Hold Country Directors accountable for timely completion of CGA, and for appropriate integration of findings and gender actions into country dialogue and the CAS • Hold Sector Directors/Managers accountable for integration of gender issues into sector strategies, programs, and projects in high- priority sectors (as identified in the CGA) • Ensure JSAs pay adequate attention to gender issues • Work with Country Directors to ensure that there are adequate resources to assist regional staff with gender mainstreaming
Network Vice Presidents	<ul style="list-style-type: none"> • Through the Networks, provide leadership to sector boards as they work with the Gender and Development Board to develop appropriate gender-related materials and tools for their sectors
Bank Chief Economist	<ul style="list-style-type: none"> • Promote attention to gender issues in research by the Development Economics Vice Presidency • Help to disseminate the gender-related results of Bank research • Provide leadership on the use of sex-disaggregated data in Bank research • Continue to support live database on gender (GenderStats)

Table continues next page

Table 2.1 (continued)

Position	Responsibilities
Chief Counsel	<ul style="list-style-type: none"> • Provide leadership to the Legal Network to promote gender analysis and gender mainstreaming, including gender-responsive judicial and legal reform projects
World Bank Institute Vice President	<ul style="list-style-type: none"> • Provide leadership to mainstream gender in World Bank Institute courses, and develop technical modules on gender and development issues
Operations Policy & Country Services Vice President	<ul style="list-style-type: none"> • Review all CASs, taking into account, among other variables, the quality of the gender diagnostic and the consistency between diagnosis and proposed program; incorporate overall assessment into the CAS <i>Retrospective</i> • Collaborate with the Gender and Development Board to monitor progress in delivering the intended number of CGAs (including through vehicles such as Poverty Assessments or Country Economic Memoranda), and the gender aspects of lending operations
Country Directors	<ul style="list-style-type: none"> • Ensure timely completion of an adequate CGA and subsequent updates • Work to ensure voice for both women and men in CAS consultations • Integrate CGA findings into policy dialogue, the CDF, PRSP, and CAS processes, and include discussion of outcomes in the CAS • Inform regional Sector Directors/ Managers of CGA findings • Foster partnerships on gender with other donors and civil society groups • Monitor and report annually to Regional Vice President on progress in gender mainstreaming
Sector Managers	<ul style="list-style-type: none"> • Oversee the mainstreaming of gender issues into work of their sector, in accordance with the findings of the CGA and with the CAS • Ensure that priority issues relevant to their sectors, as identified in the CGA, are addressed through policy dialogue, operations, analysis, and project design

Table continues next page

Table 2.1 (continued)

Position	Responsibilities
Regional Poverty Reduction and Economic Management Network Staff	<ul style="list-style-type: none"> • Integrate a gender dimension into analytical products
Gender and Development Board	<ul style="list-style-type: none"> • Provide policy guidance, especially in revising operational policies • Recommend further revisions in gender strategy or policy, as needed • Set standards for quality assurance in gender mainstreaming • Assist the Quality Assurance Group in developing gender-based quality ratings, and collaborate in quality assessments • Oversee task forces established to develop CGA standards, a gender mainstreaming monitoring and evaluation system, and other aspects of strategy implementation • Identify opportunities for lateral learning among regions and between the Gender and Development Board and other Network boards • Vet qualifications for hiring/promotion of staff mapped to the Gender and Development Board • Review and approve Gender and Development Anchor work plan
Gender and Development Anchor	<ul style="list-style-type: none"> • Provide technical support/management for process of revising the Operational Policy on the Gender Dimension of Development • Assist the World Bank Institute and Human Resources in developing gender training for Bank staff and clients • Disseminate best practice across regions and sectors • Ensure completion of operational tools and their dissemination • Spearhead the development of Bank-wide monitoring and evaluation indicators, and integrate regional annual reports on gender mainstreaming into a Bank-wide summary • Provide leadership on cross-regional analytical work • Represent the Bank on gender issues to external audiences

Table continues next page

Table 2.1 (continued)

Position	Responsibilities
Quality Assurance Group	<ul style="list-style-type: none"> • With the assistance of the Gender and Development Board, integrate the gender dimension into existing quality criteria for projects and project analytical work • Ensure that quality assurance reviews include and report on gender issues and their treatment
Regional Gender Coordinator	<ul style="list-style-type: none"> • Vet quality of CGAs and the gender analysis included in other analytical work, Joint Staff Assessments, and CASs • Provide support to and, where needed, leadership on gender mainstreaming in the region, and provide input on gender issues to the region's strategies and policy • Determine demand/need for gender capacity building in the region (staff and clients) and, where appropriate, coordinate capacity building events • Provide technical support and information for regional staff • Assist Regional Vice President in fulfilling regional accountabilities for gender mainstreaming • Assist Regional Vice President in developing regional gender action plans and monitoring their implementation • Represent their region on the Gender and Development Board • Develop partnerships with other regional agencies, academics, and civil society organizations working on gender at a regional level
Other Operational Staff	<ul style="list-style-type: none"> • Understand the nature and relevance of gender issues for the development assistance activities for which they have responsibility • Ensure that the design and supervision of their development assistance activities take adequate account of priority gender issues • Monitor implementation of gender-related policies and activities in their development assistance activities

Table 2.2 Implementation Timetable

Strategy Elements	Recommended Actions	Target Dates
a. Integrate a gender dimension into analytical work and Bank assessments	<ul style="list-style-type: none"> Country Gender Assessments and updates to be conducted in countries where the Bank has an active lending program Integrate a gender dimension into the criteria used to assess the poverty reduction focus of Joint Staff Assessments, CASs, sector strategy papers, and quality assurance assessments 	<ul style="list-style-type: none"> Completed for all active borrowers by 06/30/05 Completed by 6/30/03, and on a continuing basis thereafter
b. Provide support to operations through capacity building, operational tools, and technical advice	<p>Capacity Building</p> <ul style="list-style-type: none"> Integrate gender issues into existing WBI core courses and newly planned Human Resources integrative courses Create a series of technical modules for training staff and clients on gender issues Develop informal learning events <p>Operational Tools</p> <ul style="list-style-type: none"> Upgrade templates, rules of thumb, and other adaptable tools to help staff integrate gender considerations into their work, and enhance the tools available on the Bank's websites <p>Building Capacity in Implementing Agencies</p> <ul style="list-style-type: none"> Develop databases with information on where to acquire gender expertise in particular sectors and countries; explore feasibility of establishing in-country technical advice facilities 	<ul style="list-style-type: none"> Ongoing Starting in fiscal year 2002 Starting in fiscal year 2002 Ongoing, with first upgrade completed by 12/31/02 Ongoing; database created by 6/30/02

Table continues next page

Table 2.2 (continued)

Strategy Elements	Recommended Actions	Target Dates
c. Align resources with strategy elements	<p>Accountabilities</p> <ul style="list-style-type: none"> • Issue an Operational Memorandum to provide interim guidance to staff • Prepare a new Operational Policy and Bank Procedures statement on gender and development • Incorporate gender dimension into other operational policies <p>Staffing</p> <ul style="list-style-type: none"> • Ensure that adequate staff resources for fully implementing the strategy are available <p>Budget</p> <ul style="list-style-type: none"> • Provide incentive funding <p>Partnerships</p> <ul style="list-style-type: none"> • Enhance and continue collaboration with civil society, other donors, and the UN system 	<ul style="list-style-type: none"> • By 12/30/01 • Targeted for 6/30/02, but consultations may extend this period • By 6/30/05 • By 6/30/02 • Current fiscal year • Ongoing
d. Monitoring and Evaluation	<ul style="list-style-type: none"> • Develop and implement a new gender monitoring and evaluation system • Regional Vice Presidents to produce gender mainstreaming progress reports annually 	<ul style="list-style-type: none"> • By 6/30/02 • By 9/30 of each year beginning 2002

Chapter 3

Toward a Framework for Prioritizing Gender Issues

Chapters 3 through 6 provide additional background for the gender mainstreaming strategy. Chapter 3 defines gender mainstreaming and sketches an intellectual framework for identifying the gender issues that are particularly important for poverty reduction and material well-being in a given country. Chapter 4 discusses the adequacy of the Bank's existing policy framework for gender mainstreaming, and briefly reviews the Bank's track record over the past decade. Chapter 5 discusses the Bank's comparative advantage, and the nature of partnerships in the area of gender mainstreaming.

Gender Mainstreaming

The links between gender and growth reviewed in Chapter 1 suggest that a fundamental development issue is whether the gender-based division of labor and gender disparities in resources or rights act to lower productivity or create inefficient labor allocations.

Chapter 4

Challenges to Gender Mainstreaming

This chapter focuses on challenges to gender mainstreaming in the World Bank by examining, first, the adequacy of the Bank's existing gender and development policy, and second, the Bank's track record of integrating gender issues into its development assistance.

Adequacy of the Existing Policy Framework

The Bank's gender and development policy is embodied in three documents:

- **Operational Manual Statement 2.20.**⁴³ Issued in 1984, this statement presents an overview of the general objectives and key features of the appraisal of investment projects. Within this

⁴³ World Bank, 1984.

broad framework, it discusses investigating and addressing impacts of investment projects on women. As part of the process of converting Operational Manual Statements to Operational Policy and Bank Procedures statements, new language on the economic, financial, social, and institutional analysis of investment projects is being developed. Gender issues in investment lending will be considered within this process.

- **A World Bank policy paper, *Enhancing Women's Participation in Economic Development***, was discussed at the Board of Executive Directors in April 1994.⁴⁴
- **Operational Policy 4.20, "The Gender Dimension of Development."** Operational Policy 4.20 (Box 1.3) was issued in 1994 after Board discussion of the accompanying policy paper and a draft policy.

Of these three documents, Operational Policy 4.20 provides the most accessible and comprehensive statement of the Bank's policy framework. It describes a basic approach in which gender issues are analyzed in each member country and then selective actions are taken to assist the country. These actions include helping member countries to design policies and programs that are "equitably beneficial" for both men and women (including those designed to change men's attitudes); assisting them to review, modify, and put into practice legal and regulatory frameworks to improve women's access to assets and services; helping them to strengthen their database for, and train country officials in, gender analysis; and where needed, helping them to obtain financing (including Bank lending) to implement these actions.

Although Operational Policy 4.20 lays out a sensible framework for approaching gender mainstreaming—first analyze the

⁴⁴ World Bank, 1994.

nature of gender issues in member countries, then assist governments to take selective actions that will help to reduce poverty—there is no statement of Bank Procedures to accompany the policy. The result is the perception of some degree of ambiguity as to the precise implications of the policy for operations.⁴⁵ This suggests that implementation of the strategy would be more effective if a procedures statement were to accompany the Operational Policy. Explicitly identifying poverty reduction as the goal of gender-related actions would also help to clarify the policy. The Operational Policy will be revised and a Bank Procedures statement written as part of implementation of the strategy.

More generally, in the context of the clarification, revision, and updating of operational statements into the Operational Policy/Bank Procedures format, the issue of the treatment of gender considerations will be taken up. In addition to the statement on the appraisal of investment projects, other relevant operational statements where work is underway include Poverty Reduction, Investment Lending, and Adjustment Lending.

In summary, although the existing policy framework is consistent with the Bank's mission and contains a mix of comprehensiveness and selectivity that many find appropriate, the existing policy documents contain ambiguities that need to be removed if Bank staff are to fully understand the policy's implications for operations.

The Bank's Track Record

A recent desk evaluation of the Bank's record on gender mainstreaming, along with two earlier studies, suggests that attention to gender and development issues in the Bank has grown over the past two dozen years, but could become still more effective.⁴⁶ Box 4.1

⁴⁵ World Bank, 2000b.

⁴⁶ World Bank, 2000b; Murphy, 1995; Murphy, 1997.

Box 4.1 Evolution of the Bank's Attention to Gender and Development Issues

1977	First Women in Development Advisor is appointed.
1984	Operational Manual Statement 2.20 addresses the impact of Bank assistance on women as part of project appraisal for certain types of projects.
1986	A full Women in Development Unit is created.
1990	Operational Directive on poverty reduction recommends that women's issues be considered in designing poverty reduction programs.
1994	Operational Policy 4.20 is issued; the goals of reducing gender disparities and enhancing women's participation in the economic development of their countries are established.
1996	External Gender Consultative Group is established; progress report on gender mainstreaming is given to the Board of Executive Directors' Committee on Development Effectiveness.
1997	Gender and Development Board is established; progress report on mainstreaming is prepared for the Committee on Development Effectiveness.
1998	Position of head of the Gender and Development Board is raised from a chief/manager to a director level.

summarizes some of the steps taken by the Bank to enhance attention to gender and development issues in its work, through changes either in policy or in organizational structure. In their day, some of these steps were landmarks. For example, the Bank was the first multilateral donor organization to mandate consideration of impacts on women as part of project appraisal.

Several steps taken in the past four years have given greater visibility to gender and development issues within the Bank. The Gen-

der and Development Board has sponsored several thematic groups focused on gender and development issues. With the Development Economics Vice Presidency, the Gender and Development Board co-sponsored *Engendering Development. The World Development Report 2000/2001: Attacking Poverty* has also raised awareness of gender issues, in part by expanding the framework for poverty reduction to include security, opportunity, and empowerment. The intellectual framework and knowledge base for integrating gender issues into the Bank's work have thus been strengthened in recent years.

The record of integrating gender issues into Country Assistance Strategies has been encouraging. Over time, increasing numbers of CASs have discussed gender issues, and in the most recent period, the proportion discussing gender issues in depth has risen substantially.⁴⁷ There is evidence that the Bank has been integrating gender issues more consistently into its policy dialogue, and there are also many examples suggesting that the focus on gender has increased over the past two to three years in some regions and sectors. On the other hand, attention to gender issues—and gender-responsive actions—is still relatively infrequent in certain aspects of the Bank's work, especially investment projects outside of the human development areas. This suggests that more systematic attention to gender could be achieved.

An important finding from the Operational Evaluation Department's study of gender in Bank products in 27 countries was that the eight countries in which Country Gender Assessments were prepared had a better overall integration of gender issues into their Poverty Assessments, Public Expenditure Reviews, and Country Assistance Strategies than did the remaining 19 countries.⁴⁸ An informed understanding of gender issues in a country helps Bank staff and counterparts do a better job of integrating gender issues into other aspects of country-level work.

⁴⁷ This finding is from data prepared for the 2000/2001 *CAS Retrospective*.

⁴⁸ World Bank, 2000b.

This chapter's overview of the Bank's track record in integrating gender issues into standard Bank products suggests that there has been considerable progress, but that there is room for further improvement. Particularly in need of improvement is the *depth* with which gender issues are integrated into analytical and lending operations. The evidence that country-level products do a better job of integrating gender issues when a gender assessment has first been prepared strongly suggests the value of making country-level gender assessments part of the Bank's core analytical work.

Because there are many ways gender can exert these effects, an approach to action is needed in which gender issues are initially considered in all sectors and instruments, not only in investment projects within the education or health sectors. The term gender mainstreaming refers to this crosscutting approach (Box 3.1). Basically, mainstreaming gender into development means understanding the differing needs and constraints faced by women and men that affect productivity and poverty; and then designing actions so that gender-related barriers to economic growth and poverty alleviation are reduced and the material well-being of men, women, and children is enhanced.

Because of differences in how gender considerations might enter into, say, Country Assistance Strategies versus analytical work, policy advice or investment project design, it may be helpful to elaborate approaches to gender mainstreaming for different types of development assistance activities:

- **Country-level analytical work.** Here, the essence of gender mainstreaming is analyzing the gender situation in a country (across sectors) with an eye to understanding its implications for growth and poverty. The disaggregation of quantitative data by gender is often a key aspect of such analysis; institutional data (e.g., on the legal and judicial system) can also be useful. Where statistical data are collected in a way that makes sex disaggregation impossible, gender mainstreaming may require that new, sex-disaggregable forms of data be collected.
- **CDF and Country Assistance Strategies.** Here, gender mainstreaming means that gender-related obstacles to development are one of the elements used to determine development (or assistance) priorities. There are two ways this can be done. One approach is to seek to remove any *direct* obstacles to allocative efficiency or productivity; for example, by prioritizing investments in female human capital in countries where these investments are low. The other approach is to remove obstacles to

Box 3.1 Good Practice Example: A Crosscutting Approach to Gender Mainstreaming

The Cambodia Interim Poverty Reduction Strategy Paper, submitted to the Bank's Board of Executive Directors on December 26, 2000, integrates gender throughout its poverty diagnosis, and proposes gender-responsive actions in 8 of the 19 priority sectors discussed in the report.

The gender-related constraints to poverty reduction identified in the analysis include:

- constraints on women's economic opportunities produced by poor infrastructure;
- constraints on women's productivity produced by their high illiteracy rates;
- women's vulnerability and income insecurity, which reflect their high risk of being displaced, high risk of exposure to HIV/AIDS, higher unemployment, and high proportion of time working without pay in the family;
- violence against women and trafficking in women and children are serious problems;
- women also have a low level of representation in decisionmaking bodies.

The gender-responsive actions proposed in the Cambodia I-PRSP encompass:

- physical infrastructure improvements to reduce women's travel time and time spent gathering fuel and water;
- water resources management by users' groups that include women;
- urban development, including targeted micro-credit, vocational training, and job placement for women;
- land reform, including studies to examine gender bias in land policy, land inheritance, and land ownership arising from marriage, and the disposition of land/property in conflicts between husband and wife;
- education programs to promote gender equality in access to basic education through dormitories, scholarships, material assistance, more female teachers, and gender-sensitive curriculum reform.

economic productivity that, given the existing division of labor between males and females, *indirectly* prevent women (or men) from contributing fully to economic growth. An example would be to prioritize investment in rural electrification or domestic water supplies in countries where poor or rural women spend large amounts of time gathering fuel or water (see frontispiece). Another example would be to prioritize legal reforms in countries where legal constraints on employment result in labor supply problems or inefficient labor allocation along gender lines.

- **Policy advice.** The essential purpose of mainstreaming gender issues into policy advice and then into policy design is to ensure that both women and men benefit from the changes these policies are intended to bring about. Country economic policies can have different impacts on males and females. Gender mainstreaming means recognizing these different impacts and, where they are judged to be detrimental to well-being, formulating policy advice to ensure that both females and males benefit from policy changes. Where policies are established in conjunction with programmatic lending, gender mainstreaming may mean ensuring that gender-responsive policies are among them.
- **Investment projects.** Here, gender mainstreaming means designing projects so that they meet the different needs and constraints faced by males and females in order to ensure that the productivity of both is increased, that both benefit from the project, and that projects are successfully implemented and sustainable. In community-driven projects or civil society project consultations, it also means ensuring that both females and males participate in project design, implementation, and monitoring and evaluation.

It is also important to recognize what gender mainstreaming does *not* mean.

- **It's not just investing in women and girls.** Because gender-related barriers to poverty reduction occur in many sectors, their removal requires considering the integration of gender-differentiated strategies or components across a broad array of sectors and instruments, not just in projects that invest directly in women or girls. Indeed, in some countries, the most pressing gender-related issues might be male issues (for example, increasing male violence and alcoholism, as a result of rising male unemployment; or the reintegration of soldiers into society). The point is to take advantage of opportunities for improved efficiency, effectiveness, and sustainability arising from greater attention to gender issues in policy, program, and project design.
- **It's not just pursuing one or two sectoral goals in all countries.** Because gender-related bottlenecks to development vary among countries, gender-focused actions need to be tailored to conditions in each country. Selecting one or two sectoral development goals for all countries *a priori* is unlikely to help remove gender barriers to development in the countries where gender issues related to these sectors happen to be relatively unimportant.
- **It's not just working in the “worst” countries.** The evidence that there are gender-related barriers to economic growth, poverty reduction, and well-being in virtually all countries (developed as well as developing) suggests that consideration of gender issues should not be limited to those countries with particularly large gender gaps in education or health. To be sure, deeper analysis or a wider array of actions may be warranted in countries in which gender disparities are particularly pervasive and damaging to efforts to reduce poverty and enhance well-being. But some consideration of potentially important gender issues, particularly among the poor, is warranted for all countries.

In summary, the crosscutting nature of gender issues, the broad array of ways in which gender relations can influence poverty reduction and economic growth, and differences among countries in which gender issues are most critical for poverty reduction imply that a strategy for gender mainstreaming ultimately needs to be built for each country. This is especially important given that country ownership is critical for the success of any action. Indeed, as with most areas in which the Bank works, a **supportive but proactive stance** to encourage gender mainstreaming is most likely to have the desired effects. The priority for the Bank is to help clients understand where gender-responsive actions might have particularly high pay-offs for their country.

Toward a Framework

This section outlines the basic features of a gender analysis framework, and provides examples of the kinds of questions that need to be answered when doing a gender assessment. Further ideas for integrating gender issues into poverty assessments are presented in the *Poverty Reduction Strategy Paper Sourcebook* chapter on gender mainstreaming.⁴⁰

Good country-level gender assessments have two features. The first is an understanding of existing gender patterns and variations therein across major population groups (rural versus urban, income, regional, minority, tribal, etc). The second is an understanding of how existing gender patterns relate to poverty, economic growth, and well-being; and hence, where the payoffs to gender-responsive actions are likely to be highest. Important for the latter is an understanding of the institutional context in the country. The starting point for analysis thus involves gathering information on the relative position of males and females in the major arenas that can influence

⁴⁰ <http://www.worldbank.org/poverty/strategies/chapters/gender/gender.htm>.

economic growth and distribution: the human development sectors; the labor force; with regard to access to productive resources (both intra-household and externally sourced); in the legal and judicial systems (especially laws or practices relevant to economic activity and resources); and with regard to patterns of time use and infrastructure patterns. Box 3.2 illustrates the kinds of questions that are relevant in a countrywide diagnosis. Depending on prior knowledge and the target population, not every question needs to be answered for a gender assessment to be of high quality; nor is the list of questions intended to be exhaustive. Rather, the point is to do an analysis that illuminates the differing **social and economic positions** of males and females in the society, particularly among the poor.

Ideally, gender assessments also examine the interrelations among gender patterns in different sectors and spheres. This is particularly important for gender patterns in the household versus external spheres, because the work of males and females in households has a bearing on their roles and resources in other spheres. For example, a study of intra-household allocation of fertilizer and labor in Burkina Faso has shown that total agricultural outputs could be increased substantially if intra-household allocations of resources to males and females were more equal.⁴¹ (Box 3.2 describes similar links between gender and agricultural productivity in Zambia). Likewise, the tendency for poor women to bear heavier time burdens than poor men is associated with their lack of voice in community and national decisionmaking about development actions. Understanding the links among sectors is also important. For example, poor infrastructure can undermine girls' schooling even when parents are eager to see daughters educated if the lack of a nearby water source forces parents to deploy girls' labor in the home or the lack of safe transport causes parents to be concerned about girls' modesty and safety when traveling to school. A good gender assessment recognizes linkages of this kind and traces their policy and programmatic implications.

⁴¹ Udry et al, 1995.

Box 3.2 Links between Gender and Productivity: Gender and Agriculture in Zambia

Women comprise an estimated 65 percent of the rural population in Zambia, and the predominance of female labor is a key characteristic of Zambian agriculture. Female farmers (especially those who head households) are least advantaged in terms of access to factors of production. As a result, their farming practices, problems, and priorities are different from those of male farmers. In an agricultural system where some of the key tasks (such as cutting trees for slash-and-burn cultivation) are gender-specific, the traditional pattern of land preparation undergoes great modification in the case of female-headed households (FHHs) that do not have access to the necessary male labor. Due to the shortage of male labor, FHHs normally prepare smaller fields in sites where big trees are not in abundance, often near the village, where the forest has not fully regenerated. The insufficient amount of ash in such fields directly results in poor yields, and thus less food for the family.

These households depend on finger millet to brew beer to sell for cash, which is then used to obtain the necessary labor for farming. Thus obtaining outside male labor entails further depletion of the already low stocks of finger millet available to these families. As a result, they run out of food early in the season, usually before the peak labor period for the more commercialized households. FHHs then become a source of extra household labor for the more prosperous households, working for them in exchange for food.

FHHs can only obtain extra-household labor when there is still finger millet in the family after the beer is brewed, during the post-harvest period. Later in the season, when the mounds for beans must be made (another labor-intensive task), they can no longer obtain labor because they have run out of finger millet. As a result, FHHs tend to cultivate very small fields of beans, again resulting in poor yields. Thus poor finger millet yields result in poor bean yields for these female-headed households.

Source: Blackden and Bhanu, 1998.

Once gender patterns have been documented, they can be linked to poverty reduction and economic growth either through analysis of linkages in the given country or through the application of linkages that have already been documented in studies of similar countries or a range of countries. The latter approach is appropriate where the cross-country evidence of development effects are strong. For example, evidence of the development benefits of female education is so pervasive that new, country-specific econometric studies of the impacts of female education on development are probably worthwhile only in extraordinary circumstances (although understanding existing barriers to girls'—and boys'—schooling in a country may be very valuable for designing more effective education projects). On the other hand, in areas where the development impacts of gender patterns are less well understood—for example, the impact of gender violence on health and productivity—a special study may be warranted.

A final point about gender assessments concerns the methods of analysis required to answer questions such as those in Box 3.3. Many of the questions—particularly those concerned with means or opportunities—cannot be answered easily through quantitative, statistical approaches. Rather, an institutional analysis is required. In some countries, local gender experts may be able to provide this analysis based on their accumulated knowledge of how the gender system in their country operates. In other countries, participatory assessments may be needed in order to gain this understanding. Often, poor men and women who interact with institutions (such as social service agencies or the police) on a day-by-day basis can describe gender differences in opportunities and access to resources quite accurately, as the *Voices of the Poor* study suggests.⁴² Desk reviews of laws, regulations, and other aspects of institutions can also be helpful. As emphasized in Chapter 2, the point of a Country Gender Assessment is to identify the critical entry points for action,

⁴² Narayan et al, 2000.

Box 3.3 Key Questions for Assessing Gender-Related Obstacles to Development

1. Infrastructure

- Are there gender differences in transport needs for purposes of attending school or engaging in economic activity?
- Are there gender differences in ability to pay for transport, in perceived safety of transport, in cultural restrictions or requirements for transport (e.g., to preserve women's modesty)?
- Are women or men responsible for obtaining water and fuel for domestic use, and is the amount of time spent on these activities high enough to pose a barrier to more productive uses of time, in either the productive or the reproductive sphere?
- Is children's school attendance or their ability to study at home limited by the need to employ their labor in family tasks such as caring for younger children or fetching water or fuel?
- How are gender-related obstacles in rural areas different from those in urban areas, and how does this affect the design and implementation of programs in these locations?

2. Education

Means

- Are there gender differences in primary, secondary, or tertiary school enrollments or attendance, in dropout rates, in failure to progress to the next grade level; are there other gender-related restrictions on educational experience?
- Do educational materials and teacher training convey harmful gender stereotypes?

Outcomes

- Are there gender differences in literacy?
- Are there gender differences in average level of schooling completed?

Box continues next page

Box 3.3 *(continued)*

3. Health care

Means

- Are there gender differences in the adequacy of health care services (for children, adults, and the elderly)?
- Are there gender differences in control of the resources needed to access health care, either for self or for children (money, transportation, information about health care providers, the right to determine when and where to seek health care)?
- Is there adequate reproductive health care for women (including family planning services, prenatal care, birth attendance, diagnosis and treatment of reproductive tract infections)?

Outcomes

- Are maternal mortality rates unacceptably high?
- Are child survival rates unacceptably low?
- Are there gender differences in life expectancies at birth (adjusted for different inherent frailties of the two sexes)?
- Are there gender differences in HIV/AIDS infection rates, survival rates, and time from infection to death?

4. Employment and earnings

Means

- Are there gender differences in the legal or customary right to own land or other real property, sign contracts, or engage in independent financial transactions (obtain loans, etc.)?
- Are there gender differences in access to telephones, the internet, and other information sources?
- Is there protective labor legislation that contains gender-differentiated restrictions on formal sector employment (e.g., with respect to total hours, schedule, place of employment, type of work, or requirements to provide special facilities or benefits to one gender)?

Box continues next page

Box 3.3 (*continued*)

Outcomes

- Are there gender differences in land ownership?
- Are there gender differences in ownership of bank accounts, savings, or access to credit?
- Are there gender differences in number of hours worked per day, week, month, or year (both market and non-market work)?
- Are there gender differences in the proportion of individuals employed in the unpaid family or informal sector?
- Within the formal sector, are there gender differences in employment in managerial and professional positions?
- Are there gender differences in the proportion of workers covered by labor unions, formal pension schemes, and other fringe benefits?
- Are there gender differences in employment in public sector jobs?
- Are there gender differences in education- and experience-adjusted wages?
- Are there gender differences in unemployment rates?

5. Time use

- Are there gender differences in total non-leisure time?
- Are there gender differences in time use that suggests ways in which improved infrastructure or services might reduce the time spent on non-productive activities and increase the time available for education or production?

6. Legal framework

- Does the legal framework—both formal and customary laws and their enforcement—discriminate on the basis of gender with respect to education, health, or employment, either directly or indirectly (e.g., through restrictions on physical mobility that interfere with schooling or employment)?

Box continues next page

Box 3.3 *(continued)*

- Do the courts and the legal system discriminate on the basis of gender; i.e., treat women/girls and men/boys differently? For example, are women able to sign away assets on their own?
- Are there possibilities for legal recourse when women suffer rape or physical violence, including at the hands of their husbands or other family members?

7. Markets and institutions

- Is there a high degree of occupational gender segregation; i.e., are most women and men employed in different occupations, and are most occupations heavily composed of workers of only one gender?
- Is there harassment or other sanctioning of workers who cross gender lines to work in occupations dominated by the opposite gender?
- Are wages lower in gender-concentrated occupations than in less concentrated occupations—and are they lower in heavily female occupations?
- Are women adequately represented in local, state, and national levels of governance such that their needs, constraints, and interests are considered and incorporated into policy and programs?
- Are there government offices or positions specifically concerned with improving the status of women?
- How are gender-related obstacles in rural areas different from those in urban areas, and how does this affect the design and implementation of programs in these locations?

not to document every possible aspect of gender relations in a country in the same depth that might be expected of an academic study.

In summary, because gender-based divisions of labor and disparities in rights and resources crosscut all sectors and spheres, an analysis of gender conditions in a given country needs to address questions about gender disparities in tasks, rights, and resources—and their development consequences—throughout the economy. Simply examining gender gaps in school enrollments or health indicators in a country does not provide an adequate basis for identifying the gender-related barriers to poverty reduction and well-being.

Chapter 5

The Bank's Comparative Advantage in Gender and Development

This chapter takes up two aspects of the World Bank's comparative advantage in gender mainstreaming. First, we discuss the areas in which the Bank is uniquely positioned vis-à-vis other donors. As part of this discussion, we point out why gender mainstreaming remains relevant to Bank actions even when other donors, non-governmental organizations (NGOs), or the private sector have a comparative advantage in certain types of service delivery or gender-specific investments. Second, we describe existing partnerships between the World Bank and other organizations in the area of gender, and the comparative advantage of the Bank vis-à-vis these partners, as well as internal Bank synergies, especially with the International Finance Corporation (IFC).

How the Bank is Positioned vis-à-vis Other Donors and Service Providers

There are two distinct approaches to defining the comparative advantage of the World Bank vis-à-vis other donor organizations: in terms of the *sectors* in which the Bank has a particularly strong track record or a particularly high level of technical expertise, and in terms of the *processes* in which the Bank has particular strength. As the chart depicting corporate priorities for the World Bank (Figure 5.1) suggests, the Bank's sectoral strengths are unusually broad. There are very few sectors or crosscutting themes in which the Bank has no expertise, and many in which its expertise is rich. Obviously, the Bank's strength is not uniform across all sectors; economic policy expertise is especially strong, for example. But it is probably fair to say that the breadth of its sectoral and thematic expertise, along with its global knowledge, is one of the Bank's key advantages.

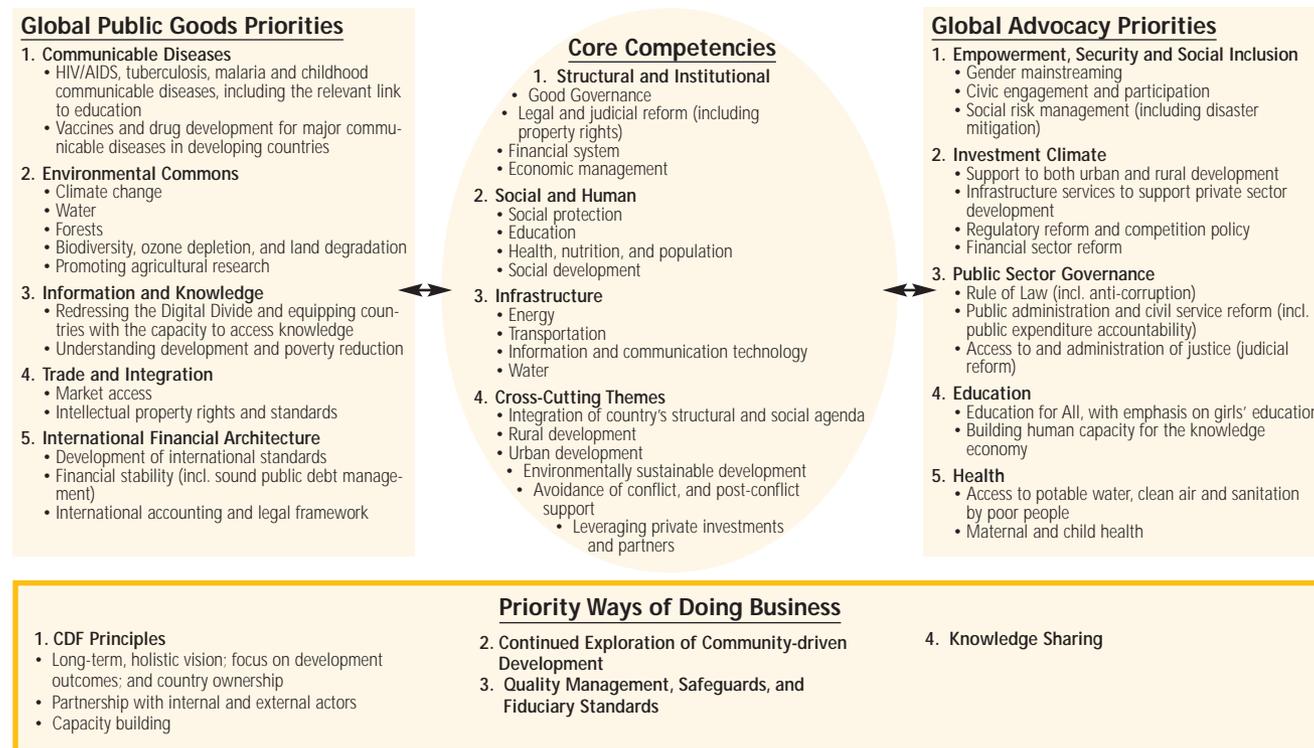
The breadth of the Bank's expertise fits well with a mainstreaming approach to gender issues. Were the Bank capable of working in only two or three sectors, an approach to reducing gender disparities involving gender-responsive actions and investments in those sectors would make sense. However, an organization that is capable of working across a broad range of development issues can strengthen its effectiveness by taking a comprehensive approach to gender and development issues.

In terms of process, one of the Bank's most important comparative advantages lies in analytical work and dialogue with client countries about economic and sectoral policies, based on its global expertise. Indeed, the Bank's importance as a lender and its extensive on-the-ground experience, together with its formal analytical capacity, lends weight to its advice about economic policy. Another area of comparative advantage is capacity building through formal training provided by the World Bank Institute. The strategy described in this paper builds on these strengths.

In summary, the Bank's gender and development policy fits well with its areas of comparative advantage: with its unusual breadth of

Figure 5.1 World Bank Priorities

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expertise, on the one hand, and its particular strength in analytical work and country dialogue (aided by capacity building), on the other. The strategic mainstreaming approach embodied in the Bank's policy is indeed suited to an organization with these particular strengths. The changing global context in which the Bank works, moreover, makes clear how important implementation of the Bank's gender and development policy is becoming, particularly if the Bank is to continue its leadership in key areas of development policy and action.

Partnerships

As the Bank has moved to implement the Comprehensive Development Framework, partnerships with governments, civil society, donors, and international organizations have become increasingly important. Partnerships with governments and with civil society in the area of gender and development help the Bank to better understand and serve the needs of clients. Recent Bank actions to create gender-and-development focused partnerships with governments and civil society include:

- **Creating external consultative groups that meet regularly with World Bank staff to advise on gender issues and provide feedback on the Bank's work.** These groups include the External Gender Consultative Group, which provides advice on gender issues throughout the Bank; a Consultative Council on Gender for the Middle East and North Africa region; and country-level consultative groups. The former NGO-World Bank Committee, whose objective was to involve NGOs in Bank activities, also addressed gender issues as part of its mandate, in liaison with the External Gender Consultative Group.
- **Supporting government and civil society groups working on gender issues.** As noted earlier, in Morocco, the Bank supported a group from civil society in developing a comprehensive

National Plan for Women for the government. In Africa, the Bank has supported programs on gender and law that have brought together government ministers, senior judges, women jurists, legal policymakers, and representatives from academia and NGOs to discuss gender issues in legal reforms.

- **Consulting with civil society and community groups on gender-focused development actions.** Consultations with approximately 60,000 poor women and men in 60 countries during the late 1990s generated consistent and strong messages about women's lack of voice in household and community decision-making and the pervasiveness of gender violence.⁴⁹ In 1999 and 2000, the Bank sponsored regional consultations with civil society in Asia, Africa, and Latin America to solicit views on actions the Bank should be taking to promote gender equality. Similar consultations in Eastern Europe and the Middle East and North Africa were held in 2001.

Partnerships with international and regional development groups and other donors facilitate the sharing of information on approaches to integrating gender into development, and thereby help the Bank to strengthen its work in this area. Such partnerships also help to leverage funding to support particular actions. The Bank regularly collaborates with United Nations agencies on gender issues, and participates in the gender-focused committees and working parties of the United Nations system and other international organizations.⁵⁰ Participation in these groups allows the Bank to collaborate with other donors and international agencies at the corporate level in exploring new approaches to gender and development work—for

⁴⁹ Narayan et al, 2000.

⁵⁰ These groups include the UN Commission on the Status of Women, the Working Party on Gender Equality of the Development Action Committee of the Organisation for Economic Cooperation and Development, the Multilateral Development Bank Working Group on Gender, and the former UN Inter-Agency Meeting on Women and Gender Equality.

example, through sector-wide approaches—and ensures that the international donor community is aware of the Bank's concerns.

In addition, in client countries, local representatives of the Bank and other international organizations often form partnerships to finance development activities, such as conducting studies on important gender issues. Many of these partnerships are highly effective in generating knowledge and action on country-specific gender issues.

The Bank also forms partnerships with donor countries. Like partnerships with international organizations, these partnerships help strengthen the Bank's focus on gender equality by promoting the incorporation of gender issues into new areas of Bank lending and facilitating the exchange of knowledge about gender issues. They also assist the Bank in conducting research on gender and development, evaluating the impact of its gender policies, and organizing international conferences on gender issues.

Internal Bank Group synergies: The International Finance Corporation (IFC)

The IFC's due diligence process takes impacts on women into account. Its approach is incorporated into an overall strategy of systematically looking at and integrating social development issues into the project review process. All IFC projects must comply with applicable IFC environmental, social, and disclosure policies designed to ensure that the businesses in which the IFC invests are implemented in an environmentally, socially, and financially responsible manner. The IFC manual on public consultation⁵¹ explicitly states that gender sensitivity and consultations with women are key components of a successful consultation program. Currently, a small working group is assessing the IFC's approach to this issue.

⁵¹ International Finance Corporation, 1998. www.ifc.org/enviro/Publications/Practice/practice.htm.

A number of IFC-financed projects have had positive impacts on women. The IFC sees this as a benefit to economic and social development, as evidenced by:

- increased job creation for females working in industry and small-to-medium enterprises;
- access to credit for poor and low-income women;
- increased access to affordable education for poor and middle-income females; and
- increased opportunities, advice, and financing for female entrepreneurs.

Because private sector development will, in the long run, be one of the most important engines of economic growth in the Bank's client countries, collaboration between IBRD/IDA and the IFC can help strengthen the effectiveness of the entire Bank Group. Although the proposed strategy is of limited relevance to the way the IFC conducts its business—it does not, for example, regularly conduct the same kind of country-level analytical studies that the IBRD and IDA conduct—the Gender and Development Board has identified private sector development as an important area for gender mainstreaming, and will endeavor to maximize collaboration with the IFC. One possible focus for collaboration is working on the problems of women's entrepreneurship and women-owned businesses.

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Useful resources for conducting country gender analysis are also available in electronic form.

- The *GenderNet* web site has resources by sector and by region and links to other sources: <http://www.worldbank.org/gender>
- The gender chapter in the *Poverty Reduction Strategy Paper Sourcebook* discusses how to integrate a gender dimension into poverty analysis, with guidelines, checklists, and examples: <http://www.worldbank.org/poverty/strategies/chapters/gender/gender.htm>
- Several regions — East Asia and Pacific, Latin America and Caribbean, Middle East and North Africa, and Africa — have gender websites with valuable information on the work in their region. These regional websites can be accessed through <http://worldbank.org>
- Sector-specific resources are available at the websites on *Gender and Rural Development*: <http://wbln0018.worldbank.org/essd/essd.nsf/gender/home>; *Gender and Transport*: <http://www.worldbank.org/gender/transport/>; and *Gender and Social Assessment* <http://www.worldbank.org/gender/assessment/index.htm>
- The *GenderStats* database, <http://genderstats.worldbank.org/>, has gender indicators and sex-disaggregated data for all countries in the world in five areas: basic demographic data, population dynamics, labor force structure, education, and health.

Annex

Management Response to the Recommendations of the Operations Evaluation Department's Gender Reviews¹

Major monitorable recommendations requiring a response

Management response

1. Clarify the scope of the gender policy. As proposed in the Gender Strategy Concept Note, the Bank should clarify the rationale, intent, and scope of its gender policy. The Gender and Development Board should monitor the conversion of OMS 2.20, and ensure that provisions for screening projects for impact on women are revised and included in the new operational policy on social assessments. Management should require staff to integrate gender considerations into the implementation of existing social and environmental safeguard policies. Consensus building and client consultations should be an integral part of policy formulation.

Management agrees there is a need to clarify the scope of the gender policy. The strategy includes revising Operational Policy 4.20 and writing an accompanying Bank Procedures statement as part of implementation. The Gender and Development Board, with advice from the Legal Department and Operations Policy & Country Services, will draft a revised policy with procedures statement. Internal and external consultations will be held, and the final draft will be sent to the Board of Executive Directors by a target date of 06/30/02. Gender considerations will also be integrated into other operational policies.

¹ "Integrating Gender in World Bank Assistance," World Bank 2000b; "The Gender Dimension of Bank Assistance: An Evaluation of Results," World Bank, 2001b.

Major monitorable recommendations requiring a response

Management response

2. Strengthen management of the gender program. Commitment to gender should be demonstrated by allocation of resources and training of staff and managers. [The Gender and Development Board] should be provided with the required authority to ensure that all networks and families take steps to mainstream gender as appropriate. Each region should establish a gender action plan for the next 36 months, and propose time-bound results indicators.

Management agrees with the general thrust of this recommendation. However, Management believes that the authority to ensure this mainstreaming should follow the normal lines of authority within the World Bank, as summarized in Table 2.1. The strategy puts responsibility for ensuring implementation of key strategy elements, such as CGAs and appropriate follow-up actions, with the Regional Vice Presidents. Regional Vice Presidents will also submit annual action plans.

3. Establish a monitoring and evaluation system. The PREM network, working with the regions, should ensure that institution-wide progress is regularly tracked and periodically evaluated. To facilitate monitoring, the existing WID rating system should be improved to measure the integration of gender in Bank assistance. Most important, the Bank should systematically measure the impact of its assistance to facilitate organizational learning and effective policy implementation.

Management agrees there is a need for an adequate monitoring and evaluation system. This is a key element outlined in the proposed strategy. Regional Vice Presidents will submit progress reports annually to the Managing Directors, which the Gender and Development Board will consolidate into a Bank-wide summary to be submitted along with the Regional Vice President reports to the Management Committee and, in turn, to the Board of Executive Directors.

Major monitorable recommendations requiring a response

Management response

4. Strengthen borrower institutions and policies. Before and since [the Fourth World Conference on Women held in] Beijing, most borrowers have, at the behest of UN agencies, formulated national policies and/or action plans for gender equality and/or the advancement of women, consistent with the principles of the Beijing Platform [for Action]. The Bank should strengthen development institutions to support the implementation of these policies/action plans. In countries where such policies and plans are weak, support for their strengthening (through country dialogue and non-lending services) should be a Bank priority.

Management agrees with the thrust of this recommendation. Gender training and building capacity in implementing agencies are two elements of the strategy. Country gender action plans, which are part of the recommended content of the Country Gender Assessment, will be used as entry points for country dialogue.

5. Integrate gender considerations into country assistance strategies. Based on a comprehensive diagnosis, the CAS should explain how Bank assistance will take into account the linkages between poverty and gender. This assistance and its underlying strategy should be explicitly related to the Borrower's policy framework for gender.

Management agrees that gender considerations need to be adequately integrated into the CAS. The strategy states that the CAS needs to refer to the existing Country Gender Assessment. Management will take responsibility for ensuring that the treatment of gender issues in the CAS is appropriate; every 18 months, the CAS Retrospective Review monitors the treatment of gender issues in the most recent cohort of CASs.

6. Integrate gender into the design of Bank-supported projects. Gender analysis should be integrated into the economic and social analysis carried out in the preparation and design of Bank-supported projects, so that both men and women are able to access the benefits equitably. This is especially critical for countries with high gender disparities.

Although Management agrees with the thrust of this recommendation, it does not believe that the concept of "gender disparities" should be used to characterize entire countries. Rather, in keeping with the Bank's mission of reducing poverty, the strategy specifies gender analysis and gender-responsive project design in sectors that the Country Gender Assessment has identified as important for poverty reduction.

