

IDA and Gender: Working Towards Greater Equality

Beginning in the 1980s, the World Bank made progress in integrating gender issues into its operations, particularly in education. Between fiscal years 1990 and 2005, the World Bank lent more than US\$5.5 billion for girls' education programs. Supported by the International Development Association (IDA) and other donors, many countries made substantial progress in education outcomes. Between 1991 and 2006, girls' enrollment in primary school increased to 102 percent from 85 percent and to 47 percent from 35 percent in secondary school. These improvements helped reduce the gap between girls' and boys' school primary and secondary enrollment from 25 to 11 percentage points between 1991 and 2006.

In 2001, in response to a request from IDA donors, the World Bank adopted a strategy to be more inclusive of gender issues in its operations, including its IDA-funded activities. In 2006, 51 percent of all World Bank assistance for IDA countries included aspects of gender issues in project design. Gender coverage was higher in the socially oriented operations (69 percent), including health and education, compared to economic operations (33 percent).

Subsequent years saw an intensification of efforts to integrate gender issues across other sectors. The World Bank Gender Action Plan—*Gender Equality as Smart Economics*—was a landmark and helped deepen the integration of gender issues in World Bank operations in the economic sectors. The Gender Action Plan is guiding the World Bank's work in this field until 2011, with most of the operations under the plan occurring in IDA countries. The Plan seeks to strengthen the gender focus of World Bank Group lending and non-lending operations, focusing on five key sectors and markets:

land; labor; agriculture; private sector development and finance; and on infrastructure, which underpins access to all markets. As this push to integrate gender into economic sectors began just three years ago, results of these efforts are only beginning to emerge.

Between fiscal years 2006 and 2009, following the introduction of the Gender Action Plan, gender coverage in IDA project design increased in both in the social and economic sectors, but the increase in economic sectors exceeded that in the social and related sectors. The pre-existing gap between the economic and social sectors remained unchanged, however.

In 2009, gender coverage in project design was at 36 percent for the economic sectors, compared to 75 percent for the social sectors.

Within the economic sectors, the largest increase was seen in the agriculture and rural development portfolio (to 69 percent in 2009 from 47 percent in 2006) and in the private sector development portfolio (to 38 percent in 2009 from no coverage at all in 2006).

Impact

Education

IDA has supported a wide range of programs to increase enrollment of girls in primary and secondary schools through the Girls' Education, and the Education for All Fast Track initiatives. World Bank-financed education projects incorporate a variety of activities including: training and hiring more female teachers; building and improving school sanitary facilities; and providing a clean water

source for girls who need to carry water home after school. To help close the gender gap in education, the World Bank has supported scholarship programs in IDA countries that provide incentives to keep girls in school. An example is the Bangladesh Female Secondary School Assistance Program financed by IDA, which supported a government program to improve access to secondary education for girls by providing tuition stipends. The project covered 119 of Bangladesh's 480 sub-districts. A key innovation was the transfer of stipends directly from banks to individual girls' bank accounts. Girls' secondary enrollment in Bangladesh as a percentage of total enrollment, increased to about 56 percent in 2005 from 33 percent in 1991; Secondary School Certificate pass rates for girls in the project area increased to 58 percent in 2006 from 39 percent in 2001. The stipend program has played a key role in bringing about this rapid increase in girls' schooling.

In Pakistan, where only 22 percent of girls have completed primary level schooling as compared to 47 percent of boys, the Punjab government, with assistance from the World Bank, implemented the Girls' Stipend Program, which provided cash stipends to families to ensure their daughters attend school. As a result, girls' enrollment in secondary schools in the 15 poorest districts in Punjab increased by 36.5 percent between 2003 and 2005.

In Malawi, where dropout rates among teenage girls are high due to the relatively high cost of secondary school and early marriage a Bank supported three-year cash transfer pilot project targeting girls 13-to-22 had a powerful impact not only on improving school attendance, but also in reducing sexual activ-

ity, teen pregnancy, early marriage, and HIV rates. The impact evaluation of the project found that stipends ranging from US\$1-US\$5 a month for the adolescent girls, in addition to payments to parents that ranged from US\$4-US\$10, reduced dropout rates by approximately 40 percent. For program beneficiaries who were out of school at baseline, the probability of getting married and becoming pregnant declined by more than 40 percent and 30 percent, respectively. In addition, the incidence of the onset of sexual activity was 38 percent lower among all program beneficiaries than the control group, and program beneficiaries showed a decline in HIV prevalence rates of more than 60 percent.

Health

The Multi-Country HIV/AIDS Program Operations in Africa have focused particular attention on addressing gender dynamics in its response to the pandemic, with operations in a series of countries. In Chad, IDA funds a project to reduce the transmission and socioeconomic impact of HIV/AIDS by supporting education and income-generating activities for women. In Rwanda, IDA has financed rural access to AIDS care and some 5,000 poor patients, mainly women, benefit from antiretroviral therapy, around 60 percent of those in need. In Africa, IDA generally has financed services to prevent mother-to-child HIV transmission for more than 1.5 million women, and helped distribute 1.3 billion male condoms and 4 million female condoms.

IDA has also supported innovative reproductive health and family planning programs in high-fertility countries, although this is an area where more work is needed. In Malawi, the Population and Family Planning Project

(1999-2004) used a community-based distribution approach to family planning to help raise contraceptive use in three high-fertility pilot areas. Public sector community-based distribution agents provided family planning counseling and contraceptives and referred clients for long-term or permanent methods. Information, education, and communication activities aimed to generate demand. The proportion of contraceptive users relying on these community-based distribution agents as their source rose from one percent to 24 percent and contraceptive use rose by twice as much in the pilot districts as in the three matched control districts. Similarly, in Madagascar, the Second Health Program Support Project (1999-2007) financed training and contraceptives, with a particular focus on a new, long-duration implantable contraceptive that is easily inserted and especially convenient in rural and remote areas. The number of locations offering family planning services increased by 45 percent from 2003 to 2007, and the contraceptive prevalence rate rose to 24 percent from 9.7 percent.

In 2008, the World Bank's International Finance Corporation (IFC) and IDA engaged in the Yemen Safe Motherhood Voucher Program, an innovative project that aims to provide sustainable maternal health services to women. The project implements a sustainable safe motherhood voucher program to provide a 'mother-baby package' of 12 services targeted at poor women of reproductive age (15-49) in Sana'a. Services include antenatal and postnatal care (with birth attendance by skilled birth attendants) and complicated care services. The goal is to achieve 37,500 safe childbirth deliveries attended by skilled birth attendants among the target population over the project period.

Agriculture and Rural Development

IDA investments and collaboration with governments enable women to access land and secure tenure rights. An IDA pilot project in north central Vietnam has instituted an approach to land titling that gives both women and men rights to use land. As Vietnam transitions from collectives to smaller family farms, this land-titling project has increased opportunities for women to use their most productive asset—their land—to generate income. Similarly, in Ethiopia, the World Bank is supporting the US\$20 million Sustainable Land Management Project (2008-2013), a nationwide program that includes efforts to expand land-registration and certification. The project is partly the result of a Gender Action Plan-funded study of an Ethiopian program that issued 20 million land use certificates to about 6 million households. The study found evidence that issuing land certificates had a positive impact on women and on land productivity. Merely by providing space for both spouses' pictures on the certificate, women's registration for land ownership jointly with men increased significantly. Almost all women respondents with joint certificates reported having improved their economic and social status. More than 80 percent of respondents indicated that the certification reduced conflicts and encouraged them to plant trees and lease out their land.

Labor Markets

The World Bank increasingly provides technical assistance and engages in policy discussions with IDA country governments to identify possible policy levers to increase women's participation in the labor market and to enhance job quality. For example, in

Senegal, World Bank analysis indicated that women's strong presence in the informal sector—particularly in low-capital intensive and low-productivity activities—was linked to their lack of access to education, a formidable obstacle to better-paid occupations in the formal sector. This resulted in the incorporation of policy reforms into the World Bank's policy work with the Senegalese government. Similarly in Bolivia, a World Bank study identified constraints faced by female-owned businesses to becoming larger and more productive. It recommended two priority areas to stimulate the profitability of women-owned business: promoting women's access to productive assets, and improving their capacity to respond to market opportunities. This implies facilitating women's access to credit, formal property rights, training and education, promoting associative activities and providing childcare. The results were widely disseminated to country government counterparts.

Private Sector Development

To further advance women's economic empowerment, IDA investments improve women's access to credit, promote gender responsiveness in private sector operations, and encourage private sector development strategies.

In Madagascar, the Microfinance Project (1999-2007) aimed to increase financial services to low-income populations included a sub-component with innovative programs designed to ensure women's participation. The project supported a special outreach program to increase women's membership in financial cooperatives to 35 percent from 15 percent as women in rural Madagascar happened to be among the poorest and faced

more obstacles to access financial services. By 2006, women's membership increased to 51 percent, exceeding the project target of 35 percent. A similar outreach initiative is being tried in Afghanistan. The Expanding Microfinance Outreach and Improving Sustainability Project (2008-2010) aims to expanding outreach of financial services to meet the needs and demands of many poor Afghans, especially women. Funding is provided to the microfinance service provider organizations as loan funds for on-lending to microfinance clients, targeting women borrowers. In addition, the project monitors the impact of credit on income and family decision-making of women borrowers.

In South Sudan where the civil war destroyed the private, sector, a World Bank-led Private Sector Development (2007-2011) seeks to develop an enabling environment for the private sector. The World Bank's Gender Action Plan adding funding to strengthen women's entrepreneurship. The project launched a Business Plan Competition that drew more than 1,600 applications from across all Southern states. Twenty-five female entrepreneurs (out of 45 awarded proposals) were awarded US\$20,000 each through a commercial bank to use as collateral. The project has also channeled US\$500,000 to local microfinance service providers to extend loans to women. The project provides technical assistance to women clients and collects sex-disaggregated information for monitoring and evaluation. It will also offer gender training to local project staff on how to design and use gender-sensitive monitoring.

Infrastructure

Infrastructure in both rural and urban areas benefits poor men and women. But lack of

adequate physical facilities (such as roads, utility supply systems, communication systems, water and waste disposal systems) and the scarcity of services flowing from those facilities typically results in a far greater time burden on women than on men because of a gender-based division of household of labor.

In drought-stricken Kenya, the Water and Sanitation Service Improvement Project (2007-2012) financed by IDA and with a financial contribution from the Bank's Gender Action Plan, seeks to improve women's water access. The Water and Irrigation Ministry held training sessions for newly appointed gender focal points from eight regions to impart a gender-mainstreaming approach for boosting water access and food security. In addition, Water and Irrigation officials have instituted performance-based contracts to offer incentives and penalties for ministry staff to address gender equality objectives.

In the energy sector, a promising approach to introduce gender-informed design into energy projects is a pilot project in southern Bangladesh to deliver low-cost renewable energy services. The project trained women to manage a cooperatively owned micro-enterprise that manufactures and sells energy products such as battery-operated lamps, batteries, battery-charging facilities, diesel-operated small-scale (micro-grid) electrification, and solar home systems. Within two years, over 1,200 households, shops, and boats started using battery-operated lamps, and 300 business owners were on micro-grid services. These lamps and micro-grid services improved the quality of indoor air and lighting and household and business security, enhanced productivity, and increased incomes by 30 percent. Shops were able to keep longer hours, and children spent more

time on schoolwork at home. The project was introduced to other regions in 2002, and lessons from this initiative were incorporated into the Rural and Renewable Electrification Project in Bangladesh (2002-2009), which is jointly funded by IDA and the Global Environment Facility. Similarly in Lao PDR, The Bank's Gender Action Plan supported the integration of gender considerations in an IDA-funded Rural Electrification Project (2006-2010), which helped increase the connection rate of poor households headed by women.

Moving Forward

Historically, the IDA portfolio has been more responsive to gender concerns than the loan portfolio at the International Bank for Reconstruction and Development, perhaps because of women's well-documented role in contributing to poverty alleviation and family well-being in poor countries. Moving forward, the IDA portfolio faces **three** particular challenges and expectations to increase benefits for women and girls:

IDA16: Gender is designated as a “Special Theme” of IDA16. IDA deputies have endorsed the importance of gender equality as a special theme under IDA16. Actions to scale up gender mainstreaming and on gender-related MDGs include:

- All Bank regions will prepare Regional Gender Action Plans; implementation of these plans will be reviewed at the IDA16 Mid Term Review.
- Implementation of the Reproductive Health Action Plan, including follow-up with 52 priority countries with high maternal mortality rates (MMRs) and total fertility rates (TFR); the Africa Region (AFR) will focus on 25 such countries.

- Completion of the forthcoming Education Sector Strategy and subsequent implementation of a program for action with attention paid to gender issues in targeted countries.
- Improve integration of gender issues in Country Assistance Strategies.
- Intensify capacity-building efforts on mainstreaming gender in operations.
- Strengthen the Results Framework for Gender. The results framework for gender has three tiers. Tier 1 indicators capture outcomes at the country-level. Tier 2 indicators refer to project-related results and that intend to capture Bank contribution to country results. Tier 3 indicators capture gender integration into Bank operations and policy dialogue

Implementing the Gender Action Plan Transition Plan: To continue to address the challenges in the economic sectors, harmonize core gender indicators across sectors and regions, create a reliable system for monitoring and evaluation, and sustain the work that has already been done by the Gender Action Plan, a Transition Plan was presented to the World Bank Board on June 15, 2010. The transition plan proposes to continue the focus on women's economic empowerment, based on both internal and external analysis, while also broadening the scope to support Bank efforts to provide safety nets in response to crises and to the stresses of demographic pressures. It also emphasizes maternal mortality and reproductive health—issues with great impact on the MDGs and on long term development prospects, especially for IDA clients.

World Development Report (WDR) on Gender: The 2012 WDR—Development and Gender Equity—will examine links and tensions that exist between development objectives

and gender-related institutions, and the role of policies in resolving them. To this end, the WDR will build on and synthesize the growing body of multi-disciplinary analysis, evidence and data on development and gender equity while identifying key knowledge gaps. The forthcoming 2012 WDR on gender equity presents a unique opportunity to articulate and disseminate the case for gender equity

and hence help generate partner country demand. It is also a unique vehicle to capture and convey to staff and clients the available policy options to reduce gender inequalities and increase women's empowerment.

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