

**Implementing the Bank's
Gender Mainstreaming Strategy:
FY09-FY10 Annual Monitoring Report**
April 2011



THE WORLD BANK

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Note: Compendium documents are in a separate annex available on the Gender and Development website at: <http://go.worldbank.org/BF9XB6CHF0>.

Part I: Technical Annex

Part II: Response to FY02-09 CAS Assessment by Regions (May 2010) with Updates on FY10 CAS

Acronyms and Abbreviations

FR	Africa Region	M&E	Monitoring and Evaluation
AGI	Adolescent Girls Initiative	MDB	Multilateral Development Banks
AMR	Annual Monitoring Review of Gender by PRMGE	MDG	Millennium Development Goal
ARD	Agriculture and Rural Development Sector	MDG3	Gender Equality Millennium Development Goal
CAS	Country Assistance Strategy	MNA	Middle East and North Africa Region
CEM	Country Economic Memorandum	NATO	North Atlantic Treaty Organization
CEO	Chief Executive Officer	OPCS	Operations Policy and Country Services
CPIA	Country Policy and Institutional Assessment	PA	Poverty Assessment
CPS	Country Partnership Strategy	PAD	Project Appraisal Document
DFID	UK Department for International Development	PER	Public Expenditure Review
DIME	Development Impact Evaluation Initiative	PREM	Poverty Reduction and Economic Management Network
DRC	Democratic Republic of the Congo	PRMGE	PREM Gender and Development Group
DPL	Development Policy Lending	PSD	Private Sector Development
DPO	Development Policy Operations	PSG	Public Sector Governance
DPR	Development Policy Review	PSLF	Private Sector Leaders Forum
EAP	East Asia and Pacific Region	QAG	Quality Assurance Group
ECA	Europe and Central Asia Region	QALP	Quality Assessment of Lending Portfolio
ESW	Economic and Sector Work	QEA	Quality at Entry Assessment
FPD	Financial and Private Sector Development Network	QSA	Quality of Supervision Assessment
FY	Fiscal Year	RBI	Results-Based Initiatives
G8	Group of Eight (leading industrial nations)	RMS	Results Measurement System
GAD	Gender and Development	SAR	South Asia Region
GAP	Gender Action Plan (Gender Equality as Smart Economics)	SIL	Specific Investment Loan
HDN	Human Development Network	TA	Technical Assistance
HNP	Health, Nutrition and Population Sector	TTL	Task Team Leader
IBRD	International Bank for Reconstruction and Development	SDN	Sustainable Development Network
IDA	International Development Association	SD	Social Development
IDA16	The 16th replenishment of IDA's financing framework	SME	Small and Medium-Sized Enterprises
IFC	International Finance Corporation	SP	Social Protection
IMF	International Monetary Fund	UN	United Nations
INF	Infrastructure	VPU	Vice-Presidential Unit(s)
JAS	Joint Assistance Strategy	WBG	World Bank Group
JCSS	Joint Country Support Strategy	WBL	Women Business and Law Library
JIT	Just-in-Time	WDR	World Development Report
LCR	Latin America and Caribbean Region	WD/GS	Women in Development/Gender Study

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Implementing the Bank's Gender Mainstreaming Strategy: FY09-FY10 Annual Monitoring Report

Executive Summary

The objective of this report is: (i) to describe the extent to which the FY09 and FY10 World Bank portfolio was gender-informed, in accordance with previous Annual Monitoring Reports (AMR); and (ii) to assess the progress made over the last five years (FY06-10) in increasing the gender content of World Bank interventions and in the institutional commitment to gender as a major development priority.

Eight main messages emerge from this assessment:

i. Noticeable progress has been made in gender mainstreaming across-the-board.

On average, 53% of the World Bank's lending operations in FY10 were "gender-informed"—providing at least moderately satisfactory attention to, and treatment of, gender issues and 63% included some specific gender-related actions. This represents an 18 percentage point increase when compared to FY06. The improved breadth and depth of gender mainstreaming across lending operations is also reflected in the distribution of loan portfolios. The proportion of the Bank's loan amount which was rated as gender-informed increased from about 31% to 45% between FY06 and FY10, an increase of approximately US\$ 19.0 billion. For instance, in FY10 nearly 60% of the resources allocated to Water and Sanitation were gender-informed, an increase of almost 30 percentage points compared to FY06.

Moreover, the improvement spanned all four dimensions reviewed—analysis, actions, empowerment, monitoring and evaluation. Importantly, in the second dimension (action), the rate of gender mainstreaming rose from 45% in FY06 to 63% in FY10, suggesting that more and more TTLs are including specific actions which seek to address gender issues and concerns during project design.

ii. The social sectors still lead the way in the depth (level) of gender mainstreaming; however the rate of progress over the four years was greater in the economic sectors, suggesting that these sectors are 'catching-up,' though their higher growth rate may also be a function of their initial low levels.

While the proportion of gender-informed projects increased by about 20 percentage points in both social and economic sectors, the rate of portfolio improvement was 35% in the former sectors (from 59% to 80%) and 83% in the latter (from 24% to 44%). This result is consistent with the focus of the Gender Action Plan (2007-2010) and suggestive that the Plan paid-off, that is, that GAP investments led to strengthening gender integration in the formerly mostly gender-blind economic sectors. Progress was particularly noticeable in Agriculture and Rural Development (ARD), where the rate of gender-informed projects increased from 36% to 75% between FY06 and FY10, exceeding the 50% threshold set by the World Bank Group President, Robert B. Zoellick, in his Six Gender Commitments of 2008.

It is important to note, however, that the social sectors, especially Education (ED), Health (HD), Social Protection (SP) and Social Development (SDV) continue to lead the way, as they have done historically, with an average proportion of gender-informed projects in excess of 70% in FY10.

iii. Improvements over the last few years have largely been driven by changes within sectors rather than by changes in the composition of the portfolio.

The noticeable improvement within sectors is attributed to a number of factors. According to interviews with staff done within the context of this review, three major reasons for the recent improvements in gender mainstreaming include:—i) a stronger commitment to gender equality and women's economic empowerment by the Bank's Senior Management, ii) the success of awareness-raising efforts to illustrate the value of gender equality, and iii) available incentive funding. In the first case, the Six Gender Commitments of 2008 certainly raised the visibility of gender issues on the international stage and within the World Bank.

iv. Across-the-board, projects are increasingly gender-informed, but variations in levels between regions and stage of development (IDA versus IBRD) remain.

The Africa (AFR) and South Asia Regions (SAR) exhibited the strongest performance in the design and implementation of gender-informed operations, while the Middle East and North Africa (MNA) region showed most improvement. In total, about 71% of SAR operations were gender-informed in FY10, which represented a 13 percentage point increase from FY06. In Africa, 67% of operations were gender-informed in FY10, compared to 47% in FY06.

The performance of the IDA portfolio continues to surpass that of the IBRD. On average, 67% of IDA operations were classified as gender-informed, as compared to 34% of IBRD operations. This difference may have been driven by portfolio composition, as the composition of IBRD lending operations is dominated by infrastructure projects that are less amenable to gender mainstreaming (41% of the total IBRD portfolio, versus 30% of the total IDA portfolio for the period FY06-FY10). IDA operations, on the other hand, tend to focus more on social sectors and privilege direct poverty reduction interventions where women's roles are more visible and better documented.

v. The quality and content of analytical work has also improved, but there is still not full gender coverage in CASs and a potentially worrisome trend in poverty analysis and other ESWs.

Improved institutional performance on gender mainstreaming was also perceptible in terms of the quality and content of Economic and Sector Works (ESWs) and Country Assistance Strategies (CASs) completed during the review period. For instance, 83% of CASs were gender-informed in FY10. This represents a 27 percentage point increase compared to FY06, though the result still falls short of the World Bank's universal coverage policy. On the other hand, gender coverage in PAs and other ESWs fell at the end of the period, a potentially worrisome trend if it holds over time (the small numbers on a yearly basis make it hard to gauge trends). In FY06, for instance, 78% (or 14) PAs were gender-informed while in FY10 only half (or 3) were so informed.

vi. The President's six commitments on gender equality, made when in 2008 he accepted a 'gender champion torch' from the Government of Denmark, have helped drive the Bank's gender agenda.

In efforts to meet these commitments to gender equality and women's economic empowerment, President Zoellick set out to improve the integration of gender equality into World Bank agriculture and rural development projects by December 2010. By FY10, an estimated 85% of rural projects in the Africa region were gender-responsive in their design. President Zoellick also committed the Bank to providing at least US \$100 million to help develop women-owned small and medium-sized businesses. The International Finance Corporation (IFC) has committed US \$750 million to the cause over the last three fiscal years. An additional US \$35 million was also provided via commercial banks, thus exceeding the initial pledge significantly.

Also in response to the Six Gender Commitments, the World Bank launched the Adolescent Girl's Initiative (AGI) and the Private Sector Leaders' Forum in 2008. The first program promotes the transition of adolescent girls from school to productive employment through promising interventions that are tested and then scaled up or replicated, if successful. The second program brings together global and regional business leaders, who are committed to empowering women by various means—e.g., promoting core business models, performing strategic philanthropy, and pursuing diversity and inclusion efforts. Through the Forum, for instance, Standard Chartered Bank made a commitment

to providing life-skills education for 100,000 girls in developing countries, while Belcorp, a Peru-based direct sales company, committed to providing financial and entrepreneurial skills to 50,000 women in Latin America.

vii. Gender equality initiatives, promoted through the GAP, show some promising results with potential for scaling-up.

Since 2007, the World Bank has used funds raised via the Gender Action Plan (GAP) to develop a range of gender equality-promoting initiatives, including: (i) the Women and Business Law Project, which uses quantitative and objective data to measure the gender gap in laws and regulations governing the business environment in various countries; (ii) the SEGOM Gender and Extractive Industries (EI) program, which aims to mainstream gender issues into the mining sector in order to enhance the benefits and minimize the negative impact of extractive industry operations on women stakeholders; (iii) Results-Based Initiatives (RBI) which explore ways of increasing women's incomes through pilots that are rigorously evaluated; and (iv) customized capacity building to project teams to ensure that ARD projects, developed under the auspices of the GAP and the Development Impact Evaluation (DIME) partnership, are gender-informed both in terms of design and impact evaluation.

viii. The progress reflected in this report does not mean, however, that gender mainstreaming and gender initiatives have been fully institutionalized. Challenges remain and include more coverage of gender issues in analytical work (see v above) and better monitoring.

Although progress has been made, the gender agenda has yet to be fully institutionalized and a number of challenges remain. More in-depth, regular monitoring and assessment of whether, how, how much and how effectively projects are gender-informed is necessary in order to: strengthen accountability and development outcomes; help to attain the third Millennium Development Goal (MDG3); and further empower women economically. Improved impact evaluations and enhanced collection and dissemination of sex-disaggregated data are also required to promote gender-informed policy and project lending in the medium to long term.

I. Introduction

1. In 2001, the same year the Millennium Declaration was adopted, the World Bank approved a “Gender Mainstreaming Strategy,” to foster gender equality in Bank operations and policies.¹ It subsequently revised its operational policy on gender and development in order to measurably strengthen its effectiveness in the field.² The revised policy links the persistence of gender disparities to poverty and seeks to enhance women’s access to public services, endowments, assets and economic opportunities, which is crucial to ensuring long-term growth, economic development and poverty reduction; it also calls for regular monitoring of progress in gender mainstreaming.³

2. This Annual Monitoring Report (AMR) reviews the Bank’s performance in fiscal years FY09 and FY10. In addition, it assesses progress in informing operations and policy dialogue between FY06 and FY10. It comes on the heels of the IDA16 consultations, where gender was selected as one of four Special Themes⁴—that is, an area of development impact which IDA member states specifically seek to address. For the first time, IDA also introduces a detailed monitoring framework, including indicators of progress in gender mainstreaming and gender equality. This report provides a baseline for monitoring progress made in mainstreaming gender in Bank operations and projects over the IDA16 implementation period.

3. The review finds that attention to gender mainstreaming increased in the Bank portfolio over the last fiscal years. Fifty-three percent of projects approved by the Board in FY10 were classified as gender-informed. That is, they paid moderately satisfactory to highly satisfactory attention to, and treatment of, gender issues. This represents almost a 20 percentage point increase compared to FY06, the base year for this report. Looking at the subset of IDA operations alone, the progress made is even more encouraging. Sixty-seven percent of IDA projects performed well or adequately in FY10, up from 43% in FY06.

¹ Attempts to integrate gender issues into the Bank’s operations date back to the late 1970s. In 1977, the World Bank took the lead in this field, among multilateral development institutions, by appointing its first “Women in Development Adviser.” In 1984 it issued a “1984 Operational Manual Statement (OMS 2.20) on Project Appraisal,” which called for women’s concerns to be addressed as part of investment projects’ social analysis. In 1994, the Bank issued an “Operational Policy (OP) 4.20 on Gender and Development,” with which gender became a central component of its development model.

² The revised Operational Policy, OP 4.20—Gender and Development—was approved in 2002, issued in March 2003, and revised in 2004 to adjust to the new OP 8.60 on Development Policy Lending.

³ World Bank Integrating Gender into the World Bank’s Work: A Strategy for Action, January 2002, p. 5.

⁴ The four Special Themes of IDA16 are gender equality, climate change, fragile states (or fragile and conflict-affected countries) and crisis response.

4. Concerns for gender equality and women's economic empowerment are increasingly integrated into policy and project design, although implementation varies from one region or sector to the next. Most encouragingly, the Bank appears to have made progress in sectors, such as infrastructure, where mainstreaming gender was believed to be more challenging. Much room for improvement remains, however, notably in the areas of capacity building to expand the pool of gender experts within the Bank and in client countries, monitoring and evaluation, and increased collection and dissemination of beneficiary data disaggregated by sex for impact assessment and analysis. The introduction of a new IDA 16 Results Measurement (RMS) and the Corporate Score Card will go a long way towards strengthening the Bank's monitoring and evaluation capacities, especially if its usage becomes systematic and consistent across the institution.

5. This report is organized in six sections. Chapter II reports on the Bank's enhanced commitment to gender equality and women's economic empowerment. Chapter III assesses the institution's performance in mainstreaming gender issues within its operations. Chapter IV provides an overview of the performance across regions, sectors and lending instruments. Chapter V reports on promising gender equality initiatives and Chapter VI provides an overview of lessons learned and highlights the challenges of mainstreaming gender and discusses how these may be surmounted in order to sustain the progress achieved and ensure future success.

II. Enhancing Commitment to Gender Equality and Women's Economic Empowerment

a. The Gender Action Plan in Action (2007-2010)

6. The World Bank Gender Action Plan (GAP) was introduced in 2007 to strengthen the Bank's Gender and Development work in the economic sectors. Its focus on economic empowerment reflected the Bank's consistently stronger record in health and education than in the economic sectors. Starting with an initial budget of US\$ 24.5 million in 2007, the GAP had successfully mobilized US\$ 69.9 million by the end of fiscal year 2010. At this time, US\$ 57.2 million had been allocated to initiatives in its main action areas: (i) operations and economic and sector work (ESW); (ii) Results-Based Initiatives; (iii) research, impact evaluation and statistics; and (iv) communications and capacity building. The GAP has shown that the demand for gender initiatives in the economic sectors, as is evidenced by the high number of funding proposals received through GAP's successive calls; a total of 550 proposals by the end of the GAP.

7. The focus of the GAP has been four-fold. First and foremost, funds have been used to expand girls' and women's economic opportunities. Second, the GAP has aimed to incorporate gender in the Bank's work in the economic or 'hard' sectors such as agriculture, finance, infrastructure, labor markets and private sector development. These are sectors that to date have continued to trail especially the social sectors. Third, the GAP has supported efforts to embed gender analysis in core diagnostics. And fourth, it has invested in rigorous evidence and pilot experiments to inform operations.

Box 1. Female Labor Force Participation in Turkey

This study, carried out by Turkey's State Planning Organization (SPO) and the World Bank, investigated why, on average, fewer Turkish women hold, or are looking for jobs, as compared to women in the EU/OECD. The study investigated why this number has been decreasing and found that female migration from rural areas over the past two decades is partly responsible, because in rural areas women often engage in unpaid agricultural work, as opposed to in the cities, where most stay at home. This shift of labor away from subsistence agriculture leads women to drop out of the labor force. Many women in Turkey would like to work, but a number of difficulties prevent them from doing so. For example:

- Women with low levels of education, especially in urban areas, only have access to jobs that offer low wages and harsh working conditions. This acts as a disincentive to their integration in the workforce as the returns would be low, both in terms of earnings and professional development; and
- Social and cultural constraints prevent women from working, as does the high cost of childcare.

Increasing the number of women actively employed in Turkey would reduce poverty, increase national economic output and lead to improvements in social indicators, like health and children's education outcomes. The findings provided timely input into the national policy dialogue and informed policies to promote jobs for women in Turkey. Currently, the government is introducing a program that subsidizes employers' social security contributions for newly hired women for up to five years. In addition, a comprehensive evaluation of the National Employment Training Agency is underway. It aims to expand coverage and improve the design of vocational training to better serve women's needs.

Source: Diego Angel-Urdinola, TTL.

8. The GAP served as an incentive for the Bank's Regions and Networks to become actively involved in gender mainstreaming. The Bank did this by implementing a system of "matched funding." The system, established in 2007, required the Bank's Regions and Networks to contribute at least one dollar for every two dollars of GAP funding they received for new work which related to operations, Economic and Sector Work (ESW), and research and impact evaluations. This requirement has been exceeded. For operations and ESW every dollar of GAP funds has been matched by US\$ 1.29 from Regions and Networks; for research and impact evaluations this is even higher, at US\$ 3.21.

9. An important part of this incentive strategy has been Just-in-Time (JIT) competitive awards to strengthen the focus on gender in existing operations. The JIT used relatively modest contributions to leverage changes in design and implementation of ongoing Bank work. In fiscal year 2010, JIT awards amounted to less than 1% of lending and project costs, totaling US\$ 2.3 billion.

10. The GAP funded over 260 initiatives covering over 78 countries, of which 19% are fragile countries (See Table 2.1). It tested new approaches to gender mainstreaming by offering incentive funding (or matched funding) to Bank teams, taking a demand-driven approach rather than focusing on mandates (for more details on innovative initiatives see Chapter V). In addition, it funded analytical work and supported the development of tools to help build the evidence base on the value and effectiveness of different approaches to gender mainstreaming.

11. The evidence suggests that such "incentives" can work. Only 26% of staff who submitted proposals in fiscal year 2010 were gender experts or had worked on gender as part of their primary function. Between 2007 and 2010, gender coverage in operations increased in the economic and social sectors. For example, in FY06, 25% of operations in the economic sector incorporated gender-related concerns, while 44% did in FY10. In addition, the proportion of gender-informed operations in the social and related sectors grew from 59% in FY06 to 80% in FY10.

12. The GAP has been instrumental in focusing donor and client attention to and collaboration on the importance of women's economic empowerment. Within the Bank, the GAP has extended its reach by partnering with cross-regional program such as the Development Impact Evaluation Initiative (DIME) and the Spanish Trust Fund for Impact Evaluation (SIEF). The DIME partnership delivers targeted capacity building to staff and their country counterparts. It also provides a platform to identify gender dimensions in Bank operations, rigorously measure results, and compare effectiveness of interventions.

13. The GAP also supported a number of capacity building efforts drawing on two complementary models: learning-by-doing and customized training of staff in specific sectors.

"I learned that I can pay myself a salary with the profits from my business," said Mrs. Ebel, a 54 year old micro-entrepreneur with a stall in the Independencia market in Lima, Peru, who participated in a Bank-funded training program.

The use of seed money as incentive to expand the pool of gender-informed TTLs (referred to in 10 above), was complemented by strategic budget allocations for gender capacity-building in high-priority areas, such as impact evaluation. This process was informed by the Bank's previous experience of traditional, non-customized gender awareness-raising training programs, which had not proved effective internally, or in other development agencies. Externally, the GAP funded capacity-building of Bank staff and counterparts in country teams via MDB-sponsored regional capacity-building workshops. These events provided a platform for cross-fertilization and exchange between development practitioners and officials from partner countries, as well as between countries and regions. It thereby helped to mainstream gender issues in infrastructure projects and policies. Several hundred government officials and staff from regional Development Banks participated in these training sessions.

Box 2. Best Practice Examples

The Power of Conditional Cash Transfers in Malawi: Between 2006 and 2010, the Bank increased the use of Cash Transfer (CT) schemes (conditional and unconditional) to address gender inequalities. This partly stemmed from evidence that conditional cash transfer programs increase the demand for girls' schooling in poor countries and thus reduce gender disparities. In Malawi, one of the poorest countries in the world, a pilot experiment conducted in 2008 provided cash transfers to adolescent girls (aged 13-22) to encourage them to enroll in primary schools and to reduce their drop-out rates in primary and secondary schools. The two-year intervention led to a significant improvement in girls' enrollment, attendance rates and grades. The program also provided other benefits as, after one year alone, the cash transfers also resulted in a 40% drop in the probability of girls getting married while in school, a 30% drop in the chances of them getting pregnant while in school, and a 38% drop in the onset of their sexual activity. The project in Malawi serves as a model for initiatives which seek to better the lives of adolescent girls and young women.

Jointly Held Land Titles in Ethiopia: As part of a gender-inclusive land titling project, Ethiopia issued six million jointly-held land use certificates to both spouses (husbands and wives). This resulted in a surge of land investment and increased rental activity. Research revealed that female-headed households with certificates were 20% more likely than male-headed households to make investments in soil and water conservation. They also spent 72% more time on these investments. The World Bank dedicated US\$ 30 million to scale up and expand its land appropriation and certification initiatives throughout the country following this model. The land-titling program has been implemented in Aceh, Indonesia, and there are ongoing discussions about replicating this project in other countries.

Training and Technical Assistance Program to Women Entrepreneurs in Peru: In Lima, Peru, Six-hundred seventy-nine women micro-entrepreneurs received basic training and half of them additional TA, under a pilot program that combined business and self-confidence training with technical assistance (TA). The pilot included a rigorous impact evaluation. Preliminary results from this evaluation show that 55% of the trained female micro-entrepreneurs now have a business plan; six savings groups have been formed; and all report increases in capital and membership. The women also report increases in product quality and incomes. In terms of personal development, a number of the women now view themselves as entrepreneurs, claiming that they have higher self-esteem. Local governments in the project area have expressed interest in replicating the initiative and the Bank is exploring the possibility of replicating the RBI in the Peru Sierra Rural Development Project.

Source: Task Team Leaders: for Malawi, Berk Ozler; for Ethiopia, Klaus Deininger; for Peru, Pierella Paci.

Table 2.1: Countries with GAP Initiatives in 2010

Low-income	Fragile Situations*	Lower-middle Income		Upper-middle Income
Bangladesh	Afghanistan	Albania	Nigeria	ArgentinaBosnia
Benin	Cameroon ¹	Armenia	Pakistan	Herzegovina
Burkina Faso	Gambia ¹	Azerbaijan	Papua New Guinea ³	Brazil
Cambodia ³	Guinea	Bhutan	Paraguay	Bulgaria
Ethiopia	Haiti	Bolivia	Philippines	Chile
Ghana	Kosovo ¹	China	Sri Lanka	Colombia
Kenya	Liberia	Ecuador	Syrian	Dominican Republic
Lao PDR ³	Iraq ²	Egypt	Arab Republic	Kazakhstan
Malawi	Sierra Leone ¹	El Salvador	Thailand	Lebanon
Mali	Solomon Islands	Guatemala	Tunisia	Macedonia
Mozambique	Sudan	Honduras		Mexico
Nepal	Tajikistan ¹	India		Montenegro
Rwanda	Timor Leste	Indonesia		Panama
Senegal	West Bank & Gaza	Jordan		Peru
Tanzania	Yemen ¹	Lesotho		Poland
Uganda		Morocco		Russian Federation
Vietnam		Nicaragua		Serbia
Zambia				South Africa
				Turkey

¹ Marginal fragile situations.

² Post-conflict situations (no Country Policy and Institutional Assessment-CPIA- rating).

³ Previously classified fragile states.

* Using the latest (2010) World Bank definition of fragile situations, i.e., low-income countries scoring 3.2 and below on the CPIA defined above.

b. Delivering on the World Bank Group's Six Gender Commitments

14. Between FY06 and FY10, recognition of the need for gender equality heightened, both in the World Bank and on the broader international stage. The 2007 G8 Communiqué emphasized that women's economic empowerment contributes to sustainable growth and responsible government; in April 2008, President Zoellick accepted an MDG3 Champion Torch from Denmark's Minister for Development Cooperation. As he did so, President Zoellick accepted Denmark's challenge to "do something more" to promote women's economic empowerment. Below is an update on the implementation of the six commitments. By 2010, the World Bank had gone a long way towards delivering on these commitments, as shown in Box 3.

Box 3. The World Bank's Six Gender Commitments

i. To measurably improve the integration of gender equality into our agriculture and rural development (ARD) projects by December 2010.

In FY10, in the Africa Region, an estimated 100% of ARD projects were recognized as gender responsive in their design, compared to 54% in FY06. In all regions, the percentage of rural projects that included gender-informed monitoring and evaluation, rose from 29% in FY06 to an estimated 70% in FY10.⁵ Also in FY10, 100% of land policy and administration projects used gender analysis to guide design and support regulatory reforms.

ii. To channel at least US\$ 100 million in commercial bank credit lines to women entrepreneurs, through the International Finance Corporation (IFC), by the end of 2012:

Between FY08 and FY10, the IFC committed US\$ 750 million through microfinance institutions, and an additional US\$ 35 million through commercial banks, specifically targeted to women-owned small- and medium-sized enterprises.

iii. To have World Bank Country Directors report to President Zoellick on what is being done and what should be done to empower girls and women economically:

In 2008 and 2010, Country Directors reviewed all Country Assistance Strategies (CAS), Country Partnership Strategies (CPS) and Interim Strategy Notes (ISN), in line with the Bank's Gender and Development policy (OP/BP 4.20) for country teams. In part based on this experience, new reporting and accountability mechanisms are being developed by the Bank's regional VPUs in 2011.

iv. To launch a work program on "young women count for economic development," starting with an event prior to the 2008 Annual Meetings:

The Adolescent Girls Initiative (AGI) was launched in 2008 to promote the transition of adolescent girls from school to productive employment through promising interventions that are tested, and scaled-up or replicated, if successful. It is currently underway in seven countries: Afghanistan, Jordan, Lao PDR, Liberia, Nepal, Rwanda and South Sudan. In 2010, President Zoellick announced that it would also be launched in Yemen and Haiti.

v. To create a Private Sector Leaders' Forum (PSLF) and convene their first meeting on the margins of the 2008 Annual Meetings:

The PSLF, established in 2008, is composed of global and regional business leaders committed to empowering women through core business models, strategic philanthropy, diversity and inclusion. In 2009, participating CEOs announced new partnerships and commitments on gender. These included a commitment by Standard Chartered Bank to provide life-skills education for 100,000 girls in developing countries; one by Belcorp to provide business training to 50,000 women in Latin America; and a partnership between Goldman Sachs and the Husnu Ozyegin Foundation in Turkey through which women can hone their entrepreneurial and management skills.

vi. To increase IDA Investments for Gender Equality in IDA16.

For the first time, IDA Deputies made gender a 'special theme' of IDA16, and committed to: (i) drawing on and discussing the findings of country gender assessment in 100% of IDA CASs; (ii) increasing gender-informed investments and monitoring progress; (iii) tracking indicators to measure IDA's support in terms of gender-based country outcomes; (iv) preparing Regional Gender Action Plans; (v) implementing the Reproductive Health Action Plan with a focus on 52 priority countries with high maternal mortality and total fertility rates, including 25 countries in the Africa Region; and, (vi) completing the Education Sector Strategy and a program of action targeting gender issues in high priority countries. Operations under IDA16 will be implemented between July 2011 and June 2014.

⁵ These figures are based on PRMGE's review of AFR projects using the QAG methodology.

c. Other Institutional Commitments

15. The Bank's growing commitment to enhance the gender sensitivity of the portfolio and policy dialogue is evident in the different networks. For instance, the Sustainable Development Network (SDN) Vice Presidency has established a gender group and designated Social Development Department (SDV) as its Secretariat. With membership from all the SDN Anchor Departments and oversight from the Chief Economist of the SDN Vice Presidency, this Group has supported the integration of gender in the SDN portfolio by: (i) articulating the gender dimensions in different sectors; (ii) monitoring performance on gender integration; (iii) facilitating the capacity building of staff; and (iv) promoting knowledge-sharing to improve operations and analytical work. SDV also published several gender products in partnership with PREM Gender and Regions that include "Making Infrastructure Work for Women and Men: A Portfolio Review of World Bank Infrastructure Projects 1995-2009" and "Gender Tools for Infrastructure Task Teams."

16. These tools and documents are being used to strengthen the skills of staff and officials from client countries in capacity-building seminars to mainstream gender in infrastructure policies and projects. In particular, they have informed the elaboration of gender-responsive Transport and Urban Development Strategies. A background report on Gender and ICT was developed to make the ICT4 Development report gender-responsive. SDV and the Environment Department also drafted a background report on Gender and Environment which will inform the forthcoming Environment Strategy (2011). In order to strengthen accountability, SDN Gender established a gender baseline (FY07-09) and targets (FY11-14) for monitoring the progress of gender integration. SDN gender is also drafting a "Business Plan for Accelerating Gender Mainstreaming in the SDN Portfolio."

17. This increased commitment to gender equality is also reflected in the decision to dedicate the 2012 *World Development Report* (2012 WDR) to "Gender Equality and Development." This choice of theme provides an opportunity to identify obstacles to making projects gender-informed; to articulate and disseminate the case for gender equality; and hence to help generate partner country demand. The dissemination of the 2012 WDR findings will also inform efforts to raise awareness of the need to mainstream gender policies in order to alleviate poverty and promote sustainable development.

18. Finally the World Bank has included gender-related indicators in the recently adopted IDA16 Results Measurement System (RMS)—a four-tier measurement framework, which has comprehensive quantitative targets, including gender targets. This new system requires that all IDA CASs draw upon and discuss the findings of gender assessments and include gender targets where appropriate; gender-informed IDA investments be increased; regional Gender Action Plans be prepared; and indicators measuring IDA's support for gender-based country outcomes be used to track development outcomes.⁶

⁶ A complete list of gender-related indicators and "monitorable" actions under IDA16 is available in A.7 in the Appendix. The Bank is also expected to report on the progress made on these target indicators at the IDA16 mid-term review in 2012.

III. Gender Mainstreaming in the World Bank: An Overview

19. Using the QAG methodology, PRMGE undertook a desk review of all lending operations to assess the extent of gender integration into Bank work. The coverage of the report spans five fiscal years (FY06-FY10), and exclusively focuses on IBRD and IDA-supported projects.⁷

20. Under the QAG methodology, the review and benchmarking of projects at the design stage is carried out across four dimensions: (i) *analysis* of gender issues at design, (ii) *actions* considered to ensure the inclusion of women in project benefits, (iii) ex-ante impact assessment of potential benefits of the operation for *women's empowerment*, and (iv) development of a sound *monitoring and evaluation* system to track gender impacts during the implementation phase.⁸ Each dimension is rated on a scale of 1 to 6 (“highly satisfactory” to “highly unsatisfactory”), and the overall rating for a lending operation is a simple average of the four dimensions’ scores. A project is rated as ‘gender-informed’ if its average score is between 1 and 3 (above the line)—with a score of 1 assigned to highly satisfactory operations. In contrast, projects with an average score of 4 to 6 are rated as unsatisfactory (below the line)—with the maximum score of 6 assigned to highly unsatisfactory operations.

21. A review of all Bank lending operations over the last two fiscal years (FY09-FY10) indicates significant improvement in the quality and scope of gender integration. On average, 53% of all projects approved by the Board in FY10 were rated as gender-informed (see Figure 3.1). This represents a 14 percentage points increase in gender-attention between FY09 and FY10, and just under a 20 percentage point increase as compared to FY06. The improvement in the Bank’s performance in FY10 was notable. The scale up of gender-informed loans accelerated in 2008 and has maintained momentum since then (see Figure 3.1). In particular, the proportion of gender-informed loan amount increased by 15 percentage points, from 30% to 45%, between FY08 and FY10. In terms of dollar amount, this represents an increase of more than US\$19,144 million.

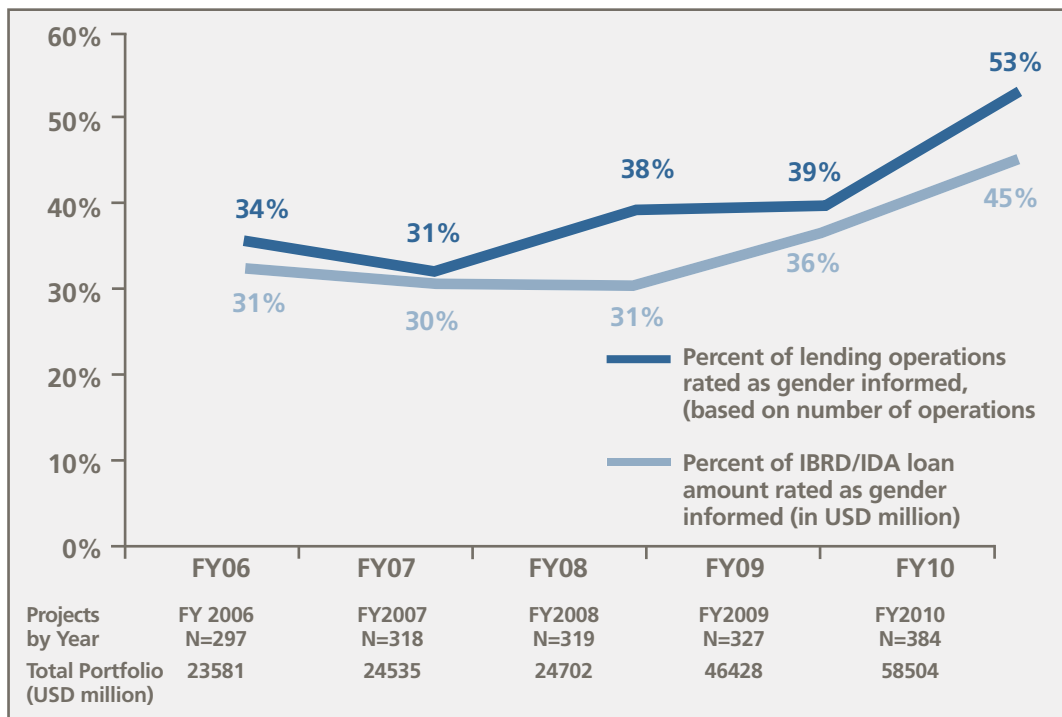
⁷ PRMGE reviewed the universe of Board-approved lending projects that were active or closed under the IBRD/IDA product line within a given fiscal year, from FY06 to FY10. PRMGE did not include pipeline or dropped projects in this review. The steps to determine the project list were: (1) Advanced search of project database <http://go.worldbank.org/KPMUDAVVT0>; (2) Selected “All” in all categories except “Product Line” where we selected “IBRD/IDA” and checked the box for project status “active” and “closed”; and (3) Set Fiscal Year by selecting “Year Approved” from “2006” to “2010”. Note that this monitoring report did not review lending and non-lending operations carried out by the International Finance Corporation.

⁸ The QAG methodology has been used to assess the institutional performance on gender mainstreaming since 2002. More details on the methodology are provided in the Compendium Documents to this Report, Part I: Technical Annex: <http://go.worldbank.org/BF9XB6CHF0>.

a. Mixed Performance

22. The Bank's overall improvement in gender mainstreaming in FY10 seems to be driven by its enhanced performance in two areas: analysis and actions, particularly actions. While, on average, 53% (average across the four QAG dimension) of lending operations were gender-informed in FY10, a greater percentage of projects included gender-related actions—over 63%. This represents a 20 percentage points increase from FY09 and 18 percentage points increase from FY06.

Figure 3.1. Percent of Lending Operations and Loan Amount Rated as Gender-informed (FY06-FY10)⁹



23. The increased attention to gender at the project design level in FY09 and FY10 is consistent with the results of the Second Quality Assessment of Lending Portfolio-2 (QALP-2) of projects under implementation.¹⁰ In effect, the QALP-2 results show that the proportion of lending operations

⁹ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

¹⁰ PRMGE obtained the most recent assessment of attention to gender in supervision from the QALP-2 review undertaken in FY10. QALP reviews assess project design quality, implementation progress and Bank supervision in projects under implementation. The QALP-2 sample consisted of 145 projects, representative at the level of regions, and at least 18 months away from closing or more than 18 months into implementation. Development Policy Operations (DPOs) are not considered. The QALP sample thus differs from the operations reviewed by PRMGE. The approach also differs from the previous QSA (Quality of Supervision Assessment) exercises, in that it focuses not on the quality of Bank project performance but on results, identifying risks and shortcomings mid-way through the implementation process, and making recommendations on how to improve the likelihood of achieving positive development outcomes.

See: <http://go.worldbank.org/947CE86DI0> for more details.

which paid satisfactory attention to gender at the design level increased from 60% to 78% between FY06 and FY10—an 18 percentage point increase. QALP-2 results for project supervision are even more impressive. In FY10, 72% of projects under supervision paid satisfactory attention to gender issues. This represents a 27 percentage points increase since FY06, and is especially welcome as past Bank portfolio reviews identified the integration of gender considerations during project implementation and supervision as a key challenge.¹⁰

24. In contrast to the first two dimensions—analysis and actions—project performance scores on *assessment of women’s empowerment and monitoring and evaluation* were much lower. Only 5% of FY10 operations achieved a highly satisfactory rating, when assessed for their potential impact on the *empowerment of women* (increased assets, capabilities and voice) ex-ante. Conversely, over 23% of operations were rated as highly unsatisfactory in this area. It is important to note, however, that this figure reveals ex-ante assessment only. An operation that did not assess possible impact on women’s empowerment ex-ante may have well resulted in empowerment of women during implementation.¹¹

Box 4. Good Practices—Lending Design

The China Guizhou Cultural and Natural Heritage Protection and Development Project, IBRD Commitment—\$60 million (SIL, Urban Development Sector, Project ID: P091950) consults with men and women stakeholders. Women will be given capacity-building opportunities and the project will create Village Supervision Groups (VSGs), comprising women leaders and participants.

The Haiti Strengthening the Management of Agriculture Public Services Project, IDA—\$5 million (SIL, ARD Sector, SDN Network, Project ID: P113623) includes analysis of the correlation between female-headed households and higher instances of poverty; and of the under-representation of women at the ministerial level and in the private sector leadership. It highlights stakeholder insights, M&E, and links poverty and gender analysis. Activities include the training of women in agricultural services.

The Bangladesh Secondary Education Quality and Access Improvement Project, IDA—\$130.7 million (SIL, Education Sector, HD Network, P106161) includes a consultation process with both elders and women. It supports continuing stipends for girls (and has been expanded to provide for poor boys); safe water & sanitation; a more girl-friendly environment; and more female teachers. The impact on female child labor and time use is measured and the rates of return are broken down by gender and region.

Source: Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio.

¹¹ This may well be the case with infrastructure operations (water, electricity and roads) that ultimately lead to women’s empowerment by facilitating their access. In fact, QALP-2 changed the ratings of 18 projects (out of the 145 projects reviewed) from marginally unsatisfactory in terms of gender to moderately satisfactory or satisfactory at the time of supervision. The majority of these projects are from ARD (five projects), followed by ENV (four projects) and are distributed across sectors and regions, with ECA and LCR projects being most likely to fall in this category. Examples include: Senegal’s ‘Agricultural Markets & Agribusiness Development’ (ARD, P083609) and Macedonia’s ‘Legal/Judicial Implementation and Institutional Support’ project (PSG, P089859).

25. Similarly, about half of FY10 lending operations incorporated actions to monitor gender impact. Still, 26% of operations were rated as highly unsatisfactory and 39% as unsatisfactory, with regards to monitoring and evaluation. The implementation of the Bank's new IDA 16 Results Measurement System (RMS) for gender mainstreaming, as well as the Corporate Scorecard,¹² should help improve these numbers.

26. The Bank's relatively low performance in terms of monitoring and evaluation is related to the challenges of gender-based monitoring in a context of limited sex-disaggregated data, and might have been affected by both portfolio composition and an absence of monitorable core sector indicators and targets at the sector level. Highlighting the challenges of monitoring, most infrastructure projects,¹³ which account for a growing and sizable share of the Bank's portfolio (35% of the total lending portfolio and 39% of total Bank lending amount in FY10) either provide universal access or are non-rival public goods.

27. Nevertheless, the new IDA 16 RMS is encouraging Task Teams to identify and measure the number of beneficiaries of their projects by gender. Though it is too early to assess the impact of such a policy shift, the commitment to the production of sex-disaggregated project data could greatly improve monitoring, especially for operations targeted at specific groups. Over time, this could raise the impact of Bank projects both by expanding the number of target beneficiaries through a more gender-inclusive design, and by establishing quantitative targets with which to assess progress. Already, most recent data shows a significant increase in the number of operations planning to provide information on the number of beneficiaries disaggregated by sex in the Bank's lending portfolio. Between FY06 and FY10, the proportion of such operations increased from 21% (representing 61 out of 297 projects) to 47% (181 out of 384 projects).

28. In the three years for which project level sex-disaggregated beneficiary data were tracked (FY06, FY07 and FY10), IDA projects did better than IBRD, although patterns differed within regions. Only 71 out of 401 IBRD projects (18%) measured such information, against 242 out of 618 of IDA projects (39%). However, only one in 103 (0.9%) IBRD projects in ECA and one in 29 (29%) IBRD projects in SAR provided such beneficiary information. In contrast, 58 out of 114 (50%) IDA projects measured sex-disaggregated information in SAR, and IDA projects in AFR had a disproportionately high proportion of sex-disaggregated information (75%). IBRD projects in the LCR and MNA regions produced more sex-disaggregated information (see Table 3.1).

¹² The Corporate Scorecard is a four-tier measurement framework, with Bank-wide gender targets, to be launched in FY11.

¹³ Infrastructure consists of the following sectors in FY10: Energy and Mining (34 projects), Urban Development (31 projects), Water (22 projects), and Transport (46 projects).

Table 3.1: Percent of Projects with Beneficiary Information Disaggregated by Sex¹⁴

	IBRD			IDA		
	2006	2007	2010	2006	2007	2010
AFR	0%	0%	33%	27%	34%	75%
Total number	2	2	6	77	96	106
EAP	19%	18%	23%	15%	18%	52%
Total number	16	17	30	20	22	31
ECA	0%	0%	3%	12%	6%	25%
Total number	30	34	39	34	35	20
LCR	20%	16%	40%	31%	7%	25%
Total number	51	45	63	13	14	20
MNA	11%	11%	37%	14%	17%	44%
Total number	9	9	19	7	6	9
SAR	0%	0%	9%	45%	38%	68%
Total number	7	8	14	31	42	41

b. IDA Continues to Trump IBRD on Gender Mainstreaming

29. Consistent with previous fiscal years, IDA lending operations were over twice as likely to be gender-informed than those of non-IDA countries (IBRD): 67% of IDA operations were classified as gender-informed, as compared to 34% of IBRD operations (See Table 3.2 below). The number of gender-informed IDA projects approved by the Board in FY10 increased by 56% compared to FY06 (the baseline year). Similarly, gender-informed lending for IBRD projects rose by 79% between FY06 and FY10.¹⁵

Table 3.2: Percent of Gender-informed Lending in IDA and IBRD¹⁶

Fiscal Year	2006	2007	2008	2009	2010
IDA	43%	40%	44%	47	67%
Number of IDA operations	182	215	226	195	221
IBRD	19%	14%	24%	25%	34%
Number of IBRD operations	115	115	102	135	171

¹⁴ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

¹⁵ Although gender equality is not always relevant or stated as a development objective in all World Bank projects, inference on the institutional performance on gender mainstreaming is derived from the entire universe of projects and lending operations. In the absence of an objective criterion for excluding projects that may not necessarily be applicable, the report has taken the approach of reviewing the entire population of projects. In addition, experience shows that the institution of a monitoring system to assess progress on gender mainstreaming across the institution and over time has raised awareness and performance across most operations and sectors, including in the ones that a priori do not lend themselves to gender mainstreaming.

¹⁶ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

30. In FY10, more than twice as many IDA operations (13%) as IBRD operations (5%) were rated as highly satisfactory. IDA projects also were less likely than IBRD projects to be rated at the lower end of the performance scale (highly unsatisfactory): 10% compared to 36% (one third of the IBRD portfolio).

31. Interestingly, the improvement in gender mainstreaming in the FY10 lending portfolio comes after a three-year period (FY06-FY08) of relative stagnation for both IDA and IBRD, during the initial phase of the GAP implementation, which suggests that the impact of the GAP is accompanied by a time lag. Starting with a gender mainstreaming baseline of 43% in FY06, only about 47% of IDA projects were listed as gender-informed by the end of FY09, which represents an increase of less than 10%. The rate of IBRD portfolio improvement was higher: from a baseline of 19% in FY06, the proportion of IBRD gender-informed operations rose to 25% in FY09, representing a 32% increase.

32. The performance differential between IDA and IBRD operations may be partly explained by differences in portfolio composition. The IBRD lending portfolio is largely dominated by infrastructure projects: 41% of the total IBRD portfolio, versus 30% of the total IDA portfolio for the period FY06-FY10. IDA's operations were more tilted towards social sectors, which are more amenable to sex-disaggregated analysis and targeting of female beneficiaries: on average, 30% of IDA projects compared to 23% of IBRD projects were social sector projects in the FY06-FY10 period.

33. The Bank's stronger commitment to gender equality in low-income countries may also play a role. Since the Millennium Declaration, the Bank's policy on gender and development has been more rigorous in the attainment of gender equality in low-income (IDA) countries,¹⁷ and the recent push for universal coverage of gender in IDA CASs under IDA 16 will probably reinforce this tendency.¹⁸ Several Bank staff consulted through a qualitative survey attributed the low level of gender mainstreaming in infrastructure operations also to lack of evidence of the benefit of including gender, lack of analytical work, of resources to facilitate inclusion, and of expertise to do so in the field.¹⁹ IBRD operations fare poorly in terms of attention to women's empowerment and on monitoring and evaluation—40% of operations are rated as unsatisfactory with regards to women's empowerment, and 42% are rated as unsatisfactory on monitoring and evaluation.

¹⁷ The new core sector indicators' results platform calls for identification of project beneficiaries: "All projects are encouraged to use this indicator, but it is required for all IDA-supported investment projects for which core sector indicators have been defined."

¹⁸ The emphasis on IDA also has been reflected in the GAP resource allocation for gender mainstreaming. More than 80% of GAP allocations have gone to IDA countries.

¹⁹ The Qualitative Survey of World Bank Staff, 2010-11, interviewed staff from the 6 regions and the following sectors or networks: Education, Energy, FPD, HD, Health, Infrastructure, Poverty, PREM, SDV, SDN, Transport, and Urban Development. Despite the comprehensive coverage, the sample size was relatively small and primarily targets staff with a good knowledge of gender issues and challenges. In this regard, the gains in terms of knowledge of the subject matter might have been achieved in spite of the risks of a self-selection bias.

34. While the 19% of IBRD operations classified as gender-informed in FY06 accounted for only 17% of total loan amounts approved that year, the 34% of gender-informed IBRD operations captured 38% of loan amounts approved for IBRD operations in FY10. This reflects a growing alignment between gender-informed operations and the allocation of loan portfolios to IBRD clients. IDA results are equally consistent: while 43% of gender-informed operations captured 51% of total IDA loan amount in FY06, 67% of gender-informed projects captured 69% of total loans extended to IDA operations in FY10.

c. Country Assistance Strategies

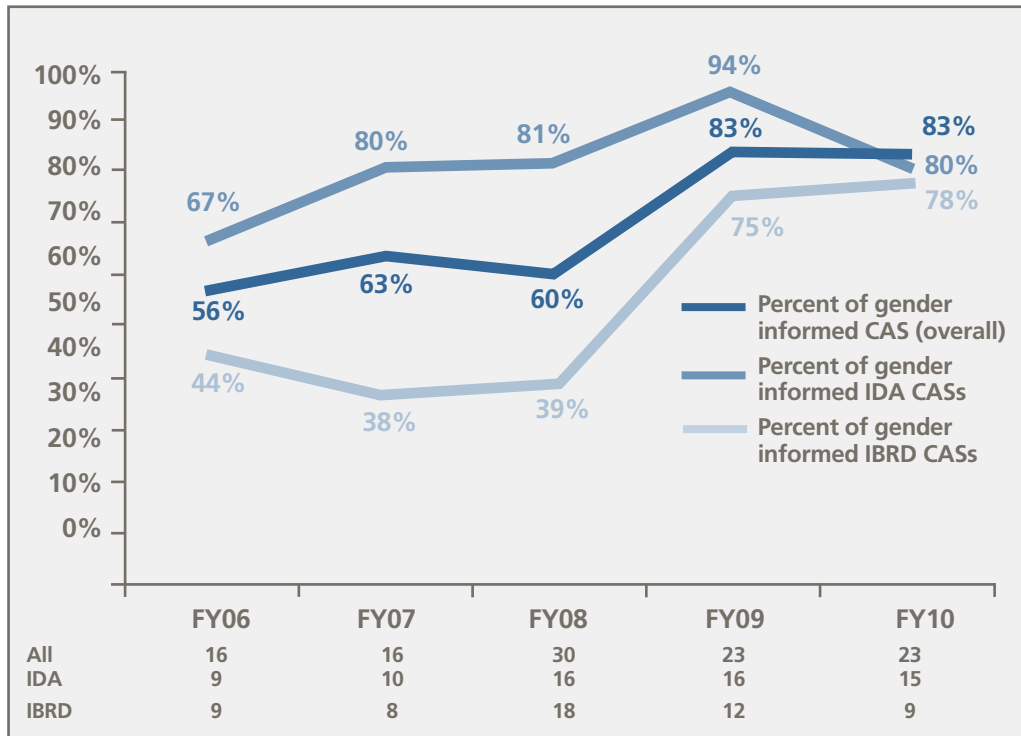
35. The relatively high level of integration of gender issues into CASs in FY09 was sustained in FY10, with the estimated proportion of gender-informed CASs remaining constant at 83%, a 27% increase compared to FY06.²⁰ This percentage is, however, still below the 100% requirement as stated in Bank Policy (OP/BP/ 4.20). Of 23 CASs completed in FY10, 19 analyzed gender issues and proposed specific actions to advance gender equality in one or more sectors (see Figure 3.2).

36. Of all eligible CASs classified as gender aware in FY10, 26% received the highly satisfactory rating on attention to gender. In effect, more than just raising gender issues throughout the CAS, more and more country teams are drawing on good practices—the highly satisfactory rating is exclusively assigned to CASs that integrate at least six good practices.²¹ Country teams are paying attention to gender issues in the design of consultative processes, conducting gender diagnostics across sectors, and including gender-specific actions in the program matrix.

²⁰ The review covered the different types of CAS produced by the World Bank Group over the review period. In general, there are three CAS products: a Country Assistance Strategy—sometimes called Country Partnership Strategy— prepared for each country in which the Bank has a planned or ongoing assistance program; a CAS Progress Report—a mid-term stocktaking required for each ongoing CAS; and an Interim Strategy Note for countries where circumstances preclude preparation of a full CAS. During FY10, the Bank produced 17 CASs, 19 CAS Progress Reports and 5 ISNs.

²¹ In total, there are ten good practices associated with the design of gender-informed CASs. Gender-informed CASs, which have at least one good practice and up to five are rated as satisfactory. CASs with six or more good practices are classified as highly satisfactory. For further details, see the Technical Annex of this Gender Monitoring Report in the Compendium Documents: <http://go.worldbank.org/BF9XB6CHF0>.

Figure 3.2. Gender-informed CASs, FY06-FY10²²



37. When disaggregating by income level, the proportion of gender-informed CASs continues to trend upwards in IBRD countries rising to 78% in FY10 from a low level (39%) in FY08. IDA CASs, which enjoyed a much stronger performance in FY09, witnessed a slight decline, with the proportion of gender-informed CASs falling to 80% from 94% in FY09 (see Figure 3.2). In FY10 low-income countries in two regions (ECA and EAP) recorded the lowest rating of satisfactory attention to gender in CAS, 40% and 50%, respectively.²³

²² Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

²³ Note that, while the same number of CASs were rated 'satisfactory' or 'highly satisfactory' in FY10 as in FY09, the overall quality of CASs in FY10 was not as high. For example, if a CAS has one action in a sector and a minimum of one good practice, it is considered 'satisfactory'. All Latin American and Caribbean CASs were rated 'satisfactory' according to the CAS rating criteria but, with the exception of Jamaica's CPS, most did not propose actions to address the gender issues they identified or make reference to country level gender analysis.

Box 5. Good Practice Country Assistance Strategies

The FY10 Comoros Interim Strategy Note (IDA) recognizes male and female gender issues and includes gender-specific actions in the program matrix. The ISN has a results framework with two gender related targets: employment for women in crises affected areas and a gender assessment. The consultative process was designed to ensure the incorporation of gender issues. It also included gender-specific progress indicators-linked mostly to analysis of MDG targets. The ISN conducted gender diagnoses across many sectors: health, labor market, government, education and other social sectors and actions highlighted were: increasing access to short-term employment in crises affected areas; and ensuring that at least 50% of the beneficiaries are women. This latter indicator will be closely monitored. Other actions include IFC's support and capacity building services to Small and Medium-sized Enterprises (SMEs), including women entrepreneurs, to develop their business skills to become more competitive and efficient, which should improve their access to finance.

The Country Assistance Strategy for Yemen (IDA) is a best practice for clarity and in-depth analysis of gender issues, actions, sex-disaggregated progress indicators, outcomes and instruments. The CAS recognizes that empowering the "other half" of Yemen is critical to the country's development in the medium-term. The design of specific interventions in most CAS priority areas is expected to reflect this issue. In addition, the Bank Group will: (i) contribute to the national debate by analyzing critical obstacles to gender equality; (ii) help raise awareness of the importance of gender empowerment in achieving MDGs by sharing experience from similar countries that have reformed their legal frameworks; (iii) help promote female entrepreneurship; and (iv) strengthen capacity of gender-focused civil society organizations. Proposed instruments include: (i) IDA analytical work (Gender Assessment Update); (ii) IDA technical assistance (national gender dialogue); (iii) IFC *Business Edge* training for women; and (iv) IFC investments for SME-support targeting women.

Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio, 2011.

38. Country level gender analysis: CASs rely on country-level gender diagnostics, which can be undertaken by the Bank or other agencies in the country. In FY08-FY10, seven countries completed Bank-led country-level gender diagnostics classified as either 'Country Gender Assessments' or 'Women in Development or Gender Studies': Lebanon, Ethiopia, Bolivia, Vietnam, Sierra Leone, Egypt and Uganda (See Table 3.3). Between 2002 and 2010, 74 out of 107 active countries (69%)²⁴ completed CGAs or CGA-equivalent documents.²⁵ In FY06, the total completion rate was 52% (46 active countries). All active countries in the SAR and LCR regions have produced either a CGA or a CGA-equivalent gender analysis since 2002.

²⁴ Here the 107 countries include Chile and Costa Rica, which were inactive in the baseline period of June-September 2008. For a list of CGAs completed and detailed definitions used to classify them, please see this report's Technical Annex in the Compendium Documents: <http://go.worldbank.org/BF9XB6CHF0>.

²⁵ Highly satisfactory gender-informed PAs, PERs, CEMs, and DPRs are considered CGA-equivalent products if they meet certain criteria outlined in the companion publication.

Table 3.3: FY08-FY10²⁶ Country-level Gender Diagnostics²⁷

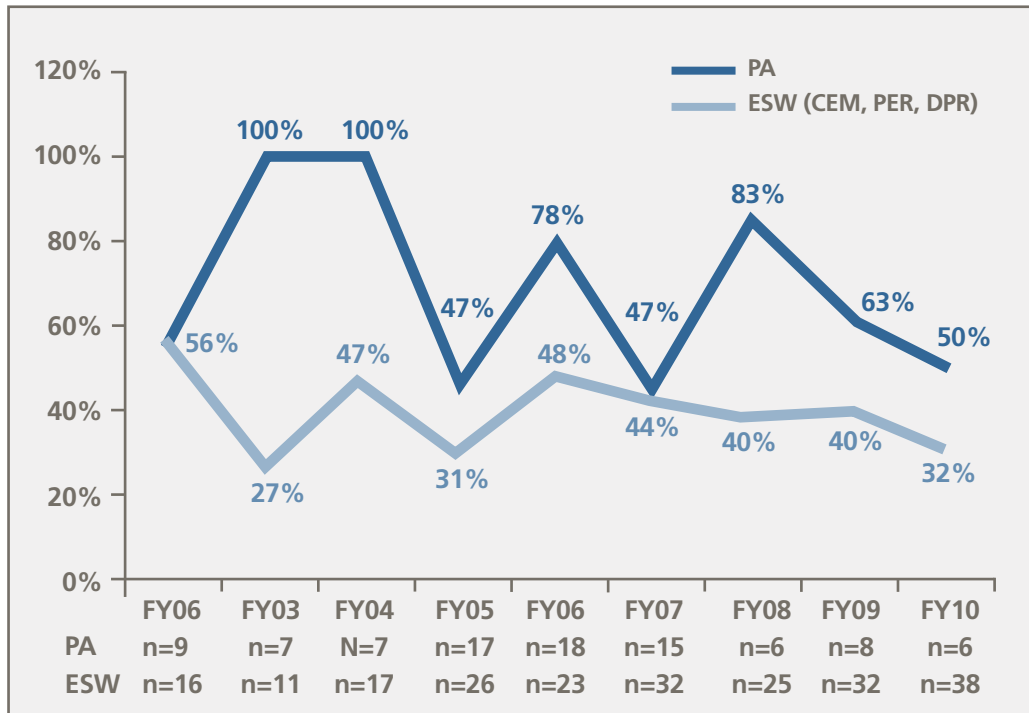
Lebanon, MNA	'Gender-Based Differences among Entrepreneurs and Workers in Lebanon', June 2009. (CGA, Project ID: P089708).
Vietnam, EAP	Cluster of 3 Gender Studies (Women in Development/ Gender Study (WD/GS), Project ID: P106007): 'Analysis of the Impact of Land Tenure Certificates on Both the Names of Wife and Husband in Vietnam', Sept 2008; 'How do Women Fare in Education, Employment and Health: A Gender Analysis of the 2006 Vietnam Household Living Standard Survey', Dec 2008; and 'Women's Retirement Age in Vietnam: Gender Equality and Sustainability of the Social Security Fund', 2009.
Ethiopia, AFR	'Unleashing the Potential of Ethiopian Women: Trends and Options for Economic Empowerment', May 2008. (WD/GS, Project ID: P097324).
Bolivia, LAC	'Reducing Gender Based Differences in Formality and Productivity', June, 2008 (WD/GS, Project ID: P111170).
Sierra Leone, AFR	'Draft National Gender Strategy Plan', April, 2009 (CGA, Project ID: P077542).
Egypt, MNA	'Egypt—Gender Assessment Update', June, 2010 (CGA, Project ID: 'P112810).
Uganda, AFR	'Recent Labor Market Outcomes and Poverty Reduction', May, 2009 (Policy Note, Project ID: P104388).

39. Poverty Assessments (PA): Poverty Assessments are also an important vehicle for country-level gender diagnostics, and highly satisfactory PAs are considered CGA-equivalent products, like the PA for India in FY10. All PAs delivered in FY09 and 83% of PAs delivered in FY10 had moderate or detailed sex-disaggregated data (for example, male and female literacy rates, mortality rates, nutrition status, and income levels). However, fewer PAs analyzed the data for policy inference: five out of eight (63%) in FY09 and three out of six in FY10 (50%). This represents a slight decline from FY06, when 78% (14 out of 18) PAs were gender-informed. This drop is illustrated by Figure 3.3, which shows a decline after FY08 and important annual variations over the review period.

²⁶ In FY09-FY11 there were also regional studies, not applicable as country level gender diagnostics. These include:
 1. LCR: The Determinants of Wealth and Gender Inequity in Cognitive Skills in Latin America (FY09);
 2. LCR: Women's Economic Opportunities in the Formal Private Sector in Latin America and the Caribbean: Focus on Entrepreneurship (FY10);
 3. LCR: Regional Study on Gender in LAC: Linking Labor Market Outcomes and Intra-household Dynamics (FY10-11);
 4. LCR: Gender, Income Generation and Poverty Reduction in Central America: A Decade Review (FY10-11);
 5. LCR: Regional Gender Study Second Generation (FY10);
 6. LCR: 'Expanding Women Participation in Private Sector EFO' (FY10);
 7. MNA: Bridging the Gap. Improving Capabilities and Expanding Opportunities for Women in the Middle East and North Africa Region (FY11).

²⁷ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

Figure 3.3. Attention to Gender Issues (Highly Satisfactory or Satisfactory) in PAs, and Other Core ESW (FY02-FY10)²⁸



Box 6. Good Practice Examples of Gender-informed Poverty Assessments

The Lesotho (IDA) Poverty, Gender and Social Assessment (FY09) addresses opportunities, capabilities, security and empowerment of women; has a gender-informed design that examines the impact of public policy on women; and data collection methods that capture the differences in impact on males and females. The report analyzes the complex relationship between women’s legal rights and poverty, touching on existing and forthcoming legal reforms. Sex-disaggregated data highlight gender gaps in labor force participation, wage earnings, and women’s access to and control of productive resources (land, agriculture, credit, and savings). Gender-specific risks and vulnerabilities are related to household status and legal status, violence against women and health risks, especially to HIV/AIDS.

The Bangladesh Poverty Assessment (FY09) has detailed analysis of gender and the labor market, and examines cross-sectoral linkages, the poverty impacts of improving women’s education outcomes, and changes in their labor market participation. The report recommends a focus on higher education for women, better enforcement of existing laws, and creation of support systems to facilitate women’s participation in the labor force.

Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio, 2011.

²⁸ Data Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

40. Other ESWs: Reports under this category include Country Economic Memoranda (CEM), Development Policy Reviews (DPR) and Public Expenditure Reviews (PER).²⁹ Gender-informed PERs increased in FY09-FY10, from two out of nine products (22%) in FY06 to nine out of 28 products (35%) in FY10. However, at 35%, this rate is still low, especially given the potential implications of PER findings for government resource allocation and fiscal policy. *The Liberia's (IDA) Public Expenditure Review (PER)*, FY09, discussed the differential gender impact of public expenditure and recommends a reallocation of the budget to primary and secondary education, as well as better integration of donor resources into budget planning. Impacts of these actions will be measured and it is estimated that these changes in expenditure will encourage more girls to stay in school, also reducing other gender imbalances. The report monitors and analyzes various sex-disaggregated indicators and there is a broader than usual discussion of the linkages between poor health outcomes for women and a range of diseases.

41. In contrast, slightly more CEMs integrated gender issues in FY09—six out of eight compared with six out of nine in FY06. However, fewer CEMs satisfactorily integrated gender in FY10—two out of ten (20%). Similarly, gender-informed DPRs fell, from three out of five products (60%) in FY06 to one out of four products (25%) in FY09 and one of two products in FY10 (50%). Due to the small sample sizes, all ESWs (CEM, DPR and PER) are combined in Figure 3.3 above. Note that the Bank performance on mainstreaming gender in ESWs is lower than in 2006, the base year, though general inference cannot be made from these estimates which may be affected by small sample sizes.

42. The IDA-IBRD gap on the scale and extent of gender mainstreaming is also present in the distribution of ESWs. More IDA ESWs are gender-informed than IBRD's. In FY10, 40% of ESWs carried out for IDA countries were classified as gender-informed against 25% for IBRD countries.

Box 7. Good Practice Examples of Gender-informed ESW

Liberia's (IDA) Public Expenditure Review (PER), FY09, discusses the differential gender impact of public expenditure and recommends a reallocation of the budget to primary and secondary education, as well as better integration of donor resources into budget planning. Impacts of these actions will be measured and it is estimated that these changes in expenditure will encourage more girls to stay in school, also reducing other gender imbalances. The report monitors and analyzes various sex-disaggregated indicators and there is a broader than usual discussion of the linkages between poor health outcomes for women and a range of diseases.

Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio, 2011.

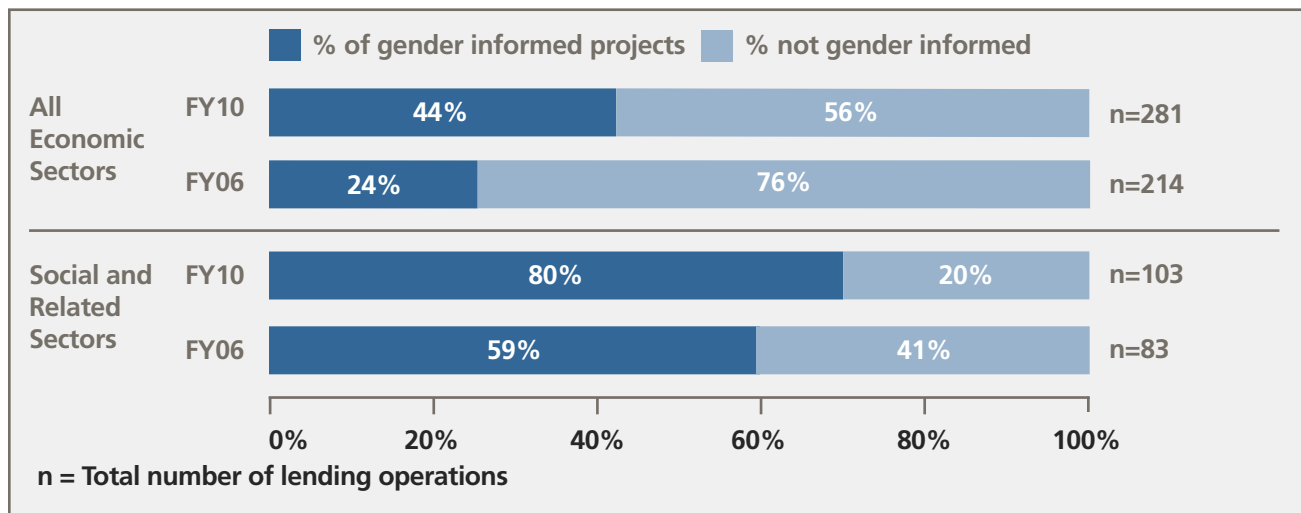
²⁹ The Bank does not have an operational requirement for all ESWs to be gender-informed. In fact, not all ESWs are expected to be gender-informed. However, PMRGE has taken the approach to report on the entire population of ESWs for transparency and consistency with the previous reviews on gender mainstreaming.

IV. Heterogeneous Performance across Sectors, Regions and Lending Instruments

a. Sectoral Differences in Gender Integration

43. The last four years have seen increased attention paid to gender considerations across all sectors, with progress made in both aggregated economic and social sectors—a trend, which has been observed in previous reviews. FY10 data (based on the universe of lending operations approved by the Board between FY06 and FY10) shows that gender coverage increased in both economic and social sectors, notwithstanding the continued higher depth of gender mainstreaming in the latter.³⁰ The proportion of gender-informed projects increased by about 20 percentage points in both types of sectors over that period—rising from 24 to 44% in the economic sectors and from 59 to 80% in the social sectors—but the rate of portfolio improvement on gender integration was higher in the economic sectors, 83% versus 35% in the social sectors, as shown in Figure 4.1. This suggests that the economic sectors are ‘catching up’ with the social sectors, and that the 4-year GAP yielded its intended results by strengthening gender integration in the formerly mostly gender-blind economic sectors. However, the social sectors, especially Education (ED), Health (HD), Social Protection (SP) and Social Development (SDV) continue to lead the way, as they have done historically, with an average proportion of gender-informed projects in excess of 70% in FY10.

Figure 4.1. Trend of Gender Mainstreaming in Lending Portfolio (contrast between economic and social sectors)³¹

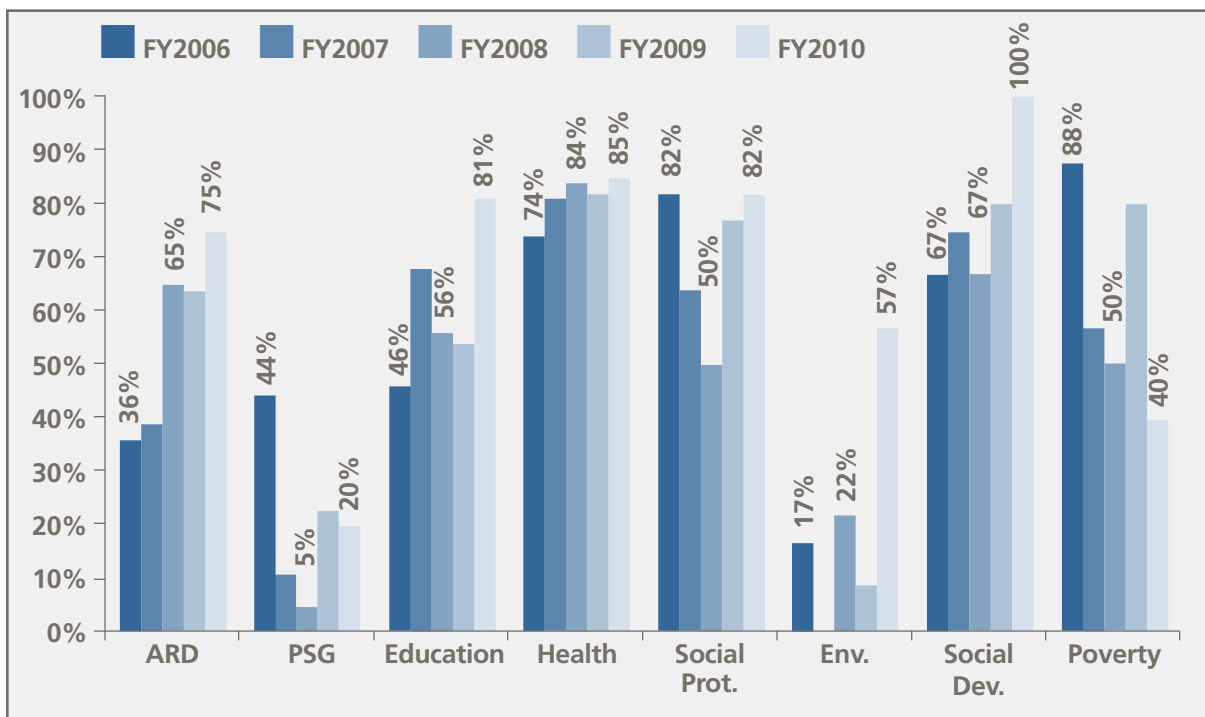


³⁰ Projects in economic sectors fall under the following sector boards/networks: Agriculture and Rural Development, Economic Policy, Financial Management, Financial & Private Sector Development, Public Sector Governance, Transport, Urban Development, Energy and Mining, Water and Sanitation and Global Information and Communications Technology. Social and related sectors include: Education, Health, Social Protection, Social Development, Environment, and Poverty Reduction.

³¹ Data Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

44. Despite the progress observed in the two aggregated sectors over the GAP cycle, differences remain in the degree of gender awareness across individual sectors. Figure 4.2 (a) compares the extent of gender mainstreaming across the different components falling under social sectors and over time. Figure 4.2 (b) compares the extent of gender mainstreaming across the different components falling under the economic sectors and over time. Agriculture and Rural Development (ARD), education (ED), health (HD), social protection (SP) and social development (SDV) remain the best performing sectors and networks, with the average proportion of gender-informed projects exceeding 70% in FY10.

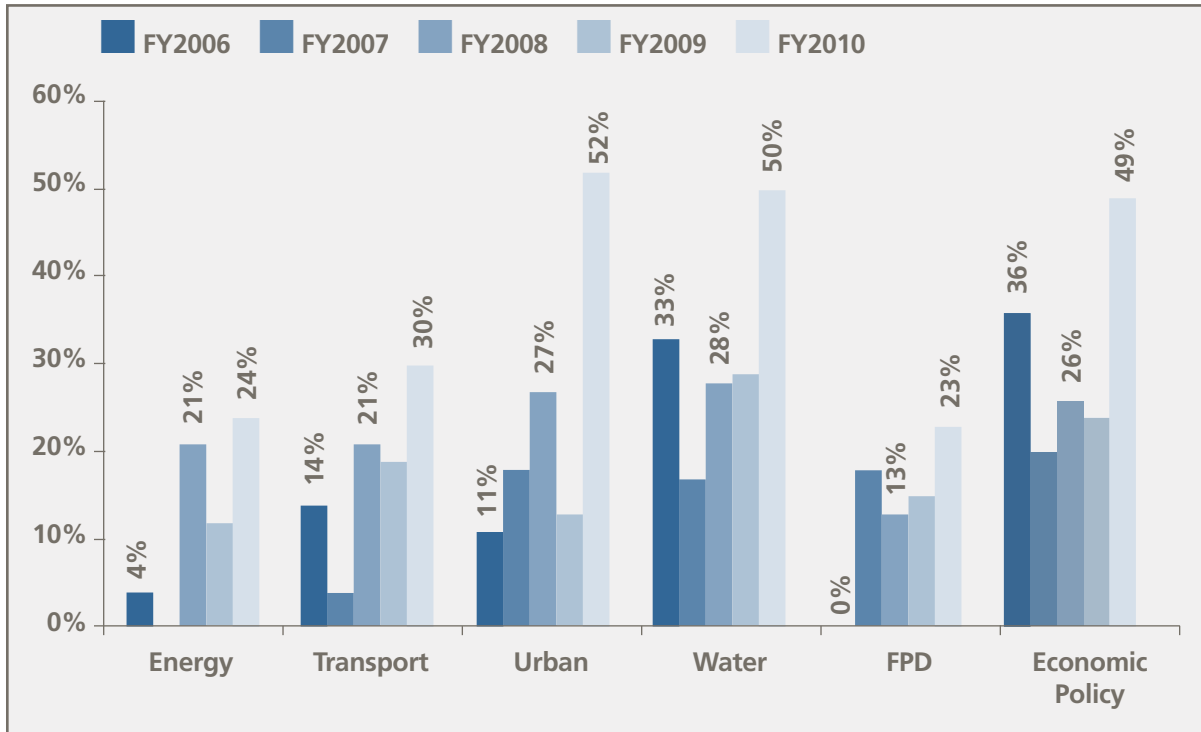
Figure 4.2 (a). Share of Gender-informed Projects for Social Sectors (and ARD), FY06-10³²



45. In terms of relative progress, sectors which impact human development continue to trump other sectors across the board. Since 2006, health (HD) and education (ED) projects have consistently enjoyed some of the highest rates of satisfactory attention to gender, with the average exceeding 80% in the health sectors over the last three fiscal years. The proportion of gender-informed projects in HD, ED and SDV exceeded 80% in FY10. ED and ARD projects also became increasingly gender-informed over the review period.

³² Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

Figure 4.2 (b). Share of Gender-informed Projects for Economic Sectors, FY06-10³³



46. ARD has clearly emerged as one of the best performing sectors over the review period, with the proportion of gender-informed ARD projects rising from 36% to 75% between FY06 and FY10.³⁴ As part of the President’s Six Gender Commitments, ARD established a 75% target rating of satisfactory attention to gender for all ARD projects by FY14. That target was also partly adopted to foster accountability at the sectoral level. With more than 75% of ARD projects now rated as paying at least a moderately satisfactory degree of attention to gender, the sector has exceeded the agreed target. In fact, by the end of FY10, all twelve ARD projects in the Africa region were rated as gender-responsive, a 46 percentage point increase from FY06.

³³ Data Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

³⁴ Although listed as the Bank’s first commitment to women’s economic empowerment, the push to integrate gender equality into agriculture and rural development projects was fully adopted and integrated into the SDV result framework and methodology.

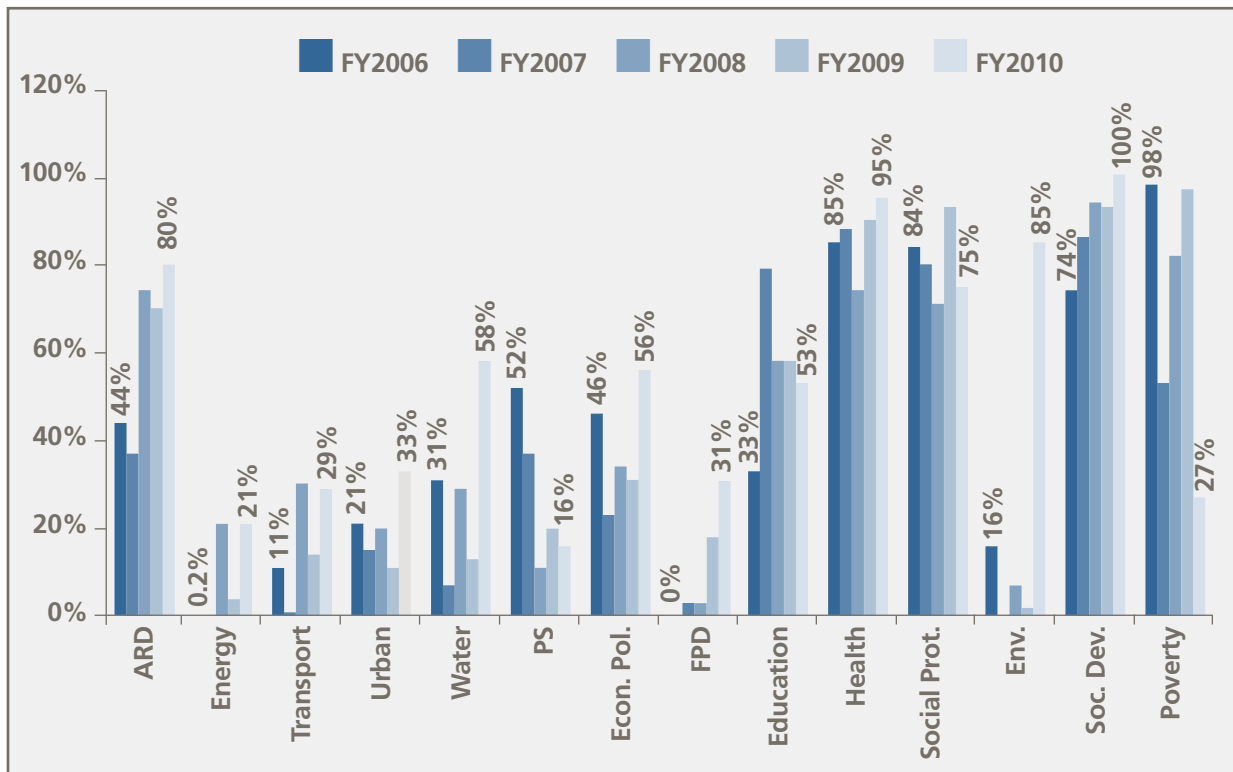
Box 8. Good Practice—Lending Design, Infrastructure Sector

The Yemen Rural Energy Access Project, IDA Commitment—\$25 million (SIL, Energy and Mining Sector, Project ID: P092211) included stakeholder consultations with men and women. The project provides details of the roles played by men and women in electricity management and educates staff on gender issues during project design. It measures the benefits to women of reducing the time needed to complete different household tasks, thanks to the introduction of and ability to utilize home appliances. In addition, it assesses the opportunities provided as a result of active participation in local electricity organizations. The project expects that access to satellite and television will play an important role in educating people and raising their awareness of many issues of relevance to their lives, including gender issues, such as the systemic value of girls' education, family planning and women's.

Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio, 2011.

47. Progress in a number of other sectors has been slower and/or has taken off from an initially low level. The proportion of gender-informed infrastructure projects remains relatively low, despite considerable improvement in that portfolio. The infrastructure portfolio had an average gender-informed rate of 37% in FY10, significantly below the institutional average for all operations (53%).

Figure 4.3. Proportion of Gender-informed Loans by Sectors (FY06-10)³⁵



³⁵ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

However, recent trends show a rapid increase in the proportion of gender-informed lending especially in some sub-sectors; noteworthy are the water (WAT) and urban development (UD) projects, which registered some of the strongest growth rates. In terms of loan amounts, nearly 60% of water projects in the infrastructure portfolio were gender-informed in 2010 and the percentage of gender-informed projects (in actual numbers) in UD increased by more than three-fold, from a mere 11% in the base year (FY06) to more than 33% at the end of FY10 (see Figures 4.2 and 4.3).

b. Differences Across Types of Lending Instruments

48. Gender awareness varies considerably across lending instruments. The probability of Specific Investment Loans (SILs) being gender-informed continued to be the highest of all, (58%), which represents a 25 percentage points increase over FY06. About 60% of Adaptable Program Loans (APLs) were rated as gender-informed in FY10, a 31 percentage point increase compared to FY06. In contrast, Development Policy Loans (DPLs) continue to perform relatively poorly, far below SIL and APL ratings. Only 42% of DPLs were rated as gender-informed in FY10, down 5% from FY06 (see Table 4.1 below). This pattern was consistent throughout the review period, with SILs systematically outperforming policy and adjustment lending operations.³⁶

Table 4.1: Gender-informed Lending By Instrument³⁷

Lending Instrument	2006	2007	2008	2009	2010
APL	29%	23%	45%	37%	60%
Total number	35	31	31	38	30
DPL	47%	37%	28%	31%	42%
Total number	49	57	47	71	85
ERL	28%	29%	25%	36%	76%
Total number	18	17	28	28	21
FIL	0%	17%	67%	0%	18%
Total number	3	6	3	5	11
SIL	33%	34%	41%	44%	58%
Total number	165	179	192	176	218
SIML	30%	50%	57%	0%	40%
Total number	10	6	7	0	5
TAL	15%	5%	18%	22%	36%
Total number	13	21	11	9	14

³⁶ Although the review has taken a detailed analysis of gender mainstreaming across the different lending instruments, looking at the performance on every single one, these instruments are generally classified into three main categories: DPLs, ILS and guarantees. APLs, FILs, LILs, SILs, and SIMLs are variants of investment lending ILS.

³⁷ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

49. The focus on non-policy lending does not systematically result in an increased proportion of gender-informed operations. For example, the exclusion of DPLs from the population of projects in FY06 results in a slight decrease in the rate of gender mainstreaming, from 34% for the entire universe of investment lending to 31% for the subsample which does not include DPLs (see Table A.1 in the Appendix). However, this result reflects the exceptionally good performance of DPLs in FY06. On average, 47% of DPLs were gender-informed that year, the highest rating over the review period. By contrast, excluding DPLs from the population increases the institutional performance from 53% to 57% in FY10.

50. The ambiguous result is also evident across regions, as illustrated by Figure A.1 in the Appendix. Excluding DPLs from the population of projects slightly increases the rate of satisfactory attention to gender in four regions (AFR, LCR, MNA and SAR) during FY10—with the rate of gender-informed operations increasing from 51% to 56% in LCR but falling. However, it lowers the results for EAP and especially ECA, where the proportion declined by 5 percentage points in FY10 (from 16% to 11%).

Box 9. Good Practice—Lending Design, Economic and Social Sectors DPLs

A few DPLs were rated Highly Satisfactory. All of them are in the SAR and AFR regions and mostly in the social sectors (SP, ED, and PS), including the following:

The Rwanda First Community Living Standards Grant, IDA Commitment—\$6 million (DPL, Social Protection Sector; HDN Network; Project ID: P106834) addresses maternal health services with a broad focus on reproductive health, community-based nutrition, health and population policy, and includes incentives for improving maternal health. One male and one female community health worker in each community will receive training, and public works projects will be located close to households to ensure women's participation. The project tracks reductions in maternal mortality rates; gender indicators for public works projects' beneficiaries; contraceptive use for women; and funds directed towards women beneficiaries. It uses traditional, gender-informed communication systems to access communities. The aim is to increase female participation by providing piece rates or task-based wages in the form of food, and provision of childcare/preschool services.

The Egypt, Third Financial Sector Development Policy Loan, IBRD Commitment—\$500 million (DPL, FPD Sector, Project ID: P120470) attempts to mainstream gender in its operations, has a program to facilitate access to credit to rural women, to be implemented in collaboration with other relevant government entities; and measures the number of women who are accessing finance. Its policy measures would improve the opportunities for SMEs and low income individuals to gain access to financial services, including female headed enterprises and women. Mobile phones will provide low cost access to financial services, benefitting women due to the low barriers to entry in terms of cost, distance to travel, and paperwork. Women also will reach the financial system through the Government's drive to offer pensions and public sector salaries through bank accounts.

Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio, 2011.

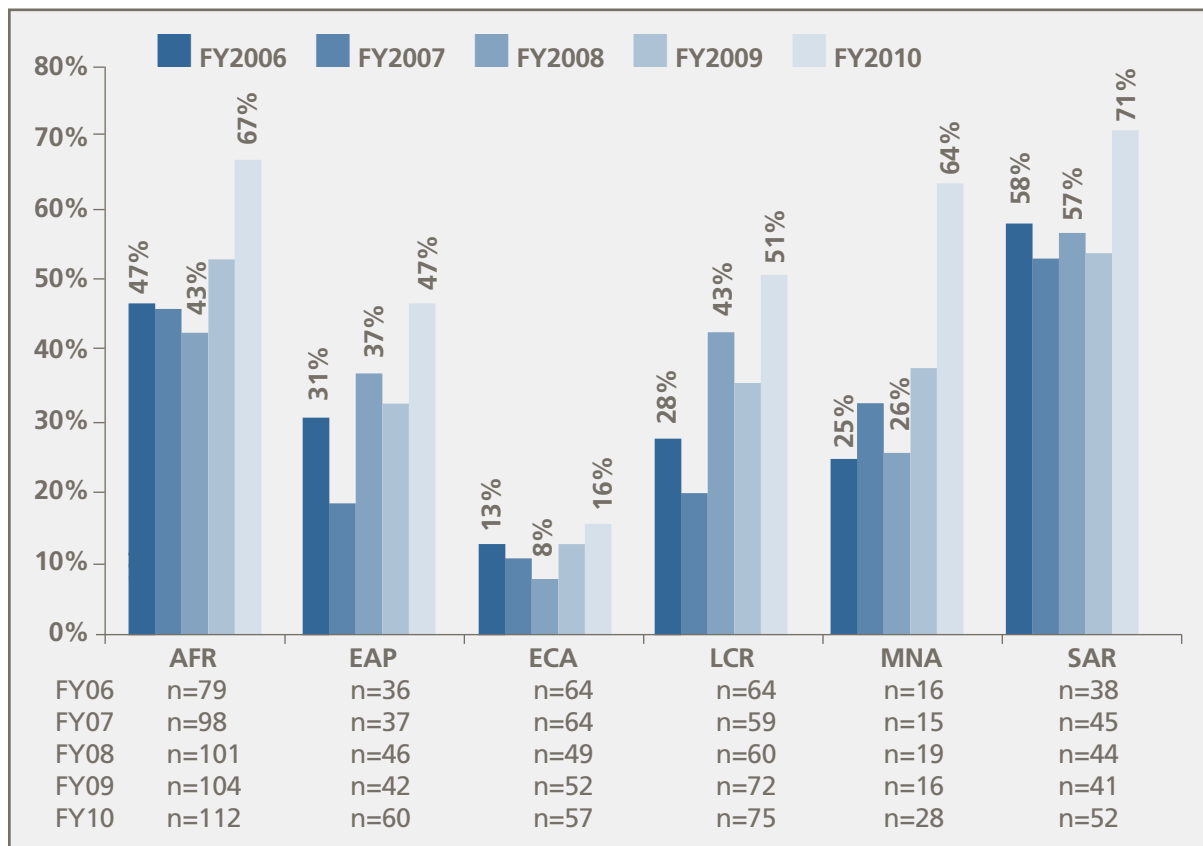
c. Improved Performance Across Regions

51. All regions show progress in the integration of gender issues and considerations in their lending portfolios, although regional differences persist. The AFR and SAR regions continue to exhibit the strongest performance in the design and implementation of gender-informed operations, while MNA shows the most dramatic improvement over the review period (see Figure 4.4).

52. On average, about 71% of SAR operations were gender-informed in FY10, a 17 percentage points increase from FY09 and a 13 percentage points increase from FY06. The Africa Region had 67% of gender-informed operations, up from 47% in FY06 (see Figure 4.4, which compares the performance across the six regional VPUs and over time). The continued strong performance of AFR has implications for the overall portfolio of the Bank, since that region has accounted for the largest number of operations every single year.

53. The improvement of the lending portfolio in the two leading regions (AFR and SAR) over the last fiscal year can be seen in all QAG dimensions—analysis, actions, empowerment and M&E—with the average rate of satisfactory attention to gender in excess of 68% on every single dimension, with the exception of M&E. Improvement across these four dimensions in both regions also seems to have been steady over the GAP implementation cycle. For instance, on the first dimension—identification of gender issues at project design—AFR achieved a satisfactory rate of over 73% in FY10, up from 56% in FY06. The progression on this dimension is even stronger in the SAR region, with 76% satisfactory attention to gender in FY10, up from 63% in FY06.

Figure 4.4: Regional Trends in Mainstreaming Gender in Project Design, FY06-FY10³⁸

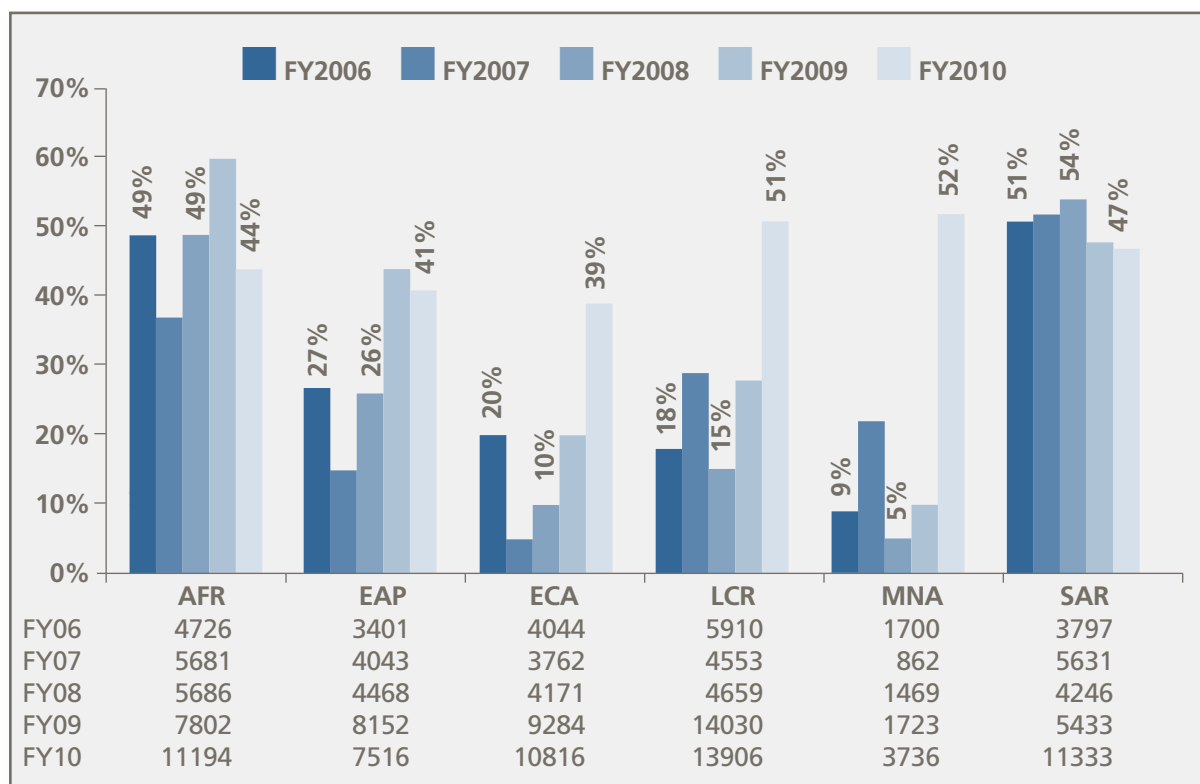


³⁸ Data Source: PRMGE’s review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

54. In terms of annual growth, however, the MNA region had the strongest performance in the last fiscal year, when its proportion of gender-informed operations increased by nearly 60% over FY09.³⁹ Boosted by that strong performance, the estimated proportion of lending operations rated as gender-informed rose to from 38% in FY09 to 64% in FY10. Compared to FY06, this represents over two-fold increase in the rate of gender mainstreaming over the review period.

55. The increased attention to gender in project design and implementation in the MNA region also drove up the volume of gender-responsive loans (see Figure 4.5). More than 52% of total dollar lending to MNA in FY10 financed gender-informed projects, the largest proportion across all regions. This shift in resource allocation and portfolio composition—reflected in the rise of gender-responsive loan amounts—is in sharp contrast with the previous years: gender-informed operations captured less than 10% of the total loan amount in FY09 and an even lower share in FY08 (5%). The drop in the volume of gender-informed loans in AFR and SAR during FY10 is partly due to the decline in the performance of DPLs and SILs, which together account for more than 80% of total loans to these regions.

Figure 4.5: The Percent of Regional Portfolios (loan amount) that are Gender-informed, FY06-10⁴⁰



³⁹ Note that the portfolio improvement in the MNA region is achieved in a context of increasing number of lending operations. Between FY06 and FY10, the number of lending operations to the region rose from 16 to 28.

⁴⁰ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

56. The remarkable growth in the rate of gender mainstreaming in MNA stems from an improvement in the quality of projects across the four dimensions reviewed under the QAG methodology. The results showed steady progress over the review period. From a baseline of 30% satisfactory rating on any single dimension in the baseline year of FY06, the proportion of gender-informed operations exceeded 60% in the first three dimensions in FY10, with the satisfactory identification of gender issues at project design touching 71%.

Box 10. Strong Commitment to Gender in the MNA Region

Several factors account for the MNA region's improving performance on mainstreaming gender into operations and ESW in recent years. The MNA region puts women's economic empowerment front and center in its operations and analytical work, especially since much progress has been made in human development areas such as education and health. The exceptions are Yemen and Djibouti, which continue to face serious human development challenges. For many Middle Income Countries, the focus on labor force participation and employment issues aligns strategically with client countries' priorities recognizing the high levels of youth unemployment in general, and particularly among young women. A significant proportion of these countries have a large and educated workforce and this alignment with country priorities is opening up prospects for mainstreaming gender in the context of lending operations, analytical work, and policy dialogue.

As part of a strategic response to client's demand, senior management in MNA is championing this programmatic approach to gender and emphasizing employment and entrepreneurship as key levers of economic empowerment for women. An ongoing AGI pilot in Jordan on increasing female labor force participation is a promising initiative that can have important lessons for the rest of the region. The pilot will also have important inputs for the employment strategy currently being formulated by the Government of Jordan. In transport, and in social development, supportive sector managers have promoted gender in transport projects and encouraged gender-sensitive analytical work. For instance, on the latter, gender issues are being mainstreamed into Poverty Assessments; a good example is the ongoing Poverty and Inclusion Assessment for Palestine.

However, in the midst of this progress, Bank staff continues to face resource constraints in mainstreaming gender issues in their dialogue and operations in MICs. Moving the gender agenda forward in the MNA region will require dedicated resources to increase the analytical work that is needed to demonstrate the economic rationale for taking gender into account as a first step for generating and increasing client country demand for gender.

Source: MNA Regional Gender coordinator.

57. At the same time and following MNA, LCR recorded the second strong performance over the review period, both in terms of integration of gender considerations in project design and volume of gender-informed loans. With the new threshold of 51% of gender-informed operations, the LCR region registered one of the strongest annual growth rates between FY09 and FY10 (65%). About 51% of total dollar amount of lending to LCR is gender-informed in FY10, a 33 percentage points increase from FY06. Though of smaller magnitude, the EAP region registered an equally strong growth rate—over 40% increase to reach 47% of gender-informed projects in FY10.

d. Identifying the Main Sources of Performance Differential

58. In addition to design and institutional policies—such as greater accountability towards gender mainstreaming in IDA countries—regional disparities may also be driven by both portfolio composition and income classification, which after all ultimately shape the nature of the portfolio. Indeed, in light of the higher weight of non-investment operations in IBRD portfolios, the gap in gender mainstreaming between regions with a predominance of IBRD countries, such as ECA and EAP, and those which are primarily IDA, such as SAR and AFR, may come as no surprise.

59. In addition to across-the-board improvement in each portfolio category, it is highly likely that the progress achieved by the leading three regions (MNA, AFR and SAR) in FY10 was facilitated in part by an important shift in the portfolio composition towards more investment loans, as it tends to be much easier to mainstream gender in these types of loans than in the policy-type lending. In effect, most policy lending operations are designed under the assumption of universal coverage and do not always distinguish among different types of beneficiaries.

60. To further investigate the main drivers and sources of gender mainstreaming, we use Probit analysis to test the significance of regions, sectors and lending instruments, all identified as potential drivers of gender mainstreaming affecting the estimated probability of success—in this case the proportion of gender-informed operations in total loan portfolios.⁴¹ The model is also used to estimate the marginal effects of a particular explanatory variable on a desired outcome.⁴² The analysis is based on pooled data and covers FY06 to FY10.

61. In addition to regions, sectors and lending instruments, the model includes an IBRD dummy variable to account for stage of development which determines the nature and scope of the lending portfolio and demand from client countries; the level of commitments; and a dummy for years to account for annual changes in the portfolio composition. The model also includes macroeconomic variables to account for business cycle effects, for instance.⁴³ Naturally, macroeconomic conditions may determine the type of lending instruments and in the process, affect project design and therefore, its success rate.⁴⁴

⁴¹ However, one important explanatory variable not included in the regression, as a result of lack of consistent data, is client-demand for Bank-supported gender projects and development programs. A recent analysis of country portfolio has shown that the rate of gender mainstreaming tends to be relatively high in countries where the demand for gender-informed operations is strong.

⁴² The choice of these probability models is dictated by the binary outcome of the response (gender-informed or not).

⁴³ See the Technical Annex in the Compendium Document for more details on the model (model specifications and construction of response variables) and the Appendix to this Report for results: <http://go.worldbank.org/BF9XB6CHF0>.

⁴⁴ The probit analysis is applied to a set of different empirical models taking into account the risk of perfect collinearity. The initial empirical model is based on a relatively large number of variables, including regions, sectors, lending instruments, commitments, dummy for years and IBRD and macroeconomic variables. The results based on that initial model are provided in Table A.3. In spite of the significance of GDP per capita, that model is not used for inference on gender mainstreaming, due in part to a limited number of observations on the macroeconomic variables and consistency across countries, a constraint that significantly reduces the overall sample size.

62. Table A.2 in the Appendix presents the results of a reduced form model, which focuses on the main drivers of gender mainstreaming. The analysis focuses on sectors, regions, lending instruments and IBRD dummies. Note that IBRD dummies are significant at the 1% level for all the different specifications of the model. In other words, the stage of development affects the institutional performance on gender mainstreaming, probably indirectly via lending instruments. The regions and a number of sectors are also significant. In particular, the human development sectors (HD, ED and SP) are all significant at the 1% level across the different specifications of the model. So are ARD, SDV and to a certain extent poverty (PO). Individual effects of these variables on the probability of success in gender mainstreaming are statistically different from zero.

63. However, inference on the importance of sector, region and lending instruments on the proportion of gender-informed operations cannot be made directly from the regression parameters associated with the different right hand side variables, due to the non-linear structural form of underlying probability models. Hence, marginal effects are used to compare the relative contribution of sectors and lending instruments to the probability of successfully mainstreaming gender in Bank operations in regions and over time. The results are provided in Table A.4 and A.5 in the Appendix. The first set of results focuses on sectors and compares the marginal effect of ARD against that of other sectors in three regions (AFR, EAP and ECA).

64. The results suggest that in all regions, the human and social sectors, especially (SP, ED, and SDV) as well as economic policy (EP) have positive marginal effects, suggesting that they performed relatively well compared to ARD over FY06 to FY10. However, these results should not overshadow the narrowing gap in gender mainstreaming between the economic and the social sectors observed over the review period.

65. Irrespective of the fiscal year, these three sectors consistently have a positive marginal effect in AFR. That marginal effect is particularly large in the social sectors (ED and SP), reflecting their larger contribution to gender mainstreaming. The deviations are particularly large over the last two fiscal years, (about 0.93 for education in FY10 in AFR). In contrast, FPD and transport have a negative marginal effect, suggesting that their performance has been lower than that of ARD. The latter sector has indeed seen acceleration in its rate of gender mainstreaming over the GAP implementation. However, in the ECA region, FPD appears to have been doing marginally better than ARD, while social sector projects score relatively poorly, perhaps reflecting the shift towards “second generation” human development issues in ECA—employment and labor markets, social security and pension benefits.

66. The proposed model is also used to estimate how the probability is affected by lending instruments in each region. Estimates of marginal effects over fiscal years FY06-10 are provided in Table A.5 in Appendix. They focus on six lending instruments, comparing in each case the performance of (APL, ERL, FIL, SIL and SIML) against that of DPL in each region. The analysis specifically focuses on three regions (AFR, EAP and ECA). Except for FY10, the marginal effect associated with emergency recovery loans (ERL) is negative in AFR. In particular, it is about -0.029 in FY09, suggesting that the probability of designing a successful gender-informed emergency lending operation was lower than that of designing a successful gender-informed DPL in AFR. Except for Financial Intermediary Loans (FIL), the contribution of other lending instruments to change in the probability of gender-informed portfolio is lower than that of DPLs in the fiscal years preceding FY09.

67. The relatively poor performance of ERLs is consistent throughout FY06-09 and particularly strong during FY07 and FY08, when the institution recorded some of the lowest rates on gender mainstreaming. The relatively low probability of success at integrating gender issues into emergency lending operations could partly explain the unexpectedly poor performance registered by the institution in the immediate aftermath of the global food and financial crises, especially given that AFR has consistently accounted for the largest number of lending projects over the years. The share of ERL in the overall portfolio increased markedly after the crisis.

e. The Dynamics of Gender Mainstreaming

68. More generally, recent dynamics in portfolio compositions may be an important factor behind the trends in institutional performance in gender mainstreaming presented in the previous chapters. In particular, given the shift experienced in 2009 and 2010 in connection with the global financial crisis, towards the types of operations with the lowest probability of being gender-informed, the prospects for the overall performance of the Work Bank in this area were not auspicious. Nevertheless the overall percentage of gender-informed operations increased by 19 percentage points (from 34% to 53%) suggesting the gender awareness of World Bank activities within each category to have increased more than enough to compensate for the impact of the change in portfolio composition.

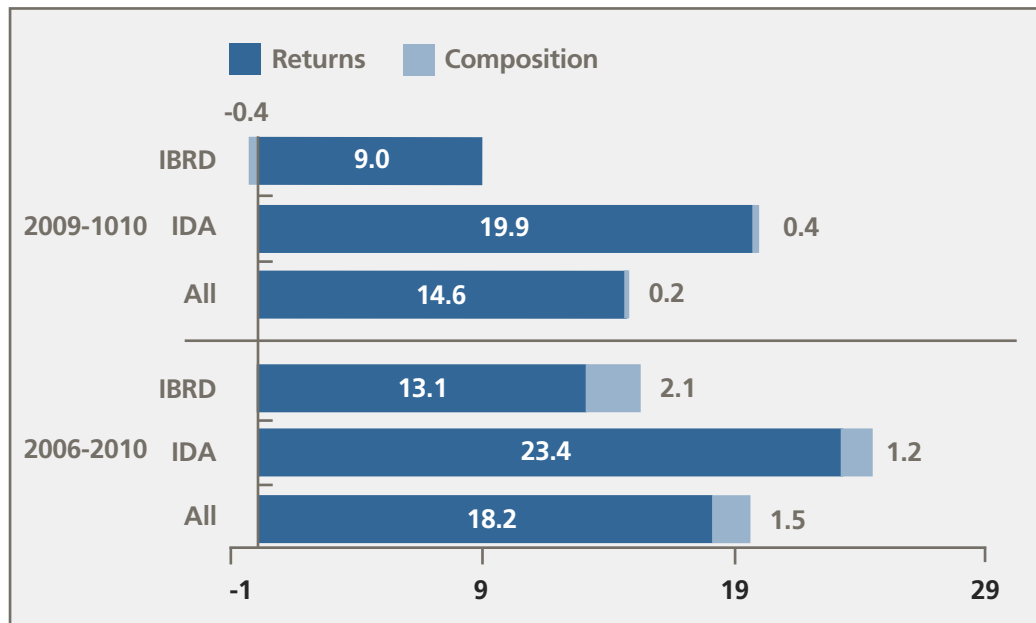
69. This conclusion is supported by the results derived from a standard Oaxaca decomposition on a log-probability model where the dependent variable is the probability of World Bank operations being gender-informed at the beginning and the end of the period in question and variables such as sector, region and lending instruments are entered as explanatory variables.⁴⁵ The two-fold decompositions separate the growth in gender-informed operations into two distinct components: one due to changes in portfolio composition and another associated with a within category improvement in performance. The results, presented in Figure 4.6, show that, over the whole FY06-10

⁴⁵ Full details of the results and estimations from the Oaxaca decomposition are provided in Table A.6 in the Appendix.

period, the impact of changes in portfolio composition was small, accounting on average for only 1.5 percentage points. The relative importance of changes in portfolio composition is somewhat stronger in IBRD country programs (2.1 percentage points) but, even then, 86% of the progress is linked to within category improvement in performance (13.1 percentage points).

70. Of particular interest are the findings from deconstructing the changes experienced over the last two years of the analysis. As the top portion of Figure 4.6 shows, changes in the portfolio had basically no impact on the overall performance of World Bank operations in the 2009 to 2010 period (0.2 percentage points). To the contrary, the IBRD portfolio changed in a direction that would have resulted in a very slight deterioration of the proportion of gender-informed projects, an estimated decline of 0.4 percentage points. However, this potential negative effect was more than compensated by an improvement of 9 percentage points in the performance within each category of activities, leading to an overall growth in gender-informed projects of nearly 15 percentage points, about a third of the improvement experienced in the full 2006-2010 period.

Figure 4.6: Identifying the Factors Behind Recent Positive Trends in Gender Mainstreaming (2006-2010)¹⁴⁶



⁴⁶ Data Source: PRMGE's review of the FY06-10 IBRD/IDA lending portfolio using the QAG methodology outlined in the Compendium Documents to this Report: Part I, Technical Annex (2010-11): <http://go.worldbank.org/BF9XB6CHF0>.

f. Engines and Barriers to Gender Mainstreaming

71. As part of this report, PRMGE interviewed 26 Bank staff selected purposively from all regional VPUs and Networks to give their views on changes in gender mainstreaming, factors promoting or hindering it, measures to ensure its sustainability, notable innovations or successes, and the role of the GAP in facilitating and enhancing the Bank's work on women's economic empowerment.⁴⁷

72. According to those interviewed, major drivers for improvement in gender mainstreaming in recent years were a strong commitment from Bank Senior Management, starting with the President; and the GAP's awareness-raising and incentive funding, which facilitated the process and provided the leverage for mainstreaming gender into Bank operations, expanding the pool beyond the social sectors. Stronger leadership commitment, a renewed emphasis on accountability (with a focus on results-based management and initiatives), and the GAP's instrumental role led to an important institutional change, with "greater openness that will change more with the upcoming flagship report" (World Development Report 2012 on "Development and Gender Equity"—forthcoming).

There were many improvements overall in the past two years. Sector Managers were the missing link but messages from Senior Managers, particularly from Managing Directors, have helped tremendously.

Qualitative Survey of World Bank Staff, 2020-11

73. The implementation of a result-based management and stronger emphasis on accountability was beneficial to all sectors, including transport, energy and agriculture. In particular, the establishment of a baseline and target to measure the progress in the agriculture and rural development sector led to the design and adoption of creative ways to mainstreaming gender in the sector. The remarkable improvement, most notably illustrated by an over two-fold increase in the proportion of gender-informed projects over the GAP implementation cycle is largely accounted for by these changes. Similarly, respondents highlighted the benefits of GAP-funded projects and resources for the development of tools for gender analysis and monitoring in the transport sector.

74. Other key drivers identified by staff interviewed included: the growing volume of analytical work in FPD and increasing uses of these analytical tools to inform the design of gender-informed projects in that sector; increased demand for including gender M&E in results frameworks; more gender-specific actions in project documents; more TTL requests for technical assistance in gender-informed design; and more efforts to integrate gender into the CAS or CPS process in response to demand of the Bank Board of Executive Directors.

⁴⁷ The Qualitative Survey of World Bank Staff, 2010-11, interviewed staff from the 6 regions and the following sectors or networks: Education, Energy, FPD, HD, Health, Infrastructure, Poverty, PREM, SDV, SDN, Transport, and Urban Development. Despite the comprehensive coverage, the sample size was relatively small and primarily targets staff with a good knowledge of gender issues and challenges. In this regard, the gains in terms of knowledge of the subject matter might have been achieved in spite of the risks of a self-selection bias.

75. Success in gender mainstreaming depends on a number of factors, including steady funding; increased knowledge and experience sharing across regions; effective practices and readily available solutions and tools, as well as sufficiently dedicated staff with skills and expertise for integrating gender into operations; and evidence from analytical work and impact evaluations about the importance and impact

of mainstreaming gender to convince and sensitize both clients and Bank TTLs. Client demand also tends to be an important driver. The quality of gender at design stage is usually high for countries, such as Bangladesh, where there is a demand from government to incorporate gender issues. In addition to these factors, respondents identified accountability for gender work and development of a gender results framework and regional and sectoral Gender Action Plans (with “monitored” targets and indicators) as key determinants for ensuring adequate and sustainable gender mainstreaming over time.

A major constraint is the lack of evidence of the impact of gender mainstreaming to convince finance and transport ministries to allocate more resources to it.

Qualitative Survey of World Bank Staff, 2020-11

76. The interviews also shed light on the causes of regional variations and performance. In ECA, impediments to better integration of gender in projects were identified as both specific to the region as well as reflecting the challenges faced by the institution as a whole.⁴⁸ In sharp contrast to other regions, ECA’s socialist legacy has led to almost a closure of the gender gap in educational outcomes and to a relatively modest gap in labor force participation rates. Region-specific obstacles are the lack of good practice examples relevant for middle income countries with low gender gaps. Also, the lack of empirical evidence on the benefits of targeting men and women separately were seen as a hindrance to a better inclusion of gender. Finally, there were some sectors (such as energy) that on the surface do not appear to lend themselves to a gender-informed approach since the beneficiaries are largely households or enterprises rather than individuals. ECA staff also cited Bank-wide constraints such as budget, lack of demand at all levels including from the client, and lack of expertise and incentives.

⁴⁸ A Qualitative Survey was administered to selected ECA staff to obtain their feedback on gender mainstreaming.

⁴⁹ For example, in the Russia PER, there is a thoughtful discussion of why survival rates for men are very low. The report also discusses the fiscal and budgetary implications of large gender disparities, recognizing that chronic illness for both men and women lowers the pension age and may exacerbate fiscal imbalances in a context of already large and growing fiscal deficits.

77. At the same time, the commitment of ECA's management has been particularly strong over the review period. That commitment has been reflected in the improving level of gender coverage in CASs and the volume of analytical works and projects that address gender. The results of these efforts are apparent in FY10 as seen in the development of products such as a gender-informed PER and CEM for Kosovo and a gender-informed PER for Russia.⁴⁹ The Kosovo CEM has been singled out as a best practice ESW in the ECA region. It has data on girls and labor market participation; poverty and gender inequality in secondary enrollment rates; and maternity leave. For example, 60% of firms do not provide maternity leave. The CEM recommends changing existing laws to facilitate a greater variety and flexibility of employment terms, which could ultimately help increase job formality and female employment.

78. Similarly, staff in the EAP region underscored the increasing commitment of their management to the promotion of gender equality. In practice, that commitment has been illustrated by the elaboration and endorsement of the EAP Regional Gender Action Plan (May 2010). That plan sets the stage for consolidating, streamlining and strategically distilling gender programming at country levels. In addition, the Region now has ten Country Gender Focal Points; has established a Regional Gender Practice Group comprising experts from SD, HD, PREM; and there are now regular meetings on gender between the Vice President and Managers.

79. Another major achievement for the EAP Region has been the provision of guidance through the Regional Action Plan for the development of Country Gender Action Plans (CGAPs) with monitoring targets and indicators. The PNG and Vietnam offices prepared CGAP pilots which were discussed at the regional level. These pilots are informing the CGAP preparation for the remaining EAP countries in FY11. According to staff, this increased level of commitment from the senior management played a critical role in strengthening capacity for gender mainstreaming in recipient countries, ultimately aligning the demand and supply functions, and augurs well for future performances.⁵⁰

⁵⁰ This rapid improvement in MNA over a relatively short period of time is remarkable, especially in a region where cultural and other institutional barriers have often been cited as major constraints to gender mainstreaming. [Illustration, IDA 16, IEG evaluation].

V. Promising Initiatives for Promoting Gender Equality

80. Since 2006, the World Bank has followed a two-track approach to mainstreaming gender into operations and increasing women's economic empowerment. On one hand, it has implemented a number of promising new approaches to foster gender equality which have focused primarily on enhancing women's economic empowerment. On the other, it has continued to promote gender mainstreaming in Bank's projects and operation through improved design, implementation, monitoring and accountability.

"I am no longer that same adolescent girl," said Phennapha Phommachanh of Lao PDR, of her life before getting involved in AGI training. "I became a model for young adolescent girls. I help them find jobs. I want to help them find a life equal to others."

81. This chapter presents six promising examples of activities undertaken with the two objectives described above and financed within the scope of the GAP (see chapter II). The first three are examples of activities designed to foster women's economic empowerment and include: (i) the *Adolescent Girls Initiative*, (ii) the *Gender Law Library and the Women, Business and the Law report*; and the *Women's Economic Empowerment* program. The latter group consists of successful approaches to increase the percentage of gender-informed projects in traditionally less-responsive sectors. These include (iv) the GAP-DIME impact evaluation efforts in the ARD and FPD sectors; (v) the Women in Mining program and (vi) the Women in Transport program.

a. The Adolescent Girls Initiative (AGI)

82. **Overview:** Evidence shows that investing in adolescent girls' economic opportunities has a large development impact on their families and their future children, with long-term benefits for poverty reduction. The AGI addresses some of the key obstacles in girls' transition from childhood to adulthood and from school to work, including school drop-out, lack of employment and early childbearing and marriage, and facilitates the transition into adulthood by providing the necessary skills for productive employment. The Adolescent Girls Initiative (AGI) is a public-private partnership to promote the transition of adolescent girls from school to productive employment through promising interventions that are tested and then scaled-up or replicated if successful. Current donors to the Initiative include the Nike Foundation as well as the governments of Australia, Denmark, Norway, Sweden, and the United Kingdom. The menu of interventions, based on emerging good practices around the world, ranges from business development skills training and services, to technical and vocational training targeting skills in high demand. In all projects, girls also receive life-skills training.

83. Coverage: The AGI is a country-driven operation tailored to the local context and to the specific needs of adolescent girls. In Liberia, the Economic Empowerment of Adolescent Girls and Young Women (EPAG) project aims to promote entry into wage and self-employment for approximately 2500 girls and young women in nine communities in Greater Monrovia and Kakata City. Participants receive six months of training in business development skills, job skills and life skills, with additional support to find jobs or start new businesses. In Nepal, the Adolescent Girls Employment Initiative (AGED) promotes access to employment and increased incomes for 3500 young women by scaling up an existing skills training and placement program—the Employment Fund (EF). The initiative is currently being implemented in five other countries: Afghanistan, Jordan, Lao People's Democratic Republic, Rwanda and South Sudan. An expansion to Haiti and Yemen was announced in October 2010. Overall, the initiative targets approximately 20,000 adolescent girls and young women.

84. Expected Impact: Because the evidence on what works in facilitating the transition of adolescent girls and young women to productive work is thin, rigorous impact evaluation (IE) is an important part of the initiative. The knowledge created through these pilot activities will help build the case for replication and scale-up.

b. The Women Business and the Law Project (WBL)



85. Overview: The *Women, Business and the Law 2010* (WBL) report benchmarks laws and regulations influencing women's ability to earn an income, get jobs, and start businesses. The WBL project is part of the WBG's Doing Business initiative, which reaches out annually to private and public sector survey respondents around the world to take stock of changes in the policy and regulatory environment. As part of the survey process, WBL collects data on gender differences in legal treatment covering 6 areas: 1) Accessing institutions; 2) Using property; 3) Getting a job; 4) Dealing with taxes; 5) Building credit; and, 6) Going to court. The indicators were established drawing on the Gender Law Library, an open-access collection of national legislations that impact women's economic status and business rights, which has over 2,000 provisions listed.

86. The WBL compiles the laws and regulations where women and men are being treated differently, which allows for cross country and regional comparisons; the policy variables are easily traceable and can be cited as the basis for action; and since the baseline of gender-differentiated laws in an economy has been compiled, recording subsequent changes will require less effort.⁵¹

⁵¹ The WBL project started in 2009 and has since received US\$ 200,000 from the WBG Gender Action Plan, and US\$360,000 from the Nordic Trust Fund. The WBL report was launched in March 2010 by the Financial and Private Sector Development Vice Presidency. The WBL looks at legal equity in such areas as a woman's ability to register a business, own and use property, and go to court on her own account, as well as differential tax treatment of women and constraints on women's ability to work in different industries and during different times of the day. WBL makes no value judgment when it comes to gender-differentiated legislation. The full report is available online: <http://wbl.worldbank.org>.

87. Coverage: The 2010 pilot edition covered 128 economies with a relatively good regional and global representation of countries (EAP 13; ECA 23; LAC 20; MENA 13, OECD high income 26, South Asia 5, Sub-Saharan Africa 28). According to the report, only 20 of 128 economies have equal legal rights for men and women in several important areas for entrepreneurs and workers. Inequality occurs across all regions and income levels. But many economies have been legislating to reduce these inequalities. The 2011 edition aims to expand coverage to 148 economies, and will also include additional indicators.

88. Expected Impact: Demand for more research and knowledge and best practices in the legal sector are expected to increase, particularly in response to dissemination efforts currently under way in the MENA and AFR regions. The WBL can contribute to country level and cross-country research on the linkages between legal gender differentiations and outcomes for women; improve understanding of how legal and regulatory environments can shape women's economic opportunities; create awareness and inform policymakers on gender-differentiated laws in their countries and how they compare to other countries in the 6 priority areas covered; and point to possible areas for action on women's economic rights. The initiative plans to monitor and report on country efforts to improve women's economic rights.

c. Promoting Private Sector Growth through Economic Empowerment of Women

89. The Bank has also developed and supported a number of programs directly focused to empowering women. These include: (i) Engendering Investment Climate Assessment (ICA); (ii) Virtual Business Incubator (VBI); (iii) Results-Based Initiatives (RBI); and (iv) Expanding Access to Credit to Women.

90. Mainstreaming gender in Investment Climate Assessments (ICA): To better understand and address the constraints facing women in the business environment, the GAP committed to mainstreaming gender in ICA and enterprise survey. The gender component of the ICAs focuses on two sets of issues: (i) female entrepreneurship to shed light on the nature of men's and women's enterprises in the country, assess the extent to which the constraints and obstacles faced by women and men entrepreneurs differ, and to investigate whether such constraints affect the productivity and performance of men's and women's businesses differently; (ii) the position of employed women in the country's formal private sector, with the analysis focusing on patterns of female employment across sectors and occupations, with the aim of documenting occupational segregation and inequalities between men and women in accessing paid work. ICAs for Ethiopia, Lao PDR, Mozambique, Nigeria, Senegal, and Zambia have incorporated gender analyses; and a gender-sensitive ICA on Mali will be completed within a year.

91. Results-Based Initiatives (RBI): Since 2007, the Bank has carried out a number of pilot interventions designed to foster women's business and increase their participation in the labor force. These initiatives aim to generate practical knowledge to build, strengthen and expand the pool of women entrepreneurs in developing countries. The program covers a range of core issues, such as strengthening women's entrepreneurship, access to markets and credit, linking agricultural productivity and food security, promoting women's participation in rural development, and making gender central to private-sector human resources management.

92. In a very direct and relatively small-scale approach, the initiatives have launched operations in nine countries in four development Regions, offering women entrepreneurs a better chance at increasing income and productivity. Some of these countries include Cambodia and Lao PDR (improving Bamboo Handicraft Value Chains), Egypt (Gender Equity Model), Kenya (Strengthening Export competitiveness of Women Bead Workers), Liberia (value added cassava enterprise), Peru (Economic empowerment of women micro-entrepreneurs). The initiatives were implemented by the United Nations Development Fund for Women (UNIFEM), with the International Center for Research on Women (ICRW) evaluating their impact, in Cambodia, Lao PDR, Egypt, Kenya, Liberia and Peru. The impact of these initiatives is already felt in most countries, with the growing number of successful women entrepreneurs.

93. Expanding Access to Credit to Women: To help financial institutions and women in Southern Sudan establish sustainable and mutually beneficial relationships GAP has contributed a total of \$1.1 million to enhance the impact of a large-scale private sector development project implemented jointly by the World Bank and the Government of Southern Sudan. The project aims to enable the private sector to maximize its contribution to Southern Sudan's sustained and peaceful recovery by establishing commercially viable microfinance institutions and supporting entrepreneurship. These funds provide loan capital to selected microfinance institutions (MFI) for \$500-\$2000 loans to women entrepreneurs and groups. Finance Sudan Limited, one of the MFIs, has so far extended financial services to over 270 clients—mainly women groups who also benefitted from training conducted by loan officers. A remaining US\$400,000 will be disbursed through six other MFIs by March 2011.

94. Expected Impact: In the long term, enhancing male and female entrepreneurs' access to finance will be a key to growth in Southern Sudan. The projects uses grant funds as collateral for loans not only to 'jump-start' the microfinance sector but also to develop a culture of repayment and teach entrepreneurs how to interact with formal institutions to ensure sustainability and future potential growth. Female beneficiaries of the program established the Southern Sudan Women Entrepreneurs' Association (SSWEA) to share knowledge, develop partnerships, and explore financing opportunities. The association grew rapidly and forged ties with the East African Entrepreneurs Exchange Network. The GAP recently provided US\$100,000 for institutional support for the SSWEA.

d. Making Agriculture and Rural Development Operations Gender-informed

95. Overview: The GAP, the FPD group in the World Bank Africa Region and the Development Impact Evaluation (DIME) are partnering in the context of the Agricultural Adaptations – AADAPT, DIME's program of impact evaluations to support gender integration in ARD programs. The initiative provides funding for regional Impact Evaluation capacity building courses with impact evaluations TTLs and Project Teams, so as to integrate gender considerations into ARD Bank operations, and for coordination to ensure gender integration in project implementation.

96. The model is a “customized capacity building” approach that brings together learning, research, and operations, from the design stage through implementation and evaluation of impacts. It is also client centered, inclusive, and operationally relevant, bringing together Bank staff and counterparts. Finally, it relies on incentive funding for design and implementation to strengthen gender mainstreaming, and generates substantial gender-disaggregated data to support broader policy analysis.

97. The partnership has delivered customized gender in impact evaluation training to about 200 government counterparts and 60 Bank staff linked to over 30 Bank Projects in Africa (AFR), South Asia (SAR), and Latin America and the Caribbean (LCR) Regions. Currently projects that participated in the workshops and have successfully integrated gender in their concept notes are receiving technical support from PRMGE and DIME to ensure an effective integration of gender in the implementation of operations and the measurement of gender disaggregated impacts. In addition, the initiative has contributed to improved project design. As a result of it, AFR operations in the ARD sector totaling US\$556.0 million now have gender-informed Impact Evaluations (IEs). The total value of the portfolio of engendered operations in South Asia is estimated at US\$250.5 million. Discussions are also underway to implement a number of gender-informed IEs for projects in Latin America.

98. Expected Impact: This initiative is expected to increase the number of projects with a gender responsive design and impact evaluations that effectively integrate and measure beneficiaries disaggregated by sex. An increasing number of TTLs trained under the initiative are becoming more gender aware, as are the teams engaged in the initiative. The GAP-DIME collaboration model in AADAPT has proven effective in increasing the likelihood of gender integration in Bank ARD operations and impact evaluations. The model is also having impact on the lending portfolio. As of FY11, more than 30 ARD projects in Africa, South Asia and Latin America have adopted gender-informed design, including the collection of gender-disaggregated data and the estimation of gender effects of selected interventions, some of which are gender-aware. With additional GAP support, the model was actually already successfully expanded to the FPD Sector in the Africa Region. As it gets exposed more broadly, this model can be successfully scaled up and replicated in other sectors in all regions to place gender at the center of the research and operational agenda. Lessons from the initial phase of the program are being shared among participating TTLs and shared with non-participant projects that are expected to adopt similar initiatives.

e. Integrating Gender into Mining and Extractive Industry Projects

99. Overview: In communities involved in the Extractive Industries (EI), evidence suggests that a gender bias exists in the distribution of risks and benefits: while benefits, such as employment and compensation, accrue mostly to men, the risks and costs, such as family/social disruption, and environmental degradation are more uniformly distributed across gender, though men working in mines may be more directly exposed to risk-related health hazards.

100. Engendering this sector is particularly important for the economic empowerment of women because most developing and low-income countries are natural-resource dependent, with extractive industries accounting for the main source of government revenues and exports. The Gender and EI team is developing instruments and operational tools to address gender issues in extractive industries activities and raise awareness among Bank Staff, client governments, civil society, and major Oil, Gas, and Mining (OGM) companies of this critical issue.

101. The SEGOM Gender and Extractive Industries (EI) program was established in 2007 to mainstream gender issues into the sector to enhance the benefits and minimize the negative impact of extractive industries operations on women stakeholders.⁵² The program has successfully raised awareness around gender issues in the mining and extractive industries.

102. Coverage: Building on the initial work in Papua New Guinea (PNG), the gender and EI portfolio has grown to include projects in Poland, Tanzania, and Lao. In 2004, the Bank supported multi-sectoral training for 24 women leaders from communities impacted by mining in Poland, and has co-sponsored several international workshops on gender and EI. Gender was integrated into the Communities and Small-Scale Mines (CASM) Program, which expanded to include a gender program and an African Women in Mining Network (AFWIM), was launched during the 2003 CASM meeting. In 2006, Japan Social Development Funds supported training and services for Mine Women's Associations in Papua New Guinea (PNG).

103. Expected Impact: In terms of awareness-raising, the initiative has provided the basis for the elaboration of two gender mainstreaming documents, and a set of indicators for measuring the impact of gender-sensitive interventions.⁵³ This work led to translation of the principles of gender-sensitive mining into national policy in countries such as Uganda and PNG, and recognition of gender a cross-cutting theme in the PNG Country Assistance Strategy (CAS). The development of a framework to address gender issues in artisanal and small-scale mining (ASM) is also expected to be piloted in three countries (Tanzania, Mozambique, and Lao PDR), as will be a new initiative in Tanzania to create a platform for national policy dialogue involving female miners, government, and mining companies. Such dialogue will encourage knowledge sharing among key stakeholders. Companies in the extractive industries are starting to recognize and articulate a business case for addressing the gender impacts of EI in local communities.

⁵² The Oil, Gas, and Mining Division (SEGOM), based in the Oil, Gas, Mining Policy Division (COCPD), has been exploring and addressing the gender dimensions of the extractive industries, beginning with workshops on Women in Mining in Papua New Guinea (PNG) in 2003 and 2005 (co-organized with the PNG Department of Mines).

⁵³ The documents published in January 2010, are *Mining for Equity: The Gender Dimensions of the Extractive Industries and Mainstreaming Gender into Extractive Industries Projects: Guidance Note for TTLs*. Both are available online at: <http://go.worldbank.org/4JP5NNBVFO>.

f. Integrating Gender into Transport Projects

104. Overview: Recent efforts by the World Bank Transport Sector to mainstream gender have focused on developing analytical work, capacity building initiatives, integrating gender into projects in the regions, and gender-informed monitoring and evaluation.⁵⁴ In addition to developing a tool to integrate gender considerations into transport operations, this effort has led to changes in the way transport projects are designed and implemented. It has also contributed to women's economic empowerment on the ground.⁵⁵ The WBG work to integrate gender issues into transport has successfully raised awareness about gender issues in transport-related infrastructure.

105. Coverage: In the MNA region, the initiative has helped improve infrastructure projects in Yemen and the West Bank, providing critical data relevant for understanding the gender-specific transport and mobility needs. In China, the Liaoning Urban Transport Project's participatory consultations with women and men led to changes in the original urban transport project. Promising approaches developed in Peru, have been adapted to other countries in Latin America (Honduras) and Asia. Vietnam launched a pilot providing training to rural ethnic minority women in road engineering and road maintenance, and employing them to maintain 51 kilometers of rural mountain roads.⁵⁶ Other initiatives include: transport in post conflict Liberia, the Ghana Urban Transport Project, and the impact of HIV/AIDS on the wives of migrant laborers. Finally, the World Bank has been actively engaged in showcasing good practice projects in regional multilateral conferences on gender and infrastructure held in Manila, Philippines (November 2008) and Lima, Peru (December 2009), and planned for Addis Ababa (Ethiopia) in March 2011.

106. Expected Impact: The 2007 Gender and Transport Resource Guide has been updated to include emerging issues such as climate change and post-conflict settings and expand literature on gender and transport in areas such as urbanization and road maintenance. *Mainstreaming Gender in Road Transport: Operational Guidance for World Bank Staff*, provides guidance on how to mainstream gender into road operations, including relevant gender issues in the various operational contexts.⁵⁷ *Making Transport Work for Women and Men: Tools for Task Teams*, repackaged existing tools for integrating gender into transport planning, implementation, monitoring and evaluation as well as resettlement and HIV/AIDS.⁵⁸ Numerous joint capacity building activities, including clinics, disseminated existing knowledge while scaling up capacity on gender issues in transport.

⁵⁴ The World Bank Transport Sector has been actively engaged in Gender issues for over a decade. The 2008–2012 Business Strategy, 'Safe, Clean, and Affordable... Transport for Development,' renewed a strong commitment to mainstream gender.

⁵⁵ "Mainstreaming Gender in Road Transport: Operational Guidance for World Bank Staff." Transport Paper TP-28 March 2010. World Bank, Washington, D.C. URL: <http://siteresources.worldbank.org/INT/TRANSPORT/Resources/336291-1227561426235/5611053-1229359963828/tp-28-Gender.pdf>.

⁵⁶ URL: <http://go.worldbank.org/DJCK0N6HB0>.

⁵⁷ URL: <http://tinyurl.com/FN15-3-WBguide>.

⁵⁸ URL: <http://go.worldbank.org/5UW1T2OUW0>.

VI. Lessons Learned and Challenges in Moving Forward

107. This chapter provides an overview of the lessons learned from the World Bank's experience with gender mainstreaming over the last five years. It also discusses some the challenges the institution now faces in the field of gender and development. Experiences over the GAP implementation suggest that the progress on gender mainstreaming have benefited from, and will depend on a number of factors, including: a strong leadership, a sound results measurement framework, enhanced monitoring and evaluation, capacity building to mainstream gender in various sectors, increased attention to research to fill analytical gaps and raise the demand for gender mainstreaming from client countries, and the scope of programs to foster women's economic empowerment in support of shared growth and sustainable development.

108. Strong leadership is necessary, but it is insufficient, in and of itself, to ensure success and irreversibility on gender mainstreaming. One of the lessons learned during the GAP implementation phase is that strong leadership is essential for ensuring progress in gender mainstreaming. In particular, President Zoellick's acceptance of the 2008 MDG3 Champion Torch from Denmark, along with the Six Gender Commitments, have been instrumental in raising and maintaining awareness of the gender mainstreaming agenda and its significance in international development.

109. To maintain the momentum achieved over the last five years and accelerate progress, it will be vital for senior management to continue its commitment to gender mainstreaming throughout the IDA 16 implementation phase. To this end, the Bank's management team must help ensure that the commitment at the top permeates the different levels of the World Bank Group, including regional VPUs, Networks and operations—projects design and implementation. In this vein, it is encouraging that the third WBG Gender Equality commitment calls for Country Directors to report regularly on, *“what is being done and what should be done to empower girls and women economically.”*

110. At the same time, the success on gender equality in the long run, and especially on women's economic empowerment, depends on the support and commitment of private and public sector leaders. The support and commitment of government officials is particularly important for raising demand for gender works and gender-informed projects in client countries. Similarly, increasing awareness in the private sector, including through private sector leadership forums and special programs to enhance women entrepreneurs, has been encouraging. The challenges moving forward include scaling up these programs to achieve greater impact on women's economic empowerment.

111. It is critical to establish a sound results measurement framework, with target indicators for greater accountability on gender mainstreaming and for monitoring progress across sectors and over time. Across various sectors and regions, the performance on gender mainstreaming measured against each of the four dimensions of the QAG methodology consistently received the

lowest score on monitoring and evaluation. Increasing institutional performance and prospects for impact assessment over the IDA16 implementation period will depend on mainstreaming gender-based M&E in project design and implementation. Already, the progress achieved in the ARD sector in recent years has been partly attributed to the adoption of a results-based framework with target indicators which monitor progress in that sector and across regions.

112. To ensure continued progress on gender mainstreaming and strengthen accountability and drive for results moving forward, all staff and partners need to refine and build upon the recently adopted IDA 16 RMS⁵⁹ and its cross-sector and cross-regional targets to monitor progress towards gender mainstreaming in the Bank's portfolio across sectors and regions. For Tier 3 measurements, in particular, the Bank needs to harmonize methodologies and core indicators across sectors and regions.

113. Strengthening management accountability on gender issues is fundamental to advancing the gender equality agenda. To strengthen management accountability on gender mainstreaming, performance reporting mechanisms at the level of Operational Vice-Presidents and Country Directors need to be reinforced. Monitoring systems may already be in place, but project managers need to increase their usage to improve the quality and consistency of the results they produce. Management accountability has already been increased by its robust commitment to a discussion of the annual progress report on gender mainstreaming, led by Managing Directors. Finally, management accountability could be further strengthened by linking career path incentives and rewards to gender mainstreaming performance and results.

114. Over time, institutional requirements to mainstream gender in all CASs, at any stage of development, should enhance the prospects of mainstreaming gender across regional VPUs. Consider, for example, the large gap in gender mainstreaming and lending operations observed between IDA and IBRD countries. To certain extent, that gap reflects the differences in the design and content of CASs elaborated for IDA and IBRD countries. Moving forward, the challenges will involve extending the institutional requirements to produce gender-informed CASs in all IDA and IBRD clients. This will also entail strengthening the capacity of staff to produce such strategies by building on OP 4.20 policy requirements. Furthermore, the customized training on gender issues offered to CAS teams will be further strengthened (possibly in collaboration with OPCS and through CAS Academies). Finally, in an effort to meet the policy requirements that CASs draw on and discuss the findings of gender assessment, which according to OP 4.20 should be done periodically, the PREM Gender Group will provide support to the regions and country teams to integrate gender considerations more effectively into these documents.

⁵⁹ The World Bank Results Framework on gender is a variation of the IDA 16 new Results Measurement System, which includes an "IDA Report Card" to track indicators of its operational and organizational effectiveness against the core 16 performance standards.

115. Increasing understanding of the interaction between gender equality and development, both theoretically and empirically is critical for raising demand for gender-related works and gender-informed projects. In spite of the growing recognition that sustainable development can be better ensured by addressing gender inequality, as demonstrated by IDA16's commitment to gender issues, demand from client countries remain very low, possibly because local government officials or development policy analysts do not fully grasp the potential impact of mainstreaming gender on welfare and development. This calls for further research into how and why gender equality matters for development, to ensure that gender differences are incorporated into development policy design in the most effective way possible.

116. The challenge here involves both strengthening the analytic links between gender and development efforts and undertaking a global-level information campaign that highlights the positive development outcomes of designing gender-informed projects in client countries. In this regard, the focus of the next World Development Report (2012 WDR) on development and gender equity is timely.

117. The financial incentives provided under the GAP Trust Funds through a competitive process enhanced gender mainstreaming in Bank operations and projects. They were also used to strengthen the coordination with donors and key stakeholders on the gender and development agenda, especially through capacity building. The GAP used a dual model of “top-up” funding and “matching grant funds” to promote women's economic empowerment, particularly in the four key markets—land and agriculture, finance and private sector development, infrastructure, and labor markets. More specifically, allocating financial incentives on a competitive basis helped raise awareness on gender issues within the institution, and in the process increased the prospects of designing successful gender-informed operations.

118. Moving forward, a key challenge to the gender agenda is resource mobilization, especially in a flat budget environment. The share of technical staff that are not gender experts receiving GAP “top-ups” or “matching grant funds” grew from 47% in the first GAP competitive call to 75% in the last call in the fourth quarter of 2010. Over time, the GAP built up the gender expertise of about 140 technical experts within the Bank, through its “learn-by-doing” approach. On the external front, GAP financing and support has also been drawn upon to build capacity for gender mainstreaming in infrastructure projects in collaboration with Multinational Development Banks (MDBs). More than 300 government officials from Africa, Asia and Latin America have participated in these capacity building events, which would eventually not only improve the design of gender-informed projects in infrastructure sectors, but also enhance cross-fertilization and exchanges under the south-south collaboration underpinning the MDB-sponsored projects. GAP financing has also facilitated collaboration with other stakeholders, most notably under the private sector leader platform. However, the end of the GAP implementation cycle in 2010 also meant the expiration of trust funds and resources critical to leveraging support from operational staff and donors for gender mainstreaming.

119. Improving the monitoring and impact evaluation of gender integration in policy and project lending is critical to the success of gender mainstreaming in the medium and long-term. Although progress has been made on all of the six World Bank Group Commitments on Gender Equality, strengthening M&E for greater accountability and results remains a challenge that can be achieved by:

- Strengthening partnerships across institutions to conduct gender monitoring;
- Continuing to improve gender statistics and indicators to monitor progress and expand the collection of sex-disaggregated data to other sectors for increased impact assessment; and
- Including gender as an independent variable in rigorous evaluations of the development impact of Bank operations;
- Developing an operational framework with key indicators for monitoring progress towards gender mainstreaming in Bank's operations and policies and for assessing the overall impact of World Bank's development assistance on women's economic empowerment in client countries, drawing on the Corporate Score Card and IDA 16 Results Measurement System; and
- Working with the regions, Networks and OPCS to develop a minimum set of core sector indicators and baselines for monitoring the progress towards gender equality in each sector.

120. Other challenges build on the notion that gender parity in human development is required to ensure women's economic empowerment and equal access to opportunities. Consequently, the World Bank has committed to the following actions in the context of the IDA 16 implementation:

- Preparing a new social protection strategy by 2012;
- Implementing a Reproductive Health Action Plan which focuses on priority countries with high mortality and total fertility rates; and
- Completing the forthcoming Education Sector Strategy and implementing a program of action to target gender issues in high priority countries.

121. Considering the improved performance in FY09 and FY10, challenges include sustaining that level of awareness and attention to gender especially over the IDA 16 implementation period underpinned by the GAP Transition Plan; increasing the quality of gender integration in the last two dimensions, women's empowerment and monitoring and evaluation; and finding more effective ways to mainstream gender concerns in policy lending. At the same time, increasing the welfare and development impact of gender mainstreaming in client countries could be critical to endogenously generating domestic demand. Moving forward, the success on the gender equality agenda will also depend on the ability to systematically include mechanisms to monitor gender impact in project design and implementation, and to assess ex-ante the potential effects of a given operation on the empowerment of women to enhance the overall development impact and welfare returns to beneficiaries.

Appendix: IDA16 Gender Mainstreaming Indicators, Targets, and Actions

Tier 1 Indicators

Indicator	Target
Gender parity in schooling	
Ratio of girls to boys in primary and secondary education	100% (MDG Target)
Ratio of female to male labor force participation	
Adolescent fertility rate (births per 1,000 women ages 15-19)	
Maternal mortality rate (modeled estimate, per 100,000 live births)	Reduce by two-thirds between 1990 and 2015 (MDG Target)

Tier 2 Indicators

Priority Areas	Indicator	Target
Health	Pregnant women receiving antenatal care during a visit to a health provider	

Tier 3 Indicators

Priority Areas	Indicator	Target
	Proportion of IDA projects that are gender-informed (%)	60
Country Assistance Strategies (CAS) and Policy Dialogue	Percentage of CASs that have been informed by country-specific gender analysis	100%
	Number of gender-informed ESW and AAA	
	Number of gender-informed national surveys	

Actions and Triggers

Special Theme 2: Accelerating Progress on Gender Mainstreaming and Gender-related MDGs

- Implement and review progress on the Action Plan on Gender Mainstreaming and Gender-Related MDGs, including:
 - 100 percent of IDA CASs will draw on and discuss the findings of a gender assessment, which would be supported through the issuance of a guidance note on the World Bank gender policy, training for staff on how to mainstream gender issues in CASs, and more robust corporate review of gender analysis of CASs by the PREM network.
 - increase gender-informed IDA investments and monitor progress continue to track three indicators to measure IDA's support to gender-based country outcomes in: (i) percentage of safety nets projects designed to mitigate risk and vulnerability for women and girls; (ii) percentage of agriculture and rural development operations that target women; and (iii) percentage of health projects that address high fertility and maternal mortality.

- the preparation of Regional Gender Action Plans.
 - implementation of the Reproductive Health Action Plan with a focus on 52 priority countries with high maternal mortality and total fertility rates, including 25 countries in the Africa Region.
 - the completion of the forthcoming Education Sector Strategy and the subsequent implementation of a program of action targeting gender issues in high priority countries.
- Complete World Development Report for 2012 focused on gender.

Appendix: Additional Figures and Results

Table A.1: Overall Gender-informed Investment vs. Policy Lending

FY	Gender-informed Lending (All)	Gender-informed Investment Lending (SIL, SIM, APL, FIL, ERL, LIL, TAL)	Gender-informed Policy Lending (DPLs Only)
2006	34%	31%	47%
2007	31%	30%	37%
2008	38%	39%	28%
2009	39%	41%	31%
2010	53%	57%	42%

Figure A.1: All Gender-informed Lending Except DPL's

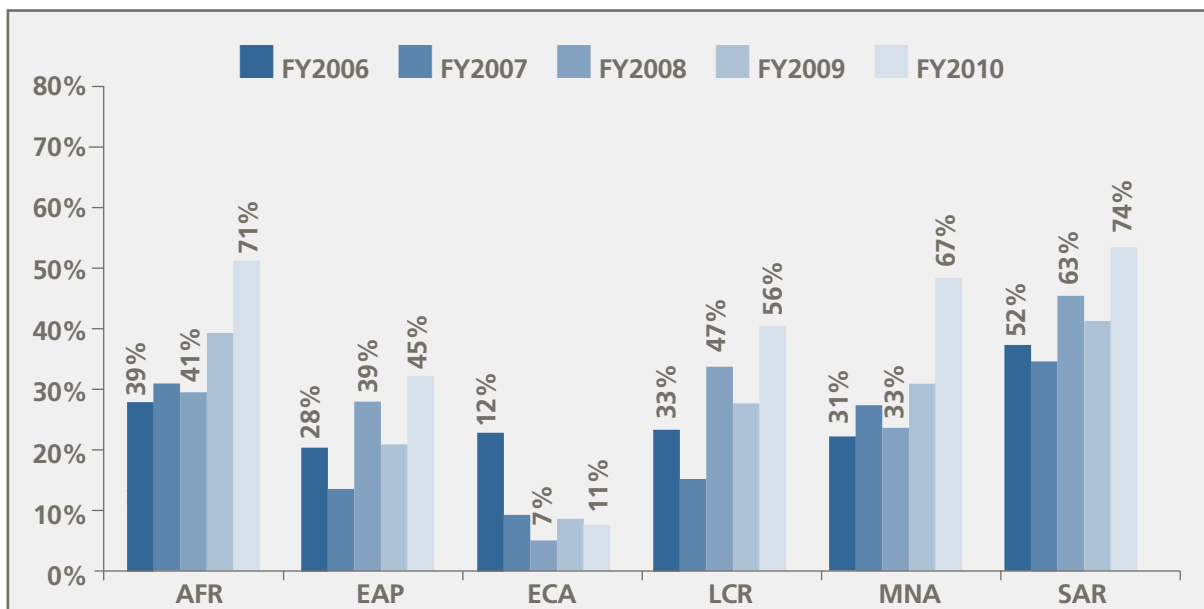


Table A.2: Probit Regression Results

<i>Dependent variable is Success if OAG is less than or equal to 3</i>											
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Constant	-0.44	-0.303	-0.311	-0.417***	-0.391***	-0.455***	-0.358***	-0.382***	-0.287	-0.496	-0.391***
Dummy for IBRD coun	-0.601***	-0.548***	-0.478***	-0.553***	-0.498***	-0.488***	-0.484***	-0.494***	-0.48***	-0.48***	-0.498***
Regions											
AFR	-0.195	-0.188	-0.206*	-0.162*	-0.167	-0.102	-0.186*	-0.163*	-0.209*		-0.167
EAP	-0.526***	-0.511***	-0.523***	-0.486***	-0.496***	-0.435**	-0.514***	-0.487***	-0.535***	-0.326***	-0.496***
ECA	-1.283***	-1.281***	-1.31***	-1.236***	-1.243***	-1.182***	-1.274***	-1.247***	-1.307***	-1.097***	-1.243***
LCR	-0.315**	-0.328**	-0.361***	-0.27**	-0.294**	-0.237	-0.319**	-0.289**	-0.371***	-0.161	-0.294**
MNA	-0.015	-0.019	-0.064				-0.085		-0.071	0.138	
SAR						0.089				0.209*	
Sectors											
ARD	0.807**	0.897**	0.921**	0.984***	0.963***	0.958***	0.951***	0.956***	0.897**	0.897**	0.963***
ED	0.816**	0.934**	0.971**	1.022***	1.013***	1.012***	1.002***	1.003***	0.951**	0.951**	1.013***
EMT	-0.592	-0.499	-0.399						-0.446	-0.446	
ENV	0.222	-0.099	-0.029						0.08	-0.08	
EP	0.146	0.223	0.309						0.268	0.268	
FPD	-0.599	-0.465	-0.377						-0.409	-0.409	
HE	1.493***	1.591***	1.626***	1.677***	1.661***	1.658***	1.654***	1.657***	1.599***	1.599***	1.661***
PO	0.756*	0.844*	0.855*	0.932***	0.93***	0.928***	0.886***	0.888***	0.868**	0.868**	0.93***
PS	-0.037	-0.005	0.032						0.011	0.011	
SDV	1.555***	1.618***	1.653***	1.706***	1.696***	1.696***	1.687***	1.686***	1.633***	1.633***	1.696***
SP	1.37***	1.453***	1.511***	1.537***	1.53***	1.529***	1.535***	1.537***	1.473***	1.473***	1.53***
TR	0.337	-0.246	-0.204						0.228	-0.228	
UD	-0.048	0.022	0.061						0.034	0.034	
WAT	0.027	0.159	0.181						0.165	0.165	
Lending instrument											
APL	0.253										
DPL	0.247										
ERL	-0.194										
FIL	0.343										
SIL	0.32										
SIML	0.306										
Years											
2007	-0.159	-0.152		-0.14	-0.141	-0.142			-0.151	-0.151	-0.141
2008	0.051	0.053		0.048	0.048	0.048			0.052	0.052	0.048
2009	0.106	0.099		0.103	0.12	0.119			0.118	0.118	0.12
2010	0.612***	0.618***	0.633***	0.613***	0.637***	0.637***	0.625***	0.625***	0.643***	0.643***	0.637***
Total commitments	0**	0**		0**							
LR statistic	619.3442	606.0691	595.0989	577.5611	573.3014	573.5602	568.2746	568.0382	600.6725	600.6725	573.3014
Prob(LR statistic)	0	0	0	0	0	0	0	0	0	0	0
Obs with Dep=0	972	972	972	972	972	972	972	972	972	972	972
Obs with Dep=1	643	643	643	643	643	643	643	643	643	643	643
Total obs	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615

Table A.3: Probit Regression with Macro Variables

Dependent variable is Success if OAG is less than or equal to 3

Constant	2.566	0.054	0.161	0.066	-0.336
Dummy for IBRD countries	-0.678*	-0.65*	-0.718**	-0.804**	-0.392***
Regions					
AFR	-0.451	-0.343	-0.223	-0.321**	-0.109
EAP	-0.839***	-0.882***	-0.715***	-0.752***	-0.468***
ECA	-1.367***	-1.366***	-1.242***	-1.311***	-1.155***
LCR	0.168	0.089	0.143	0.134	-0.196
MNA	0.206	0.173	0.185	0.273	0.015
Sectors					
ARD	0.731	0.74	0.675	0.942*	0.972*
ED	0.855	0.863	0.814	0.996*	0.949*
EMT	-0.501	-0.494	-0.521	-0.388	-0.401
ENV	0.181	0.2	0.188	-0.04	-0.248
EP	-0.524	-0.525	-0.555	-0.345	0.042
FPD	-1.15*	-1.152*	-1.182*	-0.947	-0.551
HE	1.25**	1.26**	1.194**	1.476***	1.708***
PO	0.363	0.373	0.337	0.789	0.97*
PS	-0.23	-0.227	-0.278	-0.066	0.176
SDV	0.566	0.598	0.552	1.161*	1.545***
SP	1.042	1.063	1.032	1.384**	1.589***
TR	-0.874	-0.868	-0.925	-0.468	-0.093
UD	-0.319	-0.273	-0.297	-0.039	0.071
WAT	-0.085	-0.1	-0.163	0.093	0.072
Lending instrument					
APL	0.181	0.16	0.187	0.075	0.109
DPL	0.656*	0.645*	0.635	0.456	0.287
ERL	-0.651	-0.679	-0.666	-0.757**	-0.563*
FIL	1.108	1.056	1.047	0.677	0.268
SIL	0.175	0.161	0.154	0.127	0.218
SIML	0.257	0.266	0.252	0.102	0.169
Years					
2006	0.237	0.261	0.225	-0.207	-0.195
2007	0.098	0.115	0.109	-0.351**	-0.333***
2008	0.373	0.392	0.385	-0.042	-0.104
2009					
CPIA Gender	0.127	0.165	0.044	0.022	
GDP per capita	0	0**	0**	0***	0**
Female mortality rate	-0.003*	-0.001	-0.001		
Share of females in labor force	0.018	0.015			
Life expectancy for females	-0.037				
Total commitments					
LR statistic	205.555	205.2734	207.6068	292.9089	446.1722
Prob(LR statistic)	0	0	0	0	0
Obs with Dep=0	321	323	327	424	788
Obs with Dep=1	234	234	234	322	435
Total obs	555	557	561	746	1223

Table A.4: Marginal Effects of Changing Sectors from Agriculture and Rural Development

Marginal effect of sectors (deviation from ARD)					
	ED	EP	FPD	SP	TR
Regions	2006				
AFR	0.385	0.071	-0.222	0.572	-0.142
EAP	-0.101	-0.019	0.058	-0.150	0.037
ECA	-0.809	-0.150	0.466	-1.204	0.299
	2007				
AFR	0.239	0.044	-0.137	0.355	-0.088
EAP	-0.247	-0.046	0.142	-0.367	0.091
ECA	-0.955	-0.177	0.550	-1.421	0.352
	2008				
AFR	0.452	0.084	-0.260	0.673	-0.167
EAP	-0.033	-0.006	0.019	-0.050	0.012
ECA	-0.741	-0.138	0.427	-1.104	0.274
	2009				
AFR	0.474	0.088	-0.273	0.706	-0.175
EAP	-0.011	-0.002	0.006	-0.017	0.004
ECA	-0.719	-0.134	0.414	-1.071	0.266
	2010				
AFR	0.935	0.174	-0.539	1.391	-0.345
EAP	0.449	0.084	-0.259	0.669	-0.166
ECA	-0.259	-0.048	0.149	-0.385	0.095

Table A.5: Marginal Effects of Changing Lending Instruments from DPL

Marginal effect of sectors (deviation from DPL)					
	APL	ERL	FIL	SIL	SIML
Regions					
2006					
AFR	-0.090	-0.065	0.021	-0.096	-0.077
EAP	-0.398	-0.289	0.093	-0.428	-0.342
ECA	-0.861	-0.624	0.200	-0.924	-0.739
2007					
AFR	-0.152	-0.110	0.035	-0.164	-0.131
EAP	-0.461	-0.334	0.107	-0.495	-0.396
ECA	-0.923	-0.670	0.215	-0.992	-0.793
2008					
AFR	-0.076	-0.055	0.018	-0.082	-0.065
EAP	-0.385	-0.279	0.089	-0.413	-0.330
ECA	-0.847	-0.615	0.197	-0.910	-0.727
2009					
AFR	-0.040	-0.029	0.009	-0.043	-0.035
EAP	-0.349	-0.253	0.081	-0.375	-0.300
ECA	-0.811	-0.589	0.189	-0.872	-0.697
2010					
AFR	0.216	0.156	-0.050	0.232	0.185
EAP	-0.093	-0.068	0.022	-0.100	-0.080
ECA	-0.556	-0.403	0.129	-0.597	-0.477

Table A.6: Oaxaca Decomposition Results and Estimations

VARIABLES	ALL COUNTRIES			IDA COUNTRIES			IBRD COUNTRIES		
	2006	2009	2010	2006	2009	2010	2006	2009	2010
AFR	-0.10 (0.08)	0.07 (0.08)	-0.02 (0.08)	-0.17* (0.10)	0.05 (0.09)	-0.04 (0.08)	0.10 (0.28)	0.33 (0.28)	-0.10 (0.25)
EAP	-0.24** (0.10)	-0.14 (0.09)	-0.23*** (0.08)	-0.36*** (0.13)	-0.15 (0.14)	-0.11 (0.10)	0.21 (0.16)	0.13 (0.22)	-0.17 (0.16)
ECA	-0.42*** (0.09)	-0.33*** (0.09)	-0.46*** (0.08)	-0.47*** (0.11)	-0.33*** (0.12)	-0.51*** (0.12)	-0.08 (0.15)	-0.13 (0.22)	-0.30** (0.15)
LCR	-0.28*** (0.09)	-0.15* (0.08)	-0.20** (0.08)	-0.20 (0.16)	0.04 (0.14)	-0.22* (0.13)	0.11 (0.15)	0.07 (0.22)	0.03 (0.15)
MNA	-0.20 (0.12)	-0.02 (0.12)	0.02 (0.10)	-0.24 (0.18)	-0.07 (0.21)	0.18 (0.16)	0.27 (0.18)	0.27 (0.24)	0.07 (0.17)
ARD	0.36 (0.29)	0.71*** (0.24)	-0.12 (0.43)	-0.01 (0.25)	0.82* (0.47)	-0.05 (0.41)	-0.30 (0.19)	0.41 (0.40)	0.45 (0.51)
ED	0.39 (0.30)	0.60** (0.25)	-0.07 (0.43)	0.11 (0.27)	0.69 (0.48)	-0.02 (0.42)	-0.57** (0.22)	0.39 (0.41)	0.44 (0.51)
EMT	0.04 (0.30)	0.20 (0.25)	-0.61 (0.43)	-0.38 (0.27)	0.30 (0.47)	-0.52 (0.42)	-0.49** (0.21)	0.03 (0.41)	0.01 (0.49)
ENV	0.17 (0.31)	0.13 (0.27)	-0.26 (0.45)	-0.12 (0.34)	0.29 (0.51)	-0.18 (0.45)	-0.36* (0.21)	-0.06 (0.42)	0.29 (0.54)
EP	0.26 (0.31)	0.25 (0.26)	-0.19 (0.44)	-0.28 (0.28)	0.46 (0.49)	-0.06 (0.43)		0.05 (0.41)	0.44 (0.48)
FPD	-0.05 (0.30)	0.22 (0.26)	-0.55 (0.43)	-0.50* (0.27)	0.25 (0.49)	-0.64 (0.42)	-0.32* (0.18)	0.14 (0.42)	0.25 (0.49)
HE	0.71** (0.30)	0.88*** (0.25)	-0.07 (0.43)	0.24 (0.26)	0.91* (0.48)	-0.11 (0.42)	0.43* (0.26)	0.81** (0.41)	0.66 (0.52)
PO	0.68** (0.33)	0.74** (0.30)	-0.46 (0.47)	0.08 (0.32)	1.08** (0.52)	-0.22 (0.47)		0.00 (0.54)	
PS	0.45 (0.30)	0.31 (0.26)	-0.55 (0.44)	0.02 (0.28)	0.53 (0.51)	-0.41 (0.44)	-0.15 (0.20)	0.15 (0.43)	0.11 (0.51)
SDV	0.44 (0.37)	0.94*** (0.30)	0.14 (0.47)		1.00* (0.52)	0.02 (0.51)		0.94* (0.55)	0.98* (0.56)
SP	0.80** (0.31)	0.87*** (0.25)	-0.05 (0.43)	0.35 (0.32)	0.97** (0.48)	-0.04 (0.41)	0.19 (0.23)	0.70* (0.41)	0.61 (0.51)
TR	0.12 (0.29)	0.29 (0.25)	-0.54 (0.43)	-0.34 (0.27)	0.38 (0.47)	-0.35 (0.42)	-0.40** (0.20)	0.12 (0.40)	0.03 (0.51)
UD	0.02 (0.30)	0.28 (0.25)	-0.37 (0.43)	-0.43 (0.29)	0.35 (0.50)	-0.30 (0.42)	-0.46** (0.22)	0.09 (0.40)	0.18 (0.52)
WAT	0.30 (0.31)	0.37 (0.25)	-0.38 (0.43)	0.04 (0.30)	0.45 (0.49)	-0.28 (0.43)	-0.45* (0.24)	0.20 (0.40)	0.25 (0.51)
APL	-0.23 (0.22)	-0.00 (0.16)	0.09 (0.17)	0.25 (0.45)	-0.08 (0.21)	-0.09 (0.43)	0.25 (0.29)	0.16 (0.33)	0.03 (0.31)
DPL	-0.16 (0.21)	0.06 (0.16)	-0.05 (0.15)	0.47 (0.45)	-0.09 (0.23)	-0.36 (0.44)	-0.09 (0.27)	0.23 (0.33)	0.07 (0.29)
ERL	-0.30 (0.23)	-0.15 (0.17)	0.14 (0.18)	0.14 (0.45)	-0.20 (0.20)	-0.06 (0.43)	0.14 (0.44)	0.00 (0.52)	0.14 (0.39)
FIL	-0.31 (0.32)	-0.03 (0.25)			-0.10 (0.49)	-0.30 (0.47)		0.10 (0.41)	0.09 (0.35)
SIL	-0.23 (0.21)	0.02 (0.15)	0.08 (0.15)	0.22 (0.44)	0.02 (0.19)	-0.07 (0.42)	0.23 (0.27)	0.15 (0.33)	0.13 (0.29)
SIML	-0.38 (0.25)		0.00 (0.24)	0.04 (0.48)			0.07 (0.32)		0.16 (0.36)
TAL	-0.41* (0.24)		0.00 (0.19)	-0.00 (0.48)		-0.28 (0.44)	0.15 (0.31)		
FM		-0.07 (0.49)							
GIC			-0.61 (0.48)	-0.44 (0.39)	0.08 (0.56)	-0.57 (0.46)			
SAL				0.40 (0.61)			0.18 (0.34)		
Constant	0.49 (0.36)	0.00 (0.29)	0.94** (0.45)	0.50 (0.50)	-0.05 (0.44)	1.11* (0.58)	0.24 (0.33)	-0.22 (0.56)	0.03 (0.58)
Observations	297	327	384	182	195	221	115	132	163
R-squared	0.354	0.372	0.335	0.405	0.368	0.351	0.430	0.379	0.313

The World Bank reports annually on progress in implementing its Gender Mainstreaming Strategy, a strategy which was approved by the Bank's senior management and discussed by the Board of Executive Directors in 2001.

The Bank Group's *Gender Action Plan: Gender Equality as Smart Economics (2007-2010)* was launched in January of 2007. The *Gender Action Plan* is designed to accelerate the integration of gender concerns in economic sectors such as private sector development, agriculture and infrastructure— areas which are essentials for growth and poverty reduction, but in which progress in gender mainstreaming had lagged achievement in the social sectors.



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