

**Gender Equality as Smart Economics:
World Bank Group Gender Action Plan**

First Year Progress Report
(January 2007-January 2008)

February 21, 2008

Acronyms and Abbreviations

AC	Advisory Council on Women's Economic Empowerment
ADePT	Stata Software Platform for Automated Economic Analysis
AFR	Africa Region
ARD	Agriculture and Rural Development Sector
CDD	Community Driven Development
DEC	Development Economics Department
DFID	UK's Department for International Development
EAP	East Asia and Pacific Region
EC	Executive Committee
ECA	Europe and Central Asia Region
ESW	Economic and Sector Work
GAP	Gender Action Plan
ICA	Investment Climate Assessment
ICRW	International Center for Research on Women
ICS	Investment Climate Survey
IFC	International Finance Corporation
IFC	International Finance Corporation
IFC GEM	IFC's Gender Entrepreneurship Markets
LCR	Latin America and Caribbean Region
LEG	Legal Vice Presidency
LSMS	Living Standard Measurement Survey
MAPS	Marrakesh Action Plan for Statistics
MDG3	Gender Equality Millennium Development Goal
MNA	Middle East and North Africa Region
NGOs	Non-Governmental Organizations
PREM	Poverty Reduction and Economic Management Network
PSD	Private Sector Development Network
RBI	Results-Based Initiative
SAR	South Asia Region
SDN	Sustainable Development Network
UNECE	United Nations Economic Commission for Europe
UNIFEM	United Nations Fund for Women
UNSD	United Nations Statistics Division
WBI	World Bank Institute

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Executive Summary

This report provides the first update of *Gender Equality as Smart Economics: A World Bank Group Gender Action Plan* (GAP), a year after implementation began in January 2007. The plan commits the Bank Group to ‘do more’ to help achieve gender equality by more fully utilizing its comparative advantage in the economic sectors and in analytical work.

The plan’s objective is to advance women’s economic empowerment in Bank client countries to promote shared growth and accelerate implementation of MDG3. It does so by *making markets work for women* (at the policy level) and *empowering women to compete in markets* (at the individual level), focusing on four key markets: land, labor, agriculture, and finance, and on infrastructure, which underpins access to all markets. It has a four-year time frame (FY07-FY11) and four main activities or ‘windows’: operations; results-based initiatives; research, impact evaluation and statistics; and communications.

The GAP is governed by an Executive Committee (EC) of Bank staff representing the networks, regions and IFC, and receives guidance from an Advisory Council (AC) with ministerial level representation from donor and client countries. In the first year, the plan mobilized significant resources from both the Bank’s own funds and donor contributions. Pledges to date total \$36.7m.—an additional \$12m. over the original four-year budget of \$24.5m. Receipts total 16.3m., \$10.1m. from donor contributions and \$6.1m. from Bank budget allocations in FY07 and FY08. Two strategic activities have been added to the original plan: collaboration with the Government of Liberia and the Nike Foundation to expand economic opportunities for adolescent girls, and a two-year program of research and advocacy to include a gender dimension in *Doing Business*.

The GAP has allocated \$14.9m. in FY07-FY08 to fund activities under its four windows. Funds have elicited substantial demand from Bank staff to en-gender Bank work in the economic sectors through two calls for proposals. Seventy-one projects were selected from a total of 171 proposals submitted by Bank staff. The plan also funds results-based initiatives, research, statistics and a critical mass of impact evaluations. An independent assessment found that GAP support is adding value and not substituting for funds that would otherwise be available for gender work; a main benefit has been to create dedicated time in staff portfolios to work on gender issues.

While it is too early in the plan’s implementation to gauge its influence on Bank practice, there are encouraging signs; for instance, a study on land titling in Ethiopia should affect future operations in that sector. Support for integrating gender variables in instruments, such as enterprise, living standards and poverty surveys, should provide the basic information and knowledge needed for expanded en-gendering economic sector work. In addition, the GAP has helped draw international attention to the importance of women’s economic empowerment. The plan was endorsed, inter alia, by the German Chancellor, the Development Committee in their spring 2007 meeting, and the G8 in its 2007 communiqué.

A monitoring framework and project baseline are being defined and will be used to measure the impact of GAP funding on Bank operations. An important question is whether the results can be fully institutionalized in four years. Evaluation and dissemination of emerging best practice and lessons learned will be critical to ensure the sustainability of GAP achievements.

Staff welcomes guidance on the questions raised in paragraph 10 of the report.

I. Introduction¹

Background

1. **Greater gender equality is both valuable in itself and instrumental in reducing poverty and promoting growth.** There is a business case for investing in reducing gender disparities in developing countries—increasing women’s health and education and boosting their labor force participation, productivity and earnings reduces current poverty and promotes growth. In addition, by improving the well-being of children, increased gender equality enhances the prospects for future poverty reduction and growth.² (Box 1.)

Box 1. Investing in Women: Evidence on the Business Case

- Closing the gender gaps in education in countries where girls’ school enrollment is lower than boys’ could result in an increase of 0.1 to 0.3 percentage points in per capita growth rates.³
- In Sierra Leone, lack of adequate policies and programs to address anemia among women will result in agricultural productivity losses among the female labor force of almost \$100 million over the next five years.⁴
- Gender equality in access to farm inputs in Sub Saharan Africa could increase agricultural output by 20 percent.⁵
- In Brazil, the survival probability of a child increases by about 20 percent when income is in the hands of the mother instead of the father.⁶
- Indian states with higher female labor force participation are precisely those with faster growth, and this growth lifts people out of poverty.⁷
- In selected LAC countries, lowered female earnings, as a result of family violence against women, translate into about 2 percent reduction in GDP.⁸

¹ This report has been prepared by the Gender and Development Unit, PREM Network.

² World Bank, 2007, *Confronting the Challenges of Gender Equality and Fragile States: Global Monitoring Report 2007*, World Bank Washington, D.C.

³ Abu-Ghaida, Dina and Stephan Klasen, 2004, The Costs of Missing the Millennium Development Goal on Gender Equity, *World Development*, 32 (7): 1075-1107.

⁴ Darnton-Hill, I., P. Webb, P.W.J. Harvey, J.M. Hunt, N. Dalmiya, M. Chopra, M.J. Ball, M.W. Bloem, and B. De Benoist, 2005, Micro-nutrient deficiencies and gender: social and economic costs, *The American Journal of Clinical Nutrition*, 81, 5, 1198S-1205S.

⁵ Udry, Christopher, John Hoddinott, Harold Alderman, and Lawrence Haddad, 1995, Gender differentials in farm productivity: Implications for household efficiency and agricultural policy, *Food Policy* 20:407-423

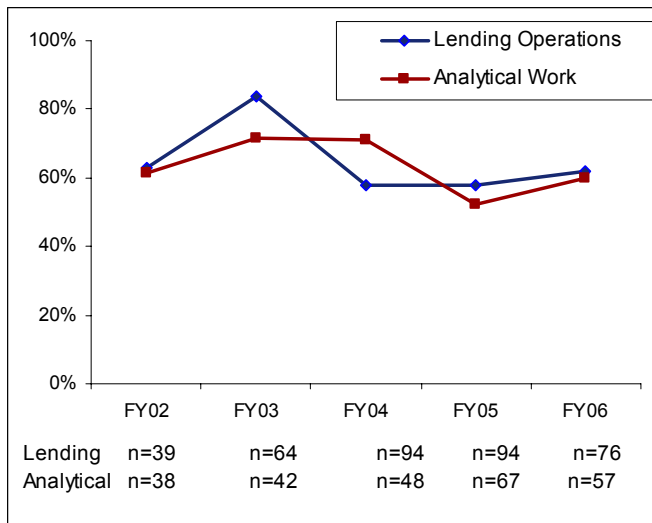
⁶ Thomas, D., J. Strauss and M.M Henriques. 1990, Child Survival, Height for Age and Household Characteristics in Brazil, *Journal of Development Economics*, 33: 197-234.

⁷ Besley, Timothy, Robin Burgess and Berta Esteve-Volart, 2005, Operationalising Pro-Poor Growth: India Case Study, Washington, D.C.

⁸ Morrison, Andrew and Maria Beatriz Orlando, 1999, El impacto socioeconómico de la violencia doméstica: Chile y Nicaragua in Andrew Morrison and Maria Loreto Biehl (Eds.) *Too Close to Home: Domestic Violence in the Americas*, World Bank, Washington, D.C.

2. **Despite their development benefits, the World Bank’s track record in implementing policies to promote gender equality in client countries is mixed.** The gender mainstreaming strategy that the Bank adopted in 2001 resulted in greater attention to gender issues in operations and analytical work, but that attention declined over time (Figure 1). In addition, gender concerns have been more easily integrated in the social sectors than in the economic sectors (Table 1).

Figure 1. Gender Mainstreaming into Lending and Analytical Work, FY02-FY06



Note: Lending includes results for operation in the design stage and analytical work includes PAs, CASS and ESW.

Source: World Bank, 2007, *Gender Annual Monitoring Report 2006*, World Bank, Washington, D.C.

Table 1. Gender in Core Analytical Work FY02-FY06* (n=131)

Sectors	%
Education	28%
Health	24%
Labor Market	8%
Insurance/Pensions	8%
Political Participation	5%
Agriculture	5%
Water	4%
Credit/land	4%
Law/Legal Reform	3%
Infrastructure	1%
	100%

Note: *Core analytical reports include country economic memoranda, public expenditure reviews and development policy reviews. Does not include data for FY03

Source: World Bank, 2007, *Gender Annual Monitoring Report 2007*, World Bank, Washington, D.C.

3. **Improving the Bank’s performance by more fully utilizing its comparative advantage in the economic sectors and in analytical work** was a logical focus when, in early 2006, it was challenged by member countries to ‘do more’ to help achieve gender equality. The Bank responded by producing, in 100 working days in partnership with donor countries, a plan of action to speed implementation of its gender mainstreaming strategy and draw international attention to the development importance of increasing women’s economic opportunities.

4. **This paper provides the first update on “Gender Equality as Smart Economics: A World Bank Group Gender Action Plan” (GAP), a year after implementation began in January 2007.** It responds to the request of the World Bank Board for periodic updates on the plan’s implementation when it discussed the GAP in September of 2006.

Main Features

5. **The plan's objective is to advance women's economic empowerment in Bank client countries to promote shared growth and accelerate the implementation of MDG3.** It does so by *making markets work for women* (at the policy level) and *empowering women to compete in markets* (at the individual level), with a focus on four key markets: land, labor, agricultural product, and financial markets, with potential to produce rapid and sustained increases in women's productivity and incomes. Infrastructure is also targeted, as it underpins activities in each of the four markets.
6. **The plan seeks to achieve this objective by influencing the way the Bank does business in the economic sectors.** It has a four-year time frame (FY07-FY11) and four main activities or 'windows': operations and analytical work; results-based initiatives;⁹ research, impact evaluation and statistics; and communications. The GAP commits the World Bank Group to intensify gender equality work in financial markets and private sector development; agriculture and land markets; labor markets; and infrastructure.
7. **While the plan should translate into positive impacts in terms of expanding women's opportunities in client countries, intermediate measures of success are more Bank-specific.** These include generating knowledge on the business case for gender equality; engendering Bank analytical work in the economic sectors; influencing the tools and instruments the Bank uses for accomplishing its economic sector goals and technical assistance; building a body of statistics and indicators on economic participation disaggregated by gender; and informing the Bank's capacity-building and learning programs.
8. **The plan is selective; evidence-based and oriented to measuring results; and uses incentives to generate demand.** While acknowledging that education and health are long-term investments for growth, the plan is more narrowly focused on boosting women's economic empowerment in the short term and concentrating work in selected countries to increase the potential impact of GAP support. The GAP assumes that providing evidence that buttresses the business case for gender equality will influence staff inside the Bank and that demonstration effects will do the same outside the Bank. The plan emphasizes gathering evidence on the business case and measuring results and impacts. It uses financial incentives to increase internal demand for GAP work, and assumes that incentives can work better than mandates in convincing Bank staff to embrace gender equality objectives in their work.
9. **The communications window extends the plan beyond the Bank;** the intention is to keep the issue of women's economic empowerment visible in the international development agenda and galvanize donor and member countries to embrace this objective.

⁹ Results-based initiatives seek to increase women's economic opportunities in the short term through in-country interventions that include rigorous impact evaluation. Six of these initiatives (in Cambodia, Egypt, Kenya, Lao PDR, Liberia, Peru) are funded by a grant from the Development Grant Facility to The United Nations Fund for Women (UNIFEM), the implementing agency, and the International Center for Research on Women (ICRW), the evaluator.

Questions to Guide the Review of Activities

10. **The following questions help review progress during the first year of GAP implementation:**

- **Financial incentives:** Do financial incentives generate Bank demand for GAP work? Are financial incentives funding activities that otherwise would not take place or is there a substitution or ‘crowding out’ effect? How can the risk of substitution be avoided?
- **Selectivity:** Has the GAP kept its subject boundaries and selected countries focus? Is the restricted focus on the economic sectors adding value or displacing interest in the more ‘accepted’ gender work in the social sectors?
- **Demand-generated work:** Does a demand-driven approach yield the strategic work that can affect the way the Bank does business? Is demand-driven work cutting-edge? What is the correct balance between fostering demand and funding more strategic work?
- **Measuring results and impacts:** Is the GAP funding activities that will yield quantifiable results and impacts? Will this evidence lead to sustainable improvements in the way the Bank conducts its business?
- **Increasing attention to and partnerships around the issue of women’s economic empowerment:** Is the GAP an effective vehicle to focus donor and client attention to and collaboration on gender relevant issues?

II. First Year Accomplishments (January 2007-January 2008)

Implementation

11. **The GAP became fully operational in the first months of calendar year 2007.** The GAP is governed by an Executive Committee (EC) of Bank staff representing the networks, regions and IFC, and receives guidance from an Advisory Council (AC) with ministerial level representation from donor and client countries. These bodies were set in place and met during the year (the EC met four times, the AC twice during the year). The EC decided on specific directions for GAP implementation, two competitive calls for proposals and a plan for statistics. The AC monitored progress and launched broader initiatives on MDG3. In addition, an ad-hoc committee was formed to assist the EC in deciding on expressions of interest for research and impact evaluations. (Annex 1 lists the members of these different bodies.)

12. **Significant resources were mobilized from both the Bank’s own funds and donor contributions.** Pledges to date total \$36.7m.—an additional \$12m. over the original four-year budget of \$24.5m. Receipts total \$16.3m. The Bank has disbursed funds to the GAP from the President’s FY07 contingency fund, the Development Grant Facility, an incremental allocation in the FY08 World Bank budget, and FY08 matching funds from the regions and networks (see Table 2). Not included in these figures is IFC’s contribution, with an in-kind equivalent of \$1.1m. in funding.

13. **Australia, Canada, Denmark, Germany, Iceland, Norway, Spain, Sweden, the United Kingdom, and the Nike Foundation have pledged a total of \$24.5m to the GAP.** A multi donor trust fund was set up to manage donor contributions (Table 2.1 in Annex 2 lists donor pledges). There is strong leadership and support of GAP-related activities in Part 2 countries such as Afghanistan, Egypt and Liberia.

Table 2. Financial Contributions (as of January 2008) in US\$

SOURCE	PLEDGES	RECEIPTS
Trust Fund	24,495,386	10,136,125*
Bank Budget	12,193,169	6,193,169
Total	36,688,555	16,329,294

*Includes anticipated receipts during the current fiscal year.

14. **There is high demand for GAP funding in the Bank.** A total of 171 proposals were submitted in the first two proposal calls; seventy-one were selected for funding. Seventy seven expressions of interest were received for a third research and impact evaluation call; of these, 34 were invited to submit full proposals.

15. **This demand, however, has included proposals (in education and health) that go beyond the economic sector focus of the plan.** The committee's general policy has been not to fund these proposals, since the plan's main objective is to fill an existing gap in the Bank's work in the economic sectors.

16. **Sector selectivity has been maintained through the selection process and the more narrowly defined second proposal call, but this has not been the case with country selectivity.** The competitive process has favored identifying and supporting opportunities across a range of countries over the original intention to have a country focus, with a limited number of countries with a comprehensive set of GAP funded activities. Currently, the plan supports initiatives in 56 countries (see Annex 4)¹⁰.

17. **The limited evidence to date suggests that in its first year the GAP has strengthened lines of work already underway,** for instance, work on financial services and entrepreneurship, land titling, mining, and transport. The GAP has not been implemented in a vacuum. The Bank Group has a long history of working on gender and development issues, including work in the economic sectors. The plan builds on and complements on-going work on gender in the regions and networks. As it becomes better known, GAP support will likely branch out to cover a more diverse set of topics. As an example, four networks that did not participate in the first call for proposals did so in the second.

18. **There seems to be little evidence, at least from staff interviews, that a substitution effect is taking place.** Interviews with task team leaders who applied for GAP support (conducted by an external evaluator) suggest that the GAP is not crowding

¹⁰ In Afghanistan, Liberia and Kenya, the GAP supports comprehensive activities.

out or substituting for other available funds for gender issues. GAP funds have allowed for additional activities that otherwise would have not been implemented.¹¹

19. The EC has selected proposals based on their merits and has not imposed sectoral or regional weights. Despite this, the distribution of funds reflects the Bank's overall priorities. This distribution reflects the priority given to Africa (Annex 3 distributes GAP funds by region and network and provides a list of proposals funded under calls 1 and 2). In addition, the Bank's emphasis on measuring results is reflected in the large number of expressions of interest submitted to engender impact evaluations of Bank operations¹². Guidance and strong support from the EC have been instrumental in making GAP funded operations move ahead in regions and networks.

20. The GAP has progressed from an open, demand-driven approach to more targeted demand, and to funding strategic work. Demand-driven approaches are generally more transparent, reflect broader interests, pick up opportunities that may not be known, and have greater outreach. Their ability to yield a strategic focus is, however, limited. More targeted approaches can ensure keeping a strategic focus.

21. Building on the lessons learned from the first call for proposals, where the open demand-driven approach did not yield a critical mass of strategic themes, the second call was structured more narrowly around thematic areas. The selection process included formal rankings by the regions to better reflect current regional priorities. In addition, in its last meeting the EC decided to utilize the FY08 unallocated balance for strategic regional activities with the greatest potential to promote women's economic empowerment.

22. Two activities not contemplated in the original four-year plan have been added to take advantage of strategic opportunities; these activities will be covered with the additional pledges. They are (a) a collaboration with the Government of Liberia and the Nike Foundation to expand economic opportunities for adolescent girls in Liberia and pilot a three-way government, private sector and Bank collaboration that could be replicated in other countries (\$3m., and (b) a two-year program of research and advocacy to include a gender dimension in *Doing Business* (\$2.1m.).

23. The GAP has drawn international attention to the importance of women's economic empowerment and has been endorsed by the Development Committee, the German Chancellor, and the leaders of G8. The plan received the personal endorsement of German Chancellor Angela Merkel at a High Level Conference the German government co-organized with the Bank in February 2007 in Berlin¹³. She said: "I fully support the implementation of the World Bank's Gender Action Plan, as German Chancellor, but also in my current capacity as Chair of the G8 and President of the

¹¹ Grown, Caren, 2008, "Independent Assessment of First Year Implementation of the WBG Gender Action Plan," Report Prepared for the World Bank, Draft, February, Washington, D.C.

¹² Forty (40) out of 77 expressions of interest submitted to the Research Call are for impact evaluation.

¹³ BMZ, 2007, High-Level Conference: "Women's Economic Empowerment as Smart Economics: A Dialogue on Policy Options", Organized by the Federal Ministry for Economic Cooperation and Development (BMZ), February 22-23, 2007, Berlin.

European Union.” Thereafter, the Presidents and Prime Ministers of the Group of Eight leading industrialized nations (“the G8”) endorsed the World Bank Group’s Gender Action Plan at the G8 summit meeting in June 2007¹⁴. The Plan also received the unanimous support from Finance Ministers of industrial and developing countries during the April 2007 Development Committee meetings (Box 2).

Box 2. World Bank Group’s new Gender Action Plan unanimously endorsed by Ministers at 2007 Spring Meetings

Finance and Development Ministers convened at IMF and World Bank headquarters in April 2007 for the annual Spring Meetings of the Development Committee, highlighted the importance of gender equality in the official communiqué. They endorsed “*Gender Equality as Smart Economics*,” and called for the action plan’s rapid implementation.

Summing up the Committee’s discussion, Finance Minister Agustín Carstens of Mexico, who chaired the meetings, concluded: “Recognizing the economic opportunities lost by not facilitating women’s contribution to economic growth, Ministers commend the launching of the Gender Equality as Smart Economics Action Plan. They encourage the Bank to commit the necessary resources to ensure full implementation of the plan in order to scale up support for the economic empowerment of women.”

Sources: Development Committee, 2007, Development Committee Communiqué, April 15, 2007, Washington, D.C., paragraph 6; Development Committee, 2007, Statement by Mr. Augustin Carstens, Chairman of the Development Committee, Minister of Finance and Public Credit, Mexico, April 15, 2007, Washington, D.C.

Activities Underway

24. The GAP has allocated \$14.9m. in FY07-08 to fund activities under its four windows. \$4.5m. supports operations and analytical work in the four markets (land, labor, product and financial) and infrastructure; \$2.9m. funds results based initiatives; \$4.4m. has been allocated to research, impact evaluations and statistics; \$1.2m. to communications and capacity building, \$0.6m. to *Doing Business* and \$0.7m. to coordination. The remaining balance (\$1.4m.) will be used for strategic regional activities and the establishment of a ‘just in time’ window that will provide small grants on the basis of simplified procedures to engender ESW and operations throughout the year (Table 2.2 in Annex 2 details FY07- FY08 expenditures and commitments). The following section discusses activities underway in the four markets and infrastructure.

Activities funded in the four markets and infrastructure

25. Women’s participation rates in the labor market lag behind men’s in virtually all countries. The GAP funds 22 activities addressing barriers to women’s labor force participation distributed in four areas: en-gendering labor market operations (3), improving statistics on women’s labor force participation (4), generating knowledge on gender and labor market issues to promote policy dialogue with client countries (14), and conducting one pilot initiative to promote women’s employability and earnings.

¹⁴ G8, 2007, “Growth and Responsibility in Africa,” Summit Declaration, G8 Summit, 8 June 2007, paragraph 29.

26. **Examples of GAP funded work in labor markets include:**

- In Argentina, labor market gender issues are being mainstreamed in the *Heads for Household Project* and the *Lifelong Learning and Training Project*. Work plans for municipal employment offices will be used to improve gender equity in access to employment, address discrimination in employment agencies, and develop compensatory policies to address barriers to female labor force participation.
- In Chile, the GAP supports a component in the *Lifelong Learning Project* to pilot and test new life learning programs geared to increasing women's labor force participation.
- In Tanzania, an experiment was launched to measure the effects of survey design and respondent characteristics on the collection of reliable gender-disaggregated labor statistics.
- In Dakar, analytical work found that women's strong presence in the informal sector, in low-capital intensive and low-productivity activities, was linked to their lack of access to education—a formidable obstacle to access better paid occupations in the formal sector. The resulting policy recommendations were incorporated in the Senegal Country Economic Memorandum which informs policy dialogue with the country.
- In Egypt, a results-based initiative promotes gender equity in private firms through voluntary training and certification, following the model of a successful World Bank project in Mexico. Firms who choose to participate in the program will set gender equity policies in staff recruitment, training, career development and sexual harassment prevention.

27. **Looking ahead, a main challenge in labor markets is to identify effective policy and project initiatives to increase women's labor market participation, their earnings and occupational status, and their successful school to work transition.** In response, the GAP is supporting the compilation of impact evaluations of programs undertaken by the World Bank and other institutions aimed at improving women's labor market insertion. Additionally, the GAP will top-up funding for impact evaluation of Bank projects in the areas of labor markets and youth employment.

28. **Women constitute a large proportion of those doing low productivity work in agriculture in developing countries. They need increased access to finance, land, information and product markets to raise their productivity and income.** The plan funds 12 projects addressing gender issues in agriculture and land markets-- 8 projects in operations/ESW, 3 research studies and 1 results-based initiative.

- a. In Afghanistan, gender is being mainstreamed across the Bank's portfolio, including in rural and agricultural operations (Box 3).
- b. In Honduras, the *Land Administration Project* is developing a tool that facilitates and promotes joint land titling to improve women's access to land. Capacity building for women's organizations and NGOs aims to increase awareness of women's property rights as well as the legal frameworks that are in place to exercise and protect these rights.
- c. In Ethiopia, GAP-funded research influenced Bank lending in land titling programs (Box 4).

Box 3. Gender Mainstreaming in Agricultural Operations in Afghanistan

A project in Afghanistan works closely with the Ministry of Women’s Affairs to operationalize recommendations from the Country Gender Assessment throughout the Bank portfolio, including strengthening women’s involvement and remuneration in agricultural and livestock production through extension, training, credit, and enhanced market opportunities. The project seeks to ensure that outreach and training in the Bank-supported *Horticulture and Livestock Project* involve female participants in innovative and culturally appropriate ways. The goal is to equip women with skills they can use outside the home in economic activities in growth sectors that are likely to yield higher returns than the traditional home-based rug-making and embroidery.

Source: GAP-funded project—Olesen, Asta, 2007, “Operationalizing CGA Recommendations in Afghanistan’s Economic and Sector Work”, World Bank, Washington, D.C.

29. **Going forward, next steps include the need to mainstream gender variables in the design and implementation of land policy and administration projects.** Based on the land tenure module in ARD’s *Gender in Agricultural Livelihoods Sourcebook*, work is underway to develop and pilot test an operational framework and M&E indicators in agriculture projects in the pipeline.

Box 4. Rural Land Certification in Ethiopia Empowers Women

A GAP-funded study that examined land certification in Ethiopia fed directly into a Bank operation and is a good practice example for future replication. Twenty million land use certificates were issued to about 6 million households. Using a nationally representative household survey, the study found:

- Land certificates were issued jointly to husband and wife more often when space was provided to include both spouses’ pictures on the certificate, but less in cases where pictures were not required.
- More than 80 percent of respondents indicated that certification reduced conflicts, encouraged them to plant trees and rent out land, and improved their perceived possibility of getting compensation in case of land conversion.
- Women respondents with joint certificates almost universally reported having improved their economic and social status.

The study’s evidence on the positive impact and cost-effectiveness of the process weighed in the Bank’s decision to support a US \$30m. nation-wide program that scaled up land registration and certification.

Sources: GAP-funded project—Deininger, Klaus, 2007, “Gender-specific productivity and welfare impacts from land certification & rental: the case of Ethiopia”, World Bank, Washington, D.C.; World Bank, 2007, Sustainable Land Management Project, Component 2: Rural Land Certification and Administration, Draft Project Appraisal Document, Washington, D.C.

30. **An important option for women to enhance their earning opportunities is to become entrepreneurs and start their own businesses.** The GAP aims to support female entrepreneurship by increasing the focus given to gender issues in private sector development. It also targets improvements in women’s access to financial services, a determinant of new business creation and enhanced performance. This work builds on and complements an innovative IFC initiative: the Gender Entrepreneurship Markets Initiative (Box 5).

Box 5. The IFC's Gender Entrepreneurship Markets Initiative (GEM)

The IFC's Gender Entrepreneurship Markets (GEM) initiative has committed US \$41m. to be lent to women entrepreneurs in Africa, trained over 500 women in business skills, contributed to re-drafting of laws in Uganda and Kenya, and worked with 2 clients in the mining industry to implement gender inclusive strategies.

In 2007, IFC set up a US \$5m. credit line with Exim Bank in Tanzania that resulted in US \$0.8m loaned to 10 SMEs and US \$1m. to Sero Lease, a woman-owned micro-leasing company. GAP funds were used to run workshops with Sero Lease clients on how to write a bankable business plan and with Exim Bank clients on how to access markets.

The GEM initiative has sought to improve the business enabling environment. In 2007, Gender and Growth Assessments (GGAs) were completed for Ghana and Tanzania along the lines of a model established in Kenya and Uganda. The GGAs in Uganda and Tanzania paved the way for IFC Global Financial Markets investments.

Source: Information provided by IFC GEM

31. **GAP funds support 20 projects in private sector development:** 6 assess differentials in constraints and productivity between female-owned and male-owned enterprises; 11 analyze ways in which women's access to finance can be improved; 1 identifies the legal and regulatory barriers facing female entrepreneurs; and 3 build female entrepreneurs' skills. Examples include:
- Community driven development work in Cambodia and Indonesia is scaling up and federating women's small savings and loan groups and enabling them to get the technical and other resources they need to better use available finance.
 - Management training is being provided to women in a project in China to increase their access to and involvement in managing community development funds.

32. **The GAP has joined the *Doing Business* project in launching a two-year research program on reforms that improve business opportunities for women.** Based on data from 178 countries showing that business friendly regulation facilitates women's entrepreneurship, the project will identify legal and regulatory barriers facing businesswomen in these countries, compile a data base of relevant laws for each country, and determine reforms that are likely to have the biggest benefits for women. Findings will be reported in a stand-alone publication *Doing Business: Opportunities for Women* and feed into the *Doing Business* 2009 and 2010 annual reports.

Box 6. Gender-Specific Findings from Enterprise Surveys

GAP funds have expanded ongoing efforts, some predating the GAP, to analyze enterprise surveys from a gender perspective. Findings include:

- A woman is the principal owner of about 13% of 5,000 firms surveyed in eight Middle Eastern countries; there are only small differences between male- and female-owned firms in labor productivity and sales; and female-owned firms hire more workers and more women at professional and managerial levels than male-owned firms.*
- In Africa, fewer than 10% of firms in countries like Kenya and Morocco but 40% or more in Swaziland and Mozambique are run by women. Women's enterprises are at least as productive as men's businesses, though the constraints and obstacles they face can differ significantly.
- In 26 ECA countries, female entrepreneurs as a percentage of total entrepreneurs, range from above 40% in Latvia to below 15% in Armenia. Although most obstacles to business performance are not gender-specific, lack of access to land affects the entrepreneurial performance of women but not that of men.

Sources: World Bank, 2007, "The Environment for Women's Entrepreneurship in the Middle East and North Africa Region. Washington, D.C.; World Bank, 2007, *Africa Competitiveness Report*, Chapter 4. Washington, D.C.; and Sabarwal, Shwetlena and Katherine Terrell, 2008, "What is the Relative Performance of Male and Female Entrepreneurs in the Post-Communist Countries 15 years after the Transition?," World Bank, Washington, D.C.

Note: *Study not funded by GAP.

33. A task ahead in supporting female entrepreneurship is to refine enterprise survey instruments and improve data collection to obtain more reliable and complete information on the gender dimensions of entrepreneurship. GAP funds are complementing existing and on-going gender analyses of enterprise data, and helping to influence the way the Bank will collect these data in the future (Box 6). The enterprise survey instrument was revised to include more gender relevant questions in the core survey, as well as a stand alone entrepreneurship module that will facilitate gender analysis of sex-disaggregated data. As a result of these improvements, task managers undertaking investment climate assessments will have more reliable data on entrepreneurship, enabling better analysis and policy advice for pro-poor growth.

34. Infrastructure underpins women's ability to access and compete in labor, land, product and financial markets. The GAP seeks to insure that growing Bank investments in basic infrastructure (roads, transport, water, energy, and communications) improve access, service quality, and reliability for girls and women. Sixteen projects use GAP support to mainstream gender issues in infrastructure—10 projects incorporate gender into analytical and advisory work for transport, water, energy, rural electrification, urban slum upgrading and extractive industries; 3 document the benefits of infrastructure for women to more accurately assess economic rates of return of Bank infrastructure projects; and 3 projects build capacity of infrastructure staff. Box 7 summarizes gender mainstreaming in infrastructure operations in EAP.

Box 7. Making Infrastructure Projects Responsive to Rural Women in EAP

GAP-funded projects attempt to make infrastructure projects more responsive to the needs of women living in remote rural areas of EAP:

- The Power to the Poor Initiative in Lao PDR has set up a Housewiring Fund to enable the poorest households that are disproportionately female-headed to access electricity from a *Rural Electrification Project*. Households will repay loans through the regular monthly billing process from the savings incurred on traditional fuels.
- An evaluation of Women in Mining (WIM) in Papua New Guinea completed with GAP funding resulted in the design of a \$3m. Sustainable Development component in an IDA-funded *Mining Technical Assistance Project*. About \$1m. will go towards ensuring that women share in the benefits of mining and mitigate negative impacts.
- In West Papua, a large community-driven development infrastructure project seeks to bring women more effectively into planning and decision-making. A network of women's organizations is being built to support implementation and encourage women's participation.

Each of the above activities is linked directly to Bank-funded projects that would not otherwise have taken gender specifically into account. Opportunities are being sought to replicate the Housewiring Fund in other countries.

Source: GAP-funded project—Gillian Brown, 2007, "Making Infrastructure Projects Responsive to the Needs of Women in Rural and Remote Areas", World Bank, Washington, D.C.

35. Examples of work supported include:

- The *Guerrero Decentralized Rural Transport for Territorial Development Project* in rural Mexico aims to meet the needs of poor women left-behind living in remote areas by massive-male migration. The project mainstreams gender by incorporating explicit incentives for women's participation in the preparation and implementation of project components.
- Two separate efforts, in Bangladesh and Yemen, collect primary data from women users to assess their transport needs and use the findings to influence, in Bangladesh, a loan to improve mobility and safety of urban residents and workers *Clean Air and Sustainable Environment Project* and, in Yemen, an analytical report on transport.
- Analytical work to mainstream gender in a regional study on energy efficiency in the Middle East and North Africa builds on previous investment climate assessments that have shown that women-owned firms in the region consistently had greater constraints in having access to electricity than male-owned ones. The analysis includes gender aspects of energy demand, energy consumption and end-use efficiency and the gender-disaggregated impact of energy pricing and subsidy.
- Research using available time use surveys for 7 African countries to analyze the effect of infrastructure on women's time use and the role of time savings in economic rate of return estimations.

36. **Looking ahead, the GAP needs to help create a critical mass of evidence on the gendered impacts of infrastructure services.** In the first year, GAP funds have mainly supported different approaches to gender mainstreaming in infrastructure projects which replicate or build on previous work in this area. A critical mass of evidence is now needed on the impact of basic infrastructure and pricing of infrastructure services on women's time use, productivity and access to jobs.

Research, Impact Evaluation and Statistics

37. **The GAP's research program is generating evidence on the barriers to women's participation in labor, credit and land markets and the impact of these barriers on women's productivity and earnings.** A Bank-wide call for research and impact evaluation proposals in the core areas of the Bank elicited 77 expressions of interest; of these 34 were invited to submit full proposals. In addition, strategic 'target of opportunity' research work is underway. The GAP has forged a partnership with DFID to develop methodologies that identify the channels by which gender equality affects productivity and economic growth. GAP-funded analytical work in Ethiopia is incorporating gender analysis in the macro-economic simulations using the Maquette for MDG Simulations – MAMS.

38. **The GAP's impact evaluation program seeks to differentiate project impacts by sex and/or identify impacts on women's economic empowerment.** The GAP will fund impact evaluations under the research call and has provided funding to the Labor Market and Employment Cluster of the Spanish Fund for Impact Evaluation to undertake gender-disaggregated analysis of the impact of 5 Bank labor market projects.

39. **The GAP's statistics program is a set of activities designed to improve the collection, use and quality of sex-disaggregated and gender-relevant statistics on women's economic empowerment and opportunities.** The GAP "Plan for Improving Gender Statistics" focuses on three key tasks: (1) increase availability and use of gender indicators; (2) identify and fill data gaps, develop new indicators and engender WBG and other surveys; and (3) build international and national capacity to obtain and use sex-disaggregated data. Activities include:

- Setting up with the UNSD and other UN agencies the Inter-Agency Expert Group on Gender Statistics to promote global collaboration to produce and use gender statistics and build capacity in countries. A training of trainers for delegations from 30 national statistics offices was held in New Delhi in July.
- Improving data on the gender dimensions of asset ownership—how women acquire and use assets. Results from a data collection methodology workshop resulted in the addition of questions to measure assets in LSMS surveys in Tajikistan and Afghanistan, and a training module for staff of statistical offices in ECA. LCR is extending the work on assets through capacity building and analysis.
- Organizing and delivering a number of regional and national workshops in ECA countries (i.e. Tajikistan, Kyrgyz Republic, Uzbekistan, Kazakhstan, and Bosnia-

- Herzegovina) to strengthen the statistical agencies in these countries to improve the collection and analysis of gender disaggregated statistics.
- Creating ADePT Gender, a software tool that facilitates the analysis of household survey data from a gender perspective. ADePT Gender will improve understanding of the gender dimensions of poverty and help make gender analysis standard practice in poverty diagnoses.
 - Supporting the LSMS team to increase access to cross-country, sex-disaggregated data from the LSMS and to improve the quality of data that household surveys can collect on women's use of financial services.

40. **The challenge going forward is to increase the use of sex-disaggregated data.** This will involve publicizing the availability of tools and data, training and technical assistance to support their adoption, and disseminating best practice to demonstrate their value.

Communications

41. **In the first year, the communications window has drawn international attention to the business case for investing in women's economic opportunities; established a variety of partnerships to implement different components of the plan; and produced materials for dissemination.** Initiatives include:

- A communications package around the key message of '*gender equality as smart economics*.' It includes GAP brochures in six languages and an 8-minute video filmed in Mexico, Mozambique, Uganda and Vietnam with real-life examples of the benefits of increasing women's access to the plan's four markets. Sixty- and thirty-seconds long public service announcements were produced from the video and are being marketed on airlines and TV.
- Bank-wide and external dissemination of the GAP's main message through electronic media and a bi-annual newsletter.
- In response to suggestions from the Advisory Council, the GAP is exploring options to launch a media campaign and to form a private sector leaders' forum in support of women's economic empowerment.
- Capacity building workshops on gender and economics in client countries, in preparation.

42. **The twin challenges for communications are collating the emerging results from GAP implementation and disseminating these results widely, both internally and in client countries.** The GAP plans to address these challenges in the next two years through (1) an electronic monitoring and reporting mechanism to capture results and disseminate them in a timely manner (in publications and electronically), and (2) capacity building activities developed in response to demand from both Bank staff and client countries and customized to meet country, sub-regional or regional needs. These activities will include regional workshops on gender and economics and on the findings from the research financed by the GAP, and face-to-face, distance learning or electronic courses and tools to build capacity for conducting gender-informed economic analysis and integrating gender into operations. The gender web site will also feature and

disseminate results and best practice examples of GAP activities. These capacity building activities are expected to contribute to the sustainability of GAP objectives beyond the plan's life.

III. The Way Forward

43. **The GAP's first year activities show that financial incentives work—they elicit substantial demand from Bank staff.** By implication, this demand reveals that there is a cadre of Bank staff who are concerned with or responsive to the importance of gender equality for development. Staff interviewed mentioned that providing financial incentives to engender Bank work was more “culturally appropriate” for Bank staff than mandating through directives.¹⁵

44. **This experience also suggests that GAP funding is adding value and not substituting for funds that would otherwise be available for gender work.** Staff report that the largest benefit of GAP funds has been to create dedicated staff time to work on gender issues or to add a gender component that would have not been part of the original project.¹⁶ The planned mid-term evaluation (in 2009) will undertake a more rigorous analysis of a potential substitution effect.

45. **The GAP has maintained selectivity in subject focus, but has not been selective in country focus, partly because of its demand-driven approach.** In the months ahead, the plan will need to protect against diffusing the potential impact of the program by working on too many countries. The Bank should also monitor that the narrow overall subject focus (expanding economic opportunities for women through the economic sectors) does not negatively affect gender work in the social sectors. Moving forward, the GAP could consider addressing regional-specific gender issues that indirectly affect women's economic empowerment such as domestic violence and voice in local decision-making bodies.

46. **There is growing agreement that more targeted and strategic work is needed to fill gaps, undertake potentially cutting-edge work, and concentrate efforts in strategic areas.** This strategic, supply driven work should complement the principal, largely demand-driven GAP approach.

47. **The GAP is supporting work with potential to influence the way the Bank does business, although it is too early in the plan's implementation to gauge this impact.** Already best practice in analytical work and operations is emerging (i.e., the case of land titling in Ethiopia), and the dissemination of these practices should influence similar operations. Also, GAP support for integrating gender variables in Bank instruments—such as enterprise, living standards and poverty surveys— should provide the basic information and knowledge needed for influencing a wide range of Bank economic sector work.

¹⁵ Grown, Caren (ibid)

¹⁶ Grown, Caren (ibid)

48. **The plan will potentially fund a critical mass of impact evaluation work to both demonstrate results and engender impact evaluation of interventions seeking to expand women's productivity and earnings in the short-term.** The results based initiatives all incorporate rigorous impact evaluation. Twenty-one expressions of interest for impact evaluation work were invited to submit full proposals for GAP funding. In addition, the plan will 'top up' with funds impact evaluation studies in the labor market cluster of the Spanish impact evaluation fund.

49. **The plan has reminded the development community that greater gender equality is the smart as well as the right thing to do.** One of its first accomplishments has been to help draw international attention to the development benefits of expanding economic opportunities for women. By showing that effective interventions can be introduced and supported in Bank work, the GAP models efforts that bilateral development agencies and others can learn from and expand.

50. **Active endorsement of the plan's objectives by donor and client countries has been critical in launching the GAP and helping it move forward.** Preparation of the plan in close consultation with donor partners and at a propitious time, when donor agencies were recommitting resources to gender equality, helped in coalescing support for the economic empowerment objective. The willingness of high level policy makers in donor and client countries to support the plan and its objectives has contributed to swift implementation.

51. **A monitoring framework and project baseline are being defined and will be used to measure the impact of GAP funding on Bank operations** (A list of tentative indicators for monitoring GAP progress is included in Annex 5). The plan calls for a mid-term evaluation in 2009. Two related questions that should be explored in this evaluation are if the 'demonstration effect' of the GAP will be sufficient to institutionalize GAP objectives in the Bank's economic sector work and/or if the plan is generating a 'critical mass' of knowledge and best practice to ensure this sustainability when plan activities end in December 2010. The GAP is predicated on the assumptions that making the business case and demonstrating success through measurable results will lead to greater gender mainstreaming in the Bank's work. Evaluation and dissemination of GAP-funded activities will be critical to ensure the sustainability of its achievements.

Annex 1. Membership of Governing Bodies of the Gender Action Plan

Members of the Advisory Council on Women's Economic Empowerment as of February 2008

Danny Leipziger (Chair), Vice President and Head of Network, Poverty Reduction and Economic Management Network (PREM)
Heidemarie Wieczorek-Zeul, (Honorary Co-Chair), Minister for Economic Cooperation and Development, Germany
Gunilla Carlsson, Minister for International Development Cooperation, Sweden
Richard Carey, Director, OECD Development
Maria Eitel, President, The Nike Foundation
Robert Greenhill, President, CIDA - Canada
Håkon Arald Gulbrandsen, State Secretary for International Development, Ministry of Foreign Affairs, Norway
Ravi Kanbur, Professor of Economics, Cornell University
Suzanne Kindervatter, Vice President for Strategic Impact, InterAction
Mark Lowcock, Director General for Policy and International, UK – DFID
Mahmoud Mohieldin, Minister of Investment, and World Bank Governor, Egypt
Leire Pajin, Secretary of State for International Cooperation, Spain
Ulla Pedersen Tørnæs, Minister for Development Cooperation, Denmark
Antoinette Sayeh, Minister of Finance, Liberia
Miguel Székely, Undersecretary, Ministry of Education, Mexico

Members of the Executive Committee as of February 2008

Mayra Buvinic (Chair), Director, PREM Gender and Development (PRMGE)
Sudhir Shetty, Sector Director, Africa PREM Front Office (AFTPM)
Shaida Badiee, Director, Development Data Group (DECDG)
Cyprian Fisiy, Sector Manager, East Asia & the Pacific Social Development Sector Unit (EASSO)
Asad Alam, Sector Manager, Europe & Central Asia Poverty Reduction/Economic Management (ECSPE)
Maureen Lewis, Adviser, Human Development Network - Office of the Vice President (HDNVP)
Rachel Kyte, Director, Environmental and Social Development, International Finance Corporation (CESDR)
Jaime Saavedra, Sector Manager, Latin America & the Caribbean Poverty Sector (LCSPP)
Christina Biebesheimer, Chief Counsel for Judicial Review, Law and Development - Justice Reform (LEGVP)
Mustapha Nabli, Senior Advisor, Office of the Senior Vice President Development Economics and Chief Economist (DECVP)¹⁷
Susan Stout, Manager, Operations Policy and Country Services Results Secretariat (OPCRX)
Shanta Devarajan, Chief Economist, South Asia - Office of the Vice President (SARVP)
Caroline Kende-Robb, Sector Manager, Social Development Department (SDV)

¹⁷ Past member.

Roumeen Islam, Manager, World Bank Institute - Poverty Reduction & Economic Management Unit (WBIPR)

Members of the Selection Committee for Research & Impact Evaluation Call
January 2008

Barbara Bruns, Lead Economist, Human Development Network Office of the Vice President (HDNVP)

Ariel Fiszbein, Advisor, Office of the Senior Vice President Development Economics and Chief Economist (DECVP)

Andrew Morrison, Lead Economist, PREM Gender and Development (PRMGE)

Emmanuel Skoufias, Lead Economist, PREM Poverty Reduction Group (PRMPR)

Katherine Terrell, Professor, Economics Department, University of Michigan, Ann Arbor

Roberto Zaghera, Senior Economic Advisor, PREM - Office of the Vice President (PRMVP)

Annex 2. Gender Action Plan Resources and Expenditures

Annex Table 2.1 Donor Pledges (as of January 2008)

COUNTRY	Amounts in US\$
Australia	440,400
Canada	935,541
Denmark	1,027,485
Germany	3,121,640
Iceland	900,000
Norway*	8,478,455
Spain	3,000,000
Sweden	3,000,000
UK	591,865
The Nike Foundation	3,000,000
Total	24,495,386

* Norway's contribution is subject to annual parliamentary approval.

Annex Table 2.2 GAP Expenditures and Commitments (FY07-FY08)* (in US\$)

	Total	FY07	FY08
GAP INCOME FY07-FY09	16,329,294	4,619,798	11,709,497
Trust Funds*	10,136,125	1,826,629	8,309,497
BB	6,193,169	2,793,169	3,400,000
EXPENDITURES AND COMMITMENTS	14,951,369	4,162,582	10,788,787
<i>To Action Areas</i>			
Action Area 1 - ESW & Operations	4,517,183	748,052	3,769,131
Action Area 2 - RBIs	2,884,702	1,094,413	1,790,289
Action Area 3a - Research	2,398,335	415,335	1,983,000
Action Area 3b - Statistics	2,085,436	966,536	1,118,900
Action Area 4 - Comm. & Cap. Bldg.	1,247,497	540,948	706,549
Coordination & Implementation	731,441	345,082	386,359
<i>To new GAP Activities</i>			
Doing Business	595,000		595,000
TF Administration Fee	491,774	52,216	439,559
Budget Balance	1,377,926	457,215	920,710

* Includes anticipated receipts during FY08

Annex 3. Regional/Network Funding Breakdown (FY07-FY08)*

Regions and Networks	Calls 1 & 2**		Other Regional and Network Commitments (US\$)	Total Commitments to Regions and Networks (US\$)
	Number of Proposals	Amount (US\$)		
AFR	11	1,289,800		1,289,800
EAP	8	1,155,000	22,320	1,177,320
ECA	8	665,000		665,000
LCR	7	1,072,500		1,072,500
MNA	6	511,000		511,000
SAR	6	594,000		594,000
DEC	5	363,000	***398,400	761,400
IFC	3	260,000	51,437	311,437
LEG	1	92,330		92,330
SDN	15	1,183,000	87,202	1,270,202
WBI	1	167,000		167,000
EXT			323,736	323,736
PREM			****2,817,036	2,817,036
<i>Doing Business</i>			595,000	595,000
TOTAL	71	7,352,630	4,295,131	11,647,761
<i>Research & Impact Evaluation Call FY08 Commitments</i>				1,350,000
TOTAL TO REGIONS AND NETWORKS				12,997,761

Notes:

*This table does not include \$2.65m in DGF funds to UNIFEM and ICRW to implement results-based initiatives in Cambodia, Egypt, Kenya, Lao PDR, Liberia, and Peru (\$2m.) and to UNSD and UNECE under the Marrakesh Action Plan for Statistics (MAPS) to generate sex-disaggregated statistics (\$0.65m.)

**Commitments under Call 2 include FY09.

*** Commitments to DECDG under the GAP Statistics Plan.

**** For FY07-FY08, allocations to PREM Gender and Development Group are: \$0.62m to ESW & Operations, \$0.53m to RBI coordination, \$0.32 to Research; \$0.32 to Statistics, 0.36 to Communications and Capacity-Building; and \$0.66 to Coordination & Implementation.

Proposals Funded in Calls 1 and 2¹⁸

AFR

- Economic Empowerment of Women in Ethiopia: \$136,000 (Caterina Laderchi)
- Gender Dimensions of Supporting to Vulnerable Groups through Social Funds: \$135,000 (Berk Ozler)
- Gender and Labor Markets in Rwanda: \$150,000 (Kene Ezemenari)
- Africa ICAs Gender Analysis and Outreach: \$34,000 (Michaela Weber)

¹⁸ Names of TTLs are in parenthesis.

- Mainstreaming Gender in access to finance component in MSME project in Africa: \$45,800 (Michaela Weber)
- Gender, infrastructure and time use in AFR: \$49,000 (Quentin Wodon)
- Empowering Women through Systematic Land Demarcation: \$95,000 (Klaus Deininger)
- Issues and Opportunities to Empower Women in Small Scale Marine Fisheries in Selected SADC Coastal States: \$250,000 (Marea Hatziolos)
- Gender and Social Protection Programs: An Evaluation of Conditional and Unconditional Cash Transfers in Rural Burkina Faso: \$285,000 (Damian de Walque)
- Land Titling and Deeds Registration as a means for Women's Economic Empowerment in Ghana: \$110,000 (Katzuki Ataya & Beatrix Allah-Mensah)
- Review of Legal and Regulatory Obstacles to Women's Entrepreneurship (Contribution to Africa Competitiveness Report): \$25,000 (Mark Blackden)

EAP

- Mainstreaming Women's Economic empowerment into CDD Projects in EAP: \$150,000 (Ana Revenga & Shubham Chaudhuri)
- Making infrastructure projects responsive to the needs of women in rural and remote areas: \$165,000 (Scott Guggenheim & Gillie Brown)
- Improving knowledge and statistics on women in the economy in Vietnam: \$165,000 (Djauhari Sitorus)
- Mainstreaming gender in the East Asia and Pacific regional flagship report and related initiatives on risk and vulnerability: \$250,000 (Ana Revenga & Shubham Chaudhuri)
- The Importance of Female Migration in Indonesia's Economy: \$50,000 (Scott Guggenheim & Gillie Brown)
- Empowering female migrant workers and their families through improving access to finance: 50,000 (Djauhari Sitorus)
- Power to the Women: Integrating gender concerns in energy, hydro and mining operations in Lao PDR: \$115,500 (Gillian Brown & Morten Larsson)
- Empowering women through management of CDFs: \$210,000 (Daniel Gibson)

ECA

- Caring for ECA's Old: Demographic Aging and Policy Options to Address Increasing Demand for Female Labor Market Participation and Families' Long Term Care Needs: \$49,000 (Anne Bakilana)
- Sharing the Growth Dividend: Women in ECA - How have women benefited from recent economic growth: \$100,000 (Sarosh Sattar)
- Labor Force Participation of Women in Turkey: \$49,000 (Gordon Betcherman)
- Minority Women Employment Constraints in FYR Macedonia: \$49,000 (Diego Angel-Urdinola)
- Analysis of Labor Market Demand for Young Women in Kosovo: \$49,000 (Diego Angel-Urdinola)
- Gender Dimensions of Labor Market Programs – Moldova: \$49,000 (Lawrence Bouton)
- Understanding Barriers to Women's Access to Land and Credit: \$200,000 (Helen Shahriari)

- Land and Gender Review- West Balkans: \$120,000 (Paula F. Lytle)

LCR

- Inclusion of a gender analysis in the study commissioned by the government of Bolivia to increase productivity in the informal sector: \$85,000 (Yaye Seynabou Sakho & Maria Dolores Arribas-Banos)
- Increasing Women's Labor Force Participation in Chile: \$178,000 (Dena Ringold)
- Innovations for Rural Women's Economic Empowerment: \$300,000 (Colleen Littlejohn & Renos Vakis)
- Improving Land Tenure for Women in Honduras: \$203,500 (Josefina Stubbs)
- Using Employment Services to Increase Access of Poor Women to the Labor Market: \$200,000 (Theresa Jones)
- Capacity Building LCR Gender Focal Points: \$35,000 (Maria Beatriz Orlando)
- Anchoring Gender in Transport and development Policies of the State of Guerrero (Mexico): \$50,000 (Nicolas Peltier-Thiberge)

MNA

- Women and Informality in MENA: \$190,000 (Nadereh Chamlou)
- Women's Empowerment through Conditional Cash Transfers: \$131,000 (Rebecca Grun & Rachidi Radji)
- Gender and Transport in Yemen: \$45,000 (Jean-Charles Crochet)
- Study on Mainstreaming Women's Economic Empowerment into the WB's work on Energy Efficiency in MNA: \$50,000 (Alexander Kremer)
- Gender and Spatial Development in MNA: \$46,000 (Alexander Kremer)
- Engendering Youth Inclusion in Upper Egypt: \$49,000 (M. Yaa Oppong)

SAR

- Operationalizing CGA Recommendations in Afghanistan's Economic and Sector Work: 195,000 (Asta Olesen)
- Mobility, Transport and Air Quality in Dhaka: A gender analysis: \$30,000 (Sameer Akbar)
- Evaluation of Women's Self-Help Groups in Orissa: \$100,000 (Maitreyi Das)
- Gender-Focused Study on Rural Access and Mobility in Afghanistan: \$70,000 (Anna Cestari & Susanne Holste)
- India: Gender-sensitive inheritance legislation as a tool for women's economic empowerment? Evidence and implications from India: \$49,000 (Klaus Deininger & E. Cook)
- Understanding Gender Disparities in Afghanistan: Improving data for measurement and policy: \$150,000 (Tara Vishwanath & Kinnon Scott)

DEC

- Gender-specific productivity- and welfare impacts from land certification & rental: The case of Ethiopia: \$44,000 (Klaus Deininger)
- Collection of gender-disaggregated panel data on brain drain: \$50,000 (Maurice Schiff)

- The Effect of Gender on the Quality of Household Financial Service Data: \$105,000 (Kinnon Scott)
- Increasing Access to Gender-Disaggregated Data: \$144,000 (Diane Steele & Kinnon Scott)
- Gender Differences in Microenterprise Dynamics: Evidence from a Randomized Experiment in Sri Lanka: \$20,000 (David McKenzie)

IFC

- IFC GEM training for IFC Staff: \$80,000 (Zouera Youssoufou)
- Access to Finance for Women Entrepreneurs in Africa – Programme Support: Tanzania: \$90,000 (Natalie Africa & Zouera Youssoufou)
- Access to Finance for Women Entrepreneurs in Africa – Programme Support: Senegal: \$90,000 (Natalie Africa & Zouera Youssoufou)

LEG

- Women's Access to Land and Labor Rights in Kenya: \$92,330 (Caroline Mary Sage)

SDN

- Improving Governance and Gender Equity in Rural Services: \$35,000 (Eija Pehu)
- Gender Support for Energy Operations: \$75,000 (Doug Barnes)
- Dissemination of Transport and Gender: \$50,000 (John Hine)
- M&E modules for Water Projects: \$52,000 (Vahid Alavian)
- Gender Support for Urban Operations: \$55,000 (Christianna Johnnides)
- Gender and Infrastructure: \$20,000 (Nistha Sinha & Nilufar Ahmad)
- SDN Portfolio Review: \$36,000 (Nilufar Ahmad)
- Extractive Industries & Women Empowerment: \$152,000 (Adriana Eftimie)
- Completion of the Gender in Agricultural Livelihoods (GAL) Sourcebook: \$50,000 (Eija Pehu)
- Pilot-testing the Gender and Land Tenure Module of the Gender in Agricultural Livelihoods (GAL) Sourcebook: 50,000 (Eija Pehu)
- Integrating Gender in Operationalization of the WDR 2008, Agriculture for Development: \$30,000 (Lynn Brown)
- Improving Rural Women's Livelihoods from Artisanal and Small Scale Mining: \$200,000 (Gotthard Walser & Adriana Eftimie)
- Capacity Building for Mainstreaming Gender in Bank Transport Projects: \$250,000 (George Banjo & Julie Babinard)
- Engendering the GICT Flagship Publication, Information and Communication for development, the FY09 edition: \$68,000 (Samia Melhem)
- Capacity Building of SDN: Moving from Advocacy to Accountability: \$60,000 (Nilufar Ahmad)

WBI

- Promoting Women Entrepreneurs in Central America: \$167,000 (Qimiao Fan)

Annex 4. Countries where GAP Activities are Underway

<i>Low-income countries</i>		<i>Fragile states</i>	<i>Middle-income countries</i>
Bangladesh	Morocco	Afghanistan	Algeria
Bosnia and Herzegovina	Mozambique	Liberia	Angola
Burkina Faso	Nigeria	Sudan	Argentina
Cambodia	Papua New Guinea		Bolivia
Ethiopia	Rwanda		Chile
The Gambia	Senegal		China
Ghana	Sri Lanka		Egypt
Honduras	Tajikistan		Guatemala
Kenya	Tanzania		Honduras
Kyrgyz Republic	Uganda		India
Kosovo	Uzbekistan		Indonesia
Lao PDR	Vietnam		Iran
Lesotho	Yemen		Jordan
Macedonia	Zambia		Kazakhstan
Mali			Lebanon
Moldova			Mexico
			Morocco
			Namibia
			Nicaragua
			Peru
			South Africa
			Tunisia
			Turkey

**Annex 5. Monitoring Framework
Tentative List of Indicators**

GAP Goals	Indicators
<p>Private Sector Development and Financial Markets</p> <p><i>Promote women's entrepreneurship, gender responsiveness in the private sector, improve women's access to formal financial services.</i></p>	<p>Increase the number of WBG instruments that promote private sector development, such as enterprise surveys and doing business reports, which are en-gendered and routinely collect sex-disaggregated information (the target is 100%).</p> <p>Increase the number of credit lines for women entrepreneurs operated by commercial banks (the target is to disburse at least \$100m in credit lines for women through IFC partnerships with private banks).</p> <p>Increase the number of women participating in private sector development initiatives in focus countries.</p> <p>Influence changes in legal and regulatory frameworks in client countries to reduce constraints to women's entrepreneurship.</p>
<p>Agriculture and Land Markets</p> <p><i>Expand women's access to land and productive resources in agriculture.</i></p>	<p>Increase the number of rural projects in the Africa region that mainstream gender issues in their design, include gender disaggregated indicators in M&E, and allocate resources for the implementation and evaluation of gender-informed designs (from 35% in FY05 to at least 50% by the end of the GAP; similar target for all rural projects in the WB portfolio with a baseline of 39% in FY05).</p> <p>Increase the number of gender-informed WBG-funded land titling programs.</p> <p>Increase the share of women with access to extension services; number of women farmers able to purchase production inputs (e.g. fertilizers); number of women farmers accessing rural finance.</p>
<p>Labor Markets</p> <p><i>Increase women's labor force participation, productivity, and earnings.</i></p>	<p>Improve quality and availability of sex-disaggregated labor force and employment data (such as LSMS-type surveys).</p> <p>Increase the number of CASs and of client countries' strategies that incorporate policies and programs to reduce barriers to women's economic participation.</p>
<p>Infrastructure</p> <p><i>Improve access, service quality, and reliability of essential services in the priority infrastructure sub-sectors.</i></p>	<p>Increase the number of infrastructure projects in priority areas (transport, water, energy, and extractive industries) which explicitly address women's empowerment issues in their design and monitoring.</p> <p>Train staff mapped to infrastructure in the critical challenges and opportunities for improving women's access to infrastructure services. (25% of staff per fiscal year, 100% by the end of GAP).</p>