

ADVANCING GENDER EQUALITY

WORLD BANK ACTION SINCE BEIJING



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Foreword

The World Bank is committed to making gender equality central to its fight against poverty. After many years of research and on-the-ground experience, the importance of gender equality for reducing poverty can no longer be questioned. The Bank also believes that helping women and men become equal partners in development, and giving them equal voice and better access to resources, are important development objectives in their own right.

Poor people across the world suffer from multiple liabilities: lack of food and adequate shelter, victimization by landlords, and a sense of hopelessness in the face of overwhelming odds, to name a few. Gender inequalities add additional costs, not only to women, but to children, men, and the society as a whole. We know that domestic violence disables women, leads to a loss of income, increases what society spends on health care—and unwittingly teaches children to find violent rather than peaceful solutions to problems. We know that when girls are prevented from attending school and are denied the gifts of literacy and numeracy, as women they will have fewer opportunities for employment, will be less likely to participate in important decisions, and will be less able to prevent unwanted pregnancies and ensure the survival of the children they bear. Gender issues and stereotypes also affect men: In many societies with high male unemployment, alcoholism and male mortality have increased rapidly, something that harms men, women, and children.

Since the 1995 Beijing Fourth World Conference on Women, the World Bank has sought to give ownership to the poor and marginalized in the fight against poverty. Coalitions for change have been built with partners in civil society, governments, the private sector, and the development community. The definition of poverty has broadened to address empowerment, security, and opportunity as well as income growth. In this development environment, the empowerment of women—and of men—has become a central element in the World Bank's strategy for poverty reduction and growth.

This report, which was written as the World Bank's contribution to the five-year follow-up to the Beijing Conference, outlines the most important steps the Bank has taken to make the commitment to reduce gender inequality a reality in our day-to-day work. It shows how the World Bank is responding to the voices of women—and men—in the fight to end poverty and improve human well-being.

We regard these efforts as the continuation of our program to incorporate gender considerations into all aspects of our work. In the next five years, we hope to build on our achievements to date and, in concert with our partners, help all men and women build lives of dignity, free from want.

James D. Wolfensohn
February 7, 2000

Acknowledgments

Advancing Gender Equality: World Bank Action since Beijing was prepared by a team in the Gender and Development Group, Poverty Reduction and Economic Management Network that included Karen Mason, Cecilia Valdivieso, Monica Fong, Lucia Fort, and Helene Carlsson. The team worked under the general direction of the

Gender Sector Board, which provided valuable guidance. Product development, design, editing, production and dissemination were directed and managed by the World Bank's Office of the Publisher. Many other World Bank colleagues provided valuable comments and suggestions on earlier drafts of the report.

Executive Summary

THIS REPORT OUTLINES ACTIONS the World Bank has taken to integrate gender equality into its work since the Fourth World Conference on Women in Beijing in 1995. The Bank has paid attention to gender issues in its lending program since the early 1970s but has increased its emphasis in this area in the years since Beijing. Recently, the Bank has renewed its focus on poverty reduction as its primary mission and adopted a broad definition of poverty that includes empowerment, opportunity, and security as well as income as necessary to the fight to end poverty. These changes have set the stage for the Bank to sharpen its focus on gender equality.

THE BEIJING COMMITMENTS

At the Beijing Conference, representatives of a large number of women's organizations urged the Bank to take the following steps to support the Beijing Platform for Action. Their recommendations included:

Increasing Bank lending for basic education, health, and credit programs that benefit women. The Bank has loaned approximately US\$3.4 billion for girls' education projects since the Beijing Conference. Some 46 girls'

education projects now exist in the World Bank's 31 Girls' Education Target Countries, where gender disparities in educational access are especially large. The most successful projects have employed a combination of strategies that aim at reducing both the direct and opportunity costs of schooling.

The World Bank is now the single largest external source of funds for health, nutrition, and population programs in low- and middle-income countries in the world. Since the Beijing Conference, over two-thirds of the loans in this area have included gender-related goals, with particular emphasis on areas such as women's reproductive health and HIV/AIDS.

Since Beijing, the Bank has continued its involvement in microfinance programs directed to women. As well as supporting programs designed specifically to provide women with credit and savings, the Bank has incorporated microfinance components in many other projects. The Bank is also the Secretariat for the Consultative Group to Assist the Poorest (CGAP), a donor consortium that assists microfinance institutions worldwide.

Institutionalizing a gender perspective in Bank projects. In the years since Beijing, the number of projects that address gender



issues at the design stage has more than doubled. Gender issues are being integrated into areas such as agriculture, water and sanitation, energy, transportation, community development, legal reform, and gender-based violence. They are also becoming a consideration in adjustment lending. Although much remains to be done to institutionalize gender issues in Bank assistance, the number of projects showing good gender practices has increased.

Promoting the participation of non-governmental organizations (NGOs) and civil society in economic policy formulation. Since 1995 the Bank has made consultations with NGOs and civil society a priority in developing its country assistance strategies.

Consultations with civil society now take place for three-quarters of all country assistance strategies, and special steps have been taken to include women's groups. Close to half of the Bank's assistance strategies for member countries now include actions designed to promote gender equality.

Increasing the number of women in management in the Bank. Since 1995 the proportion of women in Bank management has increased from 12 to 19 percent. During this same period, the proportion of women in professional positions rose from 28 to 34 percent. Actions to improve the representation of women on the Bank's staff have included annual diversity agreements with senior management, changes to reduce gen-

der barriers in personnel processes and to help staff balance work and life responsibilities, and initiatives to eradicate sexual harassment. In addition to these advances, the Bank has made organizational changes designed to strengthen the focus on gender issues in its work.

NEW DIRECTIONS

The World Bank's efforts since 1995 to promote gender equality in the fight against poverty have also included a number of approaches to integrating gender concerns into its work, including strengthening partnerships with member governments, civil society, and other donor organizations; enhancing gender research and capacity building; and devising new strategies to ensure that gender is incorporated into all aspects of the Bank's lending program.

POLICY RESEARCH REPORT

In 2000 the Bank will publish a Policy Research Report on gender and development. This report examines the links between gender equality, public policy, and development. After assessing the extent of gender inequality in developing regions, it addresses two major questions: how gender equality affects development, and which policies are most effective in promoting gender equality. The report, which draws on existing and newly commissioned research, establishes three main points:

- Disparities between men and women in basic rights, access to resources, and power exist in all countries of the world, although the extent and nature of these disparities vary across countries.
- Existing gender inequalities are costly to a country's economic development and the well-being of its people.
- Societies that simultaneously provide the same basic rights for women and men, create institutions that are supportive of gender equality, and promote economic growth are more effective in reducing gender disparities than societies that focus on growth alone.

The report argues for a three-part strategy of public action to address these issues:

- Establishing supportive legal, economic, and social institutions, including equality of rights.
- Fostering income growth and economic development, because the evidence indicates that these help promote gender equality in the long term.
- Undertaking active measures to promote gender equality in the command of resources and political voice.

The Policy Research Report thus reaffirms the importance of gender equality in the fight against poverty.



ADVANCING GENDER EQUALITY

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THE WORLD BANK'S MISSION IS to reduce poverty and improve well-being by helping low- and middle-income countries achieve sustainable, equitable development. The Bank pursues its mission through a variety of instruments: lending to governments, policy advice, technical assistance, capacity building, and research activities. Increasingly, it works in partnership with all levels of government, other international and donor organizations, the private sector, and civil society.¹

Gender issues have been a part of the Bank's fight against poverty since the 1970s. In 1985 the Bank created an in-house unit to promote women in development. In 1994 it adopted an official operational policy to "reduce gender disparities and enhance women's participation in the economic development of their countries by integrating gender considerations in its country assistance program."² Since the Fourth World Conference on Women in Beijing in 1995, the Bank has intensified its efforts to integrate gender into its activities. Today, a wide range of Bank operations address the issue of gender equality, and the Bank is working to increase the representation of women in high-level positions on its staff.

Much work remains to be done to make gender equality an integral part of the Bank's fight against poverty. The Bank has been moving toward an increasingly participatory and empowering approach to development that sets the stage for incorporating gender issues more fully into its work. This approach has as its central focus a renewed emphasis on poverty reduction as the Bank's primary mission. It uses a broadened definition of poverty that looks beyond income to include security, opportunity, and empowerment as necessary to increase well-being. Since Beijing, the Bank has also expanded the range of gender issues relevant to its work to include ensuring that women have a voice in community and national-level decisionmaking; ensuring that legal systems treat males and females equitably; and addressing gender violence.

The Beijing Conference, in which the Bank actively participated, is one of the forces driving the Bank's efforts to deepen its gender focus. During the conference, representatives from women's groups urged the Bank to take action on four sets of initiatives. These initiatives, which are in line with the Beijing Platform for Action,³ are:

Advancing Gender Equality: World Bank Action since Beijing

- Increasing Bank lending for basic education, health, and credit programs benefiting women;
 - Institutionalizing a gender perspective in the design and implementation of projects;
 - Promoting the participation of grassroots women's groups in economic policy formulation; and
 - Increasing the number of women in senior management.
- Since the conference, the Bank has acted in each of these areas. However, its actions to promote gender equality have not been restricted to the suggested initiatives. The Bank continues to expand its efforts to increase attention to gender equality in areas such as partnerships, research, and capacity building.



EDUCATION, HEALTH, AND MICROFINANCE



EDUCATION, HEALTH, AND MICROFINANCE were among the first areas to incorporate gender concerns in Bank lending. The emphasis on gender in each of these areas has increased since Beijing. The projects described here illustrate the types of gender initiatives currently under way in these sectors.

GIRLS' EDUCATION

Since the Beijing Conference, the Bank has provided approximately US\$3.4 billion in lending for girls' education.⁴ The Bank's education program targets the 31 client countries where gender gaps in elementary and secondary education are especially large. Many of these projects employ a range of strategies aimed at reducing educational costs for girls including stipends and voucher programs (Box 1).

Integrating gender issues into education projects and making full use of participatory processes empower women while improving the quality of education. This lesson has emerged from the **El Salvador Basic Education Modernization Project-EDUCO** (US\$34 million), which supports school committees—formed by the communities themselves—made up of parents, teachers,

public employees, and funding agency representatives. The majority of the committee members are women whose views are having a direct and highly public influence on local schools. The committees have incorporated gender issues into the project, increasing access to education and raising its quality for girls as well as boys. Overall academic performance has improved, and the program has empowered mothers, who report feeling proud of their visible role in providing quality learning for their children.

WOMEN'S HEALTH AND NUTRITION

World Bank lending in the areas of health, nutrition, and population has grown rapidly since the first loan in 1970. The Bank is now the single largest external source of financing in these areas in low- and middle-income countries. To date, the Bank has lent more than US\$4 billion to support population and reproductive health activities throughout the world. In fiscal year 1999, two-thirds of the loans in these areas included actions aimed at promoting gender equality. Three types of projects in particular have emphasized gender issues: women's reproductive health, nutrition, and HIV/AIDS.

Box 1: Innovation in Girls' Education Projects

The **Bangladesh Female Secondary School Assistance Program** (US\$68 million) is designed to increase the number of rural girls enrolled at the secondary level (grades 6-10). The program provides a stipend to the girls to cover their educational costs. The project also provides funds to hire more teachers (especially female teachers), offers occupational skills training, promotes public awareness of the importance of education, and builds and improves latrines and tubewells. In 1999 alone the program enabled over 900,000 girls to attend secondary school.

The **Balochistan Primary Education Program** (US\$106 million) has helped increase girls' enrollment rate by an average of 33 percentage points in urban areas and 22 percentage points in rural areas relative to similar communities without the project. Through the program, nearly 1,300 schools have been established. The community school component of the program used vouchers to channel state financial assistance to private and nonprofit groups to create primary schools. In rural Balochistan, village education committees received funds to establish schools, and in urban Quetta, prospective schools received funds through parent education committees. An ongoing evaluation is assessing the long-term sustainability of the school program.

Women's Reproductive Health

Studies show that spending on health care for women in the 15-44 age group offers bigger returns than similar spending for any other adult group. In 1987 the World Bank partnered with the World Health Organization, the United Nations Population Fund, and the United Nations Children's Fund to establish the **Safe Motherhood Initiative**, which aims to reduce pregnancy-related health problems and deaths in low- and middle-income countries. The initiative

seeks to make maternal health care and family planning services more acceptable and effective by improving quality and facilitating access to services. Since the initiative began, the World Bank has significantly increased its support for safe motherhood activities. By 1999 the Bank had provided assistance for 150 family planning and maternal and child health care projects. One such initiative is the recently approved **Indonesia Safe Motherhood Project** (US\$42.5 million), which aims to improve both demand and supply of maternal health services and strengthen the sustainability of these services at the village level. **The Morocco Social Priorities Program, Basic Health Project** (US\$68 million) is working to increase access to essential curative and preventive health services in 13 provinces.

Nutrition

The Bank's lending to support nutrition programs throughout the world (US\$1.8 billion to date) benefits both males and females. Because women are primarily responsible for family nutrition, many of the programs and projects this lending supports have specific components that address gender differences or are designed to help women. **The Senegal Community Nutrition Project** (US\$18.2 million), for example, seeks to reduce the incidence of chronic malnutrition in poor children and lactating women in poorer peri-urban areas. The project establishes partnerships with women as both mothers and entrepreneurs to achieve its long-term goals. The project has increased the involvement of mothers with children at-risk and addressed

the factors that contribute to malnutrition—lack of income (and of control over household income) and time limitations. The project has offered many women economic opportunities in a range of activities associated with reducing malnutrition. For example, project-supported community nutrition centers buy the food they distribute from small, women-run agricultural enterprises.

HIV/AIDS

The incidence of HIV/AIDS varies around the world. In most regions, however, gender roles influence transmission and help determine who is infected. Power differences between men and women are a key issue in the spread of this disease. To date, the Bank has committed nearly US\$1 billion to more than 80 projects and project components around the world that are aimed at preventing and controlling HIV/AIDS and sexually transmitted diseases. Several of these projects have gender components or focus directly on women. **The Kenya Sexually Transmitted Infections Project** (US\$50 million), for instance, teaches women how to recognize sexually transmitted diseases and encourages them to seek treatment. The project also offers screening for sexually transmitted diseases among pregnant women seeking care in health clinics, and information, education, and communications activities.

In Burkina Faso, the **Population and AIDS Control Project** (US\$26.3 million) addresses the pressing need to increase public awareness of HIV/AIDS, foster support

for prevention and treatment efforts, and build capacity for reproductive health and AIDS control activities. An integral component of this program is increasing social awareness of women's rights.

Argentina's recently approved **AIDS and Sexually Transmitted Diseases Control Project** (US\$15 million) targets aspects of AIDS relevant to each gender. The project aims to reduce the number of HIV/AIDS cases among high-risk and vulnerable populations by targeting specific male and female groups. The project screens pregnant women at risk for HIV to reduce the number of mother-child HIV transmissions. Communication campaigns and preventive measures specifically target commercial sex workers and female partners of intravenous drug users.

CREDIT AND SAVINGS PROGRAMS

Providing financial services to women has emerged as an important means of combating poverty and empowering women. A World Bank study of three large microfinance programs in Bangladesh shows that providing women with access to such services has significant, positive impacts. These include increased schooling for both girls

Box 2: Supporting Microfinance in World Bank Projects

The **Albania Urban Works and Microenterprise Pilot Project** (US\$4 million) supports a five-year government-sponsored program to boost employment and small-scale economic activity in urban areas. The project focuses on urban infrastructure and a microenterprise pilot project. A new component of this project that supports small-scale credit and microenterprises (US\$1.8 million) gives special attention to opportunities for women. This program will eventually disburse about 2,000 small loans and test sustainable methods of providing credit and technical and business advice to small-scale entrepreneurs. The project will also test mechanisms to enhance loan repayment, including community guarantees and women's solidarity groups.

The recently approved **Pakistan Poverty Alleviation Fund** (US\$90 million) includes a microfinance component that targets poor women. In addition to providing microfinancing, the project includes provisions to ensure that poor women become active, informed partners in development projects. The project will work with nongovernmental organizations (NGOs) that have already instituted gender-sensitive measures such as requiring that women be represented on their governing bodies and professional staff and providing training in gender sensitization. The project will support components that respond to the women's priorities. In addition, the project mandates the collection and analysis of gender-disaggregated data and monitoring indicators that examine the impact on women.

and boys, greater participation by men and women in the labor market, and more assets (other than land) held by women.⁵ The Bank's approach to providing financial services to women has been to integrate credit and savings components for women into projects in many sectors and to work with its partners to strengthen microfinance

programs. An important partnership is with the **Consultative Group to Assist the Poorest (CGAP)**, a donor consortium consisting of 26 bilateral and multilateral members.⁶

Through loans to governments, the Bank also funds microfinance facilities directly or as part of poverty alleviation programs. **The Tajikistan Pilot Poverty Alleviation Project** (US\$12 million), for example, has established

a local microfinance institution, the **Sitora Najot**, in the postconflict region of Khatlon. Its clients are women, most of whom are self-employed as small-scale entrepreneurs. As of July 1999, the program had provided more than 10,000 loans to 4,000-plus clients and had a loan recovery rate close to 100 percent. Other examples include programs in Albania and Pakistan (Box 2).



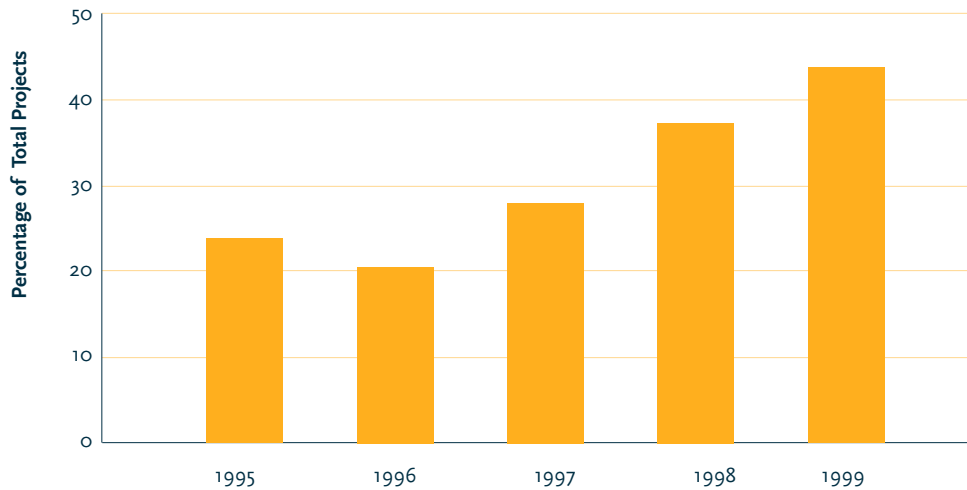
INSTITUTIONALIZING A GENDER PERSPECTIVE

SINCE BEIJING, THE WORLD BANK has increasingly recognized the importance of gender issues and the need to continue integrating them throughout its lending activities. The percentage of projects that include some consideration of gender issues in their design has almost doubled since 1995, climbing to more than 40 percent of all Bank projects (Figure 1). The percentage of projects that finance gender-related activities or support policy changes designed to reduce gender inequalities averaged 26 percent in 1995–99. However, much remains to be done to institutionalize gender issues in the majority of projects and particularly to ensure that such considerations are reflected concretely in policies and project activities. To strengthen its efforts in these areas, the Bank is working to develop accurate measures of progress in integrating gender issues into its operations.

In the last few years, support for gender issues in World Bank lending has advanced beyond traditional areas such as health and education. Gender has been integrated into projects in agriculture, water and sanitation, energy, transportation, community development, and legal reform. Projects that are par-



Figure 1: Percentage of World Bank Projects Designed with Consideration of Gender Issues



ticularly effective in integrating gender concerns are disseminated throughout the Bank as examples of best practices. The Bank has also begun to incorporate gender issues into adjustment lending.

AGRICULTURE

Women have traditionally played a strong role in agricultural activities in low- and middle-income countries. Since 1995, about half of World Bank rural and agricultural development projects have addressed gender issues in their design. Some examples of gender-aware projects include the following.

The **Nicaragua Agricultural Technology and Land Management Project** (US\$44 million) took action during project implemen-

tation to improve client services, which helped focus attention on women's needs. These actions included:

- Initiating a pilot program to demonstrate the impact of addressing gender issues in agricultural extension;
- Providing technical information on home gardens cultivated by women;
- Incorporating gender-related issues in technical training, drawing on an assessment of the role gender plays in decision-making in productive activities; and
- Preparing an action plan on gender and monitoring its implementation.

The initiatives resulted in a marked improvement in women's contact with extension services, which increased sixfold as a result of the project.

When a mid-term review indicated that few women farmers took advantage of the services provided in the Côte d'Ivoire Agricultural Services Project (US\$50 million), gender analysis was used to redesign the project and introduce comprehensive corrective measures at several levels. At the institutional level, a bureau for women farmers was created in the government's Agricultural Services Agency to provide support and advice to the rest of the agency. The project helped provide training in gender-focused participatory diagnosis methods to Côte d'Ivoire's agricultural services staff, along with a review of gender-specific targets

and indicators. Although it is too early to assess the long-term impact of these activities, women's access to agricultural services has clearly improved.

WATER

Women are the primary collectors, users, and managers of household water supplies in developing countries. The World Bank's work in water and sanitation in recent years has sought to give women, and poor women in particular, a greater choice of services and a voice in determining how these services are provided. Numerous Bank operations reflect these efforts.



The **Ghana Community Water and Sanitation Project** (US\$21.9 million) is an example of the Bank's efforts to increase women's participation in decisions about water and sanitation. The project used a highly demand-driven, participatory approach. Local NGOs work with communities to ensure that women actively participate in decisionmaking. A participatory midterm review of the project found that women as well as men play effective leadership roles. Women account for 48 percent of water and sanitation committee members and 35 percent of executive committee members. Increasing women's role in decisionmaking has allowed them to utilize their knowledge and expertise and increased the likelihood that the systems will be maintained.

The recently approved **Ghana Second Community Water and Sanitation Project** (US\$80 million) builds on the results of the first project. It emphasizes community-driven activities and gender-sensitive design, using several methods. For example, water and sanitation committees must have balanced representation of women and men. A key performance measure will be the number of gender-balanced water and sanitation committees. In addition, training for water and sanitation committee members will include a discussion of gender issues.

The **Morocco Rural Water and Sanitation Project** (US\$10 million) provides another example of a project designed to give women a voice in decisions on community infrastructure. The Bank developed the project after findings from a Bank-supported study

showed that men's and women's priorities for infrastructure often differ in Morocco.⁷ Men, who were usually consulted on earlier projects, were interested primarily in constructing rural roads and ensuring a supply of electricity, while in many villages, women were concerned mainly with the lack of potable water. In much of Morocco, women and young girls fetch the water, often from as far as 5 kilometers away. As a result, girls often miss school. The project uses a participatory approach, sending out mobile participation teams (including at least one woman) to work with communities on developing water supplies. The project is monitoring the impact on school attendance, especially of girls. In one village a recent survey found that primary school attendance by girls more than doubled a year after the new water supply system began operating.

ENERGY

The World Bank is adopting innovative approaches to serving the energy needs of women, notably through the Energy Sector Management Assistance Program (ESMAP).⁸ Meeting women's energy needs can free up many hours for more productive activities. In addition, energy sources are linked to health and environmental issues. For example, cooking consumes more fuel than any other activity in rural areas of low-income countries. Cooking fuel is often time-consuming to collect and, when burned, emits smoke and pollutants that cause respiratory problems, especially in women and children. Improving access to clean fuel for cooking not only saves time but



also improves household air quality, and reduces the incidence of respiratory problems.

In Senegal, for example, households (both urban and rural) consume 58 percent of all energy, mostly in the form of forest-based fuels (firewood and charcoal) that are used for cooking. Increased demand for wood has resulted in serious environmental degradation and the impoverishment of rural areas. The **Senegal Sustainable and Participatory Energy Management Project** (US\$14.5 million) aims to meet the ever-increasing demand for household fuels by fostering the participation of rural communities in the production of charcoal and of the private sector in the production and dissemination of improved household fuels. Women and young people

(who have primary responsibility for collecting firewood and play a central role in developing and managing natural resources) are key participants in the project and play an important role throughout its life cycle.

The **Bangladesh Opportunity for Women in Renewable Energy Technology Project** (US\$0.185 million), a technical assistance project sponsored by ESMAP, focuses on the coastal district of Patuakhali. The project is introducing a renewable energy technology—direct current solar lamps—and provides training to women to set up microenterprises that will manufacture and install these lamps. The project, which relies on the private sector and local delivery mechanisms, is expected to bring much-needed lighting to

more than 10,000 households on several islands that lie outside the reach of any electric power grid. It trains rural women to organize into group-owned microenterprises, helping them move away from domestic agricultural production to technology-based consumer production.

TRANSPORTATION

Transportation projects are widely assumed to be gender neutral, with women and men benefiting equally from well-designed projects. But a growing number of studies show that men and women often have different transportation needs. Because men have the dominant role in community decisionmaking in many countries, women's transportation needs are often not considered in the selection and design of transport projects.

A Gender and Transport Thematic Group is working to raise awareness of the gender dimensions of transportation in the World Bank. The group develops and implements pilot initiatives aimed at creating guidelines and best practices for integrating gender in the transport sector. In 1999 the group launched a program designed to strengthen the gender capacity of rural travel and transportation programs in Sub-Saharan Africa. The program, which operates in 10 countries, supports a number of activities. Among these are studies on women's transportation needs and constraints to meeting them, pilot projects to increase women's access to bicycles and other intermediate means of transport, and a review of experiences with women's participation in labor-based road

construction and maintenance programs.

Several national workshops and a regional conference on gender and transport have also been organized. The goal of the three-to four-year program is to contribute to integrating gender in transportation projects and policies throughout Africa. Similar but more modest initiatives are also under way in Asia and Latin America.

COMMUNITY DEVELOPMENT

Community development projects offer another opportunity for integrating gender initiatives. In the **Indonesia Kecamatan Development Project** (US\$225 million), for example, groups of villagers submit proposals to finance social infrastructure or productive activities. The project incorporates several features designed to ensure that women will apply for funding. Women are encouraged and trained to participate fully, and consultant firms are evaluated on the gender balance of their proposed facilitator teams. All training contains gender modules. Each village elects one man and one woman as village facilitators, and at least two-fifths of the members of the subdistrict decisionmaking body are women. Finally, if a village submits two proposals, one must be from women. After one year almost 500,000 women—one-third of the total number—have participated in the project.

LEGAL REFORM

The World Bank is increasingly taking gender concerns into account in projects related to legal reform. In order to complement the

judicial reforms being implemented by Ecuador's Supreme Court, for instance, the **Ecuador Judicial Reform Project** (US\$10.7 million) includes a Program for Law and Justice that provides small grants to groups in civil society. A particular area of emphasis is improving access to the judicial system. The majority of these activities, including four pilot legal services centers in urban areas, serve women's legal needs. The centers in Duale and Santa Elena provide legal services for low-income women, many of whom have been underserved by the judicial system because of excessive delays in family law cases. Through mediation, the centers have been able to improve the efficiency of the court system as well as women's access to it. The centers are able to resolve child support cases in 3–8 weeks that previously languished in the courts for several years. Child custody cases are usually decided within 48 hours. These centers also provide consultations on issues such as child support, domestic violence, sexual violence against children, land disputes, and inheritance.

GENDER-BASED VIOLENCE

Violence against women not only violates basic human rights but has steep economic, social, and human costs. As part of its expanded development approach, the World Bank has begun providing assistance to combat gender-based violence. Bank activities in this area include assistance to several NGOs in Africa, support for legal reform in Ethiopia, and studies on gender-based vio-

lence in Asia and Latin America. With the United Nations Fund for Women, the World Bank cosponsored the virtual working group *End Violence*, which culminated in a global teleconference in March 1999.

The recently approved **Lithuania Social Policy and Community Services Development Project** (US\$3.7 million) includes a Battered Women's Shelter that will provide a temporary residence for battered women and their children. The shelter will provide social services to help women find permanent and safe living accommodations. Project monitoring will pay special attention to issues such as the number of women served, the impact of the pilot project on women, and the appropriateness of the project's design.

ADJUSTMENT LENDING

Adjustment lending has increased since the start of the East Asian financial crisis in 1997. Most adjustment loans are large and are often accompanied by policy reforms that may affect men and women differently. The Mali Economic Management Credit and the Rwanda Economic Recovery Credit have taken action to address gender issues.

The **Mali Economic Management Credit** (US\$60 million) supports the government's actions to address gender-based obstacles that limit women's access to land and financial services. Specifically, it has facilitated the preparation of an action plan that was included as part of the overall financial sector action plan approved in 1998. As a result, budget support has been provided for



women's income-generating activities. The operation has also facilitated women's access to land in the *Office du Niger* region. There has been a significant improvement in the number of women who have gained access to land, and a heightened public awareness of women's legal rights and the benefits of women's participation in the development process. An additional benefit has been the creation of the Ministry of Women's Affairs, which has strengthened the institutional capacities of the Women's Development Promotion Authority.

The recently approved **Rwanda Economic Recovery Credit** (US\$75 million) supports legislation to eliminate discrimination against women. It is designed to promote legal and institutional changes in the agricultural sector and labor market that will foster economic growth and reduce rural poverty. Amendments to the labor code will consolidate sectoral minimum wages into one national minimum wage and remove provisions that discriminate against women. The government will continue its public awareness campaign, advertising and discussing these changes.

PROMOTING THE PARTICIPATION OF WOMEN'S GROUPS IN POLICY REFORM



THE WORLD BANK HAS TAKEN specific actions to include voluntary groups such as NGOs in its dialogues with client governments throughout the process of formulating country assistance strategies and national policy reforms. These efforts have paid off. The proportion of such consultations that included groups from civil society rose from 35 percent in 1995–96 to 75 percent in 1998–99. Special steps have been taken to include women's groups in these consultations. Many recent country assistance strategies take gender issues into account. As of 1998–99, three-quarters of these strategies gave gender issues moderate to high priority, and nearly half proposed follow-up action.

GENDER IN COUNTRY ASSISTANCE STRATEGIES

In developing the country assistance strategy for Senegal in 1998, the World Bank held extensive discussions with women in NGOs, farmers' groups, banks, and trade unions as well as with representatives of the Ministry of Women and Family Affairs. The consultation process brought out a range of relevant gender issues, such as land tenure and prop-



erty rights, and helped focus attention on the most significant gender gaps. It also led to the decision to include progress on gender issues—for example, an increase in girls' school enrollment and a decline in maternal mortality—as criteria for moving to a higher volume of overall lending. As a result of the consultations, the country program incorporated a social development project targeting women's groups.

To reinforce the need to consider gender issues in the country assistance program, the country assistance strategy discussions for the **Republic of Korea** included a preparatory

workshop on women and the family, plus consultations with women's groups and academics. Although standard social indicators for women, such as maternal mortality, school enrollment, and poverty among female-headed households, had been improving, the consultations revealed gender gaps in the workplace. As a result, a study to identify opportunities to improve gender equality in the workplace was undertaken. In addition, there is now support for a program to strengthen the services provided by the Ministry of Health for family issues, including domestic violence.

ORGANIZATIONAL CHANGES TO PROMOTE GENDER EQUALITY



THE NGOs REPRESENTED AT the Beijing Conference emphasized the need for more women in senior management at the World Bank. Well before the Beijing Conference, the Bank was committed to this goal and had acted to meet it. Since Beijing, the World Bank has intensified its efforts to increase the representation of women in senior management and in the professional ranks, where the core of its work is carried out. The Bank has also instituted organizational changes intended to strengthen the focus on gender issues in development.

CHANGES TO PROMOTE GENDER EQUALITY WITHIN THE WORLD BANK

At the time of the Beijing Conference, the World Bank was three years into implementing the recommendations of an Advisory Group on Higher-Level Women.⁹ A Senior Adviser on Gender Equality had been appointed, and managers had developed action plans to meet five-year targets for increasing the representation of women in key professional positions and management. The progress made in

meeting the original 1992–97 targets resulted in the adoption in 1998 of new “stretch” targets. Efforts have focused on two levels:

Professional staff. The Bank met its 1992–97 target—increasing representation of women from 22 percent to 27 percent of professional-level staff—three years early. The new target is 45 percent women by June 2003. Progress has been steady, with women’s representation rising from 28 percent in June 1995 to 34 percent in June 1999.

Managerial and senior technical staff. The 1992–97 target of increasing representation from 8 percent to 15 percent was met on time. The new target is 30 percent by June 2003. The proportion of women at these levels has increased from 12 percent in June 1995 to 19 percent in June 1999. At the time of the Beijing Conference, the World Bank had no female Managing Directors and only one female Vice President. Since then, the Bank has made several key appointments, including the first female Managing Director and the first female operational Vice President. There are now eight female Vice Presidents in the World Bank Group.

Managers are held accountable for achieving results on gender equality. In 1998, all Vice Presidents signed Diversity Agreements specifying targets to improve gender, nationality, and racial balance of their staff and actions to improve recruitment, career development, and workplace environment.

Steps have been taken to make the work environment at the World Bank more supportive of women and more flexible for all staff. These steps include initiatives to reduce hidden biases in job application processes, pay and grade, and performance evaluations; and increasing the availability of alternative work schedules and capacity to provide on-site child care. The Bank has a strong policy against sexual harassment, awareness-raising programs for staff and managers, and a network of formal and informal resources to help staff address incidents of sexual harassment.

CHANGES TO PROMOTE GREATER ATTENTION TO GENDER AND DEVELOPMENT

Since the Beijing Conference, the World Bank has made organizational changes designed to increase attention to gender issues in its work. The Gender and Development Group has been restructured and placed, organizationally, with the Bank’s core business units in the Poverty Reduction and Economic Management Network to facilitate the integration of gender issues into the central business of the Bank. A Gender Sector Board composed of representatives from all areas of the Bank and chaired by the Director of Gender and Development oversees the incorporation of gender issues into the Bank’s work. The board is devising new strategies to

strengthen and institutionalize the Bank's focus on gender issues. Gender coordinators have been appointed to each of the Bank's regional vice presidencies; and some, like the Latin American and Caribbean Vice Presidency, have larger gender units.

World Bank staff have also formed thematic groups to share substantive and methodologi-

cal interests, disseminate knowledge and best practices, and develop new methods and techniques to further the integration of gender in the Bank's work. Current thematic groups with a focus on gender include Gender and Law, Gender and Transport, Gender and Rural Development, and Methods of Gender Analysis.



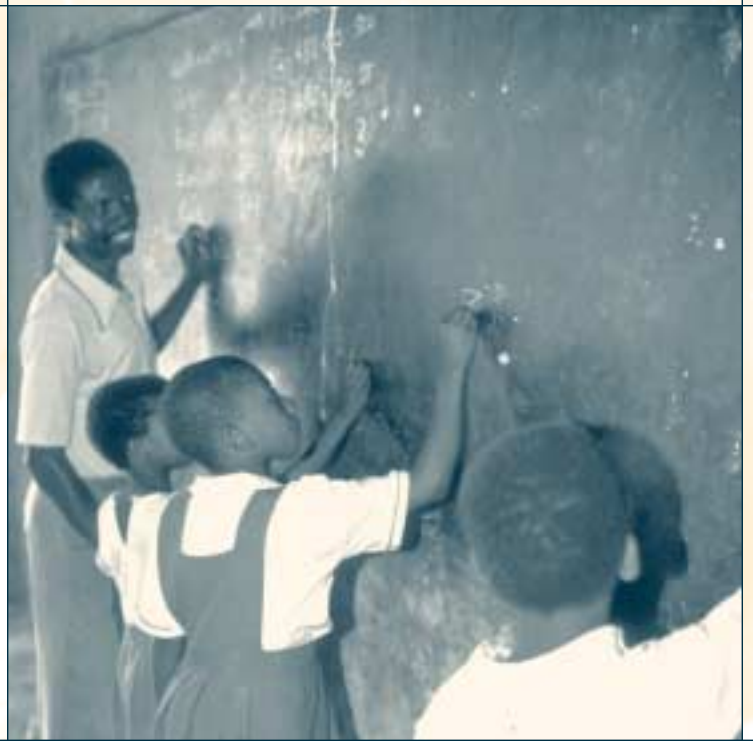
NEW DIRECTIONS

THE WORLD BANK'S INITIATIVES to widen and deepen the focus on gender equality in its work are not limited to the requests made by the NGOs at Beijing.

Looking to the future, the Bank is working to expand its actions in three areas: partnerships for gender advancement, gender research and capacity building. New strategies to ensure that gender equality is a major focus in the Bank's fight against poverty are being developed.

PARTNERSHIPS FOR GENDER ADVANCEMENT

The World Bank works with client governments, civil society, the private sector, and other donor organizations in pursuing the goal of poverty reduction. A number of partnerships are specifically intended to strengthen the focus on gender issues. These partnerships include governments, women's service and advocacy groups, grassroots organizations, academic organizations, donors, and other international organizations working for gender equality.



Partnerships with Governments and Civil Society

The World Bank's partnerships with government and civil society help Bank staff understand how civil society views both government and Bank development activities to promote gender equality and provide a link to the concerns of women at the grassroots level. Since the Beijing conference, Bank actions to promote such partnerships include:

Creating external gender consultative groups that meet regularly with World Bank staff to advise on gender issues and provide feedback on the Bank's work. These groups include the External Gender Consultative Group, which addresses gender issues throughout the Bank, a Consultative Council on Gender for the Middle East and North Africa Region, as well as country-level consultative groups. In addition, the NGO–World Bank Committee, whose objective is to involve NGOs in Bank activities, deals with gender issues as part of its mandate in liaison with the External Gender Consultative Group.

Supporting government and civil society groups working on gender issues. In Morocco, the World Bank supported a group from civil society in developing a comprehensive National Gender Plan of Action for the government. This Plan had a major influence on thinking on gender issues in Morocco. In East Africa and Francophone West Africa, the Bank supports programs on gender and law.¹⁰ These programs have brought together government ministers, senior judges, women

jurists, legal policy makers, and representatives from academia and NGOs to discuss gender issues in legal reforms. The Bank has also made small grants to a number of women's NGOs.

Consulting with civil society and community groups on gender-focused development actions. Consultations with approximately 60,000 poor women and men in 60 countries conducted in the second half of the 1990s garnered consistent and strong messages about women's lack of a voice in household and community decisionmaking and the pervasiveness of gender violence.¹¹ In 1999 the World Bank sponsored consultations with civil society in more than 12 countries, including Bangladesh, India, and Pakistan, to solicit views on actions the Bank should be taking to promote gender equality.

The Bank continues to seek new ways to strengthen its partnerships with civil society, including:

- Forming gender consultative groups;
- Enhancing the gender focus of many of the consultations with civil society that are becoming a regular feature of Bank projects;
- Finding ways to support civil society and governments in their efforts to devise effective national gender plans of action;
- Providing capacity building for national and local gender equality supporters; and
- Supporting legal and institutional reforms designed to promote gender equality.



Partnerships with International Organizations and Donors

Partnerships with international development groups and other donors help improve the World Bank's work on gender issues by facilitating the sharing of information on approaches to integrating gender into development. The Bank regularly works with United Nations' agencies on gender issues. For example, with the Economic Commission for Africa, the Bank cosponsored a 1998 Conference on African Women in Economic Development. The Bank also participates in the gender-focused committees and task forces of the United Nations system (including the Inter-Agency Committee

on Women and Gender Equality and the Commission on the Status of Women) and of the Development Action Committee of the Organization for Economic Cooperation and Development (OECD/DAC).

In addition, in client countries, local representatives of the World Bank and other international donor organizations form informal partnerships to finance national development activities, such as reports on critical gender issues.

The Bank also forms partnerships with donor countries. Like partnerships with international organizations, these partnerships help strengthen the Bank's focus on gender equality by promoting the incorporation of gender issues into new areas of Bank



lending and facilitating the exchange of knowledge about gender issues. They also assist the Bank in conducting research on gender and development, evaluating the impact of its gender policies, and organizing and participating in international conferences on gender issues.

The Bank is considering ways to strengthen its gender-oriented partnerships with international development organizations and donors. For example, it is exploring the possibility of developing joint projects with other multilateral development banks to promote gender equality.

RESEARCH AND CAPACITY BUILDING ON GENDER ISSUES

In addition to lending, the World Bank supports research and capacity building as ways to strengthen its poverty-reduction efforts. Since the Beijing Conference, an increasing proportion of this work has focused on gender issues.

Research

The World Bank regularly engages in several kinds of research activities. Among these are country studies that inform the lending program and advise client governments, comparative studies of development issues designed to strengthen the knowledge base

for development assistance, and collections of statistical indicators of economic and social conditions in member countries. Recent examples of research activity with a strong gender focus include:

Country gender reviews to assist in the formulation of lending programs. These have been conducted most recently in Argentina, Brazil, Ecuador, Ghana, Mali, Morocco, Romania, and the countries of Central America.

Country studies focusing on particular gender issues. Recent studies in Colombia, Guatemala, the Republic of Korea, and Vietnam focus on domestic violence, examining such issues as its incidence, attitudes toward it, legal responses, and the connection to civil violence.

Research on the links between gender and development. The largest Bank effort to date in this area is the Policy Research Report on gender and development, to be published in 2000. This Report identifies linkages between gender, development, and policy and is based on existing and new research (see Annex).

The World Bank's statistical indicators on gender have been broadened in recent years and are available to the public in the **GenderStats** database (<http://genderstats.worldbank.org>). The database contains a variety of development indicators for individual countries as well as gender-disaggregated information on education, health, demographic trends, and economic conditions.

The World Bank is seeking to strengthen its analytical work on gender issues and is exploring ways to ensure that timely and complete information is collected and used in designing

lending programs. The Bank also plans to conduct further comparative research on the links between gender and development.

Capacity Building

The World Bank provides training and capacity building for Bank staff and clients through conferences, workshops, and formal courses, often in partnership with other organizations. Since 1995 many of these activities have had a gender focus. Recent conferences include:

Meetings of High-Level Women in Finance and Economics. These meetings, held in 1998 and 1999, brought together female finance ministers, central bank directors, planning directors, private bank leaders, and others to discuss current issues in finance and economics.

Gender, Armed Conflict, and Political Violence. This conference, held at the Bank's Washington, D.C. headquarters in June 1999, brought together human rights advocates, researchers, practitioners, policymakers, and other stakeholders from around the world. Participants identified differences in the ways armed conflict and political violence affect women and men.

Making the Transition Work for Women in Europe and Central Asia. Also held at the Bank's headquarters in June 1999, this conference brought together experts on gender from Eastern Europe and the former Soviet Union. Participants discussed how the transition to a market economy affects women and men differently and proposed possible solutions to problems specific to women.¹²

Gender and Development Workshop.

Held in 1998 at the Bank's headquarters, this workshop addressed the themes of gender and the household, society, state, and economy and the role of international organizations in promoting gender equality. Researchers and practitioners from inside and outside the Bank discussed the most recent findings and challenges related to these topics.

In addition to these conferences, more than 30 workshops, seminars, and formal courses designed to enhance World Bank staff's understanding of gender issues have been conducted since 1995. Topics have included gender in land titling and in agricultural extension, gender stereotyping in education, and gender issues in reproductive health.

The Bank has also designed and presented formal training oriented to client countries. For example, the Grassroots Management Training Program has assisted more than 5,000 illiterate and semiliterate women in approximately 12 countries. The women have learned entrepreneurial skills, including keeping accounts, accessing and managing credit, preparing business plans, and improving savings and profits. The program has also trained approximately 400 trainers who have reached at least 20,000 women.

EMERGING STRATEGIES

The World Bank recognizes that promoting gender equality is central to a successful fight against poverty and is developing new strategies to further its work in eliminating gender disparities. These strategies will build on two ongoing Bank efforts. The first is the Policy Research Report on gender and development. The second is an evaluation of the World Bank's work on gender that is being conducted by the Bank's Operations Evaluation Department. The evaluation seeks to answer several key questions:

- Is the World Bank's gender strategy relevant at the country and global levels?
- Has the Bank effectively mainstreamed gender into its country assistance strategies?
- How effective has Bank assistance been in producing sustainable outcomes, positive impacts, and stronger institutions to support gender equality?

Preliminary results for the first two questions will be available in mid-2000; the full study is scheduled for completion in 2001. The new strategies will use the results of the evaluation to ensure that gender equality is made an integral aspect of the World Bank's fight against poverty.



Annex: The Policy Research Report on Gender and Development

THE POLICY RESEARCH REPORT on gender and development, which is based on existing and newly commissioned research, focuses on the links between gender inequality, public policy, and development.¹³ The report reinforces the conventional wisdom about gender inequality and development, but it also brings to light new issues and concerns. The report makes three important points:

Disparities between men and women in basic rights, access to resources, and power exist in all countries of the world, although the extent and nature of these disparities vary across countries. This point highlights the need for countries and development organizations such as the World Bank to focus on gender equality.

Existing gender inequalities are costly to a country's economic development and the well-being of its people. Empirical studies show that societies that discriminate on the basis of gender tend to experience more poverty, slower economic growth, and a lower quality of life than societies in which gender inequality is less pronounced. The effects are especially strong in the poorest

countries, where the quality of life is often the lowest. In all countries, but particularly in the poorest, giving women and men the same rights, allowing them equal access to education, jobs, property, and credit, and fostering their participation in public life produces positive outcomes. These outcomes include decreased child mortality, improved public health, a decline in population growth, and a strengthening of overall economic growth. The benefits are especially large for women and girls. For this reason, poor countries and the development organizations that assist them cannot afford to ignore gender issues.

Societies that simultaneously provide the same basic rights for women and men, create institutions supportive of gender equality, and promote economic growth are more effective in reducing gender disparities than societies that focus on growth alone. The positive effects of economic growth on gender equality are neither automatic nor, on their own, enough to eliminate inequalities.

One lesson from past experience has been that educating girls is one of the most effective ways to promote development. But research described in the report shows that

school attendance rates for girls relative to those for boys are highest in countries where *both* incomes and gender equality in rights are relatively high. Girls' enrollment is lower both in countries with relatively high incomes but with gender inequality in rights and in countries with gender equality in rights but with relatively low incomes (Figure 2).

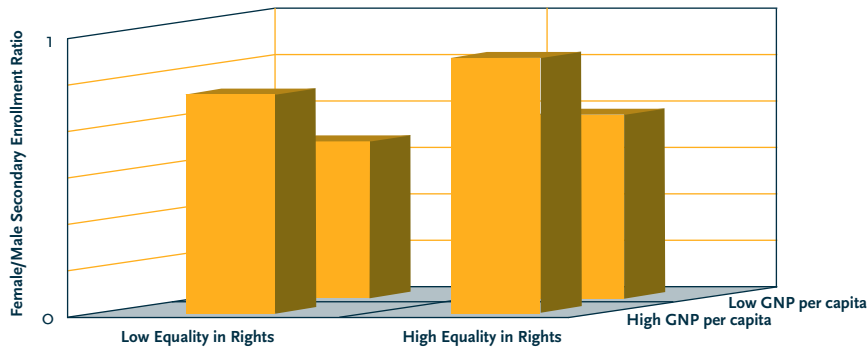
The report also discusses the policies that are most effective in promoting gender equality. It emphasizes the importance of taking a comprehensive approach to the problem of gender inequality by strengthening institutions, promoting economic growth and development, and establishing active programs where needed. The report recommends a three-part strategy of public action:

Establishing supportive legal, economic, and social institutions, including a focus on equal rights. When a society ensures that its citizens have basic legal, social, and economic rights, it provides them with the opportunity, security, and power they need to direct their own lives. For this reason, legal, market, and institutional reforms are among the most important steps societies can take to ensure gender equality. Ensuring that men and women enjoy basic rights equally is a key

element in achieving gender equality. Women need the same access to and control of land, credit, and other productive resources as men, as well as an equal voice in household and community decisionmaking. The structure of economic institutions, such as markets, also matters. Because firms operating in competitive environments treat women more fairly in terms of hiring and pay than do firms operating in protected environments, making markets more competitive—and fair—can help promote gender equality. Similarly, designing health centers, school systems, agricultural extension services, credit programs, and other institutions with women in mind reduces gender disparities. For example, group-based lending eliminates the need for collateral that women often do not have.

Fostering income growth and economic development. Rising incomes and falling poverty levels are associated with greater gender equality. Low-income families that have been forced to limit spending on children's education, health care, and nutrition, for instance, increase such spending as household incomes rise. In this scenario, girls generally benefit more than boys. Similarly,

Figure 2: Secondary school enrollment rates for boys and girls are more equal in countries where basic rights for men and women are similar *and* income levels are relatively high than in countries where one of these conditions is absent. Promoting both equal rights and income growth is the most effective strategy for promoting gender equality in education.



Note: The rights indicator is an average of three indexes of gender equality in rights collected for over 100 countries.
Source: Humana, Charles. 1992. *World Human Rights Guide*. Third Edition. New York: Oxford University Press.

economic development that increases productivity and creates new job opportunities often benefits women more than men. Economic development that results in improved infrastructure for water, energy, and transportation also has a profound and positive impact on women. In most developing countries, women work longer hours than do men, partly because poor infrastructure makes many of their responsibilities—fetching water, gathering cooking fuel, and producing food for family consumption—extremely time-consuming (Figure 3). As infrastructure improves, women have more time to devote to other activities, including earning additional income and participating in community affairs.

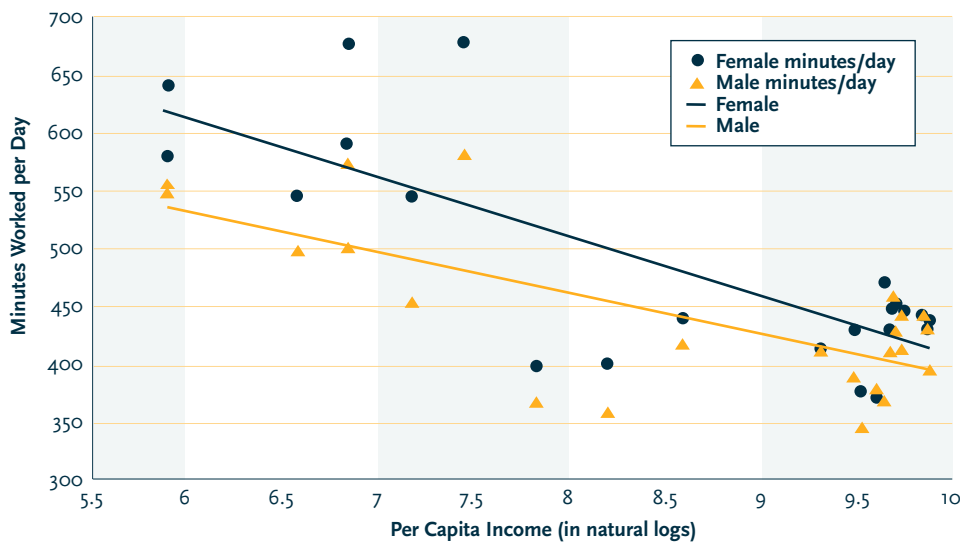
Undertaking active measures to promote gender equality in the command of resources and political voice. Because gender disparities can be persistent, programs to improve institutions and promote economic growth often must be accompanied by concrete, targeted steps aimed at combating discrimination against girls and women. Action must be taken to make sure that women can participate fully in employment and community affairs and to protect them against gender-specific risks associated with economic shocks and specific policy reforms.

Ultimately, governments and development organizations need to take a comprehensive approach to the problem of gender inequality. They must work to ensure that

women have the same basic rights as men have, equal access to the tools they need for income growth, and effective supporting institutions. And in cases where these efforts are not sufficient or forthcoming, active measures to

improve the relative well-being of women and girls must be taken. Only in this way will efforts to promote gender equality succeed, maximizing equitable income growth and the well-being of people worldwide.

Figure 3: Economic development is particularly beneficial to females. As average per-person income rises, the number of minutes that males and females work each day goes down—and becomes more equal.



Note: The data points are countries. The time-use data pertain to minutes per day worked by adults in productive activities, both market and nonmarket. Market activities include work outside the home and subsistence and self-consumed production. Nonmarket activities refer to household maintenance and care, schooling, and voluntary community work.
Source: Data from United Nations Development Program. 1995. *Human Development Report 1995*. New York: Oxford University Press.

Selected World Bank Publications on Gender Issues

An extensive list of documents addressing gender issues is available at <http://www.worldbank.org/gender/known/publications.htm>.

Gender and Poverty Reduction

Blackden, C. Mark, and Chitra Bhanu. 1999. *Gender, Growth, and Poverty Reduction: Special Program of Assistance for Africa, 1998 Status Report on Poverty in Sub-Saharan Africa*. Technical Paper 428.

Das Gupta, Monica, and Li Shuzhuo. 1999. *Gender Bias in China, the Republic of Korea, and India, 1920-90: Effects of War, Famine, and Fertility Decline*. Policy Research Working Paper 2140, Development Research Group.

Moser, Caroline O. N. 1996. *Confronting Crisis: A Comparative Study of Household Responses to Poverty and Vulnerability in Four Urban Communities*. Environmentally Sustainable Development Studies and Monographs Series 8.

Gender and Human and Social Development

Adeyi, Alusoji, Edna Jonas, Tom Merrick, and Anne Tinker. 1998. *Improving Reproductive Health: The Role of the World Bank*. Human Development Network.

Arias, Omar. 2000. *Are Men Losing Out in the New Economy? Male Economic Marginalization in Argentina, Brazil, and Costa Rica*. Latin America and Caribbean Region.

Gopal, Gita, and Maryam Salim, eds. 1998. *Gender and Law, Eastern Africa Speaks*. Directions in Development Series.

Human Development Network, World Bank. 1999. *Safe Motherhood and the World Bank: Lessons from 10 Years of Experience*. Human Development Network.

Jong, Wha Lee, and Robert J. Barro. 1996. *International Measures of Schooling Years and Schooling Quality*. Gender Analysis and Policy, Poverty and Social Policy Department.

Lazreg, Marnia, ed. 2000. *Making the Transition Work for Women in Europe and Central Asia*. Discussion Paper 411.

Morris-Hughes, Elizabeth, and Francesco Tornieri. 1999. *Gender and Law Initiatives in Francophone Sub-Saharan Africa*. Africa Region, Findings 148.

Gender and Agriculture, Rural Development, Water and Transportation

Barwell, I. 1996. *Transport and the Village: Findings from African Village-Level and Transport Surveys and Related Studies*. Discussion Paper 344, Africa Region Series.

Fong, Monica S., and Anjana Bhushan. 1996. *Toolkit on Gender in Agriculture: Gender Toolkit Series 1*. Gender Analysis and Policy, Poverty and Social Policy Department.

Fong, Monica S., Wendy Wakeman and Anjana Bhushan. 1996. *Toolkit on Gender in Water and Sanitation, Gender Toolkit Series 2*. Gender Analysis and Policy, Poverty and Social Policy Department.

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Wakeman, Wendy, Susan Davis, Christine van Wijk, and Alka Naithani. 1996. *Sourcebook for Gender Issues at the Policy Level in the Water and Sanitation Sector*. UNDP–World Bank Water and Sanitation Program.

Gender, Labor Markets, and Private Sector Development

Cunningham, Wendy. 2000. *Feminization of the Informal Sector: Evidence from Argentina, Brazil, and Costa Rica*. Latin America and Caribbean Region.

Khandker, Shahidur R. 1998. *Fighting Poverty with Microcredit: Experience in Bangladesh*. New York: Oxford University Press for the World Bank.

Lokshin, Michael M. 1999. *Household Childcare Choices and Women's Work Behavior in Russia*. Policy Research Working Paper 2206, Development Research Group.

Orazem, Peter F. and Milan Vodopivec. 1999. *Male-Female Differences in Labor Market Outcomes During the Early Transition to Market: The Case of Estonia and Slovenia*. Policy Research Working Paper 2087, Development Research Group.

Tzannatos, Zafiris. 1998. *Women and Labor Market Changes in the Global Economy: Growth Helps, Inequalities Hurt, and Public Policy Matters*. Social Protection Discussion Paper 9808. [Subsequently published in *World Development* 27(3): 551-569, 1999.]

Gender and Development and the World Bank

Murphy, Josette. 1995. *Gender Issues in World Bank Lending*. A World Bank Operations Evaluation Study.

———. 1997. *Mainstreaming Gender in World Bank Lending: An Update*. A World Bank Operations Evaluation Study.

Narayan, Deepa, with Raj Patel, Kai Schafft, Anne Rademacher and Sarah Koch-Schulte. 2000. *Voices of the Poor: Can Anyone Hear Us?* New York: Oxford University Press for the World Bank.

Notes

1. Civil society is composed of voluntary organizations that are not part of the government or the private sector and includes NGOs, nonprofit and welfare organizations, religious and civic organizations, universities, and voluntary organizations such as athletic and cultural groups.
2. World Bank, Operational Policy 4.20. Established April 1994, updated October 1999.
3. The Platform of Action is the agenda for women's empowerment that was adopted unanimously by representatives from 189 countries during the Beijing conference. See United Nations. 1996. *The Beijing Declaration and the Platform for Action: Fourth World Conference on Women, Beijing, China, September 4–15, 1995*. New York: United Nations.
4. See Winter, Carolyn, and Rebecca Macina. 1999. *Girls' Education: World Bank Support through the International Development Association (IDA)*. Washington, DC: World Bank.
5. Khandker, Shahidur R. 1998. *Fighting Poverty with Microcredit: Experience in Bangladesh*. New York: Oxford University Press for the World Bank.
6. The CGAP works to strengthen microfinance institutions—75 percent of whose clients are women—throughout the world.
7. Gandi, Sunita. 1996. "Morocco: Enhancing the Participation of Women in Development." In *World Bank Participation Sourcebook*. Washington, DC: World Bank, pp. 75–81.
8. ESMAP is a global technical assistance program sponsored by the United Nations Development Program and the World Bank, which manages it.
9. The statistics presented in this section refer to the World Bank Group, which includes the International Bank for Reconstruction and Development (IBRD), the International Development Association (IDA), the International Finance Corporation (IFC), and the Multilateral Investment Guarantee Agency (MIGA).
10. Gopal, Gita, and Maryam Salim, eds. 1998. *Gender and Law: Eastern Africa Speaks*. Directions in Development Series. Washington, DC: World Bank; Morris-Hughes, Elizabeth, and Francesco Tornieri. 1999. *Gender and Law Initiatives in Francophone Sub-Saharan Africa*. Findings 148. Washington, DC: World Bank.
11. Narayan, Deepa. 1999. *Consultations with the Poor*. Washington, DC: World Bank.
12. Lazreg, Marnia, ed. 2000. *Making the Transition Work for Women in Europe and Central Asia*. Discussion Paper 411. Washington, DC: World Bank.
13. Information about the Policy Research Report on gender and development is available over the Internet (<http://www.worldbank.org/gender/prr>). Background papers, the concept note for the study, and, when completed, a full draft of the report will be available on the website.

Websites

As a learning and knowledge-based institution, the World Bank is committed to sharing information and experience with the development community.

World Bank gender-oriented websites include:

GenderNet (<http://www.worldbank.org/gender>) makes tools, techniques, and other development information available to external audiences. The site includes links to other gender-related websites.

GenderStats (<http://genderstats.worldbank.org>) is an online database containing development indicators by gender along with country statistics relevant to gender.

Gender in Africa (<http://www.worldbank.org/afr/gender>) contains information on key documents, innovative Bank projects, gender contacts in World Bank country offices in Africa, gender contacts at World Bank headquarters, and links to related sites.

Gender in Latin America and the Caribbean (<http://www.worldbank.org/lac>) provides information about training programs, publications, ongoing research, and key gender analysis questions by sector for the Latin America Region.

Policy Research Report on gender and development (<http://www.worldbank.org/gender/prr>) provides general information and background papers for this report.



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Poverty Reduction and Economic Management Network
www.worldbank.org/gender



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