1. Gender Integration in World Bank Group Operations and Country Strategies

Highlights

- Strong corporate commitments were translated into guidelines and practices that were mostly process-oriented
- The quality of gender integration in projects and country strategies—currently not measured in the World Bank Group monitoring system—can be improved
- Projects and especially country strategies do not clearly identify gender relevance or articulate a results chain
- Integrating gender as a cross-cutting theme in country strategies dilutes its focus
- Weaknesses in monitoring and evaluation frameworks prevent meaningful tracking and assessment of projects' and country strategies' gender results. If the indicators are poor, results are not meaningful even if reported.

Introduction

The World Bank Group considerably advanced its gender agenda over the past 15 years. The first gender strategy (introduced in 2001 and supported by Bank policy OP/BP 4.20) recognized the importance of addressing gender to reduce poverty, and mandated that gender be mainstreamed in all country strategies and throughout the World Bank lending portfolio. At first, the consideration of gender issues was primarily limited to the human development field (education and health in particular). The Gender Action Plan (World Bank 2006) later expanded the focus to traditionally neglected sectors, such as infrastructure, agriculture, private sector development, and labor markets. The *World Development Report 2012: Gender Equality and Development* added further impetus to working toward gender equality. Finally, the World Bank Group restructuring in 2014 effectively made gender a top institutional priority by creating the Gender Cross-Cutting Solution Area.

Progress in mainstreaming gender within the institution has not been linear. The 2010 IEG gender evaluation (IEG 2010a) found that progress was stronger immediately after introduction of the gender strategy in 2001, but then weakened during 2005–2008. The evaluation also identified some gaps in the implementation of OP/BP 4.20 (Box 1.1). Some of these gaps were addressed, as documented in the Management Action Record (MAR), by institutionalizing reporting mechanisms, intensifying efforts to produce sex-disaggregated data and impact evaluation evidence, and further strengthening results and accountability mechanisms. Corporate commitments on gender were agreed to and reflected in the results frameworks of International Development Association (IDA) Replenishments IDA16 and IDA17, and in the Corporate Scorecard. The Bank committed to disaggregating project beneficiaries by gender and instituted a gender flag at the project design stage in FY13.

Box 1.1. The 2010 IEG Gender Evaluation

IEG evaluated the effectiveness of the Bank's gender mainstreaming approach between FY02–08 and concluded that the Bank made progress in gender integration, but implementation of the Bank's gender policy weakened in the latter half of the evaluation period. IEG also found that two gaps in the Bank's gender policy diminished the policy's relevance: the lack of a results framework in the 2001 Gender Strategy (World Bank 2002), and the replacement of a more generalized mainstreaming approach with a selective country-level approach. IEG made three recommendations:

- Foster greater clarity and better implementation of the Bank's gender policy by establishing a results framework and a plan for country-level diagnostics, among other things
- Establish clear management accountability for development and implementation of a monitoring system
- Strengthen the incentives for effective gender-related actions in country clients.

Management agreed with the recommendations and subsequently reported on actions taken to strengthen gender integration in World Bank work. Some of the activities reported in the Management Action Record (MAR) were the 2011 introduction of gender indicators in the Corporate Scorecard; institutionalization of reporting mechanisms; more systematic integration of gender in Country Assistance Strategies; and the introduction of Regional Gender Action Plans. At the country level, management identified lack of gender-relevant data as a key constraint, and reported on efforts to improve local statistical capacity through the Gender Equality Data and Statistics Working Group and the World Bank's Umbrella Facility for Gender Equality. Management also reported on its commitment to support gender through IDA and defined specific goals and actions.

IEG rated the recommendations "substantial" for implementation in 2014, the last year of follow-up in the MAR, while noting areas that need more attention, such as further strengthening the results framework and not limiting outcome indicators to female beneficiaries.

Source: IEG 2010a; MAR of gender equality evaluation.

The gender mainstreaming strategy was undoubtedly successful in increasing the gender uptake (the number and percentage of operations and country strategies that addressed gender issues at entry). This uptake is more notable in recent years. The annual reports (issued by the former Poverty Reduction and Economic Management Gender unit) entitled *Update on the Implementation of the Gender Equality Agenda at the*

World Bank Group (2012, 2013, 2014) documented a sharp increase in the share of World Bank Group lending operations that were gender informed in recent years—up to 95 percent of all approved lending operations in 2014.[1] Similarly, updates on the Corporate Scorecards reported that the institution's attention to gender resulted in 100 percent gender informed country strategies.[2]

The 2001 World Bank gender strategy does not govern the International Finance Corporation (IFC), yet IFC promoted initiatives in recent years to integrate gender into its portfolio, such as the Gender Entrepreneurship Markets program, Banking on Women, the Women in Business Program, WINVest, and SheWorks. IFC is also one of the largest global investors in the microfinance sector, which disproportionately provides financial services to women. In 2008 IFC included sex-disaggregated indicators in its Development Outcome Tracking System (DOTS) and, more recently, adopted a gender flag for Advisory and Investment Services.[3] In 2015 IFC proposed including a gender indicator in the IFC scorecard for FY16.

The analysis presented in this chapter shows that progress on gender integration at entry was not matched by similar attention to quality and depth, both in solidity of the approach and measurement of results. The emphasis on expanding gender integration at entry generated mixed results—attention to gender expanded, but the effort often became a mechanical approach (a box-ticking exercise) instead of meaningful and substantial integration. Current guidelines refer to integrating gender when relevant, but do not define "relevant," resulting in variable practice. Poor measurement persists because the gender flag guidelines are largely process-oriented and do not address more substantive issues, such as results measurement. Projects and country strategies do not sufficiently consider factors that are crucial for achieving impact, focusing attention mostly on elements considered important for integration at entry (which may not be as important for generating results).

Some of the same drawbacks identified above were noted by Bank Group staff interviewed for the analysis to prepare the MAR 2013 update on implementation of the recommendations of the 2010 gender evaluation. Among challenges interviewees cited were:[4] a perception that gender work is not very relevant and adds little value; data gaps and poor linkages between analytical and operational needs and data requirements; an excessively process-oriented approach that often translates into lip-service and a bean-counting rather than substantial integration; lack of resources, including skills related to injecting gender knowledge into projects, programs, and strategies; low demand by client countries; and the risk that gender may be a "passing phase" in the institution.

The analysis in this RAP could not rely on a corporate definition of success beyond the quantitative indicators that are part of the Corporate Scorecards. Therefore, it focuses on dimensions of gender integration that can help define a qualitative benchmark:

- The definition of when (and why) addressing gender issues in projects and country strategies is relevant (with implications for coverage and targets for scaling up)
- Articulation of a result chain for gender, which demands achieving a coherent framework flowing from background analysis, to actions and components, to indicators and results (in country strategies this includes clarification of the value added of gender integration beyond purely mirroring gender integration in the country projects portfolio)
- Selection of appropriate indicators to measure results, and ensuring results are accurately reported.

The analysis addresses two questions: What is the current approach adopted by the World Bank Group to integrate gender in operations and country strategies? To what extent do monitoring and evaluation (M&E) systems measure and report on gender results in operations and country strategies? The analysis is based on the following:

- A sample of 231 investment lending operations that closed in FY12 and FY14 (selected because they were previously screened by the IEG Gender Evaluation 2010)
- 190 IFC Advisory Services evaluated by IFC in FY12–FY14[5]
- 226 IFC investment operations self-evaluated by IFC and validated by IEG in FY12–FY14
- All 58 country strategies that closed in FY12–14
- Corporate documents
- Findings from recent IEG evaluations.

See appendix C for an explanation of the methodology used.[6]

The analysis does not focus on the actual results achieved or the effectiveness of World Bank Group support in achieving greater gender equality, and it is not an update of IEG's 2010 gender evaluation or a process evaluation. Its focus is on whether or not the system produces information that adequately reflects the quality and depth of gender integration, and whether current practice and the information it produces can effectively document results achieved in addressing gender issues in client countries.

A major goal of the first World Bank Group gender strategy is to focus more strongly on results at both the project and country strategy level.[7] The new strategy, *World Bank Group Gender Strategy (FY16–23): Gender Equality, Poverty Reduction, and Inclusive Growth* (World

Bank 2015d), emphasizes the importance of a country-based approach, and links the gender equality agenda to the World Bank Group's twin goals. This analysis aims to inform all stakeholders, and to assist the World Bank Group and particularly the Gender Cross-Cutting Solution Area in strengthening the approach to documenting, assessing, and evaluating results during rollout of the new strategy.

Are projects and country strategies gender informed?

Integration of gender in projects (whether gender issues were considered and addressed) has been traditionally tracked along three dimensions: in the underlying analysis, in the actions proposed, or in M&E arrangements. A gender flag for systematically tracking integration at entry formalized this approach in FY13.[8] At the time, a project qualified as gender informed if just one dimension was present; since FY15, all three dimensions must be present to qualify. Gender integration in country strategies is not flagged, but is tracked using essentially the same approach. The flag is mandatory for IBRD and IDA projects, but only at entry (the appraisal stage); the task team leader self-assigns the flag, and there is no requirement for the three dimensions to connect to one another or to the operation's development objectives.

The approach to define and track gender informed projects provides a relatively static and disconnected picture of gender integration that does not allow for thorough assessment of quality or intent, and does not reveal the expected or actual results (there are no inclusion criteria for the indicators selected). Table 1.1 shows the results of applying the gender informed flag to the sample of IBRD and IDA projects used in this analysis. Half of the projects reviewed addressed gender in at least one of the three dimensions—the smallest set is projects integrating or explicitly planning to integrate gender indicators at the outcome or output level. One-fourth of all projects integrated gender in all three dimensions, though not necessarily linked in a common framework.

Table 1.1. Integration of Gender in IBRD and IDA Projects, FY12–FY14

Projects (n=231)	Percent
Gender in background or analysis	47
Gender actions in actions or components	43
Gender in M&E	29
Gender in at least one dimension	56
Gender in three dimensions: analysis, actions, and M&E	24

Source: IEG calculation based on projects portfolio review.
Note: M&E = monitoring and evaluation.

Fifty of the 58 country strategies analyzed for this report (all those that closed during FY12–14, 35 of which were joint World Bank–IFC strategies) touched on gender issues in diagnostics, actions, or pillars (Table 1.2).[9] Twenty-one percent of country strategies analyzed had gender present in all three dimensions as currently required (analysis, content, and results framework). This is lower than the rate reported in official documents. According to the Corporate Scorecard, in FY15 all country strategies integrated gender (meeting the target of 100 percent satisfactory attention to gender two years before the FY17 deadline).[10] The "Update on the Implementation of the Gender Equality Agenda at the World Bank Group" (World Bank 2012), reported that 57 percent of IDA country strategies integrated gender in three dimensions in FY11 and 86 percent did so in FY12 (p. 24, table 1). (Figures were not reported for non-IDA country strategies, which normally integrate gender at lower rates.)

Undoubtedly a strong effort was made between FY11 and FY13 to ensure that country strategies integrated gender (especially in IDA countries due to IDA commitments). This is reflected in a dramatic increase in gender integration from the previous period (when the country strategies in the sample were approved, around FY08–FY09). At the same time, there have never been specific requirements regarding the quality of this integration, for example the dimensions of gender integration being coherently linked to one another and to the rest of the strategy. Of the 58 country strategies examined, 23 country strategies included gender in their objectives and pillars: 5 addressed gender in a pillar and 18 addressed it in a cross-cutting way.

Table 1.2. Integration of Gender in Country Strategies, FY12–14

Country strategies (n=58)	Percent
Gender in background or analysis	48
Gender actions in objectives or pillars	40
Gender in M&E	50
Gender in at least one dimension	86
Gender in three dimensions: analysis, pillars, and M&E	21
Gender included in a cross-cutting way	31

Source: IEG calculation based on country strategy portfolio review.
Note: M&E = monitoring and evaluation.

IFC's approach, unlike the Bank's, is highly selective and defined around specific gender private sector dimensions. IFC's priorities for gender integration center on fostering women's roles in five areas corresponding to a limited portion of the IFC portfolio: entrepreneurship, employment, corporate leadership, customers, and consumers. Gender is virtually absent from business lines or sectors that were not priorities for gender. In 2015 IFC selected agriculture, extractives, and finance as sectors of specific gender focus and set targets for gender results in these sectors in the IFC scorecard. Table 1.3 shows that the share of Advisory Services projects with gender objectives is small and in some cases nonexistent. Investment Services does not have clear-cut objectives. Both Advisory and Investment Services, however, can address gender issues through project activities (the last section and the table 1.6 show Advisory Services activities). A few Access to Finance projects specifically target women borrowers and are required to collect sex-disaggregated indicators of outreach. Similarly to what happens for the Bank, though, gender is more frequently addressed through project activities rather than in project objectives.

Table 1.3. Integration of Gender in IFC Projects, FY12–14

	Total projects		Projects with gender objectives	
	Number	Percent	Number	Percent
Investment Services	226	100	n.a.	n.a.
Manufacturing, agribusiness, and services	82	36	n.a.	n.a.
Infrastructure and natural resources	36	16	n.a.	n.a.
Financial institutions group	70	31	n.a.	n.a.
Telecommunications, media, technology, and venture capital	38	17	n.a.	n.a.
Advisory Services	190	100	13	12
Access to finance	63	33	5	8
Investment climate	41	22	2	5
Public-private partnership	24	13	0	0
Sustainable business advisory	62	33	6	10

Source: IEG calculation based on IFC portfolio review.
Note: n.a. = not applicable.

Rationale and relevance for gender integration needs to be more explicitly stated

Just because projects or country strategies integrate gender at entry, per World Bank Group policies, does not mean they clearly articulate a rationale for addressing gender issues. Commonly, projects and country strategies that discuss gender issues or even identify gender indicators do not clearly define the goal of gender integration. Although policy does not require defining the goal, the lack of an explicit rationale for gender integration often results in ambiguities in the proposed approach, and in a poorly developed or missing result chain that defines how gender results would be achieved. Should reducing specific gender inequalities be the rationale, or should gender issues be analyzed and addressed whenever they represent key constraints or bottlenecks in achieving project or country strategy goals? Should there be a distinct objective aiming to address specific gender issues or should gender be integrated across several objectives as a cross-cutting, contributory element—or both? Furthermore, should *all* projects and country strategies integrate gender?

The expectation in the Corporate Scorecard's targets is that all country strategies should include gender. The country-driven approach to gender justifies this target; the approach requires that objectives be set at the country level and respond to the local context. According to World Bank operational policy, country strategies should draw on and discuss the findings of a gender diagnostic. Systematic Country Diagnostics are required to incorporate gender in their analytical frameworks starting in FY16. As for projects, the target set for FY17 is for 66 percent of projects to integrate gender in three dimensions—this target is based on a realistic assessment given the current baseline as opposed to expressing an ideal goal of what the profile of World Bank Group lending should generate.[11] Regardless of whether universal coverage should or should not be the aim, only an explicit discussion of why addressing gender issues is relevant in the context of that country strategy (or project) can allow robust articulation of a result chain, prioritization of actions, identification of expected results and corresponding indicators to measure them, and definition of the relevant portfolio (which may be less than 100 percent of the Bank's projects).

Although quantitative targets for country strategies and IBRD and IDA projects are highly ambitious, no specific standards are defined regarding quality aspects—the why (relevance) and the how (approach, design, result chain) of gender integration. Most country strategies and World Bank projects refer to or discuss gender-related issues, but most do not present a logical chain that links background analysis, actions, pillars or components, and indicators. Hence, complying with corporate requirements does not guarantee substantial integration. It is possible for a project document or country strategy to include all three dimensions required by the flag, but the dimensions may be unrelated to each other, to the main objectives of the project or strategy, or both. Coherence, or lack of it, is not captured by the gender flag.

IEG's analysis shows that the rationale for including at least some discussion of gender-related issues in project documents is usually unclear. Project documents often broadly refer to one or more priority gender issues at the country level, but tend not to provide detail on the implications of project activities for males and females. Since advancing gender equality is almost never the central goal of Bank projects, it is reasonable to expect some discussion in project documentation of how the project will integrate gender aspects—for example, a discussion of transmission channels, different behavioral responses expected, potential trade-offs and expected or unexpected impacts, or desired results. Such detail is rare. Instead of helping project teams develop a clear rationale for addressing gender issues in a project, the gender flag system fosters the urgency to comply by supporting the implicit notion that gender should be relevant by default.

Most operations may have a differential impact on men and women, and boys and girls, but some may not. Therefore, more guidance is needed on how to identify projects that should be considered relevant for, or more conducive to, gender integration. To help better understand and explain practice, IEG analyzed relevance by grouping Bank projects into five categories:[12]

1. Projects that actively **aim to address gender inequalities and biases** as their main goal (for example, supporting female entrepreneurship, expanding publicly funded care, interventions introducing protective legislation to address gender-based violence, and so on)
2. Projects that may have the **potential to positively impact gender inequalities and biases** and could introduce or modify activities to affect that change (for example, community-driven development projects promoting female participation and empowerment)
3. Projects that may have the **potential to damage gender relationships or worsen biases** and could introduce mitigation measures to avoid it (for example, projects identifying the risk of triggering domestic violence)
4. Projects that may take advantage of **behavioral differences** to amplify their impact (for example, conditional cash transfer projects targeting women as recipients of the benefit), which may reduce or amplify gaps
5. Projects that do **not immediately and directly impact gender inequalities** (for example, introduction of computers in ministries, privatization of financial institutions, and so on).

Based on this classification,[13] 173 projects were relevant for gender inclusion (categories 1 to 4), or 75 percent of the total sample of 231 investment lending projects reviewed. Two percent of projects—mostly health projects with the goal of reducing maternal mortality—directly aimed to address gender inequalities (category 1). Category 2 accounted for the largest proportion of projects overall (66 percent). Category 3 accounted for 6 percent of projects—mostly infrastructure projects involving resettlements. Only one project was in category 4, which may be partly explained by the low number of social protection projects in the sample (including conditional cash transfer). Projects not relevant for gender (category 5) were 25 percent of the sample. Even though gender was remotely relevant in this last group, project documentation commonly includes some discussion on gender, especially at closing.

When reexamining gender integration using the five proposed categories, not all projects that could include a gender dimension actually did (Table 1.4). Of the 173 projects relevant from a gender integration perspective, 100 integrated gender in actions or components.[14] Thirty-two percent included gender in all three dimensions, and 74 percent addressed it in at least one dimension. Only 10 projects (6 percent of all gender-relevant ones) explicitly included gender in the project development objective (PDO).

Table 1.4. Integration of Gender in IBRD and IDA Gender-Relevant Projects, FY12–FY14

Projects (n=173)	Percent
Gender in background or analysis	62
Gender actions in actions or components	58
Gender in M&E	39
Gender in at least one dimension	74
Gender in three dimensions: analysis, actions, and M&E	32

Source: IEG calculation based on projects portfolio review.
Note: M&E = monitoring and evaluation.

A modest 62 percent of gender-relevant projects included some discussion of gender issues in the Project Appraisal Document or referred to relevant analytical work on gender. Projects do not take the best advantage of consultations during project preparation, and consultations seldom contribute to defining the gender relevance of interventions. About 50 percent of the Project Appraisal Documents reviewed indicated that gender consultations occurred, but only half of those discussed the implications of the consultations for project design. Without an explicit discussion of the relevance of gender to the project's main objectives, important dimensions may be overlooked, as is clearly illustrated by the findings of recent IEG thematic evaluations (Box 1.2).[15]

Box 1.2. Findings from Recently Completed IEG Thematic Evaluations

The lack of an explicit discussion of gender relevance often results in poor integration of gender in areas where integration is expected, as illustrated in recent IEG thematic evaluations.

The early childhood development evaluation (IEG 2015j) found that the Bank's work on gender and early childhood development did not establish synergies between them. Bank-supported early childhood development interventions do not seem to recognize the crucial role these interventions have in relieving constraints to the labor market participation of parents and especially women. Furthermore, Bank-supported early childhood development interventions do not address parents' vital role in stimulating children's development, and the importance of providing parent support programs.

The investment climate evaluation (IEG 2015d) found that explicitly targeting women entrepreneurs as a category deserving specific attention is uncommon, even in projects that more directly impact small entrepreneurs and act on constraints more likely to impact women (for example, reforms dealing with registering property, land administration, permits, tax regulations, agriculture, licensing, access to land, and property rights). A close analysis of projects that target women entrepreneurs revealed that many projects are small and focused mostly on capacity-building activities, or on filling an information gap related to gender-based barriers in the business-enabling environment. Most of those projects target women as participants in training or consultative working groups instead of entrepreneurs (or potential entrepreneurs) who are supposed to benefit directly from investment climate reforms.

The evaluation of World Bank Group support to low-income fragile and conflict states (IEG 2013g) found that the Bank paid insufficient attention to conflict-related violence against women and economic empowerment of women in low-income fragile and conflict-affected states. Measures to address the effects of conflict-related violence against women or to promote women's economic empowerment during reconstruction were almost absent in World Bank Group projects and country strategies in these states. The evaluation pointed to the lack of gender-sensitive actions in state building and in most of the demobilization, disarmament, and reintegration programs in fragile and conflict states.

Projects rarely defined relevance of gender integration (the why), and even more rarely discussed the gender results chain (the how) to develop and motivate their gender-specific design features. To be internally coherent, the gender results chain must be grounded in the core results chain of the project and establish the relationship between gender aspects and project activities. That is why defining relevance is an important prelude to defining the results chain.[16] However, project documentation rarely discussed gender relevance. Only 11 projects clearly defined and explained why addressing gender issues was important for achieving project objectives. There were no discussions of why gender was not relevant, or why the team decided not to integrate gender in the project design. The IEG social safety nets and gender report (IEG 2014e) found that programs are sometimes ambiguous in the type of gender elements they include and why they include them—they rarely analyze the motivations, underlying results chain, and crucial contextual elements. Specifically, it is rare to find an explicit discussion of the assumptions about gender roles and responsibilities in the household and the community.

The three dimensions defined by the flag (diagnostic, actions, and indicators) are not always aligned in projects that include all three of them. The reason is that many projects at the Project Appraisal Document stage generically define activities, or include specific activities but no corresponding indicators. IEG's analysis found that only half of the projects that had diagnostic, actions, and indicators achieved substantive coherence—actions and activities clearly motivated by pertinent diagnostic work and measured using appropriate indicators.

Findings of the recent IEG financial inclusion evaluation (IEG 2015b) illustrate the importance of broadly articulating a results chain for gender. The evaluation found that gender was included when relevant—that is, gender was generally an important dimension in financial inclusion projects in countries with low inclusion rates for women (the focus on gender aligned with the needs). However, less than 3 percent of projects provided detailed information about targeted women, despite explicit reference to women as beneficiaries in about one-third of World Bank Group–supported financial inclusion projects. Furthermore, the evaluation found that financial inclusion projects frequently fail to address constraints specific to women beneficiaries.

IFC's approach to gender integration is more focused, but has lower coverage

For three of the five private sector dimensions it identified as priorities—entrepreneurship, employment, and corporate leadership—IFC outlined the rationale for focusing on women and gender issues and articulated a gender results chain (a business case for investing in women) through developing specific initiatives. For example, since 2007 IFC supported the Global Banking Alliance for Women, a program launched in 2000 that aims to promote women's entrepreneurship through building the capacity of financial institutions to serve women customers. IFC launched SheWorks in 2014, a private sector partnership to improve employment opportunities for women. In the same year, the Goldman Sachs Foundation 10,000 Women initiative and IFC launched the Women Entrepreneurs Opportunity Facility that is dedicated exclusively to financing women-owned small and medium businesses (SMEs) in developing countries. Each initiative focused on a concrete approach to address specific barriers for women, such as legal and financial barriers impeding women-owned enterprises from developing into larger-scale, job-generating firms, or barriers in the labor market that tend to keep women in the informal economy instead of salaried work. IFC strategy involved clients in the piloting phase or through partnerships (such as 10,000 Women)[17] to ensure buy-in and the adoption of best practices.

The IFC approach to integrating gender involves defining relevance and a results chain at the level of the program rather than the level of the operation. Therefore, it is a more standardized approach relying on implementation teams to tailor it to local needs and individual project contexts.

The approach to gender integration differs between Advisory Services and Investment Services. Among Investment Services, Banking on Women projects (providing women-owned businesses with access to finance) are virtually the only ones with a gender objective (Table 1.3), although other projects may include gender activities. The percentage of Advisory Services projects that gave high attention to gender, based on the IFC gender flag, did not change much between FY08 and FY14 (about 5 percent of the portfolio). However, the percentage of projects reporting some attention to gender (including through project activities), even if small (less than 25 percent of total expenses) has more than doubled between FY12 and FY14, reaching 25 percent of the Advisory Services portfolio. The IFC Road Maps FY14–16 (IFC 2013) and FY15–17 (IFC 2014) state that Advisory Services will contribute to all IFC priorities with emphasis on gender, among others.

Since gender-focused banking initiatives were introduced in the financial sector in 2007, IFC has deployed packages of Investment and Advisory Services to financial institutions aiming to develop and grow banking products for women entrepreneurs.[18] IEG validated several such projects as part of the Global Entrepreneurship Markets initiative and found that these early pilots, implemented in Africa, introduced new products and resulted in sustained lending to women entrepreneurs by client financial institutions even after the IFC project closed. They also had demonstration effects on financial institutions launching new lending products to women in local markets. Attempting to build on this success, efforts to mainstream gender into African programs for micro, small, and medium enterprise programs struggled to adapt to local client needs and market realities. Of seven Advisory Services projects closed in FY14, six dropped gender components and one project failed. A major lesson of the approach is that programs need to be tailored to the needs and capacity of local subsidiaries and to local market conditions.[19]

Evaluated advisory projects with gender-relevant information are mostly concentrated in IFC's Access to Finance and Sustainable Business Advisory business lines (Table 1.3). A small number of these projects are exclusively gender-focused, but more often gender is one objective of many. The most common gender references found in Advisory Services projects related to supporting women entrepreneurs and female-owned SMEs, creating jobs for women, expanding access to finance, and opening more opportunities for women to serve on company boards—all of which are in line with IFC's women-focused programs. Of 190 Advisory Services projects analyzed, 13 (7 percent) had gender objectives, and 33 (17 percent) had gender-relevant activities. Training was the activity most frequently delivered by projects.

Most microfinance initiatives were joint efforts between Investment and Advisory Services. Some had gender objectives, but most aimed to provide incentives to microfinance institution clients to meet gender targets in their lending instead of implementing concrete gender-relevant activities (such as developing new products for women entrepreneurs or capacity-building activities). Two of 41 Investment Climate projects had gender objectives; one was a Special Economic Zone initiative aimed to promote policies benefitting women zone workers, the other was an Alternative Dispute Mechanism project supporting the inclusion of women in mediation, with targets for training delivery to women and cases solved through mediation. Finally, 6 of 62 former Sustainable Business Advisory projects had gender objectives, of which three were SME-farmer linkage projects with IFC investment clients (focused on including women in training only), and one was a corporate governance project targeting women-owned firms and increasing the number of women on corporate boards. No public-private partnership projects had gender objectives, even though one project flagged women as major beneficiaries; however, that project did not try to track women beneficiaries in its indicators.

Unlike the Bank, which has no gender safeguard or performance standard related to gender, IFC has gender-related requirements in its Sustainability Framework[20] and Performance Standards (IFC 2012c). IFC's clients are required to comply with applicable requirements of the Performance Standards, while in advisory activities IFC provides advice consistent with the Performance Standards. The update to the IFC Sustainability Framework, effective January 1, 2012 (IFC 2012b), strengthened IFC's commitment to gender and stated, "IFC believes that women have a crucial role to play in achieving sound economic growth and poverty reduction. They are essential part of private sector development. IFC expects its clients to minimize gender related risks from business activities and unintended gender differentiated impacts. Recognizing that women are often prevented from realizing their economic potential because of gender inequity, IFC is committed to creating opportunities for women through its investment and advisory activities." (IFC 2012b, p. 5.)

IFC addresses gender in multiple Performance Standards. Performance Standard 1, Assessment and Management of Environmental and Social Risks and Impacts, requires the client to identify individuals and groups that may be affected by the project because of their vulnerable status and, if so, adopt differentiated measures to mitigate those adverse impacts.[21] Performance Standard 2, Labor and Working Conditions, requires the client to promote fair treatment of workers and non-discrimination and equal opportunity in the workplace. In particular, the client needs to prevent and address harassment, intimidation, and exploitation especially of women. Performance Standard 5, Land Acquisition and Involuntary Resettlement, requires the client to ensure that women's circumstances are not worsened by the project in relation to the pre-project situation and to raise the profile of gender-related matters in discussions with government agencies and other relevant groups during resettlement planning, in order to encourage more equitable treatment of affected women. Performance Standard 7, Indigenous People, requires that the client assess and document potential impacts on indigenous people. Specifically, the assessment of land and natural resource use should be gender-inclusive and consider women's roles in the management and use of these resources.

At present, IFC does not systematically collect data on gender or monitor IFC commitments or the client's commitments on gender aspects of projects or programs.

Selecting gender as a cross-cutting theme dilutes the focus in country strategies

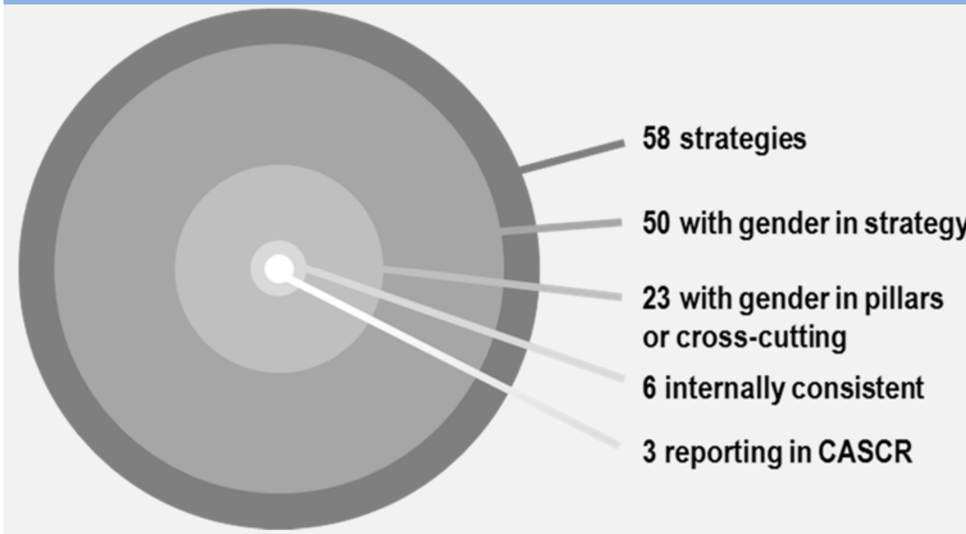
Gender is integrated in country strategies more frequently as a cross-cutting theme than as a stand-alone pillar or component. This occurs for a number of reasons. Country strategies are required to be selective, realistic, and strategic in their definition of objectives and have to balance the country's development challenges and goals with the World Bank Group's goals and comparative advantage. The number of pillars is limited to three or four per strategy, and the pillars tend to be broadly defined (for example, social inclusion, growth). Hence, it would be unrealistic to expect a pillar solely devoted to gender. Furthermore, gender is inherently cross-cutting and relevant for many sectors and themes.

Fifty of the 58 country strategies that closed between FY12 and FY14 (86 percent) incorporated gender in at least some dimension. However, the percentage drops substantially when applying the stricter requirement of providing a logical chain, or alignment, among diagnostics, actions, and M&E. Only 55 percent of country strategy documents that identified or diagnosed gender issues addressed gender in objectives, pillars, or actions.

The integration of gender as a cross-cutting issue or as part of a pillar does not necessarily result in gender issues being addressed through present or planned operations, and it does not result in the inclusion of appropriate indicators to monitor results. Six country strategies (10 percent) clearly identified or programmed a gender-relevant lending operation (one country strategy also referred to accompanying analytical work) and set up corresponding indicators—that is, they were internally consistent (Figure 1.1). Twelve other country strategies referred to planned or in-progress analytical work on gender. Only one country strategy (Pakistan) referred to technical assistance work on gender.[22]

None of the 18 country strategies that defined gender as a cross-cutting issue explained what that designation meant operationally. Country strategies that opted for gender as a cross-cutting issue effectively avoided any discussion of the rationale for gender integration in specific pillars or strategic objectives. Instead, the discussion of rationale was handed over to the current and future portfolios, without elaborating on how the strategy itself added value in moving the gender agenda forward. As reported by poverty assessment leads and country economists interviewed for the evaluation of poverty in country programs (IEG 2015g), issues such as gender and shared prosperity are included in country strategies because they may be current trends in the Bank and are merely used to tick a box.

Figure 1.1. Gender Integration in Country Strategies (FY12–14) and Internal Consistency



Source: IEG calculation based on a review of the country strategy portfolio.
Note: CASCR = Country Assistance Strategy Completion Report.

In three of the five strategies that identified gender as an objective within a specific pillar, the objective was to improve access to health and education services for women or girls (Nicaragua, Niger, and Senegal). In Timor-Leste, the objective was to improve the capacity to monitor results in the field, with particular attention to women and youth under a governance pillar (but no specific corresponding action). The Ethiopia country strategy contained a cross-cutting objective, though it was embedded in an individual pillar (mainstreaming gender considerations in all lending PDOs).

Even when country strategies had a gender-specific objective, they did not necessarily discuss how achieving that particular objective would contribute to achieving the overall goals of the country strategy. Twenty-three of the country strategies reviewed (40 percent) specified at least one gender issue among the country development priorities; however, none of the 159 pillars in the country strategies reviewed addressed gender issues. Only 5 of the 559 associated strategic objectives reviewed focused on gender. None of these cases discussed how the gender objectives were selected based on the diagnostic work or consultations, how they related to the other objectives of the country strategy, and how achievement was going to be assessed beyond the actual delivery of the referenced economic and sector work or operation.

IDA country strategies had a higher level of gender integration than those of non-IDA countries. All five of the country strategy documents that included an explicit gender pillar were IDA countries, as were 90 percent of the country strategies where gender was explicitly integrated in a cross-cutting manner (IDA countries represented 65 percent of the country strategies reviewed). Joint World Bank–IFC strategies did not show a higher level of gender integration.

The overall majority of gender-related actions outlined in country strategies were women-specific. Jamaica is the only exception among 58 country strategies reviewed. That strategy had a special focus on boys in education, school-to-work transition, and skills development projects or technical assistance.

Details of consultations that can help identify where gender is a priority were scarce or absent in country strategy documents. In the few cases where there was information (38 percent of the country strategies reviewed provided some information on gender consultations), consultations tended to be with civil society organizations (including women's groups), but rarely involved the private sector or government. Gender consultations were more often reported in IDA countries, but interestingly, country strategies with gender in pillars were not more likely to include details on gender consultations than those integrating gender as a cross-cutting theme.

Consultations did not necessarily influence the country strategy. Women's empowerment issues (political participation, participation in labor markets, and access to finance) were recurring topics during consultations conducted in preparation for country strategies, yet these topics were rarely selected as gender priorities in country strategies. Only four country strategies (Ethiopia, Jordan, Nicaragua, and Tunisia) outlined a plan to respond to the issues raised during the consultations.

Indicators used to track gender results are generally inadequate

Indicators used in country strategies and projects were generally inadequate to capture gender results. When present, indicators were narrow in scope and tended to measure outputs instead of outcomes. Often they were not well defined and were insufficient to establish attribution.[23] IEG's analysis shows that few of the PDO indicators captured gender gaps and their evolution, gender inequality measures, or gender biases. Most indicators used were core sector indicators. Projects increasingly report on female beneficiaries, but this indicator is not always helpful, especially when it refers to project recipients or residents of the project area. Even when technically feasible, strategies and projects often did not sex-disaggregate person-level project indicators. Box 1.3 reports several examples of output indicators used in place of outcome indicators, as well as of poorly defined, unmeasurable indicators. Reporting on the indicators was typically sound when indicators were integrated at an early stage and were grounded in concrete actions and components. Selecting indicators when designing the project (which requires the early definition of a results chain for gender) may be crucial to ensuring that results are better captured.

Box 1.3. Indicators in Projects and Country Strategies

Indicators used in country strategies and projects were generally inadequate to capture gender results for two main reasons. First, output indicators were often used to measure development outcomes in projects and country strategies. Some examples:

- Percentage of pregnant women receiving a prophylactic treatment during the pregnancy
- Percentage of pregnant women receiving (or reporting consumption of) iron and folate
- Number of women applicants using land deeds to obtain access to credit
- Increase in female farmers registered in farmer-based organizations
- Number of female beneficiaries of public works programs supported under the project
- Share of rural producers who are women receiving technical assistance to increase land productivity
- Increase in the share of schools equipped with sanitation facilities
- HIV testing and access to mother-to-child-transmission (MTCT) prevention programs
- Number of proposals submitted by women and number funded
- Percentage of women participating in the program
- Share of trained teachers
- Number of pregnant women living with HIV who received anti-retroviral therapy to reduce the risk of MTCT
- Number of sub-projects of which women are the main beneficiaries
- Presence of women in village committees
- Number of girls and other disadvantaged children covered by incentives schemes
- Number of male and female condoms distributed
- Number of beneficiary households, disaggregated by gender, income level, and ethnic minority
- Number of pregnant/lactating women, adolescent girls and/or children under age five reached by basic nutrition services.

The second reason why indicators were inadequate was because they were poorly defined, that is, they were not expressed as measurable indicators. Some examples:

- Increased voice of the poor and women within communities result in better targeting local investments
- Education and skills development aligned with knowledge economy an employment needs; Improving the quality of education and training for both women and men
- Options for safety nets are examined and acted on to support disabled and elderly people, pregnant women and new mothers, street and working children, and others who are vulnerable
- Increased right awareness among women and disseminate knowledge on social protection
- Increased awareness of girls’ education through training provided to school management committees
- Increased number of entrepreneurial jobs, especially for women and youth
- Enhanced cognitive, emotional, language, social, and physical development of boys and girls completing kindergarten
- Improved learning outcomes in rural and ethnic minority areas.

Source: IEG analysis of project documents and country strategies.

Reporting of gender results was generally poor, especially in country strategies. This is partially explained by unclear requirements regarding reporting of gender results when gender is integrated in country strategies as a cross-cutting theme. IEG's analysis also found that when specific gender objectives were not part of a pillar, reporting (when it happened) tended to focus on the activities that occurred during the strategy period, using output indicators.

Gender indicators in country strategies focus on outputs

Gender indicators used in country strategies are typically intermediate in nature, output level, and based on project-level indicators. Some country strategies even include input indicators in their results framework (such as the number of condoms distributed, or the outreach of the program). Output indicators—and input indicators even less so—are not sufficient to document gender results, particularly since the objectives outlined in country strategies are typically expressed as development outcomes.

This finding is consistent with the more general finding highlighted in IEG evaluations: that results frameworks in country strategies mostly focus on outputs instead of outcomes; weak links exist between designed interventions and outcomes; and monitoring indicators to track outcomes are often missing.[24] A problem that is not unique to gender but affects gender in particular is that pillars and objectives outlined in country strategies tend to be broad, while indicators are much more specific since they are often selected from the project results framework. Since gender is never a pillar of the strategy, it is represented, at most, by one or two indicators that are insufficient to capture the more general objectives mentioned in the strategy.

Regarding the selection of gender indicators, there is also a clear preference for human development indicators in projects and country strategies. Almost half of the gender indicators in the 58 country strategies reviewed were either education or reproductive and maternal health indicators. Similarly, most projects with gender indicators were in education and health; the indicators often measured access or coverage, and quality more rarely. Few indicators measured gender dimensions of employment and entrepreneurship, or of agricultural and rural development. Essentially absent were indicators of voice and agency.[25]

Reporting on the indicators was typically sound in the few cases in which gender actions were identified and were supported by a relevant background diagnostic, and indicators were integrated into CAS programs. This is the case in four of five country strategies that included gender at the pillar level, and in 13 out of 18 where gender was integrated in a cross-cutting way (for at least one indicator reported). Similarly, projects generally reported on PDO-level gender indicators when they were included in projects. The Implementation Completion Report (ICR) generally tracked and reported on the majority of PDO-level gender indicators included in relevant Project Appraisal Documents (69 percent). Interestingly, some projects not considered to be gender-relevant (at least at entry) reported some results on gender.

Unlike projects, completion reports for country strategies do not have a section dedicated to gender results to facilitate more systematic reporting. Reporting tends to focus on the activities that occurred during the strategy period without linking the activities with the overall CAS outcomes (including the gender aspects of those outcomes) to which they are supposedly contributing. Country strategies tend to list individual interventions or pieces of analytical work that have some gender element (typically related to women's issues), but there is no effort to connect the individual pieces to the strategic objectives. The focus tends to be on the project instead of the strategic-level impact. Indonesia is a good example. Despite reporting on a number of women-focused activities as part of the financing and analytic and policy advice work in labor markets, the strategy failed to articulate a common goal encompassing the collective learning and to provide evidence of the strategy's value added. This is a common deficit in the analytical work. Several strategies discussed gender in planned analytical work, but the reporting is limited to the accountability part (whether a study was or was not conducted), with no discussion of the application or impacts of that work.

Even when gender is an objective of a pillar, reporting of gender results may not occur. The Timor-Leste country strategy included gender in its governance pillar, and as a cross-cutting theme. However, reporting on the results achieved was so scattered that IEG noted in its CAS Completion Report Review: "Mainstreaming an issue (for example, youth, gender, and governance) is increasingly used in CAS design to highlight its importance. In reality, however, this often results in diluted attention, weak support, and no accountability for achieving results. It is thus critically important to devote at least as much attention to building a strong results chain for the cross-cutting themes as to any other pillars, and include them in the results framework for proper tracking of progress."

Lessons learned from country strategies rarely capture gender results. Only five country strategy documents (9 percent) explicitly refer to gender in the lessons derived from previous CAS Completion Reports.

IDA and IBRD projects do not identify gender relevance or articulate a results chain

Project results frameworks seldom include gender indicators to measure gender results. Twenty-nine percent of projects for which gender was a relevant dimension had PDO-level gender indicators;[26] one-third were added during implementation. Outcome indicators were scarce, but the two most common were maternal mortality ratio and HIV/AIDS prevalence (disaggregated by sex). Sixteen gender-relevant projects with no gender indicators stated the intention to track some gender dimension in their M&E (only two effectively did based on information reported when the project was completed). Another 50 projects refer to expected gender impacts in the Project Appraisal Document (mainly women's participation or access to services), but fail to include an indicator to track progress. Indicators may be added during implementation, though, since restructuring is an opportunity to strengthen attention to gender in a given project. A rural transport project in Vietnam is a good example. Through a dedicated gender fund the project added actions to the design to facilitate women's involvement and measure the impact on social and economic empowerment.[27] Twenty-eight percent of restructured projects in IEG's analysis added gender actions, indicators, or both.

Few PDO indicators captured gender inequality measures (except for gender parity in education, a core sector indicator), gender biases, or gender gaps and their evolution. Projects more often tracked sex-disaggregated outputs or outcomes (education enrollment or completion, learning outcomes, immunization rates, training received, and so on) or female-specific indicators, such as access to prenatal care or maternal mortality.

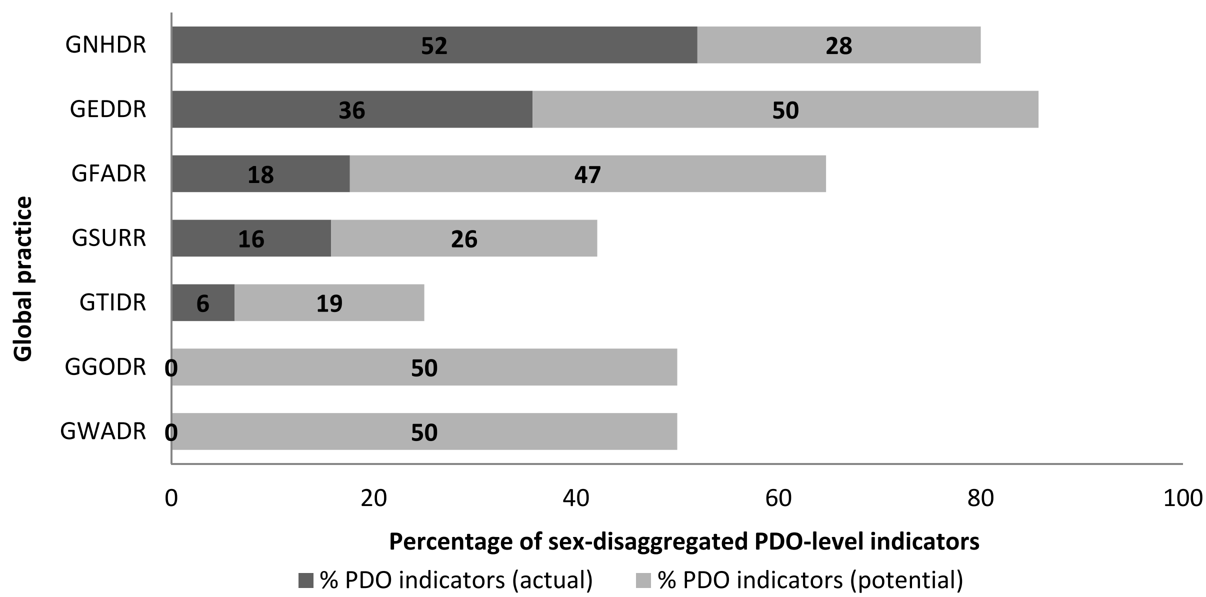
The female beneficiaries indicator was common, especially in recent projects reviewed for this report—21 projects either reported absolute levels or discussed the number of female beneficiaries reached by projects. Project documents are required to report the number or percentage of female beneficiaries since June 2009, and since FY14, the Corporate Scorecards track this indicator disaggregated by sex. Consequently, there was an increase in reporting this indicator for new projects, and a number of projects added the indicator at restructuring (as highlighted by IEG 2015i).[28] Number or percentage of female beneficiaries was the only gender indicator in 15 projects. Reporting for this indicator was sometimes not meaningful, for example, when female beneficiaries were 50 percent of all beneficiaries based on the composition of the total population in the project area. These findings resonate with those presented in IEG 2014e, which highlighted the challenges of measuring gender impacts in a meaningful way. Defining and counting female beneficiaries requires going beyond the mere concepts of recipients or project area residents and measuring both the direct and broader distributional impacts. The requirement of reporting on sex-disaggregated beneficiaries, however, may increase teams and country clients awareness of the importance to track project results in a sex-disaggregated way. An agriculture project in Mauritania, did not originally include any gender indicators, despite having specific actions aimed at supporting women's cooperatives. When collecting information on female beneficiaries became mandatory, at restructuring the project team collected and reported some sex-disaggregated results despite severe limitations on data availability. The ICR notes: "the gender reporting required by the Bank forced executing agencies to start distinguishing in their reporting between female and male farmers. This is a distinction which is uncommon in Mauritania and without prodding by the project would not have happened. Over time, insistence on gender reporting by the Bank and other donors can be expected to lead to a better understanding of this issue and of more targeted interventions in favor of women farmers in the future."

Several IEG evaluations and learning products highlighted the drawbacks in projects' M&E frameworks, especially regarding gender indicators. The evaluation of electricity access (IEG 2015i), for instance, stressed the need for improvement in key performance indicators for gender, calling for a clear definition of beneficiaries versus users (since they may be different groups), tracking outputs and outcomes (not just headcount figures), and identifying measures of outcomes beyond access. Most projects limited themselves to tracking the number of female beneficiaries.

Most gender indicators were core sector indicators, such as primary completion rate, gender parity index, and number of pregnant women receiving antenatal care.[29] Although core sector indicators allow for tracking results in a more homogeneous way across the institution, they do not, by definition, capture the more nuanced and granular results of an intervention. In that regard, relying only on core sector indicators may have the effect of limiting the ability to document impacts.

Even when technically feasible, projects infrequently sex-disaggregate person-level indicators, sometimes even when disaggregation is the more obvious and easy way to track results for males and females and document the impact of the project on gender equality.[30] Forty percent of the 173 projects relevant for gender integration would have benefitted from additional PDO gender indicators (that is, meaningful disaggregation of person-level indicators was possible, but not done). Sectors with the largest percentage of projects presenting sex-disaggregated indicators (human development, mainly education and health, as shown in Figure 1.2) also had the largest percentage of missed opportunities—person-level indicators that could have been disaggregated by sex, but were not. The youth employment evaluation (IEG 2013i) noted that the Bank's lending and nonlending portfolios targeted young women and men equally, but little is known about how young women or men benefitted from this support. Furthermore, the evaluation stressed that the monitoring framework in the 90 projects it reviewed was weak in identifying benefits by gender and other distributional impacts. Only three projects had a gender emphasis in the objective, and of those, only one had followed through by targeting interventions to young women and collecting relevant indicators.

Figure 1.2. Sex-Disaggregated PDO-Level Indicators, Actual and Potential



Source: IEG calculations based on projects portfolio review.
Note: "Actual" are PDO-level indicators that are currently sex-disaggregated. "Potential" are PDO-level indicators that could have been sex-disaggregated but were not (missed opportunity). GFADR= World Bank Agriculture Global Practice; GGODR = World Bank Governance Global Practice; GHNDR = World Bank Health, Nutrition, and Population Global Practice; GEDDR = World Bank Education Global Practice; GSURR= World Bank Social, Urban, Rural, and Resilience Global Practice; GTIDR = World Bank Transport and Information and Communication Technologies Global Practice; GWADR = World Bank Water Global Practice; PDO = project development objective.

The ICR section titled *Poverty Impacts, Gender Aspects, and Social Development* is not systematically used (as required) to report results on gender, unless the project includes a gender indicator. Only half of the 50 projects with an expected gender result identified at entry (but no corresponding gender indicator) discussed achievements in this section. A rural community development project in Mali is a good example of a project that despite its lack of attention to gender at entry provided good reporting on sex-disaggregated impacts at completion.[31] IEG also found reporting for 34 projects with no explicit gender results expected at entry. In most cases, results discussed in this section referred to the project's success in reaching women or girls. Generic statements were often included with regard to women empowerment. The quality of the evidence reported is difficult to judge since the majority of project documents do not report sources to back up their statements. Some projects that did not refer to expected gender impacts at entry discuss positive impacts in this section that are plausible even if not supported by specific indicators (such as water projects that assumed women benefitted because of water connection).

Overall, qualitative reporting (for example, reporting of patterns observed or anecdotal evidence) is much more frequent than quantitative reporting (through quantitative indicators). This is consistent with the poor integration of gender indicators in M&E

frameworks. Both qualitative and quantitative reporting have serious limitations, such as poorly reported indicators, vague qualitative statements, incoherent reporting, and not reporting indicators at all. The lessons learned rarely discuss results or lack of results regarding gender. This finding echoes one of the main messages highlighted by a recent report produced by the Agriculture Global Practice (Mollard and others 2015) as reported in Box 1.4.

Box 1.4. Lessons from Tracking Results during Implementation in Agriculture

A recent report conducted by the World Bank Agriculture Global Practice is consistent with the findings presented in this chapter on the need to shift attention from gender integration at entry to how to track gender results during implementation and completion. The report reviewed 55 selected agriculture projects approved during FY08–13, and assessed whether they included concrete gender actions during project implementation and documented the impacts of those actions at closing. Key findings of the report are:

- Quality and extent of reporting on gender results varies considerably across projects
- Inconsistencies and weaknesses exist in the quality and quantity of indicators to track gender results
- Projects do not effectively use the Implementation Completion Report's dedicated section for reporting on gender results
- Agriculture operations underreport gender results, with subsequent loss of relevant lessons.

Source: Mollard and others 2015.

IFC projects have standard gender indicators, though the expected impact is unclear

IFC gender indicators are highly standardized and have been in the DOTS monitoring system since 2008. For Investment Services projects, four indicators are collected in a sex-disaggregated way: client's employment, students reached, women in corporate boards, and women in senior management positions.[32] The employment indicator is collected for most clients except financial institutions—Table 1.5 shows that 145 firms report direct sex-disaggregated employment data out of 156 that are required to report it). Even when these indicators are regularly collected (as it is the case for the female employment indicator),[33] they do not capture the projects' expected development impacts. These DOTS indicators provide a profile of IFC clients but do not track results for end beneficiaries of IFC's projects, a general limitation and not related only to gender. Forty-two percent of staff surveyed for IEG's Biennial Report on Operations Evaluation (IEG 2013a) reported that there were many instances where the DOTS mandatory indicators were not sufficient to adequately reflect PDOs, which was also a challenge for assessing attributable results achievement.

Table 1.5. Gender Indicators in DOTS for Investment Services, Frequency of Reporting by Business Line (Number of Projects and Firms Reporting)

	Access to finance for women					Women in boards	Women in top mgmt	Female employment			No gender indicators	Number of firms and projects
	Microf. loans	Microf. portfolio	SME portfolio	SME loans	Women reached			Total, direct	Direct contractors	Total, indirect		
Manufacturing, Agribusiness, and Services	-	-	-	-	-	2	-	78	3	6	4	82
Actual	-	-	-	-	-	2	-	68	3	6	4	-
Baseline only	-	-	-	-	-	-	-	10	-	-	-	-
Infrastructure and Natural Resources	-	-	-	-	-	6	7	31		1	5	36
Actual	-	-	-	-	-	4	5	27	-	1	5	-
Baseline only	-	-	-	-	-	2	2	4	-	-	-	-
Financial Institutions Group	6	8	5	2	1	11		1			48	70
Actual	6	8	4	1	1	9	-	1	-	-	48	-
Baseline only	-	-	1	1	-	2	-	-	-	-	-	-
Telecommunications, Media, Technology, and Venture Capital	-	-	-	-	-	-	3	35	-	-	2	38
Actual	-	-	-	-	-	-	2	30	-	-	2	-
Baseline only	-	-	-	-	-	-	1	5	-	-	-	-
Total	6	8	5	2	1	19	10	145	3	7	59	226

Source: IEG calculations based on DOTS data.
Note: DOTS = Development Outcome Tracking System; mgmt. = management; microf = microfinance; SME = small and medium enterprises.

By contrast, financial institutions are required to provide the number of customers (entrepreneurs) that held outstanding loans, and this indicator needs to be disaggregated by sex of the owner for Banking on Women and Blended Finance Program Clients (IFC established a methodology to define the sex of the owner or manager in SMEs). Although attribution is still difficult, the indicator "share of female entrepreneurs receiving loans from financial institutions" relates directly to the activities funded by the project. This indicator was collected by a few financial institutions as part of the expected results related to IFC's Development Goals (for both Investment Services and Advisory Services)—for example, Table 1.5 shows that five firms sex-disaggregated their portfolio of SMEs reached, and eight firms sex-disaggregated their microfinance portfolio. In some cases, the team did not originally plan to collect the access to finance indicator in a sex-disaggregated way, but did it at project completion.

For Advisory Services, each business line develops a logical results chain, including output, outcome, and impact indicators. Gender indicators are most often found in Financial Institutions Group and former Sustainable Business Advisory business lines (Table 1.6). Gender indicators mostly measure outputs instead of outcomes, and frequently track the number of women trained, or those participating in seminars, conferences, and specific initiatives. The relatively high number of projects with gender indicators partly reflects a percentage of projects with gender activities larger than those with gender objectives, as shown in Table 1.6.

Table 1.6. Gender Objectives and Activities in Project Completion Reports, FY12–14

	PCRs		PCRs with gender objectives		PCRs with gender activities		PCRs with M&E indicators (outcome or output level)	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Access to finance	63	33	5	8	12	19	32	51
Investment climate	41	22	2	5	7	17	20	49
Public-private partnership	24	13	0	0	0	0	0	0
Sustainable business advisory	62	33	6	10	14	23	39	63
Total	190	100	13	12	33	17	91	48

Source: IEG calculation based on Advisory Services portfolio review.
Note: M&E = monitoring and evaluation; PCR = project completion report.

Conclusion

The introduction of the gender strategy in 2001 signaled policy intent that has since resulted in wide-ranging efforts to integrate gender into World Bank Group practice, including, for example: requirements to integrate gender in country and project-level documentation, Bank staff and team leaders training, gender flags for World Bank and IFC, and inclusion of gender indicators in IFC's DOTS. All of this effort and intent was to ensure meaningful engagement with gender issues and meaningful reporting on gender integration; however, based on an analysis of projects and country strategies that recently closed, the findings documented in this chapter show that the result achieved so far is not convincing.

The analysis undertaken identifies three key areas that have not yet been recognized and addressed. First, there is currently no guidance to define when gender issues are relevant for projects to address and how to establish a categorization of projects based on relevance for gender integration. Prioritization may be required to achieve more meaningful gender integration. Second, little attention is devoted to develop and discuss a complete and coherent results chain linking diagnostics of gender issues to actions and activities to indicators measuring the impact of those actions on gender inequalities and biases. This problem is especially visible in country strategies that integrate gender as a cross-cutting theme. Third, the indicators used in both projects and country strategy are often insufficient in capturing impacts on gender gaps, either because they are measuring outputs rather than outcomes, or are not sex-disaggregated, or are not formulated as well-defined and measurable indicators. Moreover, they are not always measured and reported.

It is important to recognize that many challenges the World Bank Group faces in integrating gender in its work are similar to and affected by broader systemic challenges frequently highlighted by IEG, such as deficits in articulating results chains and in M&E at both country and project levels. These general weaknesses contribute to many of the findings discussed in this chapter, and they need to be considered to fully appreciate the challenges in improving the approach to gender integration in the World Bank Group. It also needs to be acknowledged that projects documents and country strategies an which the current analysis is based may neglect to report results that are actually achieved on the ground. So, one implication of the current analysis is that, for learning to occur on how to close gender gaps, the documentation of results in formal World Bank Group reporting documents has to improve.

The introduction of the first World Bank Group (joint IBRD–IFC) gender strategy in FY16 offers an opportunity to ensure that the mechanisms established to support gender integration in country strategies and projects are adjusted to generate and produce meaningful information and reporting. IEG's analysis shows this will not be achieved if the translation from policy to practice is marked by disconnected steps and requirements. Experience shows that meaningful engagement in gender integration is not simply a function of mechanical observance, but requires a multistep approach involving clear definition of the relevance of gender integration in the project or country strategy, discussion of the transmission channels generating impacts, identification of appropriate indicators to measure those impacts, and tracking, reporting, and evaluating results.

NOTES

[1] Update on the Implementation of the Gender Equality Agenda at the World Bank Group, October 2014. Projects with gender in at least one dimension are 95 percent; in two dimensions 82 percent; and in three dimensions 55 percent. The Gender Unit in the Poverty Reduction and Economic Management network led the World Bank gender strategy until the 2014 restructuring, when the Gender Cross-Cutting Solution Area replaced it.

[2] "World Bank Group Corporate Scorecards" (September 24, 2015, presentation).

[3] IFC introduced the IFC gender flag in 2009/2010 for Advisory Services. This flag was revised in 2013 to match the World Bank approach; it was developed to capture multiple dimensions rather than a yes/no binary variable. In May 2015 the gender flag was introduced for Investments Services.

[4] Twenty-three in-depth interviews with select Bank staff (representing different Regions and sectors, and mostly knowledgeable of the Bank strategy on gender) were conducted and formed the basis of a background paper to the MAR 2013.

[5] 184 of the 190 self-evaluated Advisory Services projects had been validated by IEG as of September 30, 2015.

[6] IEG reviewed all IFC projects that were self-evaluated by September 30, 2015, for the gender analysis

[7] The Committee on Development Effectiveness discussed the concept note for the forthcoming gender strategy on April 8, 2015. A draft of the strategy was reviewed at vice-presidential level on September 28, 2015. The World Bank Group Board discussed the strategy document in December 2015.

[8] See http://siteresources.worldbank.org/INTGENDER/Resources/GenderFlag-GuidanceNote.pdf

[9] This excludes from the 50 country strategies a few that only superficially mention gender (for example, country strategies that only include a few words, such as "the strategy will pay attention to gender issues").

[10] According to the indicator's definition in the Gender Scorecard, gender-integrated country strategies are those that integrate gender into: (a) analysis and/or consultation on gender-related issues; (b) specific actions to address the distinct needs of women and girls, or men and boys, and/or positive impacts on gender gaps; *and* (c) mechanisms to monitor gender impact, as explained at http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2014/10/09/000456286_20141009104938/Rendered/PDF/913110WP0World00Box385295B00PUBLIC0.pdf, page 24.

[11] In reporting that 95–97 percent of all projects were gender informed (based on the previous, looser criteria of gender being integrated in at least one dimension), the past gender updates of the gender

mainstreaming strategy implicitly suggested that gender integration was expected of virtually all projects.

12 IEG assessed relevance based on the project development objective (PDO) and the social impacts stated in the Project Appraisal Document, regardless of whether the project did or did not integrate any gender elements. The assessment also analyzed project components when needed. Considerable care was taken to define relevance (each project was reviewed and discussed by four team members), but important information on the context, the state of the policy dialogue, and other crucial elements are not fully reflected in project documents.

13 Some categories are not mutually exclusive since boundaries are sometimes blurred (a project that misses the opportunity to address gaps may inadvertently amplify them).

14 The analysis counted only projects with concrete gender actions.

15 IEG recently adopted a strategic plan to improve the integration of gender in its evaluation work. The main objective of this plan is to identify viable approaches to systematically integrating gender in evaluation of strategies and operations so that gender-relevant results can be assessed and documented.

16 The twin goals of the World Bank Group—reducing poverty and boosting shared prosperity—offer a good entry point for the integration of cross-cutting and overarching themes, including attention to gender.

17 http://www.goldmansachs.com/citizenship/10000women/news-and-events/10000women-ifc.html

18 Seventy-seven (41 percent) of the 190 Advisory Services projects analyzed were joint Advisory Services-Investment Services projects.

19 It may also be that embedding gender into a more broad and ambitious micro, small, and medium enterprise banking project was perceived as too much for financial institution client subsidiaries to take on all at once.

20 The Sustainability Framework consists of the Policy on Environmental and Social Sustainability, which defines IFC's commitments to environmental and social sustainability; the Performance Standards, which define clients' responsibilities for managing their environmental and social risks; the Access to Information Policy, which articulates IFC's commitment to transparency; and Environmental and Social Categorization.
http://www.ifc.org/wps/wcm/connect/Topics_Ext_Content/IFC_External_Corporate_site/Sustainability+and+Disclosure/Environmental-Social-Governance/Sustainability+Framework

21 Performance Standard 1 applies to all projects that trigger preparation of Stakeholder Engagement Plans (SEPs) as they have environmental and social risks and impacts, and are thus required to prepare an Environmental and Social Impact Assessment (ESIA). The Performance Standards guidance note indicates that "gender-differentiated impacts should be assessed and the risks and impacts identification process should propose measures designed to ensure that one gender is not disadvantaged relative to the other in the context of the project. This may include providing opportunities to enhance full participation and influence in decision-making through separate mechanisms for consultation and grievances, and developing measures that allow both women and men equal access to benefits (such as land titles, compensation, and employment)." (IFC 2012c, p. 17.)

22 In the Pakistan country strategy, the Bank proposed technical assistance for the development of long-term exit and graduation-from-poverty strategies through targeted skills training and employment opportunities, especially for young people and women.

23 IEG evaluations identified these weaknesses in the indicators used as part of monitoring and evaluation frameworks for World Bank Group projects and country strategies more generally, but that does not lessen the importance of developing appropriate indicators to meaningfully capture gender results.

[24] Results Frameworks in Country Strategies—Lessons from Evaluations (p.1) https://openknowledge.worldbank.org/handle/10986/21778

[25] As with gender relevance, there are no guidelines defining a gender indicator. Although person-level indicators disaggregated by sex allow an easy comparison of outcomes for males and females, women-specific indicators are more problematic, and for some it may be questioned whether they are "gender indicators" at all—that is, presumably, useful in monitoring gender equality and biases. For example, provision of prenatal care, antiretroviral treatment for pregnant patients, or skilled birth attendance may be considered health indicators rather than gender indicators because they do not measure whether these activities were performed in a gender-sensitive way.

[26] PDO-level gender indicators means that were reported at *sex-disaggregated level* or were *male-* or *female-specific*.

[27] The ICR reporting on the gender impacts of the project discussed the benefits of increased poor women's participation in rural road maintenance and its impact on women's economic empowerment. The project M&E was able to capture gender disaggregated impacts of involving women in routine rural roads maintenance, despite the absence of indicators at design stage. The ICR did a good job showcasing these results. The ICR Review highlights a lesson specific to the results on gender: "Gender based community driven small scale road maintenance can be an effective way to tackle local road maintenance issues. The Women's Union supported under the project to manage the routine communal road maintenance proved to be cost effective. Contractors were not interested in small contracts for the type of routine work that the Women's Union was carrying out on communal roads. The ICR p.24 finds that the gender based community driven small scale road maintenance also raised awareness, built a sense of local ownership, fostered local stewardship of local roads, and changed behavior to protect rather than damage roads."

[28] The female beneficiaries indicator was added in half of the instances where PDO gender indicators were added during implementation.

[29] Core sector indicators are indicators (outcome and output) measured and monitored at the project level that can be aggregated across projects and countries for corporate reporting. Corporate indicators are available for 26 sectors and themes across the World Bank and their use is mandatory for IBRD and IDA operations. http://intranet.worldbank.org/WBSITE/INTRANET/UNITS/INTOPCS/0,,menuPK:6250526~contentMDK:22226896~menuPK:6250526~pagePK:51455324~piPK:3763353~theSitePK:380832,00.html.

[30] This analysis could not determine if producing sex-disaggregated indicators was possible in practice and if there were cost implications. IEG could not find an example of project documents that justified the absence of sex-disaggregated indicators.

[31] The ICR had done a good job reporting on sex-disaggregated results and also discussing qualitatively the project's impacts on women's economic and social empowerment. The ICR notes: "According to the beneficiary survey conducted, beneficiaries of project activities perceived significant changes in gender-related issues. The situation of women has considerably improved due to water and health infrastructures built, as well as associated sensitization programs in hygiene and family planning. In addition, the support for revenue generating activities have given women beneficiaries more opportunities to some financial autonomy. At the same time, the implementation of the program has opened the way for women to integrate village associations as equal partners like men and so to share the decision-making process at the community level. Project activities have also had positive effects on inter-communities and intergenerational relationships. These consist of peaceful conflict management between social groups with different interests and the promotion of youth involvement in decision making process, both contributing to more social equity and inclusion. The project has contributed significantly to the empowerment of women by (i) reducing the burden of chores with access to facilities, equipment, food processing in particular, and (ii) significantly increasing their employment, income and thus their

participation in family expenses. In fact, a large proportion of productive projects funded under PACR (about 40%) benefited to women whose OSP constituted the vast majority (over 80%) of those who have succeeded in some areas. Finally, through PACR, women did benefit of better access to health related services through health centers. PACR interventions have introduced significant changes for the major players in grassroots development through improving:...(ii) income levels of rural producers and especially women producers who became more independent; and assisted deliveries (around 97.5% of women gave birth at centers supported by PACR and the remaining 2.5% gave birth with the assistance of an health agent;.... Moreover, these organizations have created more than 77,000 jobs, including 38,400 jobs for women."

[32] Not all indicators are collected for all clients. For example, the employment indicator is not collected for financial institutions.

[33] In 2014 almost 100 percent of IFC's active clients reported information on female employment. Although the data cannot be used to attribute jobs to IFC projects, it may provide signaling, which could allow IFC to focus its work, strategy, and incentives on those areas with the most potential or promise. For example, data show that Manufacturing, Agribusiness, and Services clients have the most employees, of which 35 percent are female. IFC does not require financial markets clients to report employment data because of the difficulty in collecting this information from sub-borrowers.