



THE WORLD BANK

WORLD BANK OPERATIONS EVALUATION DEPARTMENT



# Evaluating a Decade of World Bank Gender Policy: 1990-99



# OPERATIONS EVALUATION DEPARTMENT

## ***ENHANCING DEVELOPMENT EFFECTIVENESS THROUGH EXCELLENCE AND INDEPENDENCE IN EVALUATION***

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# Evaluating a Decade of World Bank Gender Policy: 1990–99

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# Foreword

**A**s part of the Bank's poverty reduction mandate, the Bank's 1994 Operational Policy (OP) 4.20 on Gender Dimensions of Development aimed to reduce gender disparity and increase the participation of women in the economic development of their countries. This report combines the findings of two OED evaluations—"Integrating Gender in World Bank Assistance" and "The Gender Dimension of Bank Assistance: An Evaluation of Results"—on the relevance and results of this policy.

The evaluations found that despite positive developments and gradual progress in incorporating gender considerations in Country Assistance Strategies, the Bank had only partially implemented its policy, and that levels of integration into Bank assistance were inadequate. The evaluations determined that there was no consensus on the scope of the Bank's policy, and strategy and institutional systems to measure the gender-disaggregated impact of Bank assistance were weak. The evaluations found that there is a need to enhance the capacity of Bank staff and mid-level management to address gender issues. In terms of results in client countries, the evaluations concluded that the Bank had achieved satisfactory results in the health and education sectors, but was weak in promoting the economic participation of women and in strengthening institutions in client countries.

The evaluation findings supported the premise that projects that addressed gender concerns had better outcomes than those that did not. The evaluations recommended that the Bank clarify its gender policy, require the integration of gender considerations into

Country Assistance Strategies based on comprehensive diagnoses and relevant activities, strengthen client institutions to support the implementation of national gender policies and action plans, and establish monitoring and evaluation systems to measure progress in achievement of policy objectives.

These evaluations were conducted in close consultation with the Bank's Gender and Development Board, operational staff, client stakeholders, and other development partners. Several regional gender workshops were organized to listen to Bank clients and to understand their perspectives on Bank assistance. Field assessments were also undertaken in several countries to incorporate beneficiary views into the evaluation. The evaluations were also timely in that they fed into management's revision of its gender strategy and policy, and generated a high degree of agreement on key strategic gender issues. On September 18, 2001, the Executive Board endorsed the Gender Mainstreaming Sector Strategy Paper (GSSP), and in March 2003, management issued a revised policy that adopted several of OED's recommendations.

Ajay Chhibber  
Acting Director-General, Operations Evaluation





# Executive Summary

Gender issues are clearly an important dimension of the fight against poverty. It is increasingly recognized that gender must become an explicit part of the design and implementation of development interventions and that if development policies and interventions do not address gender issues, the outcomes will be inefficient and unsustainable. If gender-blind, even the most meticulously planned policies and interventions can affect gender-based social and economic factors in unanticipated ways. Such ignorance of gender will distort the distribution of benefits and opportunities between men and women.

Gender issues were, therefore, central to the commitments made by World Bank member countries at the United Nations Millennium Summit and at the Fourth World Conference on Women in Beijing. This report describes the methodology and findings of the two-part evaluation of the World Bank's gender strategy undertaken by the Operations Evaluation Department (OED) in 2000 and 2001 to provide timely feedback to the Gender and Development Board (GDB), which was revising the strategy. It describes the Bank's institutional response to gender inequality over time and its suggestions for going forward.

## **Methodology and Scope of Evaluation**

Because there is no single effective methodology for measuring gender-disaggregated

results, this evaluation had to develop its own. It drew on Bank experience as well as that of other development agencies, and tailored its approach to the specifics of each country and sector. The Bank had set no benchmarks for evaluating gender-related progress in its work. This evaluation, therefore, set benchmarks for measuring progress based generally on a quick appraisal of project and analytical reports. Indicators were then developed on the basis of good practice. To reduce any bias, empirical indicators were used to judge quality to the best extent possible.

The evaluation was undertaken in two phases. Phase I answered the first two evaluation questions, focusing on the relevance of the Bank's gender policy and its implementation record. Phase II focused on the results

that had been achieved on the ground, which were evaluated along the dimensions of women’s participation and economic development as outlined in the Bank’s 1994 Strategy Paper. Results, therefore, have been measured by the extent to which Bank assistance has influenced gender equity as reflected by:

- Reduced gender disparities in the health and education sectors
- More participation by women in economic activities
- A better institutional framework for addressing the advancement of women.

Given the virtual impossibility of attributing results to Bank products and services, however, the evaluation takes a limited approach in assessing impact, and instead looks at how Bank assistance could have reasonably been expected to contribute to trends in gender disparities.

Phase I of the evaluation assessed the results of 10 projects in each of 12 countries that had closed between fiscal 1995 and fiscal 2000. Two countries were randomly selected in each of the 6 Bank Regions from the group of 27 to ensure Regional representation. The evaluation assessed to what extent gender had been integrated into the 112 projects in the relevant sectors (of the 120 projects, only 112 were in relevant sectors).

In addition, to understand whether the Bank had shifted from a Women in Development (WID) to a gender-analytical framework, the evaluation also examined 53 recently approved Project Appraisal Documents (PADs). Sixty recently completed ICRs were also reviewed to assess how well gender had been integrated into projects.

In Phase II, the evaluation assessed all the results of 180 projects in the selected 12 countries that closed between fiscal 1995 and fiscal 2000 and that had ICRs (see Annex C). The Kyrgyz Republic and Vietnam have relatively new portfolios, so the evaluation also included a few ongoing projects.

## Relevance of the Bank’s Current Gender Policy

The overarching priority of the Bank and its client countries is the reduction of poverty. Given the growing evidence of the individual and social costs of gender inequalities—primarily to girls and women, but also to societies as a whole—women will be unable to derive the benefits of economic development to the same extent as men so long as disparities exist in their access to and control over resources, as well as their rights, privileges, and duties, as dictated by law and custom.

The evaluation asked about the relevance of the Bank’s gender policy with respect to:

- The Bank’s poverty reduction mandate
- The practices of other development-assistance agencies
- The diverse institutional and cultural circumstances of developing countries
- Changes within the Bank concerning lending, clients, and development paradigms.

## Methods of Policy Implementation

This review examined (1) the Bank’s analytical work (Poverty Assessments [PAs], Public Expenditure Reviews [PERs], and other economic and sector work [ESW], including Sector Reports and Gender Assessments) to understand the basis for the Bank’s assistance in gender; (2) Country Assistance Strategies to understand how the Bank integrated gender into its country-level strategies; and (3) investment and adjustment assistance documents (such as Project Appraisal Documents [PADs], legal agreements, Implementation Completion Reports [ICRs], and the President’s Memorandums [MOPs]) to measure how we integrated gender into the Bank’s actual assistance. The review found that:

- Nearly 90 percent of the PAs assessed make some mention of gender or of women’s issues. However, critical gender issues in areas related to labor-intensive growth or social safety nets are rarely analyzed. PERs increasingly discuss gender issues.

- More than half of the sector reports reviewed did not address gender because gender issues were not well understood or relevant, as in the case of the transport sector, although several reports examine areas where gender is commonly acknowledged to be highly relevant—that is, basic and secondary education and health insurance.
- Gender assessments seem to balance the lack of gender analysis in other analytical reports.
- Only 41 percent of the Bank’s investment projects integrated a gender analysis, and only 25 percent had gender-related actions or plans.

Overall, gender issues have been better integrated in the Bank’s work since the implementation of the 1994 policy. However, the Bank has set no clear benchmarks for assessing its progress. The Operational Manual Statement (OMS) 2.20 suggests that a gender analysis needs to be undertaken only in projects where women are an important group of project participants and beneficiaries, providing little or no basis for a firm benchmark.

### Challenges to Implementing the Gender Policy

Although gender has become more visible within the Bank in the past few years, and initiatives have emerged at the central and Regional levels that could affect operations, gender considerations have not been systematically integrated into Bank assistance with any speed. This evaluation defined some primary challenges to effective implementation of the Bank’s policy on gender:

- **Institutional Accountability for Implementing Policy.** A staff accountability framework is normally provided by a series of reviews at different stages of processing to ensure that policy is implemented during the preparation of assistance—such as in safeguard policies. This evaluation found no similar processes or procedures explicitly requiring a review of the handling of gender issues at any given stage of product processing.
- **Monitoring and Self-Evaluation of Policy Implementation.** The Bank was one of the first

donor agencies to establish the Women in Development rating system to evaluate how well gender was integrated in projects in 1987—but no quantitative targets or indicators were established to measure how well the policy was implemented. In the absence of benchmarks and targets, measuring progress is not practical. The absence of effective monitoring systems remains a significant weakness in the Bank’s understanding of the differential impact on women and men at project and country levels.

- **Clear Instructions and Guidance.** For any strategy to be effectively implemented, policy objectives must be clearly communicated, and staff guidance must be available. At the time of the evaluation, the Bank’s policy on gender appeared piecemeal in several documents. Though the Bank has issued Bank Procedures (BPs) and Good Practices (GPs) for safeguard policies in several areas, it has not done so in the area of gender, thereby increasing the possibility of varying interpretations and the undermining of the mandatory character of the Bank’s gender policy.

The review found that the scope, focus, method of analysis, and lack of staff training and support proved detrimental to effective implementation of the Bank’s gender policy:

- First, there is no consensus about the exact elements of the Bank’s strategy, even among staff working on gender.
- Second, the Bank’s general objective to reduce “gender disparity and enhance the participation of women in economic development” has been blurred by its corresponding focus on the mission of the Beijing Platform for Action, which focuses on women’s empowerment.
- Third, the Bank has adopted two distinct approaches in operationalizing its objectives for women or gender. Projects require a social analysis that incorporates a consideration of women’s issues. At the country level, however, the Bank shifts to a gender analysis. Without a definite overall framework, the Bank’s method of analysis proves incoherent,

leading to different solutions in the same context.

- Last, it is only possible to shift from a pure Women in Development approach to gender after a cohort of trained staff has been established. Currently, staff receive no systematic training on the Bank's gender policy and implementation strategy. Staff also needs access to technical support to perform the work.

### Results after Policy Implementation

The review examined the results of 180 projects in 12 selected countries to understand the results of the policy implementation. In the health and education sectors the results of the Bank's objectives will be sustainable because the objectives are simple—getting girls into school, improving maternal health. These objectives resonate with and are fully owned by the clients. Two concerns could lower long-term sustainability, however. First, the principles of cost recovery and imposed user fees for social services still present a challenge for the Bank. Second, improvements in women's health and an increase in girls' enrollments are essential for sustaining growth, but are not sufficient measures to reduce women's poverty.

Studies have shown that growth helps reduce poverty where there is more education and higher literacy rates, but where education levels are low, the link is negligible. In addition to investing in women's human capital, therefore, it is critical that women participate more in economic activities to reduce poverty and enhance women's welfare overall. But the Bank's efforts to address issues related to the economic participation of women lacked a strategy and were limited to small, ad-hoc WID components. Nor is there any indication that the Bank or governments have been able to effectively scale up or replicate any of these more successful project-level activities. The results were, therefore, varied and unsustainable.

The Bank has also done very little to strengthen institutional and legal frameworks to support greater social and economic participation of women. For example, Bank

assistance has focused on gender issues at the community level. However, the impact is marginal in some countries because no overall institutional framework for equitable participation has been established. Relegating Bank assistance to the microlevel has yielded some results, but they have not been adequate to impact results at the national level. The 1984 OMS and the 1994 OP specifically require the Bank to monitor the gender impact of its assistance and to provide help to countries in collecting, analyzing, and using gender-disaggregated data. The Bank's efforts have been marginal in the first case and have had only negligible impact as a result.

### Conclusions and Implications for the Future

This evaluation suggests that the Bank's conceptual and analytical frameworks for addressing gender considerations urgently need clarification. The Bank seems to have focused on addressing gender issues in countries where there is noticeable gender disparity in education enrollments or where women's health status is poor. The Bank needs to clarify how its gender policy is linked to its poverty-reduction mandate, and explain the operational implications for Bank processes and practices. This basic conceptual framework must be clarified if country strategies and instruments and appropriate tools are to be developed to meet desired policy objectives.

The evaluation finds that gender-aware Bank assistance responsive to or framed within a country's agenda for women and gender issues proves very important for successful results. A country's ownership of the project is critical.

Bank assistance must be holistic, focusing on human capital, economic empowerment, and institutional development within a country-led agenda, and it must include links among its relevant projects. This evaluation also suggests that the Bank can obtain the biggest returns for its efforts when it can assist in creating or transforming development institutions in the borrowing country. This assistance can, in turn, play a pivotal role in

delivering gender-aware programs and projects.

At the project level, the evaluation finds a tendency for results to be superior for women when gender considerations are integrated into the design and implementation of assistance, especially when such projects are based on sound gender analysis. It is particularly important to integrate gender into Bank-supported projects in countries where gender disparities are greater.

The Bank can mainstream gender more effectively by paying attention to gender issues in a more systematic and inclusive way. This evaluation found that staff are largely unaware of the Bank's gender policy, that there is no consensus on its scope or other

elements, and that the Bank has not made adequate implementation arrangements or established accountabilities for policy implementation. The evaluation also found that there are no effective systems with which to monitor and evaluate progress achieved in policy implementation and effectiveness.

The Bank should clarify the rationale, intent, and scope of its gender policy. Management should require staff to integrate gender considerations into the implementation of existing social and environmental safeguard policies. Consensus building and client consultation should become an integral part of policy formulation. It would be helpful for the Bank to ensure that all its interventions take appropriate account of gender considerations.



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# Acronyms and Abbreviations

ADB	Asian Development Bank
AfDB	African Development Bank
CAS	Country Assistance Strategy
CDF	Comprehensive Development Framework
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CIDA	Canadian International Development Agency
DAC	Development Assistance Committee; Development Co-operation Directorate
DFID	Department for International Development
EBRD	European Bank for Reconstruction and Development
ECE	Eastern and Central Europe
EGCG	External Gender Consultative Group
ESW	Economic and sector work
FAO	Food and Agriculture Organization
FDI	Foreign direct investment
FHH	Female-headed household
GAD	Gender and Development
GDB	Gender and Development Board
GDI	Gender-Related Development Index
GDP	Gross domestic product
GEM	Gender empowerment
GNP	Gross national product
HDR	Human Development Report
HIV/AIDS	Human immunodeficiency virus/acquired immune deficiency syndrome
IADB	Inter-American Development Bank
ICR	Implementation Completion Report
ISNAR	International Service for National Agricultural Research
JICA	Japan International Cooperation Agency
LCR	Latin America and the Caribbean Region
NGO	Nongovernmental organization
OD	Operational Directive

OECD	Organization for Economic Cooperation and Development
OED	Operations Evaluation Department
OM	Operational Memorandum
OMS	Operational Manual Statement
OP	Operational Policy
PA	Poverty Assessment
PAD	Project Appraisal Document
PER	Public Expenditure Review
PPP	Public/private partnerships
PREM	Poverty Reduction and Economic Management (Bank vice presidency)
PRSP	Poverty Reduction Strategy Paper
SAP	Structural Adjustment Program
SAR	Sector Analytical Report
TTL	Task team leader
UNDP	United Nations Development Program
UNIFEM	United Nations Development Fund for Women
WDR	World Development Report
WID	Women in Development

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# Glossary

**Approach.** The conceptual tools the Bank adopts to achieve its gender-related goals. In this report, *approach* refers not to implementation strategy but to broader strategic concepts, such as a Women in Development (WID) approach or a gender approach, that the Bank uses to achieve its objectives.

**Bank Procedure (BP).** A statement that specifies procedures and documentation required for Bankwide consistency and quality.

**Entry Workshop.** A workshop held on September 8–9, 1999, to discuss the approach for OED’s gender evaluation.

**Fiscal Year (FY).** The period from July 1 to June 30 of any year.

**Gender.** Differences created by social (including cultural, religious, and political) constructs that result in different roles for, and power relationships between, men and women. Such roles are learned, vary across different societies, and change over time. However, in this document, gender is also used, as commonly understood within the Bank, as a synonym for sex.

**Gender Analysis.** Analysis that focuses on understanding and documenting the differences

in gender roles, activities, needs, and opportunities in a given context. Gender analysis involves the disaggregation of quantitative data by gender as well as qualitative analysis of laws and institutions. It highlights the different roles and learned behavior of men and women based on gender attributes, because these vary across culture, class, ethnicity, income, education, and time; thus, gender analysis does not treat women as a homogeneous group or gender attributes as immutable.

**Gender and Development (GAD).** An approach that bases the design of interventions on an analysis informed by gender differences and that targets fundamental social, economic, political, legal, and cultural factors that restrain or prohibit women from equitable access to the benefits of development (Kabeer 1994, Jackson and Pearson 1998).

**Gender-Aware.** A term describing interventions or activities that have considered gender or WID issues.

**Gender-Blind.** A term describing an intervention that does not identify or recognize its differential gender-disaggregated impact, if any.

**Gender Empowerment Measure (GEM).** See Gender-Related Development Index.

**Gender Mainstreaming.** For the purposes of this report, a process in which gender concerns and women’s needs and perspectives are fully taken into account in all aspects of Bank operations.

**Gender-Related Development Index (GDI).** One of the two new indicators of well-being introduced in 1995 by the United Nations Development Program (UNDP), a measure that includes gender inequality in its overall assessment of aggregate well-being in a country.

**Operational Directive (OD).** A Bank directive that contains a mixture of policies, procedures, and guidance, gradually being replaced by Operational Policy, Bank Procedure, and Good Practice.

**Operational Manual Statement 2.20 (OMS 2.20).** A Bank policy statement pending conversion of the requirements relating to social assessments that constitutes Bank policy. Since it was not practice for the Board to consider or approve OMSs, the status of these requirements are clearly short of requirements that the Board has approved.

**Operational Policy (OP).** A short, focused statement that follows from the Bank’s agreement and broader policies approved by the Board.

**Policy.** A set of statements that provide specific institutional directions, guidelines, or procedures across a particular sector or thematic area.

**Regional Gender Workshops.** Regional Gender Workshops were organized in four regions (Manila [December 1999], Nairobi

[May 2000], Quito [October 2000], and Warsaw [January 2001]) to listen to each client’s perspective.

**Safeguard Policy.** A policy that aims to protect the rights of third parties that may be affected by Bank-financed interventions.

**Strategy.** Guidelines for institutionalizing a policy and the processes for implementing policy (used generally to cover policy, approach, and strategy).

**WID Ratings.** Starting in 1988, a systematic internal Women in Development (WID) rating system was instituted for all projects. The system rates appraisal documents, and the ratings process is carried out and maintained by the Poverty Reduction and Economic Management (PREM) Unit of the World Bank. Three possible ratings exist under this system:

- 0: Projects with no attention to women/gender
- 1: Projects with some discussion of gender or WID issues but no specific action to address them
- 2: Projects with concrete, specific activities addressing gender or WID-related issues.

**Women in Development (WID).** An approach that focuses exclusively on women, their roles, responsibilities, and needs, without regard to the power relationships between men and women.



# Introduction

*When I began to visit the now over 80 countries that I have traveled to, I was confronted with how crucial it is on an international basis to conceive of gender as fundamental to the whole question of development . . . There is absolutely no doubt in my mind that the single most important issue in most of the countries we are dealing with is the enfranchisement of women.*

James D. Wolfensohn, introductory remarks,  
*Gender Equality: The Right Thing for Business*,  
Preston Auditorium, World Bank, Washington, D.C., March 31, 1999

Despite the increase in female educational enrollment since the 1970s, females constitute 64 percent of the world's 854 million illiterate people and 60 percent of the 113 million children not enrolled in primary school. Every year, more than 500,000 women die as a result of pregnancy and childbirth. Although women account for more than half of all working hours worldwide, they earn only 75 percent of what men earn. In 1995, women accounted for less than one-seventh of the administrators and managers in developing countries, and currently they account for only 14 percent of parliamentarians worldwide, and 10 countries have no female representatives at all. In most countries, women are responsible for household chores; they carry water and collect domestic fuel. The deterioration in their natural environment increases the burden of work and reduces their sources of food, fuel wood, and fodder. Without adequate human capital, equitable access to economic resources, or fair representation in decision-making, poor women find themselves engaged in sectors with low incomes and few opportunities (UNDP 2002). Gender disparities exist worldwide. Several major World Bank reports

provide strong empirical evidence that the gender-based division of labor, and the inequalities to which it gives rise, tend to slow development, economic growth, and the reduction of poverty (World Bank 2000h; 2001a,b; 2002b).

Gender issues are, therefore, clearly an important dimension of the fight against poverty. It is increasingly recognized that gender must become an explicit part of the design and implementation of development interventions (World Bank 2001a) and that if development policies and interventions do not address gender issues, the outcomes will be inefficient and unsustainable. If gender-blind, even the most meticulously planned policies and interventions can affect gender-based social and economic factors in unanticipated ways. Such ignorance of gender will distort the distribution of benefits and opportunities between men and women. Gender issues are therefore central to the commitments made by World Bank member countries at the United Nations Millen-

***If development policies and interventions do not address gender issues, the outcomes will be inefficient and unsustainable.***

**Box 1.1****The Gender Policy of the Bank**

Successive general counsels have assisted the executive directors in interpreting the Articles of Agreement in response to the changing needs of the Bank membership. There is no doubt that raising women's productivity would improve key development goals everywhere and directly reduce poverty. Failure to address this aspect of development work could lead to inefficiency and exacerbate inequities between men and women and threaten the sustainability of development efforts. From the point of view of Bank staff, not only is work on gender permissible under the Articles of Agreement, but is also required by the policy framework of the institution. Indeed, there is a specific

policy on gender approved by the executive directors and reflected in Operational Policy (OP) 4.20. The OP contains the instructions of management to the staff and resulted directly from a strategy paper on gender issues. To this effect, women's issues need to be considered in the design of poverty programs and, generally, to be taken into account to mitigate projects' adverse effects. This policy is not a stand-alone policy, but is linked to other operational policies dealing with poverty reduction, indigenous peoples, and involuntary resettlement. In dealing with gender issues, the Bank has been most effective by listening and consulting with member countries.

A. Rigo, Acting General Counsel, at the OED Entry Workshop, World Bank 2000b, p 11.

gium Summit and at the Fourth World Conference on Women in Beijing. This report describes the methodology and findings of the two-part evaluation of the World Bank's gender strategy undertaken by the Operations Evaluation Department (OED) in 2000 and 2001 to provide timely input to the Gender and Development Board (GDB), which was revising the strategy. It describes the Bank's institutional response to gender inequality over time and its suggestions for going forward.

### **The World Bank's Gender Policy**

In 1977, the Bank appointed a Women in Development (WID) adviser, and it established a WID unit in 1986, which subsequently influenced many Operational Policies (OPs). In 1990, an Operational Directive (OD) on poverty reduction recommended that women's issues be considered when designing poverty-reduction programs (see Murphy 1995 for a full discussion of the evolution of gender policy in the Bank). At its 1994 meeting, the Bank Board discussed a strategy paper, *Enhancing Women's Participation in Economic Development*. The discussion led to OP 4.20 on the Gender Dimensions of Development (Annex A). OP 4.20 required staff to "reduce gender disparity and increase the participation of women in the economic

development of their countries" as part of its mandate to reduce poverty. OP 4.20 acknowledged that to reduce poverty effectively and in a sustainable manner, development assistance needed to be designed to address the differential impact of development interventions on women and men. OP 4.20 marked a shift from the WID approach (see Glossary), which is based on distinct components, to a broader integration of gender issues into Bank assistance, which would increase women's participation in economic development.

Institutionally, gender became more visible at the Bank in the mid-1990s. The Bank president participated at the Beijing Fourth World Conference on Women in 1995, and in 1996, an External Gender Consultative Group (EGCG) was established. The group comprised 14 members, including representatives of national women's organizations, nongovernmental organizations (NGOs), academic institutions, and political organizations from around the world. These members were to assist the Bank in designing and implementing gender policies and help strengthen gender-related dialogue with Bank partners and interested sectors of civil society. In addition, a Gender and Development (GAD) unit was created in 1997 as part of the Poverty Reduction and Economic Management (PREM) Network. The GAD Board is

responsible for knowledge management, monitoring and reporting on the status of policy implementation, and building capacity. The Board is certainly better positioned than its predecessors to undertake this challenging task, with the Gender and Development Group as its secretariat.

Despite this progress, the Bank's overall gender policy and strategy are only evident after piecing them together from several documents: the 1984 Operational Manual Statement (OMS) 2.20, which applied to investment projects; the strategy paper discussed at the Board in 1994; and the subsequent OP 4.20. Differences among the documents have created confusion about the Bank's stance. It is not clear, for example, if the gender strategy is focused only on countries with high gender disparity, which is the position taken in the Approach Paper presented to the Board in January 1994. And while the Board endorsed an operational

focus on five sectors (health, education, labor, agriculture, and financial services), the OP does not indicate a selective strategy. Additionally, OMS 2.20 has been interpreted in different ways: Some argue that a gender analysis is required only in projects where it is generally acknowledged that "women are sometimes a particularly important group of project participants and beneficiaries" (OMS, para. 5). Others argue that a preliminary analysis is required in all projects to determine if women are important participants or beneficiaries. These issues are discussed later, but in order to establish the benchmarks for this evaluation, OED interpreted the Bank's policy as summarized (see box 1.2) in consultation with the sector board and the Legal Department.

*Despite this progress, the Bank's overall gender policy and strategy are only evident after piecing them together from several documents.*

### Box 1.2

#### Current Bank Commitments under OMS 2.20 and OP 4.20

- Analyze the impact of Bank investment projects on women and appraise whether the design adequately considers: changes that might be disadvantageous to women; local circumstances that would enhance the participation of women in project activities; and contributions needed by women to achieve the project's objectives. (OMS 2.20 states that sociological aspects, including the analysis of women's issues, are particularly important for projects designed to assist specific beneficiaries or . . . whose success depends upon participation by the beneficiaries . . . but may be less important for projects involving primary infrastructure . . . and for some . . . have relatively little significance.)
- Integrate gender considerations based on sound analysis into country programs through Country Assistance Strategies (CASs) to reduce gender disparity and increase women's participation in economic development (OP 4.20).
- Establish monitoring and evaluation systems to evaluate the gender-disaggregated impact of Bank assistance at a project level, and at the country level, assist borrowers to establish such systems (OMS 2.20 and OP 4.20).





# Evaluating the Bank's Gender Policy

**I**n order to overcome the methodological difficulties of assessing gender-disaggregated outcomes, development agencies such as the Bank tend to measure gender integration in analytical reports and project documents.

In 1994, an OED study traced how the concept of Women in Development (WID) and, later, the broader concept of gender, came to be reflected in Bank policies and lending. In 1997, OED reviewed lending and nonlending work for evidence of progress in implementing the Bank's policies and its 1994 recommendations. This evaluation builds on these previous evaluations.

A few internal assessments have been made of the Bank's gender policy (Morgan 1998; Moser, Tornqvust, and van Bronkhorsf 1998). Documents prepared for the 1995 Beijing Fourth World Conference on Women discussed the Bank's policy and experience in implementation, while others focused specifically on projects or sectors.

External assessments have also been undertaken. A 1999 evaluation financed by the Norwegian Ministry of Foreign Affairs compared the work of multilateral organizations, including the United Nations Development Program (UNDP), the Food and Agriculture Organization (FAO), and the Bank to see how well gender had been

integrated into their work. The review found that the organizations were at different stages of operationalizing gender-mainstreaming goals, and that the Bank was the "least developed," concluding that "beyond promising that the Bank would strengthen its current monitoring system to assess the progress in integrating gender into its operations, no goal, measure, or indicators are in fact suggested" in its strategy (Christian Michelsen Institute 1999). Another evaluation stressed the absence of a compelling conceptual framework (Commission on the Advancement of Women 1997). Yet another (Bread for the World Institute 1996) suggested that "emphasis on economic efficiency achieved by gender-inclusive policies" is not an adequate framework.

Because there is no single effective methodology for measuring gender-disaggregated results, this evaluation had to develop its own. It therefore drew on Bank

*Because there is no single effective methodology for measuring gender-disaggregated results, this evaluation had to develop its own.*

experience as well as that of other development agencies, and tailored its approach to the specifics of each country and sector. The Bank had set no benchmarks for evaluating gender-related progress in its work. This evaluation, therefore, set benchmarks for measuring progress based generally on a quick appraisal of project and analytical reports. Indicators were then developed on the basis of good practices. To reduce any bias, empirical indicators were used to judge quality to the best extent possible (see table 2.1 for indicators and ratings used during the evaluation to assess how gender was integrated into Bank documents).

### Evaluation Questions for OED's Current Evaluation

The current evaluation builds on the 1994 and 1997 OED evaluations, and asks three questions about the extent to which:

- The Bank's gender strategy has been relevant at the country and global levels.
- The Bank has effectively integrated gender into its Country Assistance Strategies (CASs) and programs.
- Bank assistance has been effective in terms of sustainable outcomes, impacts, and institutional strengthening in the area of gender.

These questions are shaped by the 1993 gender strategy and the 1994 gender policy. Both of these shifted the Bank's focus from

WID, on which OMS 2.20 and the 1991 OD on poverty both focused, to gender. Given that so many of the projects reviewed for this evaluation were governed by a WID perspective, the evaluation measured results in terms of how women or girls were affected. It did not focus on altered gender relationships. The field assessments and participatory workshops offered opportunities to examine some gender issues, and lessons from these have been integrated into the reports.

### Evaluation Methodology

The evaluation covered Bank assistance between fiscal 1988 and 1999. Individual countries were considered the appropriate unit of account, since they provide the focus for the Bank's strategies, as well as for managerial accountability.

The evaluation was undertaken in two phases.<sup>1</sup> Phase I answered the first two evaluation questions, focusing on the relevance of the Bank's gender policy and its implementation record. Phase II focused on the results that had been achieved on the ground, which were evaluated along the three dimensions of women's participation and economic development as outlined in the Bank's 1994 Strategy Paper. Results, therefore, have been measured by the extent to which Bank assistance has influenced gender equity as reflected by:

- Reduced gender disparities in the health and education sectors
- More participation by women in economic activities
- A better institutional framework for addressing the advancement of women (see Annex B).

Given the virtual impossibility of attributing results to Bank products and services, however, the evaluation takes a limited approach in assessing impact, and instead looks at how Bank assistance could have reasonably been expected to contribute to trends in gender disparities in the country.

A desk review served as the initial basis for evaluation. The review sought to understand whether the Bank had integrated gender

#### Box 2.1

#### Gender Works: Oxfam Experience in Policy and Practice

**We are aware that we will never be able to report with absolute accuracy on the achievements of our work in relation to women and gender. All we can provide is our best judgment, and continually learn about what seems to have benefited women and girls, and what has not, or produced negative effects. Nevertheless, the discipline of having to report this may force us to be more rigorous in our efforts to seek out projects that will achieve more positive change for women and girls, of direct relevance to their everyday lives.**

From Oxfam 1999.

Table 2.1

### Indicators and Rating Systems for Consistency with Policy

Level of aggregation	Evaluation criteria	Rating system 0–3
Country Assistance Strategy (CAS)	<ul style="list-style-type: none"> <li>• Use of gender-disaggregated data and implications thereof</li> <li>• Indication of participatory preparation involving women</li> <li>• Levels of meaningful diagnosis in reducing disparity (investment in human capital), in poverty reduction strategy (empowerment and other constraints to labor and economic resources in particular), and in sectoral discussions (evaluators did not look for treatment in separate paragraphs but for indications of awareness of relevant gender issues)</li> <li>• In countries with low Gender-Related Development Index numbers, CASs were reviewed for a strategy to reduce gender disparity and increase participation of women in economic development</li> <li>• Indications of whether issues are priorities for government</li> <li>• Recommendations to improve the situation</li> <li>• Analysis linked to recommendations</li> <li>• Gender-disaggregated monitoring indicators</li> <li>• Reference to institutional/regulatory issues related to gender</li> </ul>	0: No reference 1: Poor 2: Satisfactory 3: Highly satisfactory Average rating for each CAS
Poverty Assessment (PA)	<ul style="list-style-type: none"> <li>• Inclusion of a Gender Profile</li> <li>• Meaningful analysis of investment in human capital (health, nutrition, and education)</li> <li>• Removal of constraints and greater participation in economic activities (agriculture, land, financial credit)</li> <li>• Growth (labor, other)</li> <li>• Discussion of gender issues in designing safety nets</li> <li>• Discussion of gender in poverty reduction</li> <li>• Gender-related recommendations that convincingly address identified issues</li> <li>• Link to previous CAS (y/n)</li> <li>• Participatory assessment (y/n)</li> <li>• Reference mainly to female-headed households? (y/n)</li> <li>• Probe below household levels?</li> <li>• Reference to regulatory or institutional issues affecting women? (y/n)</li> </ul>	Rated 0–3 as above <ul style="list-style-type: none"> <li>• Bullet points rated separately before averaging</li> <li>• Average rating for each PA</li> <li>• Analysis depends on the country; for example, in Malaysia or Philippines, did the analysis go beyond the human capital issues?</li> <li>• Because it is difficult to quantify the link to CASs, it was not rated. 'y' or 'n' was considered adequate</li> </ul>
Public Expenditure Review (PER)	<ul style="list-style-type: none"> <li>• Country context assessment in terms of degree of gender inequity; fiscal constraints facing country and necessary fiscal reform; development objectives and whether the pattern of public spending is conducive to achieving these goals</li> <li>• Based on the above, assessment of the following:               <ol style="list-style-type: none"> <li>Does the PER explicitly note the existence of gender inequity (where relevant) and inform us of the main factors responsible for it?</li> <li>Does the PER recommend specific reforms to the government to make public spending more gender-sensitive? Does it quantify the trade-offs involved in pursuing alternate paths of fiscal reform aimed at making revenue mobilization and public spending more equitable, efficient, transparent, and sustainable?</li> <li>Does the PER explicitly focus on cushioning the impact of fiscal reform—cut back on subsidies, retrenchment of public sector employees—on the poor, especially women?</li> <li>Does the PER restrict itself to gender analysis and action only in social sectors such as health and education, or does it go beyond to other sectors—agriculture, transport, and water—where there remains tremendous potential for increasing the gender sensitivity of public spending?</li> </ol> </li> </ul>	Rated 0–3 as above

Table 2.1

## Indicators and Rating Systems for Consistency with Policy (cont'd)

Level of aggregation	Evaluation criteria	Rating system 0–3
Public Expenditure Review (cont.)	<p>(v) Does the PER cite gender-disaggregated data (for example, pertaining to poverty and enrollment numbers) that help gauge the magnitude of gender inequity better?</p> <p>(vi) Does the PER draw on and inform other economic and sector work?</p> <ul style="list-style-type: none"> <li>Based on the above, rate the overall relevance and depth of gender analysis and specific recommendations in the PER.</li> </ul>	Rated 0–3 as above
Sector Report	<ul style="list-style-type: none"> <li>Examples of Women's Issues</li> <li>More than mere reference to sex-disaggregated data; for example, maternal mortality rates and primary school enrollment. Some analysis of different gender roles and needs, and some attention to gender constraints</li> <li>Differentiated roles; separate or joint ownership of productive assets; control of income; men's and women's different incentives for engaging in a particular economic activity</li> <li>Identification of inequitable access to social services; for example, education</li> <li>Identification of a gender issue; for example, women's time constraints given gender-based division of labor</li> <li>Attention to cultural constraints to women's participation; regulatory barriers to women's access to economic resources</li> </ul>	<p>0: No specific mention or passing reference to women or gender without analysis or recommendations</p> <p>1: Analysis of at least one gender/WID issue with a corresponding recommendation</p> <p>2: Analysis of more than one gender/WID issue (note: not necessarily more than one sector) with multiple and appropriate recommendations</p> <p>3: Recommendations based on gender analysis—implicit or explicit understanding of the relationship between men and women, their different roles, needs, priorities and constraints, and attention to regulatory or institutional barriers to women's participation</p>
Project Appraisal Document	<ul style="list-style-type: none"> <li>Qualitative data (differentiated roles, needs; differentiated project impact; analysis of constraints and how to increase women's equitable or equal access) and how qualitative data were backed up. Women's participation in project stages</li> <li>ESW or some analytical thinking prior to appraisal</li> <li>Specific interventions or components to assist women by removing gender constraints</li> <li>Gender-disaggregated monitoring indicators</li> <li>Participatory assessments include women for evaluation of impact</li> </ul>	Rated 0–3 as above

considerations into Bank-supported investment projects, whether it had made reasonable attempts to monitor and respond to the gender-differentiated results in a timely manner, and to understand the results of Bank-supported projects.

### Selecting Countries

To understand how the Bank integrated gender into its assistance, Phase I considered Bank assistance in 27 countries: Algeria,

Argentina, Bosnia and Herzegovina, Côte d'Ivoire, Ecuador, Ethiopia, The Gambia, Guatemala, Haiti, India, the Kyrgyz Republic, Lao People's Democratic Republic, Malawi, Malaysia, Mali, Mexico, Mongolia, Morocco, Nepal, the Philippines, Poland, Romania, Sri Lanka, Tanzania, Tunisia, Vietnam, and the Republic of Yemen. This initial group of countries accounted for about 35 percent of all Bank assistance during the 1990s (see table 2.2).

Countries were selected to ensure Regional representation from the five quintiles of the Organization for Economic Cooperation and Development (OECD).<sup>2</sup> The OECD divides countries on the basis of their progress in achieving specific development goals. Progress is measured by seven indicators designed to capture the multidimensionality of development. Other criteria for selecting countries within each quintile included: Regional representation; significance of Bank assistance; the need for a gender focus (many countries were therefore selected from the

first, as opposed to the fifth, quintile); and the existence of ongoing or recently completed OED work.

To understand the results of Bank assistance, the assessment focused on 10 of the initial 27 countries (Côte d'Ivoire, Ecuador, The Gambia, Haiti, the Kyrgyz Republic, the Philippines, Poland, Sri Lanka, Vietnam, and the Republic of Yemen), to which Bangladesh

*Countries were selected to ensure Regional representation from the five quintiles of the Organization for Economic Cooperation and Development.*

Table 2.2

## Representation of Countries

Region	Number of countries in sample	Total number of countries eligible for Bank borrowing (as in World Bank Annual Report FY99)	Number of sample countries as percentage of all eligible clients (%)	Lending to sample countries as percentage of total Bank lending by Region (%)
Africa	6	48	13	27
East Asia and Pacific	5	21	24	15
Europe and Central Asia	4	27	15	23
Latin America and the Caribbean	5	30	17	50
Middle East and North Africa	4	9	44	64
South Asia	3	8	38	67
Total	27	143	19	35
<b>Based on Human Development Index (UNDP 1999)</b>				
Level of human development	Total number of countries for which <i>Human Development Report 1999</i> provides data	Number of countries in sample	Representation (%)	
High	45	2	4	
Medium	94	15	16	
Low	34	10	29	
<b>Based on DAC indicators</b>				
Quintile	Total number of countries	Number of countries in sample	Representation (%)	
First	34	7	21	
Second	34	10	29	
Third	34	5	15	
Fourth	34	6	18	
Fifth	33	1	3	

Note: Countries are ranked in quintiles based on their relative distance from development goals; that is, the level of human development attained by developed countries. Indicators for gross national product per capita, fertility rate, maternal mortality ratio, and net enrollment ratio in primary education capture the multidimensionality of development.

*Country Assistance Strategies and analytical reports are the main tools for integrating gender at the country level.*

and Zambia were added to ensure Regional representation and a wide range of gender disparities without changing the overall results of the evaluation. These 12 countries were well-distributed relative to other low- and middle-income countries

with Bank operations (for which data were available) in terms of gender disparities as indicated by gross domestic income (GDI) values and per-capita income (adjusted by Public/Private Partnerships in 1998). Most are in the low- or low-mid-income range, except for Poland, which has the highest per capita income of all evaluated countries (see figure 2.1).

**Selecting Projects**

During Phase I, to understand how gender considerations have been integrated into project documents, the evaluation examined 10 projects that had closed between fiscal 1995 and fiscal 2000 in each of 12 countries, randomly selecting 2 countries, in each of the 6

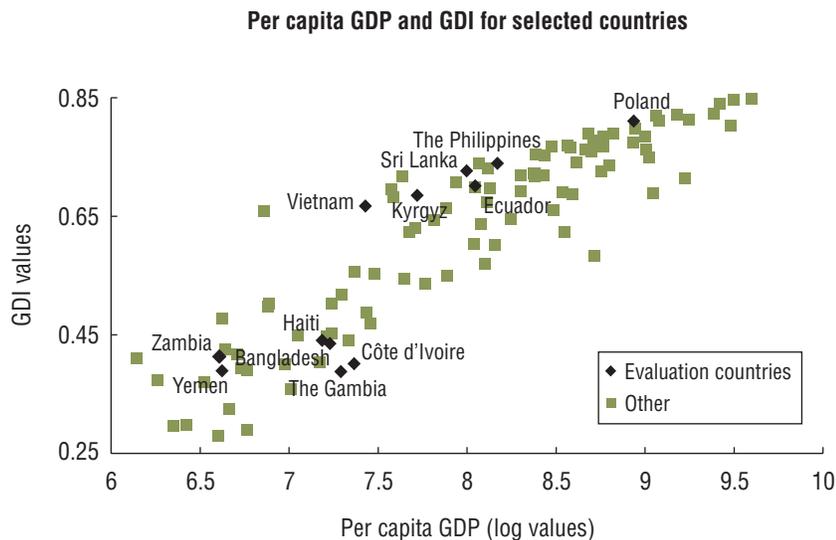
Bank Regions from the group of 27 to ensure Regional representation. In addition, to understand whether the Bank had shifted from a WID to a gender-analytical framework, the evaluation also examined 53 recently approved Project Appraisal Documents (PADs). Sixty recently completed ICRs were also reviewed to assess how they reported on gender-related issues.

In Phase II, the evaluation assessed the results of all 180 projects in the selected 12 countries that closed between fiscal 1995 and fiscal 2000 (see Annex C). The Kyrgyz Republic and Vietnam have relatively new portfolios, so the evaluation also included a mid-way review of a few ongoing projects.

**Selecting Analytical Reports**

Country Assistance Strategies and analytical reports are the main tools for integrating gender at the country level. A CAS is a short document designed to highlight three or four critical issues in a country. The CAS is derived from analytical reports—Poverty Assessments (PAs), Public Expenditure Reviews (PERs), and Sector Analytical Reports (SARs). To

**Figure 2.1** Relative Position of Evaluation Countries in Terms of GDP and U.N. Gender Development Index (GDI)



Note: The Kyrgyz Republic has no GDI value, but is assigned a value equal to the average GDI of the two countries that are closest in the raw data on different GDI components.

determine whether gender was integrated differently into CASs before and after the 1994 policy, one CAS prepared before, and one CAS prepared after, 1994 was selected for each country. A total of 53 CASs were reviewed (rather than 54), because Bosnia had no pre-1994 CAS.

All of the most recent PAs for the 27 countries, prepared as of June 30, 1998, were reviewed (25 were available); 29 PERs were prepared for the 1990s and, wherever available, informal PERs were reviewed. For PAs and PERs, a before and after policy review was conducted at a global level because there were not enough before and after documents at a country level.

Forty-eight sector reports were reviewed in the relevant sectors.<sup>3</sup> It was difficult to respect the before and after rule for sector report design because only 48 reports were reviewed, and not all countries had reviewed these sectors twice during the evaluation period. In addition to the formal economic and sector work (ESW), 10 country gender assessments were reviewed.

### Evaluation Methods

To begin, a comparative study was undertaken of the gender policies of selected multilateral and bilateral agencies, as well as an assessment of key documents and lending patterns in a representative sample of countries. An entry workshop was also organized in July 1999 for gender specialists from the Bank, donor agencies, research institutions, and NGOs. Discussions were ongoing with the Gender Sector Board and all Regional gender coordinators. Based on this initial work, an evaluation design was formulated.

Desk reviews were undertaken of all analytical and project documents, using frameworks defined for the purpose. For each project, the evaluation relied on project appraisal documents, legal agreements, supervision documents, ICRs, and any other evaluation reports available. Because the information in ICRs on gender-differentiated results varied considerably and was usually

insufficient to provide a picture of outcomes,<sup>4</sup> desk reviews were supplemented with participatory assessments in selected countries (Bangladesh, Ecuador, India, the Philippines, Poland, Sri Lanka, Vietnam, and Zambia) to ascertain the perceptions of male and female beneficiaries of Bank-financed projects. Project audits were conducted in Côte d'Ivoire and The Gambia.

The desk review and field assessments in 10 countries were themselves supplemented by a number of participatory meetings. In September 2000, a roundtable was organized with key policymakers from client and donor countries, and in October 2000, meetings were held with staff from the Offices of the Executive Directors in the Bank and with NGOs in Washington. Regional workshops were organized (with the government of the Philippines in Manila in December 1999; with the United Nations Development Program [UNDP] and International Service for National Agricultural Research [ISNAR] in Nairobi in May 2000; with Inter-American Development Bank [IADB] in Quito in September 2000; with the United Nations Development Fund for Women [UNIFEM], Eastern and Central Europe [ECE] for Eastern Europe and Central Asia in Warsaw in January 2001).

A staff survey was carried out (see Annex D) to assess staff understanding of the Bank gender policy framework. Staff from the Asian Development Bank (ADB), the African Development Bank (AfDB), and the IADB were also interviewed. The gender workshop organized by the Development Assistance Committee (DAC) Working Group on Gender provided a rich source of information on the gender policies of bilateral donors.

Analysis based on the final product or language in a report misses the process of debate and discussion that preceded the preparation of each product. For example, it is

*To determine whether gender was integrated differently into CASs before and after the 1994 policy, one CAS prepared before, and one CAS prepared after, 1994 was selected for each country.*

*A staff survey was carried out to assess staff understanding of the Bank gender policy framework.*

possible that there may have been discussion on gender during preparation. However, such analysis should have been reflected in the documents, since this is required by policy. Also, text evaluation can be open to interpretation. To

reduce bias, two reviewers independently read at least 25 percent of the documents in each set to detect and correct for any variance. A third party independently reviewed Good Practices that are cited in this report. In all these cases, other OED self- and external assessments were used to validate the findings of the OED review.



# Relevance of the Bank Gender Policy

**T**he evaluation asked about the relevance of the Bank's gender policy with respect to:

- The Bank's poverty reduction mandate
- The practices of other development-assistance agencies
- The diverse institutional and cultural circumstances of developing countries
- Changes within the Bank concerning lending, clients, and development paradigms.

## **Is the Bank's Gender Policy Relevant for Poverty Reduction?**

The overarching priority of the Bank and its client countries is the reduction of poverty. Given the growing evidence of the individual and social costs of gender inequalities—primarily to girls and women, but also to societies as a whole—women will be unable to derive the benefits of economic development to the same extent as men as long as disparities exist in their access to, and control over, resources, as well as their rights, privileges, and duties as dictated by customary laws and legal statutes. Given also that disparities lead to less-than-optimal levels of participation in economic activity (Elson 1991; Anker 1998; World Bank 2001a), such disparities must be

removed to enhance equity and promote economic efficiency and performance.

At the macroeconomic level, there is evidence that removing gender disparities spurs growth. According to one estimate, growth rates in Sub-Saharan Africa, South Asia, and the Middle East and North Africa would have been 30 to 45 percent higher had these Regions closed the gender gaps during the school years as fast

*Women will be unable to derive the benefits of economic development to the same extent as men as long as disparities exist in their access to, and control over, resources, as well as their rights, privileges, and duties as dictated by customary laws and legal statutes.*

*As long as traditional gender roles give men the primary financial and decisionmaking power, the potential benefits of gender equality will be lost to the next generation.*

as East Asia did between 1960 and 1992 (Klasen 1999). Other data point to the correlation between girls' secondary education and economic growth: a one-percentage-point increase in the share of women in secondary school education is associated with a 0.3-percentage-point increase in per capita income (Dollar and Gatti 1999). Inefficient allocations of productive resources among male and female members of farm households in Africa have hampered productivity by as much as 20 percent (Udry and others 1995; Quisumbing 1996; Udry 1996; World Bank 2001a). Gender affects governance. Cross-country evidence suggests that corruption is less likely to be a problem in countries with fewer restrictions on women's rights (Kaufmann 1998).

One example of the high costs of gender inequalities to human and social welfare is the gender gap in education. Studies confirm that increased schooling for women directly contributes to a family's welfare by reducing infant and child mortality, lowering fertility, and improving the nutritional status of children (Hill and King 1995; Klasen 1999; Smith and Haddad 1999). Thus, when gender constraints prevent or severely limit girls' education, the effects in terms of death, illness, malnutrition, and poverty also become disadvantageous to the next generation. Similarly, the balance of power within a household is significant. When household income is controlled by women, the health,

*For women to be assisted effectively, gender analysis that comprehends the differential impact of a project on men and women is critical.*

nutrition, and education of children improves more than when it is controlled by men (Thomas 1990, 1997; Hoddinott and Haddad 1995; Khandker 1998; Pitt and Khandker 1998; as cited in World Bank 2001a). As long as traditional gender roles give

men the primary financial and decisionmaking power, the potential benefits of gender equality will be lost to the next generation. Some aspects of gender inequality even accelerate the spread of HIV/AIDS (Over 1998).

Poor women are unlikely to benefit from microfinance services. For example, when men and women have unequal access to markets and transport, disparity between skill sets and traditional forms of collateral remains unresolved. When new technologies are introduced without a sound gender analysis, they can reduce the income of poor women and shift productive activity to men. For women to be assisted effectively, gender analysis that comprehends the differential impact of a project on men and women is critical.

Given the above linkages between gender and poverty reduction, the Bank's gender policy that requires design of Bank assistance in a manner that both men and women will benefit from such assistance, and that focuses on enhanced human capital for women and their increased participation in economic activities, as well as institutional strengthening to support such goals, is clearly relevant for the Bank's overarching mandate of poverty reduction.

### **Is the Bank Gender Policy Consistent with the Policies of Other Multilateral and Bilateral Development Agencies?**

This evaluation compared the Bank's gender strategy with those of other multilateral and bilateral organizations (see table 3.1).

Policies vary. The European Bank for Reconstruction and Development (EBRD) has no gender-specific goals. The Asian Development Bank (ADB), the African Development Bank (AfDB), and the Inter-American Development Bank (IADB) have all adopted policies and process-related goals focused on increasing economic opportunities and reducing barriers to the economic and social well-being of women. As in the Bank, these goals are justified on the grounds of efficiency, equity, and poverty reduction. These institu-

Table 3.1

## Gender Policies of Multilateral and Bilateral Donor Agencies

Institution	Gender-related objective
<b>Multilateral Institutions</b>	
African Development Bank	Greater support for functional literacy programs; eliminate gender disparity in primary and secondary education; infant and maternal mortality; one of two crosscutting issues in four areas of focus. Focus on women.
Asian Development Bank	Five strategic objectives include the improved status of women and the elimination of discrimination. In 1998, gender mainstreaming was adopted as the key strategy to promoting gender equity, but the focus remains the improvement of the status of women, with concurrence and cooperation of men.
European Bank for Reconstruction and Development	No explicit gender considerations.
Inter-American Development Bank	Fuller integration of women into all stages of the development process and improved socioeconomic situation through a gender analysis.
United Nations Development Program	Gender equality and advancement of women. Focus on equality of capacities and opportunities to ensure that women and men participate equally as agents and as beneficiaries in the development process.
World Bank	Lower gender disparity and greater participation of women in economic development as part of the overall strategy to reduce poverty.
<b>Bilateral Agencies</b>	
Development Assistance Committee, Organization for Economic Cooperation and Development	Gender equality and empowerment of women.
Canadian International Development Agency	Gender equality. Policy supports achieving equality between women and men to ensure sustainable development.
Department for International Development	Empowerment of women through greater gender equality.
Japan International Cooperation Agency	Empowerment of women by mainstreaming gender equality.

Source: Web pages and interviews in the cases of the AfDB, ADB, and IADB.

tions generally integrate gender issues into their assistance programs and policies that highlight the need to address the practical and strategic issues facing women. These organizations primarily seek to enhance the status of women by improving their social and economic participation in the development process. Overall, the policies of these multilateral agencies are largely consistent with that of the Bank.

At the same time, bilateral donors, especially OECD members, have adopted substantive gender-specific goals. Given the

increasing evidence from the background papers to *Engendering Development*, a policy research report (World Bank 2001a), it can be seen that gender inequality in education, employment, and health outcomes has adversely affected many valuable development goals (Klasen 1999), and bilateral donors have progressively made gender equality and the empowerment of women central goals of their development assistance and

*Women would rather be the agents of the changes affecting them than the passive beneficiaries of externally imposed paradigms.*

have endorsed it at many international meetings. The approaches of bilateral donors, therefore, differ from that of the multilateral agencies.

During the late 1990s, gender issues were being redefined by a wide range of stakeholders who recognized the diversity of social constructs within and across countries (Momsen 1991, p. 102). Stakeholders focused on economic empowerment to trigger what they considered to be necessary social and political changes. The understanding was that women would rather be the agents of the changes affecting them than the passive beneficiaries of externally imposed paradigms from a different set of experiences (Heward and Bunwaree 1999, p. 4). Development literature from the South suggests that the best change is one that a society “forges for itself on the anvil of its own specific conditions” (Goulet, quoted in Sittirak 1998, p. 17).

Some participants at the OED Entry Workshop for this evaluation suggested that it was time to change, and that “gender equality and empowerment of women” would be a more relevant goal for the Bank than the process-related goals of OP 4.20. Adopting these goals at a country level would have many implications. A gender policy goal deliberately and systematically geared toward gender equality is much broader and more flexible than one confined to simply addressing gender considerations, which currently makes up a part of the Bank’s overall development and poverty-reduction mandate. While the Bank cannot include political considerations in its decisionmaking, it does have a broad economic and social development mandate. Working within the framework of its Articles of Agreement and using partnerships judiciously (with partners such as bilateral agencies, local NGOs, and the World Faith Dialogue), the Bank can connect effectively with other actors and help transform society to enhance gender equity, contribute to development, and reduce poverty. Steering clear of political considerations, the Bank can work toward equality of opportunity in its advice, lending, and other

activities. A goal of gender equality would require an approach based on individual rights, which is not the preferred approach in some client countries where duties and obligations to community and family override the notion of individual rights (UNDP 1999, p. 82). Dismantling existing family and community support systems, however gender-biased they may be, could also leave poor, unskilled women more vulnerable than before, without providing effective and alternative forms of security (Serageldin 1999).

Although there may be differences of opinion on how to formulate the goals, at the country level, the evaluation finds that the Bank’s currently stated goals are indeed relevant. In order to accomplish these goals, the Bank must move in consultation with client stakeholders, and be aware of Regional differences and priorities, seeking consensus while maintaining its focus. This strategy would conform to the principles in the Comprehensive Development Framework (CDF) of ownership, partnership, and results orientation (see box 3.1).

### **Is the Bank’s Gender Policy Relevant for Countries?**

The Bank’s gender strategy is relevant only if it can be implemented in client countries, whose institutional, regulatory, and cultural contexts vary. Gender issues must be incorporated into development actions in ways that respond sensitively and specifically to the conditions of a given country. No general policy can be effective, so a clearly focused, relatively uncontroversial, flexible strategy that fits with prevailing national values may be more successful than a direct challenge to vested interests (Boneparth 1983, p. 10). Progress is best achieved when a country internalizes the demand for change. Accordingly, OP 4.20 stresses the need for country ownership and defines the Bank’s role as being supportive, increasing its relevance for the client.

The policy is by and large in line with policies and strategies in the Bank’s client countries, which are all committed to improv-

ing the status of women. All of the 12 countries examined to assess results, for example, have WID policies and action plans or suitable entry points for addressing gender/WID issues to differing degrees (see Annex E).

Accessions to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), effective September 3, 1981, indicates a broad global and country-level consensus on addressing discrimination against women, although some signatories have registered more reservations than those who have ratified other international instruments (upon ratification, CEDAW becomes part of the laws of the ratifying country) (Ragazzi 1999). A number of states consider religious and other cultural considerations incompatible with CEDAW goals. For example, issues such as equal rights during marriage and the allowance of divorce have caused considerable reservations, primarily in Algeria and Morocco in North Africa, in the Middle East, and in a few countries in Asia, notably Bangladesh, India, and Pakistan. These reservations limit the universal acceptance of gender-equality norms and suggest that other views must be understood.

Further, the 1999 UNDP *Human Development Report* (HDR) reiterated the relevance of Bank goals for client countries. Gender disparities exist in all 143 countries. Where the Gender Development Index (GDI) was calculated for a country, it was consistently lower than the Human Development Index (HDI). Gender Empowerment (GEM) is another measure that attempts to capture gender inequality in key areas of economic and political participation: of 102 countries, only 33 have a GEM higher than 0.50, reflecting significant gender inequality. The reduction of gender disparity is therefore a relevant goal in all of the Bank's client countries, and its policy, with its process-related goals, emphasis on country ownership, and culturally sensitive interventions, will reflect the diversity among developing member countries.

### Box 3.1

### Comprehensive Development Framework

**Adopted in 1998 by the development community, the CDF approach to poverty reduction emphasizes the interdependence of all social, structural, human, governance, environmental, economic, and financial dimensions of development. It advocates a holistic long-term strategy and encourages the country to take the lead in owning and directing its development agenda with the Bank and other partners. The CDF approach also requires each partner to define the role it will take to support the country. The CDF also advocates stronger partnerships among governments, donors, civil society, the private sector, and other development stakeholders in implementing the country strategy. Additionally, the CDF recommends a transparent focus on development results to ensure better practical success in reducing poverty.**

Given the widespread commitment to gender/WID in client countries (reflected through their accession to CEDAW and national gender/WID policies and strategies), the evaluation concluded that the Bank's gender policy was generally consistent with country approaches.

### Is the Bank's Gender Policy Appropriate to Evolving Lending, Client, and Development Paradigms?

The evaluation reviewed whether the Bank's gender policy and strategy kept pace with evolving client and development paradigms.

The Bank's lending portfolio changed in the mid-1990s. Commitment for investment lending remained virtually unchanged, while adjustment lending has almost doubled since OP 4.20 was passed.<sup>1</sup> Structural Adjustment Programs (SAPs) have become regular Bank instruments.<sup>2</sup> The 1995 declaration of the U.N. Copenhagen World Summit on Social Development identified the social impact of adjustment programs as one of its 10 main commitments. The assumption that all actors are equally able to reap the benefits of improvements in a market economy is no longer a

*Where the Gender Development Index was calculated for a country, it was consistently lower than the Human Development Index.*

***Bank policy must consider all gender disparities relevant to sustained poverty reduction.***

given, however (Geisler 1993; Heward and Bunwaree 1999). In Africa, for example, SAPs assume the prevalence of a formal labor force and a rise in wage levels with greater competition, whereas most workers in the informal sectors, where women constitute a large majority, do not benefit from these measures (Heward and Bunwaree 1999, p. 19). However, in 1994, when Board members raised the issue of gender and adjustment, staff responded that existing research indicated only provisional links between gender and adjustment, particularly for long-term impact. Development practitioners still do not agree on whether it is possible to forecast the gender-disaggregated impact of individual adjustment programs, given that the impact depends on several other extraneous variables in the country. Current Bank policy requires that gender be considered when designing a country-level assistance program. When a sound analysis indicates a potentially adverse gender-disaggregated effect, the overall program may incorporate a safety net, although no gender-impact analysis is specifically required. Neither OP 4.20 nor the Operational Memorandum (OM) on Adjustment Programs requires that individual programs consider gender.

The nature of Bank clients has shifted since Eastern European countries were admitted and the economy of East Asia changed. Lending commitments to lower-middle-income and upper-middle-income countries have increased over the past decade, and those for lower-income countries have decreased slightly.<sup>3</sup> Despite the evidence of a correlation between countries with higher per capita incomes and better status of women (World Bank 2001), gender issues in these countries continue to persist (Sen 1992, p. 125). For example, there is increasing evidence that the failure to address gender issues in Eastern Europe has led to a deterioration in the status of women's employment (World Bank 1999a). Bank policy must, therefore, consider all gender disparities relevant to sustained poverty reduction.

The conceptual framework underlying the World Development Report (WDR) 2000–2001 strategy for poverty reduction goes beyond growth to emphasize:

- Empowerment: helping state institutions remove social barriers to poverty reduction
- Security: helping the poor manage the risks they face every day and overseeing national downturns to minimize their impact
- Opportunity: expanding economic opportunity for the poor by building up their assets and increasing the returns to them through a combination of market-oriented and non-market actions.

**Box 3.2**

**Women as Agents of Change**

***In *Development as Freedom* (1999), Amartya Sen reiterates the relevance of the Bank's current goals, citing empirical evidence that women's well-being is strongly affected by variables that have the most influence on their power to act as agents of change. Sen isolates the economic participation of women as "both a reward on its own (with associated reduction of gender bias in the treatment of women in family decisions) and a major influence for social change in general." He argues that supporting such activities would reinforce the role of women as agents of change.***

The introduction of the borrower's Poverty Reduction Strategy Paper (PRSP) also provides an important entry point for integrating gender issues into client strategies for poverty reduction. Development in different Regions must also be considered in formulating a gender strategy. For example, the HIV/AIDS pandemic, in combination with past and current conflicts, is changing the nature of rural households in many parts of Africa. Globalization is another critical factor influencing communities in important ways. Gender relations and systems are fluid in

many countries, and any global strategy the Bank promotes will need to be flexible to accommodate varying Regional situations.

In sum, given the Bank's mandate, its multilateral obligations, and the diversity of its clients, its goals of reducing gender dispar-

ity and increasing women's participation in economic activities are relevant and consistent with those of similar multilateral organizations. But the scope of the policy must be clarified, if not rewritten, for it to remain relevant.





# How Has the Bank Implemented Its Gender Policy?

Chapter 1 described the history of the institutionalization of gender issues and policy into Bank work. Such integration into Bank assistance can only be deemed effective, however, if gender disparities are reduced and if women participate to a greater extent in economic development.

OP 4.20 states that the Bank uses Poverty Assessments (PAs), Public Expenditure Reviews (PERs), and other economic and sector work (ESW) to identify and analyze relevant gender issues. This chapter, therefore, assesses how the Bank’s analytical work—PAs, PERs, and other ESW—identifies and analyzes relevant gender issues; it examines the CAs, drawn from this analytical work, to understand how well they integrate the findings of the analytical work, and examines project documents to see how project design and implementation in each country addresses relevant gender issues. Throughout, this chapter focuses on measuring output and process.

## How Well Does Analytical Work Integrate Gender?

### Poverty Assessments

A total of 25 PAs were assessed for the 27 sample countries. Nearly 90 percent of these

make some mention of gender or of women’s issues. Gender is acknowledged to different degrees in these PAs, from a passing reference to households headed by women or some mention of gender disparity in health and education, to a meaningful, holistic gender analysis of a variety of relevant issues. However, critical gender issues in areas related to labor-intensive growth or social safety nets are rarely analyzed. Barriers that may exist to equitable access to land, extension services, credit, and other productive resources are not discussed or even identified in countries where these disparities are high. Forty percent of the PAs, for example, probed below the household level, but only 12 percent identified regulatory or institutional constraints specific to women’s progress. Except for the education sector and standard references to targeted social spending, even PAs that

*Critical gender issues in areas related to labor-intensive growth or social safety nets are rarely analyzed.*

included strong analyses barely mention gender in their policy recommendations.

These findings are consistent with the OED evaluation of poverty assessments (World Bank 1999b). Other evaluations supported these findings (both external and self-assessment).

A study prepared for the Policy Research Report on gender and development (World Bank 2000c) focused on the treatment of a

*Except for the education sector and standard references to targeted social spending, even PAs that included strong analyses barely mention gender in their policy recommendations.*

range of welfare indicators, including health, education, nutrition, and labor force participation—critical areas of importance identified by OP 4.20. This review indicated inconsistent treatment of these critical issues. For example, only one of 28 PAs reviewed in Africa discussed gender issues in relation to labor, and none referred to women’s nutritional issues. Fourteen of the 69 PAs referred to women’s health; 23 to education; 2 to nutrition; and 13 to labor (of which 9 were in Latin America). None of these PAs evaluated gender issues from a holistic standpoint. All evaluations promoted the implicit assumption that gender issues were related primarily to instances of female-headed households. A 1996 self-evaluation of PAs had findings consistent with the above: Then, as now, gender analysis was “often minimal or absent,” and the PAs rarely contained a strong analysis of the link between gender and poverty (World Bank 1996b).

An internal review of six PAs in the Africa Region concluded that even in such a small sample, there is a disparate range of gender concepts (Whitehead and Lockwood 1999). In the absence of a clear analytical framework for understanding gender and detailed guidance of how to produce a gender-sensitive poverty profile, the treatment of gender in the PAs is effectively driven on the one hand by a set of epistemological and methodological choices about measuring poverty, and on the other hand by a set of prescriptions for reducing poverty, which originate in the 1990

World Development Report (Whitehead and Lockwood 1999, p. 3).

### **Public Expenditure Reviews**

PERs increasingly discuss gender issues. Of the 29 PERs reviewed, 15 discussed gender issues, mainly in the health and education sectors. Of these 15, 7 followed up with concrete recommendations for addressing gender inequity. Gender issues were more visible in South Asia PERs, and two-thirds of the PERs in the Africa Region that were reviewed did not discuss gender issues. PERs do not consider gender issues in labor markets, such as public-sector retrenchment, pension reform for women, the impact of tax reform, and phasing out subsidies for women. In agriculture, PERs do not discuss the unequal rights and obligations of men and women that lead to unbalanced gender division of labor and access to and control of economically productive resources.

### **Sector Reports**

Forty-seven sector reports in agriculture, education, health, and transport were reviewed. Twenty-seven reports did not address gender because gender issues were not well understood or considered to be relevant, as in the case of the transport sector, although several examine areas where gender is commonly acknowledged to be highly relevant; that is, basic and secondary education and health insurance. The other 20 sector reports did discuss gender issues. Of these, eight included a satisfactory treatment of the issues; four others were highly satisfactory and analyzed the different roles of men and women, their relative human-capital endowments, and differential access to productive assets such as land, labor, credit, labor-saving technology, and extension services and included suitable recommendations to address the identified issues. Eight others included a WID or gender analysis of a single issue, but five of these eight were in the health sector and touched on standard issues of fertility or maternal and child health (see box 4.1).

Gender is often only taken into account in the health and education sectors, and is largely ignored elsewhere. Most analytical work in the social sectors examined issues related to girls' low enrollment in schools and to maternal and family health. Elsewhere, the rural development and agricultural sector work only briefly considered women's or gender issues and tended to ignore differences in access to and control over assets and resources. Where these are addressed, the analysis does not usually lead to appropriate recommendations. ESW related to private-sector development, small- and medium-size enterprises, or public-sector management give no consideration to women's or gender issues. The widest gap in knowledge concerns women's participation in economic development.

The timing and dissemination of the analyses also presented problems. In Ecuador, the Republic of Yemen, and Vietnam, for example, a satisfactory gender analysis was undertaken only in the late 1990s, which made it less relevant for the decade under consideration. In Côte d'Ivoire, The Gambia, and Zambia, WID assessments remained internal documents. In Poland, even women's NGOs were not aware of the in-depth examination of gender issues in the PAs.

### Gender Assessments

In addition to the formal ESW, the Bank also prepared gender assessments in 8 of the 27 sample countries. Preparing such assessments was a regular Bank practice in the Africa and South Asia Regions in the late 1980s and early 1990s, but the reports have not been systematically updated for lack of resources.<sup>1</sup> The Latin America and Caribbean Region has revived such assessments and now prepares country profiles to inform operational staff of key issues, initiate dialogue with clients, and establish mechanisms to strengthen the Bank's lending programs.

These specific gender assessments seem to balance the lack of gender analysis in other analytical reports. For example, the 1991 *Gender and Poverty in India* report, which was well received both in the Bank and in India, contributed to the greater integration of gender issues in the Bank's lending portfolio in India. In recent assessments, the Bank has adopted a more participatory process in preparing women's or gender assessments, in which client stakeholders, including women, are more visible. The Republic of Yemen's government, with the support of the Bank and

*Gender is often only taken into account in the health and education sectors, and is largely ignored elsewhere.*

#### Box 4.1

### Gender Awareness in 10 Sector Strategy Papers

Ten recent Sector Strategy Papers (SSPs) were examined to understand the Bank's analytical work at a global level. The Bank is gender-aware in sectors related to education, population, and social protection, whereas in rural development, the gender-awareness component of a 1997 report was absent in the 1999 update. Gender issues were negligible in the six other SSPs. The Public Sector Management Strategy states that issues related to gender, military expenditure, and human rights are not integrated into the strategy paper but discussed separately to avoid losing focus. Neither the Private Sector (PS) nor the Small- and

Medium-size Enterprises (SME) Strategies discuss gender issues.

The PS strategy sees the poor as a homogeneous group, although it does emphasize the SMEs as particularly important for creating jobs for the poor (World Bank 2002a), while the SME strategies argue that SME workers and owners are unlikely to be the poorest people, and that these enterprises are, therefore, not instruments of poverty reduction (World Bank 2001a, p. 8).

Overall, this examination confirms the need for serious introspection on the scope, degree of integration, and implementation of the Bank's gender strategy.

other donors, led the preparation of the 1998 WID assessment. In Ecuador, the 1999 gender assessment was prepared with substantial stakeholder involvement. The assessments of Ethiopia and the Republic of Yemen have relied on participatory assessments (World Bank 1998c, d). The process of preparing these reports led to a greater awareness of gender and capacity in the country, enhanced the relevance of the reports for the client, and ensured timely dissemination.

### **How Well Does the Bank Integrate Gender into Country Assistance Strategies?**

#### **Country Assistance Strategies**

CASs are short documents that are expected to highlight only three or four critical issues in a country. The 67 CASs<sup>2</sup> (including 11 Comprehensive Development Frameworks [CDFs]) were evaluated according to (i) how comprehensively they presented issues of select gender dimensions; (ii) whether or not they articulated a strategy to measure the progress of implementation using gender-related indicators and benchmarks; and (iii) the realism of the gender strategy proposed in the context.

The evaluation found that gender has been better integrated overall into the design and implementation of the Bank's portfolio since the establishment of the 1994 gender policy, which has had a positive effect on the prepara-

*The evaluation found that gender has been better integrated overall into the design and implementation of the Bank's portfolio since the establishment of the 1994 gender policy, which has had a positive effect on the preparation of CASs.*

tion of the CASs. Every CAS prepared before the 1994 policy was rated unsatisfactory on gender integration, whereas 63 percent of the 27 CASs prepared after the policy were rated satisfactory. One-half of the CASs included no gender-disaggregated monitoring indicators, an improvement over the 88 percent of CASs with no gender-disaggregated indicators

before the 1994 policy. After 1994, a quarter of the CASs neglected gender. The Philippines is an exception: the 1996 Philippines CAS reflected concern with gender issues, a factor that did not appear in the 1999 CAS, despite the government's very strong focus on gender equality. The education and health sectors receive more attention than the others, however, while efforts to increase the economic participation of women have been few and sporadic. Monitoring indicators are not evident even in the latest cases, and the CAS analysis needs to be better linked to the final elements of the strategy proposed.

The starting point for considering gender issues in CASs seems to be the disparity in school enrollment of boys and girls. Where disparity is greatest, the most recent CASs cover a wider range of issues and better reflect their critical nature. In countries where there is no pronounced disparity in education or health, the treatment is mixed, although gender issues do receive greater attention, in general, than in earlier CASs. In the Kyrgyz Republic and Sri Lanka, for example, the gender disparity in education enrollments is lower than in other countries. The 1998 Kyrgyz Republic CAS argues that gender is not a significant issue, whereas the ADB had published a self-standing assessment the previous year identifying many gender issues based, to some extent, on Bank-financed household-survey results. The latest Sri Lanka CAS also proposes actions to address gender issues in the labor market, but argues that gender inequality in the social sectors is not significant except in a few specific regions.

In the cases where the CASs do include a good gender analysis, there is only a weak link made between the analysis and the assistance strategy. After 1994 and the establishment of a gender policy, only 34 percent of the CASs included recommendations for addressing gender issues, and several overlooked issues that had been previously identified by the more gender-aware PAs. The 1996 Ecuador CAS, for example, made no comment on the analysis of women's labor-force participation that was discussed in the PA. Similarly, neither

the 1995 Mali CAS nor the 1998 Malawi CAS fully examined the gender recommendations of previous PAs. In many other countries, such as the Kyrgyz Republic, Poland, and Sri Lanka, on the basis of a few selected indicators, CASs concluded that gender was not relevant, which contradicts the ADB reports on gender issues in the Kyrgyz Republic and Sri Lanka. In contrast, the 1999 Republic of Yemen CAS integrated gender issues better than the PA. Additionally, a detailed analysis in the Vietnam CAS highlighted gender issues that were not fully recognized earlier (World Bank 2000g).

Several of the later CASs were prepared in a participatory manner and seem to better integrate gender considerations. Eighteen CASs were prepared at satisfactory levels of participation. Fifteen of these, or 83 percent, contained satisfactory gender analyses. Some CASs indicated support for the gender National Action Plan (NAP) prepared by the country. While this is desirable in principle, because it encourages country ownership and integrates activities into the overall nation-building process, no CAS indicates whether these gender action plans have been reviewed or prepared using a representative participatory process.

Although gender analysis is not mandatory in the case of individual adjustment programs, 20 President's Memorandums (MOPs) for adjustment programs in the 27 countries were assessed for their treatment of social impact. Eight included some analysis of social impact, and 10 proposed or indicated some action to mitigate the identified impact, while 2 contained no analysis. Considerations of gender issues were explicit only in two of the eight documents with some analysis—those for India and Mali. Although the India adjustment program reflected an analysis solely of issues in the social sectors, special mention must be made of the memorandum for the 1996 Mali Economic Management Credit. This document stands out for its in-depth treatment of gender, indicating that it is possible to deal with these issues in MOPs.

### **How Does the Bank Integrate Gender into Projects?**

The evaluation examined the extent to which the Bank's gender analysis and its gender-aware CASs have been reflected in the design of its projects. In 1987, the Bank established an internal system of ratings to monitor how much attention was paid to WID and gender in all loans presented to the Board. A project was rated "0" if the appraisal document included little or no mention of gender, "1" if it included some gender analysis, and "2" if it included a gender component or a gender-specific action.

This rating system has been criticized for providing a simplistic quantitative picture and for not capturing data or progress achieved during implementation where gender issues may have been considered. These reservations may be valid, but the system is useful in providing at least a "first glance" estimate of policy compliance, and the Bank has often used the WID ratings to track its own performance (World Bank 2000a).

To assess the reliability of the WID rating system, the evaluation examined 112 project documents from 12 countries in 4 sectors to assess the extent to which gender was integrated. Table 4.1 shows that, using its own rating methodology, OED found no significant difference between its rankings and those generated by the WID rating system, with the exception of the agriculture sector. This disparity reflects the difference in country samples: the OED sample represented all Regions, whereas almost half of the gender-aware agricultural projects in the WID-rating system were in the Africa and South Asia Regions.

This WID system indicates that only 38 percent of the investment projects approved between fiscal 1988 and fiscal 1999 included any meaningful reference to women or gender, and fewer than 25 percent of the projects included gender-related actions or plans. The

*In 1987, the Bank established an internal system of ratings to monitor how much attention was paid to WID and gender in all loans presented to the Board.*

**Table 4.1****Bank Investment Projects with a Gender Analysis by Sector and Rating, 1988–99**

Sector	WID ratings 1 and 2 (%)	OED equivalent ratings (112 projects) (%)
Overall	38	41
Health, nutrition, and population	89	85
Education	68	70
Agriculture	56	36
Transport	7	8

documents presented to the Board for at least 60 percent of the projects ignored gender. Paradoxically, the number of references to gender or to women at the project level dropped from 44 percent in fiscal 1989–93 to 39 percent in fiscal 1994–99. This was not related to the entry of the Eastern European countries, but might have been brought about by the 1993 decentralization of WID responsibilities, before gender practices were consolidated in operations.<sup>3</sup>

Forty-five projects rated “0” by the WID system were reviewed to see if gender issues might have been relevant. Gender could have been relevant in at least 40 percent of these projects, based on a primary analysis of the potential of the projects, in terms of overall gender-differentiated roles in the countries. For example, the Lake Victoria Environmental Management Project in Tanzania proposed the financing of a number of small subprojects to maximize the sustainable benefits to riparian communities of using resources within the basin to generate food, employment, and income; supply safe water; and sustain a disease-free environment. While the project officer screening subproject proposals is expected to consider gender issues as the project is implemented, an analysis of the different roles and needs of men and women in the basin should have been undertaken before putting together the project’s overall scope and

design. Since OMS 2.20 requires project design to enhance women’s participation, the project should have included incentives and mechanisms at the overall project level to increase the financing of subprojects that would benefit women equally. In the remaining 60 percent of these “0” projects, gender considerations were not evident.

The evaluation also examined legal agreements in the Bank’s database from the period under review. Table 4.2 shows that gender issues were poorly integrated into the agreements. Only about 7 percent, or 210 of agreements for 3,028 projects in the Bank’s database, contained some reference to gender or women. Such references were found primarily in health-sector agreements, followed closely by agriculture- and education-sector agreements.

In addition to evaluating the quantity of gender integration, the evaluation also looked at the quality of the Bank’s gender integration in the sample of 112 projects. A discussion of either gender or WID issues was considered adequate because OMS 2.20 still retains a focus on women. Only about 25 percent of the projects considered gender roles and differentiated impact and supported the analysis with quantitative data, which is satisfactory. Eighty percent of these satisfactory projects were in the health and education sectors; very few projects in other sectors treated gender issues in a highly satisfactory way, as did the 1999 India Uttar Pradesh Sodic Lands Project (Gibbs, Fumo, and Kuby 1999; see box 4.2).

Overall, fewer than 15 percent of sample projects used gender-disaggregated data as a

*Overall, fewer than 15 percent of sample projects used gender-disaggregated data as a basis for their analysis, and about half of these were in the health, nutrition, and population sectors.*

**Table 4.2****Legal Agreement Covenants that Include Gender, by Type**

Type clause	Percent	Number
Action	70	145
Component	6	13
Dated covenant	10	21
Descriptive	12	26
Disbursement condition	1	2
WID projects	1	3
<b>Total</b>	<b>100</b>	<b>210</b>

basis for their analysis, and about half of these were in the health, nutrition, and population sectors. Projects rated poorly on monitoring; only 20 percent used gender-disaggregated monitoring indicators, and 70 percent of these

were in health projects. Only 22 percent (24 projects) involved some participatory process in their preparation, and only 9 percent referred explicitly to the involvement of women.

**Box 4.2****Examples of Good Practices in Gender**

*The Tanzania Population, Health, and Nutrition Sector Review of January 1989 made appropriate connections to the distribution of labor between men and women. It recommended an information, education, and communication program to change attitudes about gender roles and suggested that the program should aim toward having men increasingly share the burden of family chores. It also recommended interventions to reduce women's time and energy spent on burdensome household chores.*

*The 1997 Romania CAS contained gender analysis on key gender issues, providing both qualitative and quantitative information. It discussed gender and land issues and specifically included participatory surveys on land holdings. It planned a special pilot to help female entrepreneurs deal with gender-based constraints, and proposed a high-level briefing to increase gender awareness among senior policymakers. Although the matrix did not include gender-disaggregated monitoring indicators, it referred to a gender action plan to be included in the Social Development Fund project.*

*Lessons from a Client on Allocating Resources for Gender Work: The Philippines government has required by law that each government department set aside 5 percent of its administrative budget for gender mainstreaming. According to the National Commission on the Role of Filipino Women, the law has catalyzed*

*gender mainstreaming, and now even departments such as Customs and Excise turn to the law for guidance.*

*Gender Assessments have recently been conducted in Ghana (FY99), Argentina (FY98), and Ethiopia (FY98). These were all undertaken in a highly participatory manner and have been useful in (i) obtaining a holistic understanding of gender issues in the countries; (ii) providing input for designing more gender-aware products or constituting the basis for more detailed research; (iii) helping understand and establish contact with the key players, and initiating and establishing dialogue with different stakeholders in the countries; and (iv) enhancing country ownership and creating demand for Bank-financed products.*

*The India Uttar Pradesh Sodic Land Project was noted for its participatory preparation and implementation. It has successfully reclaimed 60,000 hectares of sodic soils through efforts of local communities mobilized into self-help groups, including 2,609 Women's Self-Help Groups. The project ensured that spouses were registered as co-titleholders of allotted lands. It defined a role for women in reclamation through participation in project-specific user groups, notably Site Implementation Committees, and empowered women to play the role of technology-transfer agents and animators in a number of areas such as literacy, health, and animal husbandry.*

The evaluation examined all Project Status Reports (PSRs) available in the system for the 85 projects that were reviewed to see how gender issues were monitored during supervision. The focus on results was highly unsatisfactory: 46 percent of the projects did not rate gender objectives; 35 percent indicated that gender was not applicable; 14 percent said gender objectives were satisfactory; and 4 percent, highly satisfactory. In the last two categories, only five PSRs explained the rating.

*In its 1997 gender evaluation, OED recommended that ICRs document results separately for men and women, regardless of whether or not the projects included some gender-related action.*

ICRs were examined to assess how they dealt with gender issues. Sixty ICRs were evaluated during Phase I to understand how gender issues were monitored or treated when projects closed. Sixty-one percent, or 37 ICRs, stated that gender was “not applicable,” although for 25 percent of these, the WID rating system indicates that gender did apply at appraisal (for example, the Emergency Drought Recovery, Second Forestry Development and National Agricultural Credit Projects in Morocco, and the Human Resources Management project in Côte d’Ivoire).

In its 1997 gender evaluation, OED recommended that ICRs document results separately for men and women, regardless of whether or not the projects included some gender-related action. Management responded that this requirement was “rigid.” However, the previous Good Practice (GP), retired in June 1999, and the new ICR guidelines recommended that each ICR evaluate whether planned and implemented actions were consistent with the CAS, the quality of the results, and whether the integration of gender issues helps achieve project objectives. The evaluation, therefore, relied on the latest guidelines. Of the 131 investment projects with ICRs that were prepared after the issuance of the guidelines in the 12 countries, 48 percent had a WID rating system of “1” or “2.” In 44 percent of these projects, the ICRs said that gender was not applicable. Only about 20 percent provided a satisfactory or highly satisfactory WID or gender analysis of the results.

In order to assess progress in gender integration into project documents, the evaluation examined 53 recently approved PADs (see box 4.3).

The Bank has set no clear benchmarks for assessing its progress. The OMS suggests that a gender analysis needs to be undertaken only in projects where women are an important group of project participants and beneficiaries

#### Box 4.3

#### Has There Been Perceptible Progress since the OED Evaluation of 2000?

- The previous evaluation found that 70 percent of the CASs after fiscal 1997 integrated gender concerns better than those produced earlier. This evaluation examined the 57 latest PADs in the 12 countries and found that this positive trend in the CASs was increasingly reflected at the project level.
- PADs that include activities for gender/WID have increased, compared with fiscal 1999. About 45 percent included WID/gender activities, and another 10 percent contained analysis without an activity. One-third of those analyzed gender, and two-thirds analyzed WID.
- Eighty-nine percent of the PADs indicate some participatory process in project design, 35 percent of which explicitly refer to the participation of women. Sixty-five percent of the PADs indicate NGO participation.
- Gender-disaggregated monitoring indicators are present in 31 percent of the PADs, while only one project proposed to measure gender impact.
- In fewer than 10 percent of the projects, the Bank missed a good opportunity to integrate gender/WID considerations; 16 percent of projects with male Task Team Leaders had WID activities, while 14 percent of projects with female Task Team Leaders engaged in WID activities.

(see chapter 6), providing little or no basis for a firm benchmark. A benchmark could be established in relation to sectors where the Bank's 1994 strategy paper documented the differential gender impact of development interventions: education, health, agriculture, environment, water supply and sanitation, social protection, rural roads, and urban development. Over the past decade, 60 percent of Bank-financed projects have related to these sectors. An alternative benchmark would be to measure the Bank's performance against targets defined in 1995 by the IADB, which aimed to integrate gender action plans or components into 50 percent of its projects by 2000 (IADB 1998, p. 10). The Bank's equivalent rating is currently around 25 percent, about the same level or slightly higher than that of the IADB's current levels. Some bilateral agencies, such as the Canadian International Development Agency (CIDA), require gender analysis in all projects, rather than predetermining that gender is not a key issue in certain sectors or projects. By all these standards, the 25 percent achievement is perceived to be inadequate, although perhaps not different from that achieved by other multilateral institutions.

### **Progress in Integrating Gender into Bank Assistance**

In light of these findings, this evaluation determined that gender issues have been better integrated in the Bank's work at the country level since the 1994 policy, and this is clearly visible in the CASs. At the Regional level, Africa and South Asia have achieved better integration in their country programs than other Regions. Their analytical work is also clearly more gender-aware. Improvements in the other Regions are more recent. In Europe and Central Asia and Latin America and the Caribbean, CASs, for the most part, continue to be gender-blind, although in Latin America there has been significant progress at an operational level since fiscal 1997, with the establishment of a separate Gender Unit, as well as a number of ongoing initiatives. In the Middle East and Northern Africa and in East

Asia and the Pacific, more CASs are integrating gender considerations, but there remains a need for improvement at the project level.

In the health and education sectors, two of the six sectors of focus identified in the 1994 strategy paper, the Bank has progressed well, and the next phase will evaluate results on the ground in selected countries.<sup>4</sup>

In the agriculture sector, the Bank has made progress, but there is need for uniform treatment of critical issues, such as access to and control over productive assets and services. At the same time, if the Bank's strategy is one of general mainstreaming and application in all sectors, there remains much room for improvement in terms of implementation. In the population, labor, and microfinance sectors, little attention was paid to gender (see table 4.3).

Aggregating a variety of scores into one single number has its limitations. Nevertheless, in order to compare gender integration in country assistance, an average rating for each country was calculated based on the levels of gender integration into the analytical work (PAs and PERs), the CASs, and projects. This analysis shows that the Bank has achieved better integration in countries with greater gender disparity (see table 4.3, columns 1–3) on a scale of 0–3. The diagnostic improves further when these ratings are adjusted for gender disparity, based on GDI (see table 4.3, columns 4–6). With this adjustment, the Bank's relatively low integration of gender issues in Argentina or Poland is considered satisfactory, given the low gender disparity in these countries. If the Bank's strategy was not intended to be selective, then efficacy has been modest because of the low levels of gender integration, particularly in countries with low gender disparity.

*This evaluation found that gender issues have been better integrated in the Bank's work at the country level since the 1994 policy, and this is clearly visible in the CASs.*

*The Bank has achieved better integration in countries with greater gender disparity.*

**Table 4.3****Integration of Gender in Bank Assistance to Countries: Total and Adjusted Ratings**

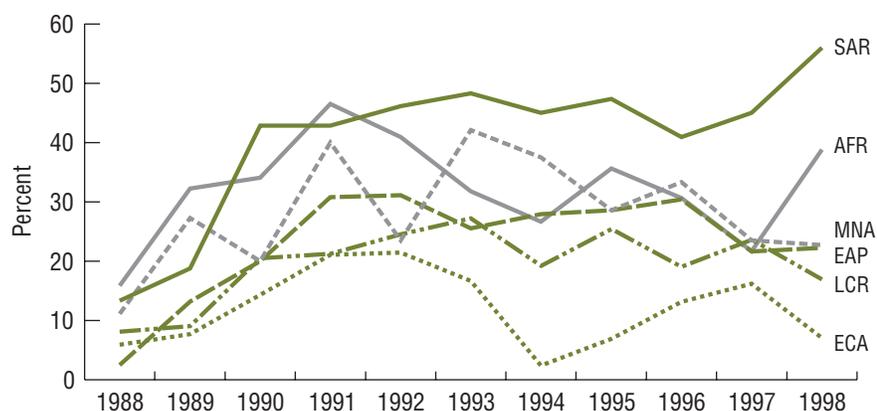
Country	U.N. GDI value	Total country rating	Country	U.N. GDI value	Rating adjusted for gender disparity <sup>a</sup>
The Gambia	0.384	2.67	Argentina	0.814	3.59
Mali	0.367	2.33	Poland	0.800	2.62
Republic of Yemen	0.408	2.33	Malaysia	0.763	2.60
India	0.525	2.30	Guatemala	0.608	2.44
Guatemala	0.608	2.17	India	0.525	2.26
Côte d'Ivoire	0.404	2.00	The Gambia	0.384	2.25
Ethiopia	0.287	1.83	Philippines	0.736	2.24
Nepal	0.441	1.83	Mexico	0.778	2.16
Mongolia	0.616	1.67	Sri Lanka	0.712	2.01
Tanzania	0.418	1.67	Republic of Yemen	0.408	2.00
Algeria	0.642	1.50	Mali	0.367	1.94
Morocco	0.565	1.50	Mongolia	0.616	1.91
Haiti	0.426	1.33	Algeria	0.642	1.82
Lao PDR	0.483	1.33	Tunisia	0.681	1.80
Malaysia	0.763	1.33	Côte d'Ivoire	0.404	1.71
Philippines	0.736	1.33	Vietnam	0.662	1.70
Romania	0.750	1.33	Nepal	0.441	1.62
Sri Lanka	0.712	1.33	Ecuador	0.728	1.62
Tunisia	0.681	1.33	Morocco	0.565	1.56
Vietnam	0.662	1.33	Romania	0.750	1.52
Argentina	0.814	1.17	Tanzania	0.418	1.45
Malawi	0.390	1.17	Ethiopia	0.287	1.44
Ecuador	0.728	1.00	Lao PDR	0.483	1.24
Mexico	0.778	1.00	Haiti	0.426	1.16
Poland	0.800	1.00	Malawi	0.390	0.99
Bosnia	NA	1.00	Bosnia	NA	NA
Kyrgyz Republic	NA	1.00	Kyrgyz Republic	NA	NA

Note: GDI = gross domestic income.

a. The rating was divided by the difference between the GDI index and 0.88, the highest GDI index (for Sweden), converted to a 1–4 rating, and adjusted again by adding 50 percent of the country rating for performance (column 3).

Figure 4.1

## Regional Trends in Bank-Financed Projects with Gender Actions, 1988-98



Note: AFR = Africa Region; EAP = East Asia and Pacific Region; ECA = Europe and Central Asia Region; LCR = Latin America and Caribbean Region; MNA = Middle East and North Africa Region; SAR = South Asia Region.

Table 4.4

## Projects with No Gender Analysis, by Sector

Sector group	Investment only (% of projects approved with gender analysis)	Investment and adjustment (% of projects approved with gender analysis)
Population, health and nutrition	89	88
Agriculture	56	53
Education	68	66
Water supply and sanitation	34	34
Social protection	73	74
Electric power and energy	7	7
Environment	34	34
Finance	16	12
Industry	14	13
Mining	12	17
Multisector	13	24
Public-sector management	11	11
Transportation	7	7
Urban development	30	29
Oil and gas	4	4
Telecommunications	0	0
<b>Total</b>	<b>38</b>	<b>35</b>

Source: WID database 1988-99.





# Implementing and Operationalizing the Gender Policy: Why Has the Process Been Slow?

**M**ainstreaming gender effectively into Bank development policies and interventions requires establishing institutional accountabilities, responsibilities, and systems for implementing and monitoring the impact of the policy. This has proved to be a complex task. This chapter describes the constraints to the process based on a review of the measures that have been adopted to institutionalize and operationalize the gender policy.

## **Institutionalizing the Gender Policy**

### **Institutional Arrangements**

In 1977, the Bank appointed a WID adviser, a change that influenced many operational policies. The decision led, among other things, to the formulation of OMS 2.20 and to the integration of gender considerations into OP 4.15 on poverty reduction. In 1986, a WID Unit was established. In 1990, the Bank's senior vice president issued an OM instructing each Region to appoint a WID coordinator and resource person. Each Region, therefore, received one extra post for the coordinator, and each country department was asked to designate a WID resource person (Murphy 1995). The evaluation found that, although

these coordinators lacked formal authority and few resources, the additional visibility of gender led to success in the early 1990s, primarily in health and education. By the late 1980s and early 1990s, Regional gender units seemed to have achieved a certain momentum. There was clear progress in both the South Asia and Africa Regions, although not all Regions achieved as much. Some continued to have a single gender coordinator with limited resources who was not necessarily able to provide adequate technical support to an entire Region. In 1993, however, further rearrangement of Regional

*By the late 1980s and early 1990s, Regional gender units seemed to have achieved a certain momentum.*

*Since 1997, the Bank has instituted systemic changes that have the potential to facilitate the integration of gender into its assistance.*

responsibilities and greater decentralization slowed the momentum of the previous years. The Africa WID unit, for example, was disbanded and re-vested with a single Regional coordinator. Responsibilities and accountabilities became even further diffused for want of resources.

Since 1997, the Bank has instituted systemic changes that have the potential to facilitate the integration of gender into its assistance. Country directors disburse funds and are accountable to the vice president for country portfolio performance and budget management, and they hold the best position to demand that gender be included as a specific issue in the work program. Technical managers also could be made responsible for how well gender is integrated by focusing on gender during the ex ante review of documents. This change would have implications for training and capacity building.

In 1998, the Bank established four thematic networks, including the Poverty Reduction and Economic Management (PREM) network, which included a Gender Sector Board (later renamed the Gender and Development [GAD] Board). The GAD Board was responsible for knowledge management, regular monitoring and reporting of policy implementation, and for building capacity to mainstream gender within the Bank.

*Placing the Gender and Development Board in the PREM network lends it more authority than its predecessors have enjoyed, but limits its capacity to influence other networks.*

The GAD Board financed new and innovative analytical work and integrated gender considerations into different types of operations. Its Web page was improved and now provides guidelines and tools for interested staff. The Gender Group provides technical backup in areas where the effects of a demonstration are expected to be significant, such as its work on gender and transport, and

gender and law. The GAD Board is still in the process of establishing a Bankwide monitoring system to provide feedback on the progress of gender mainstreaming and its effectiveness on the ground. The Board organizes several thematic and sectoral training sessions for Bank staff. A core course on the Bank's gender policy and approaches is still being developed.

Placing the GAD Board in the PREM network lends it more authority than its predecessors have enjoyed, but limits its capacity to influence other networks. For example, until recently, the GAD Board was not involved in formulating social assessment guidelines. Its influence on operations is limited to persuading country directors, as it has no authority to influence project processing. This lack of authority could marginalize the Board, just as the WID unit was marginalized. Further, while the Regional representatives on the Environment Board are mostly sector directors or managers, only one of the six Regional gender coordinators on the GAD Board is an operations manager.

Regional arrangements for integrating gender continued to evolve while the GAD Board was still new. Some Regions have a single gender coordinator housed in the PREM or another network, while the Latin America and Caribbean Region (LCR) established a separate gender unit with a manager. This appointment gave issues of gender more prominence and access to resources. As a result, the gender unit was able to integrate gender more effectively into operations (see box 5.1). The Latin America and Caribbean Region sees the greater centralization of a gender unit as an effective step in implementing gender policy, and prima facie, this view seems correct.

#### **Institutional Accountability for Implementing Policy**

A staff accountability framework is normally provided by a series of reviews at different stages of processing to ensure that policy is implemented during the preparation of assistance, as in safeguard policies (see table

**Box 5.1****Taking a Social Marketing Approach to Gender Mainstreaming: Experiences from Latin America and the Caribbean Region**

Soon after its consolidation in early 1998, the Latin America and Caribbean Region Gender Team recommended a gender-based approach to social marketing principles rather than mandating for a number of reasons. *First*, it was felt that the key driving force behind effective gender mainstreaming was the commitment of operational staff; mandating was not considered effective for achieving this necessary commitment. *Second*, mandating was not perceived as effective for overcoming the implementation constraints related to gender mainstreaming. *Third*, the Region lacked the human resources and systems to track and monitor the mandate's effective implementation. *Fourth*, the mandating approach was felt to be incompatible with the Bank's new horizontal structure of decentralizing authority and decisionmaking to Task Teams and operating on the basis of client-country demand. And *Fifth*, it was felt that the gender program in the Latin America and Caribbean Region could be developed on its own competitive merits without the need for mandates.

Following this decision, the Latin America and Caribbean Region Gender Team organized itself as a service-oriented unit to support Regional staff and country clients in their gender work. In recognition of the culture of the Bank, it set off to generate as much economic evidence of the relevance of gender in the Bank's work as possible.

The Latin America and Caribbean Region strategy and approach that contributed to launching the program included: (a)

securing bilateral "seed money" and some Bank budget from the Region to get the program going and to establish a critical mass of gender specialists; (b) adopting a broader "technical" approach to gender analysis that identified and considered male gender issues; (c) establishing alliances and building relationships with key government officials in client countries and assisting these groups to voice their demands for gender work; (d) recognizing the operational constraints of task managers and country clients, and establishing strategies and mechanisms to overcome these; and (e) developing a culture of enthusiasm, support, and inclusion surrounding the gender program.

Some results are already visible. More than 25 pieces of analytical work on gender, including three country gender reviews, have been completed. Bank budgets for direct gender work more than doubled to about US\$600,000 from fiscal 1999 to fiscal 2000. In terms of leveraging gender impact through lending, the Region is currently piloting a field-based technical assistance facility in Ecuador and other countries in Central America to provide support directly to project counterparts. The facility will: (a) monitor gender actions in the project portfolio, (b) provide day-to-day supervision on gender as well as specialized gender technical assistance as required, and (c) generate lessons on how to integrate gender into operations. The medium-term goal is to establish technical facilities in all client countries and subregions and, over the long term, to operate the facilities on a cost-recovery basis.

*Source:* Maria Correia, Manager, Gender Team, Latin America and Caribbean Region.

5.1). This evaluation found no similar processes or procedures explicitly requiring a review of the handling of gender issues at any given stage of product processing, including supervision. In the South and East Asia Regions, the social assessment clearance for projects includes a verification that gender issues are covered, but this verification is not mandatory.<sup>1</sup>

The Project Concept Document/Project Appraisal Document (PCD/PAD) templates make no reference to gender. The accompanying February 2000 guidelines suggest considering "any gender-based differences (in roles, responsibilities, or access to resources) that could lead to negative project impact or

provide opportunities to increase project benefits and indicate how these differences contribute to project design," which is by and large consistent with OMS 2.20. The PCD/PAD includes a checklist on policy compliance, but the OMS is not mentioned in it. As a result, there has been very little institutional accountability for failure to integrate gender considerations. Between fiscal 1996 and fiscal 1997, each Region was asked to prepare and implement gender action plans, but this implementation was not systematically monitored, possibly because of the subsequent reorganizations and changes in management.

Table 5.1

### Compliance Procedures: Environment and Gender Policies

Dimension	Environment	Gender
Project-level requirements	<p>OP and Bank Procedure (BP) 4.01. The Bank requires an Environmental Assessment (EA) of projects proposed for its financing to help ensure that they are environmentally sound and sustainable, and to improve decisionmaking. The breadth, depth, and type of analysis included in an EA depends on the nature, scale, and potential environmental impact of the proposed project.</p> <p><i>Responsibility:</i> The borrower is responsible for the EA for a proposed Bank-financed project. Bank staff assists the borrower as appropriate. The Region coordinates the Bank review of EA in consultation with its environment sector unit and, as necessary, with the support of the Environment Department.</p>	<p>OMS 2.20 requires Bank staff to appraise whether the design of a project adequately considers: (a) local circumstances that impede or encourage the participation of women; (b) contributions that women could make to achieve the project objectives; (c) changes that the project will introduce that might disadvantage women; and (d) whether the provisions for monitoring the impact of the project include the implications for women.</p> <p><i>Responsibility:</i> The Bank task team is responsible for the gender analysis.</p>
Project preparation	<p>The Bank undertakes environmental screening of each proposed project to determine the appropriate extent and type of EA and classifies it in one of four categories, depending on the type, location, sensitivity, and scale of the project and the nature and magnitude of its potential environmental impacts. The Environment Department must clearance the categorization and appraisal decisions.</p>	<p>No gender-specific requirement beyond those that are part of overall project clearance. Some Regions—South Asia and East Asia and Pacific—are reviewing the treatment of gender issues as part of the Regionally required clearance for social development.</p>
Project implementation	<p>The borrower reports on (a) compliance with measures agreed upon by the Bank on the basis of the EA findings and results, including implementation of any Environment Management Plan (EMP), as set out in the project documents; (b) the status of mitigating measures; and (c) the findings of monitoring programs. The Bank bases supervision of the project's environmental aspects on the findings and recommendations of the EA, including measures set out in the legal agreements, any EMP, and other project documents.</p>	<p>No gender-specific requirement; the Project Status Report (PSR) includes a check box on meeting gender objectives, if applicable.</p>
Project completion	<p>Guidelines suggest need to consider impact on the environment.</p>	<p>Guidelines suggest consideration of gender-disaggregated impact of project intervention.</p>
Country-level approach	<p>OP and BP 4.02 require the Bank to encourage and support the efforts of borrowing governments to prepare and implement an appropriate Environmental Action Plan (EAP). The Bank works with each government to ensure that information from the EAP is (a) integrated into the CAS, and (b) informs the development of program- and project-level details in a continuing environmental planning process.</p>	<p>OP 4.20 requires the Bank to support the government to ensure that its development efforts have an equitable impact on both men and women. The Bank must also ensure that gender is considered in designing the Bank's Country Assistance Program. However, no tool similar to the EAP is provided. There is no BP.</p>

### **Monitoring and Self-Evaluation of Policy Implementation**

Institutionalizing a policy requires that policy implementation and effectiveness be monitored. OMS 2.20 requires the Bank to establish monitoring systems to understand the impact of interventions on women, but very few projects include any. OP 4.20 requires that the Bank assist client countries in establishing systems to understand the gender-disaggregated impact of its development assistance, yet the PAs and CASs that were examined do not indicate that this concern is being addressed adequately. The Bank was one of the first donor agencies to establish the WID rating system to evaluate how well gender was integrated in projects in 1987, but no quantitative targets or indicators were established to measure how well the policy was implemented. In the absence of benchmarks and targets, measuring progress is not practical. Periodic reviews of policy implementation were conducted, as required by the Board, and these consisted primarily of a compendium of Good Practices (GPs). It is noted that issues of monitoring and evaluation are applicable to areas other than gender, and the Bank is addressing them. However, the absence of effective monitoring systems remains a significant weakness in the Bank's understanding of the different impact on women and men at project and country levels.

Assessments by the Bank's Quality Assurance Group (QAG) and by OED have influenced Bank accountability and understanding. By and large, QAG reports on quality at entry and supervision did not focus on OMS 2.20 and its implementation, although recent reports have started to identify gender issues. OED seems to have fared better at integrating gender into its products. Of 13 Country Assistance Evaluations (CAEs) in the database, 11 included some reference to gender and 2 (Mozambique and Poland) included specific and clear recommendations. The Mozambique CAS adhered to OED recommendations explicitly in health and education. OED's 1994 and 1997 gender reviews made several recommendations, but they did not have the desired

impact because of the Bank's reorganization.

The importance of addressing gender issues in ICRs was not adequately stressed by OED: 61 percent of the ICRs reviewed for this evaluation noted that gender was not applicable, although the WID rating system at entry on more than a quarter of these projects indicated gender content. Regional departments and OED both failed to identify this deficiency. OED's own internal monitoring system has also been ineffective in providing data for this evaluation. Of 1,187 reviews, fewer than 10 percent identify gender as having been an important issue in the ICR. In almost a quarter of these, evaluators left the section blank.

### **Operationalizing the Gender Policy**

#### **Clear Instructions and Guidance**

For any strategy to be effectively implemented, policy objectives must be clearly communicated, and staff guidance must be available. Weakly worded strategies lessen staff commitment (Keller 1999). At the time of the evaluation, the Bank's policy on gender appeared piecemeal in several documents. To glean a comprehensive or coherent policy required consolidating the documents and reconciling inconsistencies by referring to Board minutes. Though the Bank has issued BPs and GPs for safeguard policies in several areas, it has not done so in the area of gender, thereby increasing the possibility of varying interpretations,<sup>2</sup> and undermining the mandatory character of the Bank's gender policy.

#### **Scope of the Strategy**

There is no consensus about the exact elements of the Bank's strategy, even among staff working on gender. The following lack clarity:

*Of 13 Country Assistance Evaluations in the database, 11 included some reference to gender and 2 (Mozambique and Poland) included specific and clear recommendations.*

*There is no consensus about the exact elements of the Bank's strategy, even among staff working on gender.*

- A “Management Approach Paper,” presented to the Board in January 1994, emphasized a focus on countries with higher gender disparity. OP 4.20 sets the policy in the context of reducing gender disparity, without any country priority.
- Management assured the Board that the Bank’s gender policy is part of its poverty-reduction mandate. Is the Bank’s policy on gender at the country level concerned exclusively with the gender issues that hamper the reduction of poverty, or with all gender issues at a country level?
- The Bank’s 1994 Gender Strategy Paper suggested focusing on five sectors where there is demonstrable evidence that investment in women generates high results. The Board endorsed this approach, but the OP does not specify this focus in its strategy.
- The OMS states that an analysis of women’s issues is required in projects where women are sometimes an important group of project participants and beneficiaries (OMS 2.20, para. 62). Does this mean that a preliminary gender analysis must be undertaken during every project appraisal, or only in projects where it is generally acknowledged that women are participants or constitute a special group of beneficiaries?
- How does the Bank’s gender policy apply to Structural Adjustment Programs (SAPs) or other programmatic lending? OMS 2.20 applies only to investment projects and not to individual adjustment operations; OP 4.20 does not apply to individual projects or programs. Currently the Bank’s gender policy applies only to individual investment projects, not to adjustment programs.
- Several Bank publications suggest that the

Bank’s gender policy is, indeed, broad. The first progress report on gender policy stated that “Bank policy is to integrate gender concerns into all policies and programs” (World Bank 1996a, p. 1). Another publication indicated that the Bank began integrating gender equality into its work since

the Beijing Fourth World Conference on Women in 1995 (World Bank 2000e). Without clarifying the difference between these publications and others that frame gender as particular to women, staff have no choice but to come to their own interpretations, which leads to inconsistency and confusion.

### ***Focus of the Gender Policy***

The mission statement of the 1995 Beijing Platform for Action, which was developed from the proceedings of the Beijing Fourth World Conference on Women, opens by stating that the “Platform for Action is an agenda for women’s empowerment.” In the mission statement, all strategic objectives and actions are focused on women, and “equality between men and women” is a necessary condition for empowering women. The Bank’s general objectives to reduce “gender disparity and enhance the participation of women in economic development” are less clear. By partially shifting its goals to focus on gender, the Bank blurs the primary focus on women in its client countries and the Beijing Platform for Action. The ADB and IADB have not made this shift, however, and continue to strive for the enhancement of the status of women. They focus on women but emphasize that an analysis of gender is central to finding solutions.<sup>3</sup> The Bank’s strategy must be clarified. If client countries focus on women in their development interventions while the Bank focuses on gender, there may be a disconnect. The shift could influence the nature of the assistance. For example, in Mongolia, where the gross school enrollment rate for boys is significantly lower than for girls, the Bank’s policy would focus on improving boys’ enrollments to reduce gender disparity, but the country’s focus might focus on maintaining the level of girls’ enrollment. Additionally, project design might be altered, depending on the focus. An approach that focuses on women would aim to understand the impact of projects on women, whereas a focus on gender would measure whether women have reached levels equal to those of men.

*If client countries focus on women in their development interventions while the Bank focuses on gender, there may be a disconnect.*

***Social Versus Gender Analysis***

The Bank has adopted two distinct approaches in operationalizing its objectives for women or gender. Projects require a social analysis that incorporates a consideration of women's issues. This holistic approach subsumes the integration of gender into safeguard policies, while also considering other forms of social differences, such as class, ethnicity, age, and caste. In these projects, gender may not always be an important factor for analysis. At the country level, however, the Bank shifts to a gender analysis. A gender-analysis framework focuses on a gender-disaggregated analysis of gender roles and access to or control over resources, emphasizing other social factors less. Without a definite overall framework, the Bank's method of analysis proves incoherent, leading to different solutions in the same context.<sup>4</sup>

***Selective Country, Analytical, and Project-Level Assistance***

Does the Bank's policy require that gender be integrated into its assistance in all countries, into all analytical and advisory activities, and into all project- or program-level interventions? The current policy provides no clear answer to these questions. It seems inefficient to require an equal focus in countries with very different gender situations—take, for example, Uruguay as opposed to Ethiopia. While differences may exist from country to country, however, it is still important to understand the gender situation in Uruguay to ensure that Bank assistance does not unintentionally exacerbate gender relations (for example, there is a perception that women may have been harmed in transition economies because gender issues were not addressed [World Bank 1999a]). The revised gender strategy must ensure that, at a minimum, Bank assistance does not harm women or worsen the gender situation in any country. ADB determines the nature of its assistance in each country by requiring a preliminary gender assessment for each country, which it updates periodically. The assessment identifies key issues and

recommends areas for intervention in each client country. The assessments evaluate the proposed interventions, highlight specific areas that need to include gender considerations, and propose areas for further analysis. The ADB's procedure may be effective for determining areas of focus at various levels.

**Systematic Training and Support**

It is only possible to shift from a pure WID approach to gender after a cohort of trained staff has been established (Buvinic, Gwin, and Bates 1996). The World Bank Institute (WBI) and the GAD Board have focused on specific training, such as integrating gender into microlevel economic activities, particularly in grassroots management with a focus on women. Gender considerations have also been integrated into courses in traditional sectors of health and education (Murphy 1997, p. 40). However, unlike environment-sector projects, staff received no systematic training on the Bank's gender policy and implementation strategy, although there was a general course in 1994 and a course given in the Middle East and North Africa Region in 1996 (World Bank 1996a, p. 9). Staff also needs access to technical support to perform the work. Experience in Ecuador with the Gender Technical Facility shows that task managers respond positively when technical support is provided to them. In general, the staff was provided with few practical instruments or methodological tools to achieve its goals. Development literature indicates that other agencies use a number of tools—with different strengths and weaknesses—to analyze gender, but the Bank provides no guidance to staff on any analytical framework for gender analysis.<sup>5</sup> As recently as 1996, specialized toolkits were issued on agriculture and water supply and sanitation (World Bank 1996c), and were publicized on the gender Web page, but it is difficult to assess how widely they were used.

**Resources**

The 1994 policy paper assumed that implementation would be based on reallocat-

*Regional gender coordinators confirmed in interviews that it was difficult to obtain adequate funds; interested staff had to seek funding from alternative sources.*

ing existing resources, an optimistic outlook.<sup>6</sup> Additional resources may not have been necessary, had staff been trained and motivated to address gender issues. As this was not the case, however, additional technical staff was needed to support the integration of gender considerations. Regional gender coordinators confirmed in interviews that it was difficult to obtain adequate funds; interested staff had to seek funding from alternative sources.

The GAD Board now funds several knowledge-management activities and acknowledges that the Gender and Transport Thematic Group provided well over US\$300,000 in fiscal 2000 for integrating gender considerations into about 15 to 20 projects. Trust funds do not cover staff time; consultants are often selected to work on these issues with little supervision from task managers, which often produces poor-quality results. A rough comparison of resources available to Regional gender coordinators indicates that the level of funds has risen significantly over the past three years in Latin

America and the Caribbean and East Asia and the Pacific. Both units confirm that funds were easier to obtain once results on the ground could be demonstrated and demand was established in client countries. In Europe and Central Asia, fewer funds have become available to the gender coordinator.

### **Conclusion**

Gender has become more visible within the Bank in the last few years, and initiatives have emerged at the central and Regional levels that could affect operations. Despite these developments, however, gender considerations have not been systematically integrated into Bank assistance with any speed. Gender policies are not fully understood, and instructions to staff are unclear. The responsibilities for integrating gender are not well established, nor are there any processes to monitor quality at entry or during implementation. Staff do not systematically receive training and technical support on matters of gender. The resources have not been sufficiently allocated to jumpstart the process of policy implementation. The systems that monitor how well gender policy is implemented and its effectiveness are weak.



# Results of the Bank's Gender Policy

**T**he results of the Bank's gender policy were assessed in 12 countries for the extent gender disparities in the health and education sectors were lowered (human capital); the participation of women in economic activities was increased; and the institutional changes that support the advancement of women were influenced (institution strengthening).

These assessments are based on OP 4.20 and are consistent with the 1994 strategy paper, which argues that investing solely in women's human capital is insufficient, and that women must have greater access to economic resources and assets to improve their overall welfare. The evaluation assessed the results for their efficacy, their sustainability (based on ICR ratings of overall sustainability adjusted for any country-specific gender issues identified by the evaluation), and the potential for institutional development (see chapter 2).

Forty-eight percent of projects reviewed had been assessed to have a gender dimension. In nearly half of these (44 percent), Implementation Completion Reports (ICRs) indicated that gender was "not applicable." Only 20 percent of the ICRs incorporated a satisfactory or highly satisfactory analysis of the results for women. The desk review did not adequately understand results on the ground and was instead supplemented with selected field assessments.

During Phase II, the evaluation also examined recent project reports to ascertain

whether or not progress has been made since 1994 (see box 6.1). The evaluation found perceptible progress after fiscal 2000.

## **Increased Human Capital**

Improving the human capital of women has a positive effect on development outcomes. Studies show that across the developing world, the mortality of children under age five is lower in households where the mothers have some schooling, and it is much lower where mothers have some secondary schooling. The same trend holds for child immunization levels (World Bank 2001a). The Bank's 1994 strategy recognized the need to invest more in women's education and health. All countries except the Kyrgyz Republic and Poland had education projects, and all except Ecuador and Poland had health projects. To assess the projects' impact on

*The mortality of children under age five is lower in households where the mothers have some schooling, and it is much lower where mothers have some secondary schooling.*

**Box 6.1****Has There Been Progress since the OED Evaluation of 2000?**

This evaluation examined the 53 latest PADs in the 12 countries and found that the positive trend in the CASs was increasingly reflected at the project level.

- PADs, including activities for gender/WID, have increased compared to fiscal 1999. About 45 percent included WID/gender activities, and another 10 percent contained analysis without an activity. One-third of those analyzed gender, and two-thirds analyzed WID.
- Eighty-nine percent of the PADs indicate some participatory process in project design, 35 percent of which explicitly refer to the participation of women; 65 percent of the PADs indicate NGO participation.
- Gender-disaggregated monitoring indicators are present in 31 percent of the PADs, while only one project proposed to measure gender impact.
- In fewer than 10 percent of the projects, the Bank missed a good opportunity to integrate gender/WID considerations; 16 percent of projects with male TTLs had WID activities, while 14 percent of projects with female TTLs implemented WID activities.

human capital, the evaluation examined how Bank assistance helped to lower gender disparity in educational enrollments and improve women's health<sup>1</sup> and found that overall, the Bank achieved satisfactory results (see table 6.1).

**Education**

Bank assistance supported a wide range of

demand- and supply-based interventions to increase girls' access to education in four of the six countries where the gender disparities in school enrollments were significant: Bangladesh, The Gambia, the Republic of Yemen, and Zambia. (In Haiti and Côte d'Ivoire, the Bank focused on physical constraints and sectoral management issues and paid insufficient attention to identifying

**Table 6.1****How Did Bank Assistance Increase Women's Human Capital?**

	Bangladesh	Côte d'Ivoire	Ecuador	The Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Outcomes in education	HS	U	MS	S	U	NA	MS	NA	S	HS	MU	MS
Results in health	HS	U	NA	S	MU	S	MS	NA	MS	HS	MS	MS
Sustainability in education	HL	UL	L	L*	UL	NA	L	NA	L	L	L*	L*
Sustainability in health	HL	UL	NA	L*	UL	NA	UL	NA	L	L	L*	L*
Institutional development in education	H	N	M	SU	N	NA	M	NA	M	SU	M	SU
Institutional development in health	H	N	NA	M	N	M	M	NA	N	SU	M	N
Overall efficacy	H	N	M	SU	N	M	M	NA	M	SU	N	M

\*In these cases it is uncertain.

Note: H/high; SU/substantial; M/modest; N/negligible; HS/highly satisfactory; S/satisfactory; MS/moderately satisfactory; MU/moderately unsatisfactory; U/unsatisfactory; HU/ highly unsatisfactory; NA/not available; L/likely; HL/highly likely; UL/unlikely.

and addressing other supply-and-demand factors that kept girls out of school.)

Results and improvements varied. In Bangladesh and The Gambia, Bank assistance largely achieved its objectives of improving girls' enrollment and reducing gender disparity (see box 6.2). Despite considerable efforts in the Republic of Yemen and Zambia, however, Bank lending did not reduce gender disparity.

In Bangladesh, the Bank helped to increase girls' enrollments by (i) building 30 percent of the estimated number of schools needed for the decade; (ii) supporting better water and sanitation facilities in schools; (iii) training more female teachers; and (iv) supporting a very successful scholarship program that reduced the opportunity costs for girls. Where schools were built with Bank assistance, overall girls' enrollments rose from 3.53 million (45 percent) in 1990–91 to 4.75 million in 1996 (47 percent).

In The Gambia, girls' enrollment in primary schools rose from 40 percent in 1989–90 to 44 percent in 1997. The Bank supported this trend by increasing female enrollment in The Gambia's teacher-training colleges from 10 to 40 percent, implementing a school-building program that led to more seats for primary-school children, and building toilets in schools, which encouraged many parents to send their daughters to school (World Bank 1999c). Bank assistance also helped to reduce gender stereo-

typing and biases in textbooks and introduced a gender-awareness component into the teacher-training programs.

In the Republic of Yemen, the Bank focused mostly on increasing the numbers of female teachers and residential facilities for girls. In isolation, these measures could not have any significant changes. The high rate of population growth, the Gulf War, the civil war, and a major flood all affected results.

In Zambia, Bank assistance enhanced gender awareness institutionally, with some positive results (see box 6.2), but there is no evidence of greater girls' enrollment in project

sufficient to reduce the national gender disparity, partly because the Bank financed more schools in urban areas where gender disparity was low (Clark 1999; World Bank 2000f).

In countries where the disparity in enrollments is less pronounced, such as Ecuador, Sri Lanka, and Vietnam, Bank assistance for education was generally gender-blind.<sup>2</sup> Field assessments suggest that this had no significantly adverse effect on girls as opposed to boys. In Ecuador, beneficiary assessments clearly indicate that both boys and girls

*In Bangladesh and The Gambia, Bank assistance largely achieved its objectives of improving girls' enrollment and reducing gender disparity. Despite considerable efforts in the Republic of Yemen and Zambia, however, Bank lending did not reduce gender disparity.*

## Box 6.2

### Did the Quality of Education Rise as Gender Disparity Lessened?

Most beneficiaries acknowledge that the quality of educational services has improved after Bank intervention, but the evidence on improved learning is mixed. In Bangladesh, a 1998 OED audit of the education project points out that only 60 percent of students complete primary school at a cycle cost of 7.5 years, while their competency is still at second-grade level, which may be due to inadequate teacher training and low teacher attendance. In The Gambia, student-teacher ratios rose from 30:1 to 45:1 because schools were consolidated, used double shifts, and had multigrade teaching that may

have increased efficiency, but had uncertain impact on quality. In addition, the textbook-rental scheme was poorly administered and clearly unsustainable. An OED audit for 2000 reports that student achievement has only somewhat improved, and that capacity building was less than satisfactory. In Zambia, despite an increase in the average number of teachers in urban areas, their numbers dropped in project and non-project rural areas. Poor-quality education results in fewer benefits to a greater number of girls in schools (Ravallion and Datt 1999).

**Box 6.3****Sustainable Achievements  
in Education in Zambia**

Although enrollments did not show less disparity between girls and boys, other positive results ensued. A gender awareness module was introduced into the training curriculums for education management and staff, which led to several gender-awareness measures:

- Managers became more gender-aware, and a pool of gender trainers was created in the Education Ministry in Lusaka and at the provincial levels. Training programs at all levels led to greater awareness of gender issues, even at local levels.
- Students report that boys were being asked to clean classrooms and girls were being asked to act as monitors, suggesting that such training can reduce gender stereotyping and improve gender relationships in the long term.
- The District Education Officers articulated a gender balance policy, requiring that schools headed by males have a female deputy. It was difficult to implement this policy, however, given the dearth of female teachers willing to work in rural areas.

benefited from improved educational facilities and that their enrollments rose proportionately. In Sri Lanka, beneficiaries felt that building schools in remote areas would have benefited girls more, because they are more adversely affected when schools are farther away. A better-designed program would have also targeted building a greater number of female teachers. In Vietnam, field assessments indicate that the largely gender-blind education project generated more benefits for girls than for boys for several reasons, including an effective gender-equality policy that promoted the equitable participation of girls in the sector, relatively better gender-aware local institutions, and poverty targeting. In all three countries, however, the Bank missed opportunities to redress issues related to gender stereotyping and gender-based constraints in accessing labor markets, and training was usually designed for male management.

**Health**

Health intervention in Bangladesh, Côte d'Ivoire, The Gambia, Haiti, the Kyrgyz Republic, the Philippines, Sri Lanka, the Republic of Yemen, Vietnam, and Zambia were examined. In Bangladesh and Vietnam, these projects have influenced the overall positive trends for women. However, these projects mostly addressed maternal health

and family-planning aspects and did not focus on other gender issues in the sector. The evaluation also revealed unanticipated impacts on women's health in a few cases, such as in Ecuador (see box 6.4). In other countries, intervention was not holistic and was unlikely to have influenced national trends.

In Bangladesh, national outcomes—such as declining fertility rates, under-five mortality rates, and rising female life expectancy in the 1990s—can be attributed partly to the Bank-assisted health project (US\$756 million) supported by many donors who provided consistent, coordinated assistance to a committed government. The project expanded access to family planning and maternal and child health for rural beneficiaries by creating rural satellite clinics. A wide range of Information, Education, and Communication (IEC) programs stressed the responsibilities of men and women for family health. Beneficiary assessments indicate that behavior is being influenced. The assistance was also very focused on institutional gender issues, including:

- Developing a gender strategy
- Expanding women's role and employment in the Health Ministry
- Establishing a Gender Issues Office headed by a joint secretary
- Building an Institute for Mother and Child Health with a half-female staff
- Recruiting and training 4,500 female health assistants (experience shows that female health

*In countries where the disparity in enrollments is less pronounced, such as Ecuador, Sri Lanka, and Vietnam, Bank assistance for education was generally gender-blind.*

assistants deliver services to women more effectively).

The 1999 ICR notes that three intersectoral population programs generated positive results on women's family-planning measures. The project also made NGOs, rather than the Ministry, responsible for many issues, which increased the overall efficiency in the sector.

In Vietnam, 50 percent of the country's population is expected to benefit from an intervention designed to improve primary health care services. Some indications already exist that by upgrading facilities, providing IUDs, essential drugs, and trained commune and family-planning workers, the project may be facilitating declining fertility rates. Beneficiary assessments indicate that more women than men used Community Health Center (CHC) services during the year previous to field assessment. An actively disseminated IEC program includes materials that encourage family planning and the equal treatment of sons and daughters. The popularity of family-planning methods and beneficiary assessments indicate that targeted populations are listening, although it is too early to discuss impact. On the positive side, the majority of trained workers are women, but beneficiaries complain that staff is not well qualified, that costs are higher, and that many CHCs have limited operating hours.

Gender-related results were positive in other countries, although documents provide

no gender-disaggregated data. In the Kyrgyz Republic, the health project is ongoing, the government and NGOs consider it satisfactory, and positive results for women are expected.<sup>3</sup> In The Gambia, Bank assistance helped rehabilitate a number of health facilities, providing them with such essential services as water, electricity, and the necessary equipment to offer better services. The Bank has established several housing units in remote areas to address what is a severe constraint in redeploying health personnel. Bank assistance increased the training of nurses, who are mostly female, and helped to improve the curriculum. In the Philippines, Bank assistance has helped improve maternal health and child services. About 450 midwives were appointed to provide field services, and there was some indication that women had more access to maternal services. Partnerships with NGOs helped services in several remote, underserved communities become more efficient.

In the Republic of Yemen, project ICRs did not provide information on results for women. However, the services they have provided in rural areas most likely benefited women. The health project also made every

*In Bangladesh, national outcomes—such as declining fertility rates, under-five mortality rates, and rising female life expectancy in the 1990s—can be attributed partly to the Bank-assisted health project.*

#### Box 6.4

#### Unanticipated, Unrecognized, and Undocumented Environmental Impact on Men and Women

When the environmental impact of a project goes unaddressed, women's health can be adversely affected. For example, Bank assistance in Ecuador supported projects that financed several subloans that led to creating banana plantations and flower-production farms on which women constitute about 60 percent of the labor. The women complained about the effect of the pesticides on their health and suggested that the effluents from these

small industries were contaminating water sources that they used for household consumption. Men did not see this as a priority, which raised the concern that these issues may not necessarily be addressed. The Project ICR did not see gender as an applicable issue; the Borrower ICR stated that gender issues had been partly achieved. Neither contribution recognized the environmental issue as it related to gender.

Source: OED Beneficiary Assessment in Ecuador (September 2000).

*In both the education and health sectors, Bank assistance focused on institutional strengthening, although it had no overall strategy.*

effort to increase the number of female staff and health assistants in the Health Ministry by building training facilities with residential quarters closer to rural communities. In Zambia, the Bank-supported social-fund projects financed the construction of several health clinics in rural areas, giving women greater access to services. In many cases, the Zambia project also cofinanced residential facilities for

health workers, as lack of staff housing severely restricts services for the rural poor. Communities were involved in designing, implementing, and managing these facilities. Limited field assessments indicate that women have spearheaded health activities in some cases, and that services in these areas have improved overall. Despite the positive results in eight of these countries, the efforts were less comprehensive than in Bangladesh or Vietnam, and were not likely to have a national impact.

In both the education and health sectors, Bank assistance focused on institutional strengthening, although it had no overall strategy. There is evidence that management skills have improved for addressing gender issues

*It is likely that in the health and education sectors, the results will be sustainable because the objectives are simple—such as getting girls into school and improving maternal health. These objectives resonate with and are fully owned by the clients.*

and delivering more gender-aware education programs in Bangladesh, The Gambia, Zambia, and the Republic of Yemen. The Bank has had some influence integrating female-enrollment issues into policy in these countries and has trained large numbers of women; there is also some evidence to show that they subsequently obtained jobs. Female teachers were trained in all countries, although not always in equal numbers. The gender biases in textbooks were eliminated in Bangladesh, The Gambia, Zambia, and even in Viet-

nam, where there has been significant training in health and education, where women predominate, and where the majority of trainees have been women. In Bangladesh, the Health Ministry absorbed 4,500 female health assistants, whereas in the Republic of Yemen, the public sector absorbed only a small percentage of trained women. There is evidence, however, that women have set up some small clinics in available places in the villages, and that their services were welcomed by resident women. The Bank has increased the number of its partnerships in Bangladesh, The Gambia, the Kyrgyz Republic, Vietnam, and Zambia by collaborating with NGOs and local communities on designing and delivering services.

Overall, Bank performance and project results were satisfactory. However, the impact on the effectiveness of development for women was modest in eight countries and substantial in only three.

### **Sustainability of Results in Health and Education**

It is likely that in the health and education sectors, the results will be sustainable because the objectives are simple—such as getting girls into school and improving maternal health. These objectives resonate with and are fully owned by the clients. An approach based on broader gender issues may have been appropriate, but these were premature during the late 1980s and early 1990s in these countries.

Two concerns could lower long-term sustainability, however. First, the principles of cost recovery and imposed user fees for social services still present a challenge for the Bank. The evaluation finds that Bank assistance has involved cost-recovery measures in Côte d'Ivoire, The Gambia, Haiti, Ecuador, Vietnam, and Zambia without adequately protecting the poorest people.<sup>4</sup> On the one hand, cost recovery has led to better services because communities are involved in management, and because staff has a greater say over how funds are spent. Nonetheless, beneficiary assessments in Vietnam, Zambia, The Gambia, and Ecuador indicate that women complain about the costs

of services. In Ecuador, where there was an economic crisis, one mother said, “When we had to buy textbooks, we had to make our children go without food.” Closer monitoring and analysis are required to ensure sustainable results.

Second, the improvements in women’s health and an increase in girls’ enrollments are essential for sustaining growth, but are not in sufficient measure to reduce women’s poverty. The Bank focused effectively on increasing girls’ enrollments but failed to focus on employment issues for girls entering the labor force after secondary education. In the long term, if secondary school graduates cannot find jobs, households will be less enthusiastic about sending girls to schools beyond the primary level.

### **Greater Participation in Economic Development**

It is not enough to invest in women’s human capital to improve their overall welfare. Using data from 15 states in India, Ravallion and Datt (1999) found that growth helped reduce poverty in states where there was more education and higher literacy rates, but that where education levels were low, the link was negligible. Moreover, they argue that not even formal education has a positive effect unless open markets are reformed. In addition to investing in women’s human capital, therefore, it is critical that women participate more in economic activities to reduce poverty and enhance women’s welfare overall. Therefore, the elimination of distortions that inhibit women’s access to labor markets and the increase of their incomes through self-employment must occur simultaneously.

### **Increasing Women’s Participation in Economic Development**

Only about one-quarter of the projects outside the health and education sectors have addressed issues related to the participation of poor women in economic development. These efforts lacked a strategy and were limited to small, ad hoc WID components. Nor is there any indication that the Bank or governments

have been able to effectively upscale or replicate any of these more successful project-level activities.

In understanding the results of Bank assistance in this dimension, the evaluation measured changes in (i) opportunities for income generation (including, where relevant, reduced household burden and increased time for productive activities); (ii) access to credit or other relevant economic services; and (iii) participation in training or skills-upgrading activities (including literacy programs).

Except for Bangladesh, The Gambia, Poland, and Vietnam, the results of Bank assistance in increasing women’s participation in economic development are unsatisfactory. In The Gambia and Bangladesh, Bank assistance addressed economic development in a holistic manner, touching on all three areas, which led to satisfactory results for women. In Poland and Vietnam, Bank assistance was by and large gender-blind, but strong institutional arrangements that supported gender equality in these countries made it possible for women to benefit. Elsewhere, Bank assistance addressed only one or two of the above areas randomly, which resulted in limited, localized impact (see table 6.2).

### **Greater Access to Economic Opportunities**

In several sample countries, women constitute the backbone of the agricultural labor force. To increase their productivity and incomes, they need more access to services, assets, and capital. Given different roles and responsibilities in the sector and the wide gender disparity in terms of access to land and other resources, the effect of gender-blind development interventions is bound to be different, and often adverse, for women. However, scant attention was paid to

*Improvements in women’s health and an increase in girls’ enrollments are essential for sustaining growth, but are not in sufficient measure to reduce women’s poverty.*

*It is critical that women participate more in economic activities to reduce poverty and enhance women’s welfare overall.*

*The effect of gender-blind development interventions is bound to be different, and often adverse, for women.*

these issues in the projects that were evaluated. Only 14 of the 42 agricultural sector projects included components or activities to benefit women, most of which were scattered, generating isolated positive results for women.

The example of Bangladesh illustrates this point: Only four of the seven projects reviewed in the agricultural sector of Bangladesh included WID considerations. One project included a US\$2 million component for supporting the economic activities of women's groups, but this project ultimately disbursed only US\$200,000 and financed about 16 income-generating projects, eight of which were for women. The results were mixed and marginal. The ICR team visited one subproject and found unsatisfactory results, mainly because of an uncontained disease that affected shrimp cultures cultivated by women's groups. The OED audit team visited another subproject and found that it was a Good Practice worth replicating. Another project component had two activities for women: the first was retraining 560 female program coordinators, but it had not been implemented because the government program of which it was a part had been cancelled; the second involved a gender-focused extension program, which was formulated and implemented in partnership with NGOs to enhance homestead production. The activities resulted in greater

homestead production and better household nutrition, and NGOs therefore replicated it. Further, direct contact also occurred between female clients and the Department of Agricultural Extension, which was financed by overseas development assistance. Other projects dealt with irrigation, targeting landless women for temporary construction work as part of a popular, effective Food for Work program.

The social safety net interventions that accompanied the projects did not adequately protect women from economic risks (see table 6.3). Social fund projects were implemented in Ecuador and Zambia to provide decentralized mechanisms that would assist the poor through community-initiated and community-managed subprojects. The projects focused on constructing extensive, small-scale infrastructures in remote areas; none included a gender strategy. They generated temporary employment, mainly for men, while in many cases, women provided free community labor. Communities were also burdened by having to cofinance these activities through monetary or other contributions.

Adjustment operations had mixed results (see Annex F). Kumar (1994) suggests that adjustment measures, such as the agricultural commercialization that led to the adoption of hybrid maize in Zambia, are disadvantageous to women.<sup>5</sup> Results indicate that female-headed households adopted hybrid maize more slowly than male-headed households, primarily because they have smaller farms.

**Table 6.2**

**How Did Bank Assistance Increase the Economic Participation of Women?**

	Bangladesh	Côte d'Ivoire	Ecuador	The Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Results <sup>a</sup>	MS	U	MU	S	U	U	MU	S	MU	S	MU	MU
Sustainability <sup>b</sup>	UL	UL	UL	L	UL	UL	L	L	UL	L	UL	UL
Institutional development <sup>c</sup>	M	N	N	SU	N	N	M	M	N	M	M	N
Efficacy <sup>c</sup>	M	N	N	SU	N	N	N	M	N	M	M	M

a. HS/highly satisfactory; S/satisfactory; MS/moderately satisfactory; MU/moderately unsatisfactory; U/unsatisfactory; HU/highly unsatisfactory.

b. HL/highly likely; L/likely; UL/unlikely; HU/highly unlikely.

c. H/high; SU/substantial; M/modest; N/negligible.

**Table 6.3****Integration and Monitoring of Gender Issues during Adjustment**

Country	Severity of gender disparities <sup>a</sup>	Integration of gender into social protection measures <sup>b</sup>	Monitoring of gender issues in adjustment measures <sup>c</sup>
Kyrgyz	M	N	N
Ecuador	M	M	N
Zambia	H	M	M
Bangladesh	H	M	N
Vietnam	M	M	N
Yemen	H	M	N
Philippines	M	N	N
Poland	N	M	M
Sri Lanka	M	M	N
Côte d'Ivoire	H	M	N
<b>Average</b>	<b>SU</b>	<b>M</b>	<b>N</b>

Note: All ratings are on a four-point scale, where N = negligible, M = modest, SU = substantial, and H = high.

a. This is based on a relative ranking of countries according to the U.N. Gender-Related Development Index.

b. This rating is provided by the evaluation based on an integration of gender issues into the design of social protection measures that are financed by the Bank. These measures are not only the ones classified by the Bank as "Social Protection," but also include social protection components in other Bank-supported projects of the 1990s.

c. This rating is provided by the evaluation based on monitoring of gender-disaggregated results in adjustment measures, supported by the Bank in the 1990s.

Kumar also shows that adopting hybrid maize is associated with less decisionmaking power for women about input allocation, lower access to proceeds from sales of output, and lower contributions to household expenditures on food. At the same time, another study found that workers laid off in Zambia have the same unemployment rate as the general population (28 percent), despite having a higher skill base. Women are slightly over-represented among laid-off workers, but they gravitate toward self-employment more than men and are thereby less subject to poverty (Kikeri 1998).

Only three of the 11 water-supply projects integrated gender considerations. In the Philippines, the involvement of women improved the use and sustainability of physical facilities. Many women in Sri Lanka could diversify their incomes because a Bank-supported intervention helped them save time. One-third of the participants in community leadership roles were women, and the project brought together a core set of women who worked at each level to develop women's capacity to participate actively. In some settings, thanks to the project, women have

begun savings schemes, have become increasingly trained, and have begun assuming positions as technical officers. The intervention in Haiti had unsatisfactory results that were not likely to be sustainable, but kiosks and standpipes supplied water to about 500,000 people from disadvantaged localities. Some gender-blind water-sector projects have had positive results for women, such as in the Republic of Yemen, where women spent less time collecting water.

Some gender-blind projects have had unanticipated adverse effects on women's economic activities. For example, a bus station built in Ecuador leased new stalls mainly to men. Women had been selling informally to travelers and saw their income drop as a result of the stalls. The Municipal Corporation promised to compensate them but never did. In Bangladesh, the technology (shallow tube wells and low lift pumps) was too expensive for women, preventing them from benefiting from the project. In Zambia, two projects that were supposed to raise the incomes of poor people led to inequitably distributed employment and cash income, and disproportionate increases in women's workload.<sup>6</sup> Men controlled cash

crops like coffee and maize, which they promoted; extending the production area led to more work for women with minimal benefits. Similarly, a market built in Zambia solely for women without any consideration for demand became a women's community center rather than a place to generate additional income. The only advantage to women in this case was that men were not interested in leasing the stalls.

A road built in Zambia without any community participation benefited both men and women and made it easier for men to get alcohol, thanks to increased traffic. Women complained that men spent the evenings drinking while they continued to work. The formal bidding procedures for a market were often cornered by the "local musclemen," and as a result, women were unlikely to have fair access. In some projects, primary benefits went to land-owning farmers, but landless women earned money for their labor.

Though both men and women were affected during the transition in the Kyrgyz Republic, the deteriorating education and health care sectors have reduced employment possibilities for women in sectors where they once dominated. Reduced social assistance for children and the elderly has intensified domestic work burdens. To increase efficiency, the state scaled back on retirement pensions, delayed the normal age of retirement differential for men and women, and withdrew programs for the unemployed. The results were different for women than for men (World Bank 1992); women were literally left "holding the baby," making it harder for them to work and, in some cases, forcing them to take their daughters out of school to ease the burden. In this case, the Bank did not mitigate this situation, even in its safety nets. Another project supported the registration of land, a major economic asset. In many *oblasts*, land was registered in the name of the male head of household, eliminating any rights for women under previous land-ownership customs. The gender impact of this change was not monitored; an opportunity was lost for better understanding gender issues during the transition.<sup>7</sup>

On a positive note, some gender-blind projects improved women's access to economic resources.<sup>8</sup> One such project in Zambia increased employment on coffee farms. Only one of the 76 permanent employees was a woman, but during the coffee-picking season, women constituted most of the casual labor. Rural women opened up a new wage labor market in the coffee sector, which was unanticipated; this involved seasonal and occasionally part-time work, and provided income to women. In some cases, it also opened up access to school and health services supported by the coffee farms. Rural men were not displaced in this wage labor market and generally accepted the change.

The Poland Mining Technical Assistance Project resulted in mixed changes in women's social position. Field assessments indicate that the project led to the retrenchment of men and the loss of their formal wage employment. Women, therefore, had to be both the primary breadwinners and run their homes. They ran small businesses before the men lost their jobs, and therefore had to struggle even more to feed their families. Gender roles changed as men reportedly spent more time at home and took on a larger share of domestic work.

### **Microcredit: Greater Access to Credit Facilities**

Twenty-five projects in 10 countries during the period under review had microcredit components. Of these, 16 did not integrate any gender considerations, and only two projects, in the Philippines and Sri Lanka, provided flexible forms of collateral. Ninety percent of the Philippines' projects were canceled despite a design that promised to benefit women. The Sri Lanka project generated some good results for women, although it seemed unlikely that it could be entirely sustained.

Some gender-blind microcredit projects benefited both men and women. In Vietnam, field assessments indicate that both women and men benefited from smallholder credit and that their repayment record exceeded 95 percent because women's NGOs were involved, and be-

cause of a local regulation requiring that both spouse applicants sign. Women benefited equitably, and despite the drawbacks of the credit programs (small amounts, complicated application procedures), male and female respondents agreed that the low-interest credits helped improve their lives and production. The assessment also found that “the increasing role of women in family access to credit (as co-signer or principal applicant) combined with their traditional role as family money-keeper appear to improve their decisionmaking power in the family.” Additionally, outreach programs for ethnic minorities in the uplands and mountains are being strengthened to counter the obstacles, especially for women, posed by remoteness and the difficulty of mobility. Unanticipated results of some microfinance projects (see box 6.5) do, however, suggest that the Bank needs to carefully examine expected results, taking into account, in a sensitive manner, the range of possible social and cultural responses triggered by giving women greater access to microfinance.

Projects that provide loans to SMEs do not fully consider gender. Although the former OD on Financial Sector Operations (OD 8.30) permitted targeted credit for women as an exception, the projects did not diagnose or address gender issues for SMEs except in The Gambia and the Philippines.

### Greater Access to Training or Upgrading Skills

Sixty-two percent of the projects, mainly in the education, health, water supply, and agriculture sectors, included components to upgrade skills or train. Only one-third of these projects integrated any concerns for women. ICRs did not generally provide any gender-disaggregated data on the numbers of trainees or discuss the impact of such training. The evaluation finds that unless the project design considers gender, women are unlikely to benefit from planned activities. In Vietnam, field assessments show that during implementation, the Provincial Agriculture and Extension Center made it a priority to select female candidates, increasing the opportunities for women to be trained, which was otherwise unlikely in this sector. Great numbers of women were trained in the health sector in Vietnam, but the project director indicated, “We do not select by gender, we select by posts, and there are more women in these posts.” This was true in Poland, also. In Sri Lanka, the Philippines, and Zambia, field assessments indicate that the process of selecting trainees was gender-blind, although no design features ensured an outcome of gender equity, and is likely to result in a majority of men being trained.

*Unless the project design considers gender, women are unlikely to benefit from planned activities.*

#### Box 6.5

#### Microfinance Projects and Gender Relations

**A Bangladesh poverty-alleviation project that includes microfinance is helping significantly reduce poverty, according to the independent impact evaluation conducted by the Asian Development Bank in consultation with OED. A large percentage of the microfinance went to women, but only 20 percent of those interviewed had access to the money they earned or had a voice in spending it. Female beneficiaries did, however, confirm that they felt a greater sense of empowerment, enjoyed participating in group meetings, and perceived some improvement in the social status in their households. However, the evaluation also found that**

**families with increased income could stop having the women work, mainly in the informal sectors, and pay better dowries—both symbols of prestige for the household and for women. Field assessments in Vietnam indicate that, while rural credit to women improves their lives, there is no clear evidence that it changes existing gender orders or the familial division of labor. In the Philippines, a few female beneficiaries responded that their ability to generate additional income led to their husbands taking on responsibility for more household chores, although most felt that it had not significantly altered gender relations.**

*Source: OED Beneficiary Assessment in Ecuador (September 2000).*

In many of these countries, illiteracy significantly constrains economic participation but has seldom been addressed in a meaningful way. Only two projects had literacy components, but the small size of the components and failure to follow up on sustainability issues resulted in women being unable to maintain the momentum that had been achieved in either project.

### **Is Successful Economic Participation Sustainable?**

In countries where gender disparity is greater, the results for women are unlikely to be sustainable. For example, in the Zambia Coffee Project, men were employed formally on the coffee farms and received social security and other attendant benefits, whereas women had increased opportunities to work, but only in unregulated informal sectors where risks are significantly higher and protection significantly lower. Additionally, in these countries, legal and institutional constraints further inhibit women's equitable ownership or control of economic resources. For example, in some countries, a wife has few legal rights to assets derived from project assistance or from a microcredit facility registered in her husband's name. Such constraints are beyond the scope of a single intervention and lessen the sustainability of positive results at the microlevel. On the other hand, in countries with stronger institutional and legal frameworks for gender, such as in Vietnam, where land allotted through Bank assistance was registered in the name of both spouses and all applications for microcredit required the names of both spouses, the results are more likely to be sustainable.

The Bank, however, has done very little to strengthen institutional and legal frameworks to support greater economic participation of women, except in The Gambia, where the national institutions that provided social and economic services to women were strengthened. Subsequent audits indicate that they have been sustainable. In Bangladesh and Vietnam, where Bank assistance

supported microfinance for women, the project merely bolstered already successful mechanisms for providing loans on affordable terms to women. In addition, ad hoc activities, such as increasing the number of female extension workers in the agricultural and fisheries ministries in Bangladesh and in the Republic of Yemen, or improving partnerships between government agencies and NGOs in Bangladesh and the Philippines, have occurred. The lack of strategic support for maintaining gender equality at an institutional level has decreased the likelihood of sustainability in some countries.

Overall, the Bank approaches gender with an apparent lack of strategy, producing marginal and irregular results. The Bank does not effectively address issues related to the economic participation of women. The efforts are unfocused, causing varied and unsustainable results.

### **Institutional Strengthening**

The institutional context in a country is crucial for Bank gender interventions. Gender inequalities, other disparities, and commitment to reform varies. Therefore, it is critical to solidify the structure and capacity of institutional arrangements within a country that is planning to integrate gender as a cross-sectoral issue. Moreover, the Bank plays a key role in nurturing the demand for gender work, so dialogue with client countries on gender considerations is key to development effectiveness. The 1994 policy appropriately requires the Bank to assist countries in strengthening their institutions so that women can participate more in development—this is an important factor if human, social, and economic capital is to be strengthened and sustained. The evaluation assessed the effect of institutional development impact according to whether it (i) strengthened development institutions to deliver gender-aware programs (did the Bank strengthen institutions or “machineries” set up to coordinate women's or gender issues in the country?); (ii) strengthened NGOs or community groups to participate in gender-aware development interventions; and (iii) increased the availability

*In countries where gender disparity is greater, the results for women are unlikely to be sustainable.*

of gender-disaggregated data. Overall, the results are mixed (see table 6.4).

Social, legal, and economic institutions shape access to resources, opportunities, and the relative power of women and men. Promoting gender equality, therefore, requires that a level institutional playing field be created for women and men (World Bank 2001a). All 12 countries that were evaluated have “machineries,” some of which have existed since the early 1980s, to coordinate or address women’s and gender issues. The Bank focused on strengthening these institutions only in The Gambia, Côte d’Ivoire, Ecuador, and Vietnam. With the exception of Côte d’Ivoire, these activities have been successful and worthy of replication.

In The Gambia, Bank assistance strengthened the women’s “machinery” to assist in increasing the gender awareness of other important ministries, thereby widening and deepening the scope of gender mainstreaming. In 1999, the Bank embarked on an ambitious institution-strengthening project of govern-

ment agencies in Ecuador to mainstream gender into the complete portfolio of Bank projects. A Population and Human Resource Development (PHRD) grant provided assistance. The project involved highly participatory mechanisms in which implementation staff led the process of mainstreaming gender in projects. This increased the capacity of internal agencies to deliver better gender-aware programs. In Vietnam, the Bank has initiated collaboration with agencies responsible for coordinating matters related to gender equality and is working to support the implementation of Vietnam’s National Action Plan (NAP); there is evidence of positive synergies that have influenced Bank assistance. However, in most other countries, the Bank has preferred to deal only with

*It is critical to solidify the structure and capacity of institutional arrangements within a country that is planning to integrate gender as a cross-sectoral issue.*

Table 6.4

## How Did the Bank Influence Institutional Development for Gender?

Aspects of institutional development	Bangladesh	Côte d'Ivoire	Ecuador	The Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Results in strengthened institutions <sup>a</sup>	N	N	M	H	N	N	N	N	N	SU	M	N
Results in better partnerships with NGOs and communities <sup>a</sup>	M	N	N	M	N	N	N	N	SU	M	M	M
Results in generation and use of gender-disaggregated data <sup>a</sup>	M	H	SU	M	N	H	N	H	N	SU	N	H
Overall rating for results <sup>a</sup>	M	M	M	SU	N	M	N	M	M	SU	M	M
Sustainability <sup>b</sup>	L	U	L	HL	U	L	L	L	U	L	U	U
Overall rating for efficacy <sup>a</sup>	M	N	M	SU	N	M	N	M	N	SU	N	N

a. H/high; SU/substantial; M/modest; N/negligible.

b. HL/highly likely; L/likely; U/unlikely; HU/highly unlikely.

sectoral ministries, thereby contributing to the marginalization of many of these “machineries.” This lack of support raises some concern, given that many of these organizations were created by U.N. agencies, including the Bank.

### **Greater Involvement of NGOs and Community Groups in Development**

In 1991, an OD recommended that the Bank involve NGOs in its operations in order to reach the poor more effectively. About one-third of the 180 projects reviewed, particularly in the social and health sectors (Bangladesh, Ecuador, The Gambia, Haiti, the Philippines, Poland, Sri Lanka, and Vietnam) involved NGOs. However, it is not clear

*The Bank has required that women participate in community-level institutions in some projects. Field assessments indicate mixed results.*

whether or not the Bank focused on building the capacity of the NGOs to bring in the voices of poor women. Some training has occurred in Sri Lanka and The Gambia, but it often seems to be supply-driven, which raises issues of sustainability.

Bank assistance has focused on gender issues at the community level. However, the impact is marginal in some countries because no overall institutional framework for equitable participation has been established. Although 36 percent of the projects involved some form of community participation during implementation, fewer than 40 percent of these paid attention to women’s participation. The Bank has required that women participate in community-level institutions in some projects. Field assessments indicate mixed results. At one level, this participation increased the burden of women, who were often responsible for the free labor while paid labor was allocated mostly to men. Some projects required that women be members of committees that managed small development activities, but they became responsible for cleaning or collecting money, rather than for making decisions. Recently in Zambia, one project required that women be involved in the decisionmaking team and not participate

simply as members at large. Mandatory provisions such as these have had some positive effect. Field assessments in the Philippines, Zambia, and Ecuador, however, indicate that even when women do have opportunities to lead, most have preferred to remain in the background. Relegating Bank assistance to the microlevel has yielded few results, and has had no impact at the national level.

### **Greater Availability of Gender-Disaggregated Data**

The 1984 OMS and the 1994 OP specifically require the Bank to monitor the gender impact of its assistance and to provide help to countries in collecting, analyzing, and using gender-disaggregated data. The Bank’s efforts have been marginal in the first case and have had only negligible impact as a result. These projects have not focused sufficiently on closely monitoring results that are disaggregated for gender. Seventy-four percent of the projects in the social and agricultural sectors included monitoring systems, and only about 10 percent of these included disaggregated data (see box 6.6).

The Bank has supported several governments in collecting gender-disaggregated data. In the Kyrgyz Republic, Zambia, Vietnam, and Ecuador, the Bank financed Living Standards Measurement Surveys (LSMS). In the Africa Region, surveys were conducted under the program for Social Dimensions of Adjustment in seven countries, including Côte d’Ivoire and The Gambia. A systematic gender analysis of the available survey data was prepared and widely disseminated by the Bank under the aegis of the Africa Region Gender Program (GAPS). In Poland, the Employment Promotion and Services Project introduced a new, sophisticated, gender-aware labor-monitoring system into the Central Statistical Agency in Warsaw. The surveys considerably increased the Bank’s knowledge and understanding of relevant issues that were related to gender, and may have also promoted the development of more gender-sensitive national policies (although there is little

explicit evidence regarding this). NGOs and researchers also use such information. However, LSMs are expensive and require significant technical assistance. In addition, unless they are accompanied by qualitative assessments, gender-disaggregated data do not clarify intrahousehold gender relations. In most cases, despite the expense, sample sizes are small and generate national-level statistics that cannot give any insight into the differences at subnational levels.

To conclude, there has been no Bank strategy for institutional development for gender in any country except in Ecuador, The Gambia, Côte d'Ivoire, and Vietnam, and positive results were only found in The

<b>Box 6.6</b>	<b>Gender-Disaggregated Data</b>
<p><b>In one country's ministry, project managers maintained gender-differentiated data for ADB-financed interventions but not for similar World Bank-financed interventions. When queried, they responded that ADB staff insisted on having differentiated data but that the Bank had never raised the issue.</b></p> <p><i>Source: OED Gender Mission.</i></p>	

Gambia and Vietnam. Elsewhere, the efforts have been sporadic and the results have been limited to the microlevel with local impact.





# Conclusions

**G**iven the number of countries considered for this evaluation, its findings and lessons can only be indicative. The findings, however, are consistent with other independent evaluations.

Bank assistance has addressed women's and gender issues in the human development sectors, particularly in countries where education enrollments revealed gender disparities. Here, results were generally satisfactory. But Bank assistance did not focus similarly on increasing the economic participation of women or in strengthening the institutional framework for gender, thereby reducing its efficacy. The evaluation concludes that the success of Bank assistance has been substantial only in Bangladesh, The Gambia, Poland, and Vietnam; modest in Ecuador, the Kyrgyz Republic, the Philippines, Sri Lanka, and Zambia; and negligible in the Côte d'Ivoire, Haiti, and the Republic of Yemen. In Bangladesh and The Gambia, the Bank was an important player in delivering positive results. In Vietnam's success, the Bank can take some credit; in Poland, it can take only minimal credit (see table 7.1).

This evaluation suggests clearly that the Bank's conceptual and analytical frameworks for addressing gender considerations urgently need clarification. The Bank seems to have focused on addressing gender issues in

countries where there is noticeable gender disparity in education enrollments or where women's health status is poor.<sup>1</sup> While these are appropriate entry points in Africa, South Asia, and in some countries in other Regions, they are not appropriate entry points for addressing gender issues in countries with no evident disparity in the social sectors, but with other important gender gaps in economic activities. The Bank needs to clarify how its gender policy is linked with its poverty reduction mandate, and explain the operational implications for Bank processes and practices. This basic conceptual framework must be clarified if country strategies and instruments and appropriate tools are to be developed to meet desired policy objectives. Based on a comprehensive diagnosis, the CAS should explain how Bank assistance will take into account the connections between poverty and gender. This assistance and its underlying strategy should explicitly relate to the borrower's policy framework for gender.

*The Bank's conceptual and analytical frameworks for addressing gender considerations urgently need clarification.*

Table 7.1

## How Did Bank Assistance Impact Country-Level Development Effectiveness?

Aspects of institutional development	Bangladesh	Côte d'Ivoire	Ecuador	The Gambia	Haiti	Kyrgyz	Philippines	Poland	Sri Lanka	Vietnam	Yemen	Zambia
Efficacy of Bank assistance												
Relevance of Bank assistance <sup>a</sup>	H	M	M	H	N	N	N	SU	M	SU	M	SU
Results of Bank assistance <sup>b</sup>	SU	N	M	SU	N	M	M	M	M	SU	M	M
International development impact <sup>a</sup>	M	N	M	SU	N	M	N	M	N	SU	N	N
Overall efficacy <sup>a</sup>	SU	N	M	SU	N	M	M	SU	M	SU	N	M

a. H/high; SU/substantial; M/modest; N/negligible.

b. HS/highly satisfactory; S/satisfactory; MS/moderately satisfactory; MU/moderately unsatisfactory; U/unsatisfactory; HU/highly unsatisfactory.

### Improving Country-Level Assistance

Although causality is difficult to claim, the evaluation finds that the following common factors in Bank assistance to Bangladesh and The Gambia were successful. First, country ownership and government commitment are evident and reflected in active policies and action plans for women, and also by strong and accountable counterparts. Second, the Bank provided assistance consistent with the country's own action plan, thereby increasing the likelihood of development effectiveness and sustainability. Third, convincing analytical work laid a strong technical foundation for Bank operations in both countries; much of this analysis and diagnosis was done within a gender-analytical framework. Fourth, in these

countries, the Bank adopted a holistic approach to gender issues, focusing on integrating women's and gender considerations in the education and health sectors but including interventions that would increase the participation of women in the economic sectors. Fifth, Bank assistance addressed key institutional aspects

through its assistance, such as building institutional capacity of development agencies to deliver gender-aware programs, and by raising the interventions to a higher level rather than merely tinkering at the margins to help a few women. Sixth, in both countries, incentives existed for strengthening gender awareness at the community levels. Seventh, NGOs were involved in implementing Bank assistance. Eighth, in both countries, the Bank is only one actor among others, and partnerships have been key in providing development assistance. In none of the other countries is Bank assistance characterized by all of these factors.

The evaluation finds that gender-aware Bank assistance responsive to or framed within a country's agenda for women and gender issues proves very important for successful results. A country's ownership of the project is critical. In The Gambia, many sectoral ministries embraced the program, which is all the more noteworthy when compared with a similar project in Côte d'Ivoire that was not framed within the existing WID institutional arrangements within the country (see box 7.1).

Similarly, Bangladesh and The Gambia had strong policies to increase girls' enrollment and improve the status of women's health; when

*Gender-aware Bank assistance responsive to or framed within a country's agenda for women and gender issues proved very important for successful results.*

Bank assistance responded to these policies in a gender-aware manner, the project results were positive and likely to be sustainable. This lends strength to the argument that the Bank cannot achieve good results for women merely by integrating gender considerations into its own assistance, but rather that the Bank needs a positive, supportive environment within the country that strengthens institutions at sub-national levels. Strong, visible, active gender or women's policies would characterize this environment. In Vietnam and Poland, strong gender-aware implementing agencies yielded satisfactory results for women (see box 7.2). Vietnam and the Philippines provide interesting comparisons indicating that ownership and commitment are necessary at different levels. In the Philippines, where there was greater awareness of gender at national levels, the results of gender-blind projects were much poorer at the local level than in Vietnam, where local institutions and community organizations seemed much more gender-aware.

Bank assistance must be holistic—focusing on human capital, economic empowerment, and institutional development within a country-led agenda, and it must include links among its relevant projects. This happened

only in The Gambia and Bangladesh, and the projects generated better results. Several explanations clarify why projects fail to address issues related to women holistically—in particular, issues related to economic participation. For one, the Bank neglects to provide adequate training and resources, and also, the Bank has not shifted to a framework that analyzes gender. Integrating provisions based on a thorough gender analysis, rather than provision of special components or subsidies for women, would have allowed both men and women to benefit equitably from Bank assistance. Staff are not always sufficiently attentive to whether growth is sustainable and equitable. By failing to address economic policy and institutional support holistically and effectively, the Bank's contributions to the investment in women's human capital has been less effective than it might have been.<sup>2</sup>

This evaluation also suggests that the Bank can obtain the biggest returns for its efforts when it can assist in creating or transforming development institutions in the borrowing country. This assistance can, in turn, play a pivotal role in delivering gender-aware programs and projects. In countries such as

### Box 7.1

### Good Practices in Gender

**Country Ownership:** Good results for women in Bangladesh, The Gambia, Poland, and Vietnam ensued where there was (i) greater acceptance of gender equality or a very visible, actively implemented country gender policy or strategy; and (ii) strong commitment, as reflected by more gender-aware local institutions.

**Project Design and Implementation Mechanisms:** The Gambia and Côte d'Ivoire WID projects had relevant objectives and were designed within a framework for analyzing gender-based WID assessments. The Gambia WID project generated successful results for women; the Côte d'Ivoire project did not. Design features and implementation arrangements made the difference.

*Source:* OED evaluations, 2000 and 2001.

**Effective Partnerships:** The Bangladesh Education and Health Projects had better results, and both involved significant partnerships, especially with NGOs, which increased competition in delivering services in these sectors. The successful Sri Lanka Water Supply Project also resulted from similar partnerships with NGOs, community groups, and the UNDP Water and Sanitation Program.

**Systematically Monitoring Results:** Successful projects for women (Bangladesh Education, Bangladesh Population and Health, The Gambia Education Project, and Sri Lanka Water Supply) had better-than-average project status reports that involved closer monitoring of gender and women's issues.

*This evaluation also suggests that the Bank can obtain the biggest returns for its efforts when it can assist in creating or transforming development institutions in the borrowing country.*

Poland and Vietnam where there are strong gender policies and local gender-aware institutions, gender-blind projects have generated positive results for women when they were implemented. Given that the Bank is moving toward programmatic lending, it needs to focus proactively on strengthening in-country institutions if its assistance is to be sustainable. Before and since Beijing, most borrowers have, at the behest of U.N. agencies, formulated national policies and action plans for gender equality and the advancement of women, consistent with the principles of the Beijing Platform for Women. The Bank should strengthen country institutions to support the implementation of these policies and action plans. In countries where such policies and plans are weak, support for strengthening them (through country dialogue and nonlending services) should be a Bank priority.

### Improving Project-Level Results

At the project level, the evaluation finds a tendency for results to be superior when gender considerations are integrated into the design and implementation of assistance,

especially when such projects are based on sound gender analysis.<sup>3</sup> Evidence is clear that when gender issues are meaningfully integrated into the design of a project—particularly by involving key country stakeholders, both male and female, in its design and implementation—the adverse effects are more likely to be mitigated and the results likely to be better. The Gambia WID project provides a strong case in point on how this can be achieved, and the Côte d’Ivoire WID project provides the counterfactual (see Annex E). In countries like Zambia, when women participated in designing and implementing the subproject under the social fund, they had greater access to benefits.

It is particularly important to integrate gender into Bank-supported projects in countries where gender disparities are greater. In countries with greater participation of girls in education, gender-blindness did not restrict access of girls or women to the social sectors. Even in these cases, however, failure to address gender and economic issues resulted in women not benefiting equally or equitably. This confirms the need to integrate gender into project design. In Poland and Vietnam, which were exceptions, better results for women resulted from enhanced gender equality and the fact that gender-aware local agencies intervened in many cases to enhance the impact of the intervention. In Vietnam, good poverty targeting also made a difference.

#### Box 7.2

#### Implementing Agencies Can Save the Situation

Actions taken by implementing agencies in Poland helped to reduce the potentially adverse impact on women. Traditional women’s jobs were eliminated under a Bank-financed gender-blind project. Telecommunications POLSKA retrained all female employees for other positions in the company. In 1992, women held 49 percent of positions, whereas in 1999 they held 45 percent of the jobs. Some preferred retrenchment packages. Restructuring in the mining sector eliminated many underground (all men) and surface workers’ jobs (mostly women). Compensation packages were higher for underground workers, although

the surface workers’ package was the same for both men and women, who were also offered training programs. In helping households select the appropriate compensation package, miners’ wives received information on the options and were encouraged to participate in making decisions. They were also provided with information on other support for women under government packages. A study indicates that although the male miners received the compensation, they used 80 percent of it for productive purposes. Less than 10 percent was spent on consumer items.

Systematic monitoring of the results of Bank-supported projects is critical to increase efficacy as well as to facilitate organizational learning and effective policy implementation. This weakness exists both at the country and project levels and must be addressed.

There is some evidence to support the hypothesis that projects with partnerships have generated better results (see box 7.1). The evaluation independently selected good practice projects that had generated substantial positive results for women; that is, the Bangladesh Health and Education Projects, Sri Lanka Community Water Supply Project, and The Gambia Women in Development Project. All four projects had significant partnerships. The sample is small, but the Good Practices were identified from a total of 180 projects.

### **Operationalizing the Gender Policy**

Progress notwithstanding, the Bank can mainstream gender more effectively by paying attention to gender issues in a more systematic and inclusive way. This can be accomplished within the context of the Bank's poverty-reduction mandate, by making interventions more responsive and more strategic to country gender conditions and commitments, and by better aligning policies, processes, and resources with them. This evaluation found that staff are largely unaware of the Bank's gender policy, that there is no consensus on its scope or other elements, and that the Bank has not made adequate implementation arrangements or established accountabilities for policy implementation. The evaluation also found that there are no effective systems with which to monitor and evaluate progress achieved in policy implementation and effectiveness.

The Bank should clarify the rationale, intent, and scope of its gender policy. The GAD Board should monitor the conversion of OMS 2.20 and ensure that provisions for screening projects for their impact on women are revised and included in the new operational policy on social assessments. Management should require staff to integrate gender considerations into the implementation of existing social and environmental safeguard policies. Consensus building

and client consultation should become an integral part of policy formulation. The Gender Sector Board (GSB) should be provided the authority required to ensure that all networks and families take steps to mainstream gender as appropriate. Each Region should establish gender action plans for the next 36 months, and propose time-bound results indicators.

OED conducted a survey to understand the perceptions of Bank staff on the integration of gender considerations into Bank assistance (see Annex D). About 30 percent (399) of those who received the survey responded. Although 72 percent of respondents surveyed had heard of OP 4.20 and 53 percent of OMS 2.20, only 42 percent and 24 percent, respectively, had read them. Ten percent were not aware of the policy. Three percent felt it was a feminist cause. Fifty-two percent felt they integrate gender into their work regularly, while 20 percent said that gender is not relevant for their work. Importantly, 52 percent of respondents said they needed additional resources, while 32 percent said they also needed training and better guidelines to integrate gender considerations into their work. The survey indicated the need for a more visible gender policy within the Bank, for greater staff support to implement the gender policy more effectively (see Annex D), and for demonstrable commitment to gender in the form of resources and training of staff and managers.

The decentralization of responsibility for gender integration must come only after the requisite capacity building has occurred. There is, for example, some indication that gender integration dropped in South Asia and Africa Regions when institutional responsibilities for gender integration were decentralized from self-standing units to operational task teams; lack of requisite capacity at the operational level meant a loss of momentum.

Additionally, it would be helpful for the Bank to ensure that all its interventions take appropriate account of gender considerations.

*It is particularly important to integrate gender into Bank-supported projects in countries where gender disparities are greater.*

Gender assessments at the country level should be required as a basis for integrating gender into country programming and should become the norm rather than the exception. Individual country programs should make selective use of lending and nonlending instruments reflecting the intensity of borrower ownership and an explicit division of labor with other partners.

It would be useful if all PCD/PADs included a section that (i) explains whether gender issues were considered and addressed, and if not, why not; (ii) identifies the indicators that will be used to monitor the gender-disaggregated impact of the operation; and (iii) establishes a system through which these indicators will be monitored.

### Box 7.3

### Messages from Regional Gender Workshops

#### *On Approaches:*

- “Do not see us as powerless and vulnerable victims. Empower us (women) with resources, human capital, and assets. We will change our gender relationships.” (Africa Workshop, May 2000)
- “Why are individuals the unit of analysis? The family should be the unit for analysis, and the policy should aim to ensure equitable resource allocations within a strong family unit....” (Former Prime Minister, The Honorable Hanna Suchocka of Poland, Keynote Address, ECA Workshop in Warsaw, January 2001)

#### *On Bank Performance:*

- “For more than 25 years, the Bank has been discussing gender, poverty, and agriculture issues. When will it stop talking and address issues of inequitable access to assets,

resources, and services in agriculture?” (Africa Workshop Participants, May 2000)

- “The Bank has ignored gender issues in East Asian countries because there is no typical gender disparity in education enrollments. If this is the Bank’s entry point for addressing gender issues, it is irrelevant for East Asia and needs to be changed.” (East Asian Gender Workshop Participants, December 1999)
- “The multilateral agencies, and particularly the World Bank, came late into the area of gender. The bilateral and UN agencies were here before.” (Latin America and Caribbean Gender Workshop Participants, October 2000)
- “When will the Bank recognize the adverse impact of transition on women?” (ECA Workshop Participants, January 2001)
- “We are grateful that the Bank has finally contacted us—the agency for dealing with gender issues since 1985 in this country.” (ECA/LAC/Afr/EA Workshops)

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## ANNEX A: OPERATIONAL POLICY 4.20: GENDER AND DEVELOPMENT

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*Note: OP/BP 4.20 (2003) draws on Integrating Gender into the World Bank's Work: A Strategy for Action, January 2002. It replaces the section of OMS 2.20, Project Appraisal, relating to gender as part of the sociological aspects of appraisal (especially paragraph 62), dated January 1988; OP 4.20, The Gender Dimension of Development, dated October 1999; and the Operational Memorandum Clarification of Current Bank Policy on Gender and Development, December 11, 2001. Questions may be addressed to the Director, Gender and Development (PRMGE).*

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1. The objective of the Bank's<sup>1</sup> gender and development policy is to assist member countries to reduce poverty and enhance economic growth, human well-being, and development effectiveness by addressing the gender disparities and inequalities that are barriers to development, and by assisting member countries in formulating and implementing their gender and development goals.
2. To this end, the Bank periodically assesses the gender dimensions of development within and across sectors in the countries in which it has an active assistance program. This gender assessment<sup>2</sup> informs the Bank's policy dialogue with the member country.
3. The Bank's Country Assistance Strategy (CAS)<sup>3</sup> draws on and discusses the findings of the gender assessment.
4. In sectors and thematic areas where the CAS has identified the need for gender-responsive interventions, the Bank's assistance to the country incorporates measures designed to address this need. Projects in these sectors and thematic areas are designed to adequately take into account the gender implications of the project.
5. The Bank regularly monitors the implementation of this policy.



## ANNEX B: SOCIOECONOMIC INDICATORS USED FOR PHASE II EVALUATION

Baseline Indicators for Sample Countries (Source: WDI)	Bangladesh				Yemen				Zambia			
	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98
<b>General</b>												
(Source: HDR 1995 & 1999)												
Gender Development Index (GDI)	G	-	0.33	0.43	-	-	0.31	0.41	-	-	0.40	0.43
Gender Empowerment Measure (GEM)	G	-	0.29	0.30	-	-	-	-	-	-	0.27	0.31
Share of seats in national legislature (% women)	F	-	10.30	9.10	-	-	-	0.70	-	-	6.70	10.30
GDP per capita (PPP \$)	N	583.76	822.27	1,064.22	1,313.86	-	644.36	718.93	608.68	696.50	749.84	746.90
<b>Education</b>												
School enrollment, primary, female (% gross)	F	50.08	55.84	66.30	-	-	44.90	39.90	86.64	98.05	87.70	85.60
School enrollment, primary, male (% gross)	M	73.70	72.96	76.50	-	-	112.90	99.90	100.84	108.73	93.80	91.40
Primary school enrollment ratio, female to male	G	0.68	0.77	0.87	-	-	0.40	0.40	0.86	0.90	0.93	0.94
School enrollment, secondary, female (% gross)	F	8.98	11.68	12.70	-	-	8.50	14.30	11.68	15.13	21.10	-
School enrollment, secondary, male (% gross)	M	25.90	25.54	25.10	-	-	36.40	53.20	22.64	26.68	33.60	-
Secondary school enrollment ratio, female to male	G	0.35	0.46	0.51	-	-	0.23	0.27	0.52	0.57	0.63	-
Primary education, teachers (% female)	F	7.83	11.98	19.38	-	-	-	16.60	40.66	44.06	44.24	43.33
Secondary education, teachers (% female)	F	6.69	9.45	9.55	-	-	-	-	-	21.14	-	-
<b>Health</b>												
Fertility rate, total (births per woman)	F	6.06	4.90	3.86	3.20	7.84	7.70	6.39	6.96	6.50	6.20	5.54
Births attended by health staff (% of total)	F	2.00	5.00	8.50	8.00	-	-	16.00	-	38.00	42.67	47.00
Under 5 mortality ratio (per 1,000 live births)	N	192.00	139.00	126.00	100.00	198.00	-	130.00	149.00	191.00	195.50	190.50
Life expectancy at birth, female (years)	F	48.66	53.50	55.18	58.39	50.10	52.00	55.76	52.12	50.60	49.88	42.90
Life expectancy at birth, male (years)	M	49.50	53.10	55.10	58.27	48.20	51.00	52.04	49.62	48.70	48.14	42.81
Life expectancy at birth ratio, female to male	G	0.98	1.01	1.00	1.00	1.04	1.02	1.01	1.05	1.04	1.04	1.00
<b>Economic</b>												
Arable land (hectares per person)	N	0.10	0.09	0.07	0.06	0.15	0.13	0.10	0.09	0.75	0.64	0.57
Forest area as percent of total land area	N	-	-	8.00	7.00	-	-	0.00	-	-	44.00	42.00
Employees, agriculture, female (% economically active population)	F	80.90	-	84.90	77.50	98.30	-	87.80	84.70	-	82.80	-
Employees, agriculture, male (% economically active population)	M	66.50	-	54.20	54.40	60.10	-	49.70	69.00	-	67.90	-
Ratio of female to male employees, agriculture (% economically active population)	G	1.22	-	1.57	1.42	1.64	-	1.77	1.23	-	1.22	-
Employees, industry, female (% economically active population)	F	13.90	-	8.80	7.60	0.80	-	5.50	2.80	-	3.20	-
Employees, industry, male (% economically active population)	M	4.90	-	15.60	10.80	19.20	-	21.60	12.50	-	12.80	-
Ratio of female to male employees, industry (% economically active population)	G	2.84	-	0.56	0.70	0.04	-	0.25	0.22	-	0.25	-
Employees, services, female (% economically active population)	F	5.30	-	2.10	11.00	0.90	-	6.70	12.60	-	14.10	-
Employees, services, male (% econ active pop)	M	28.60	-	25.50	33.70	20.70	-	28.80	18.50	-	19.30	-
Ratio of female to male employees, services (% economically active population)	G	0.19	-	0.08	0.33	0.04	-	0.23	0.68	-	0.73	-
Safe water (% of population with access)	N	-	40.00	84.20	-	-	-	-	-	48.00	43.00	-
Safe water, rural (% of rural population with access)	N	40.00	54.50	82.50	-	-	-	-	-	32.00	27.00	-
Safe water, urban (% of urban population with access)	N	24.00	27.00	44.50	-	-	-	-	-	70.00	64.00	-
Sanitation (% of population with access)	N	-	4.00	35.00	-	-	-	-	-	47.00	23.00	-
Illiteracy rate, adult female (% of females 15+)	F	81.84	79.00	75.72	72.50	93.38	90.20	84.90	50.98	44.98	38.64	32.88
Illiteracy rate, adult male (% of males 15+)	M	58.10	55.52	52.72	49.80	58.12	50.36	41.80	27.10	23.60	20.02	16.97
Illiteracy rate, ratio female to male (age 15+)	G	1.41	1.42	1.44	1.46	1.61	1.79	2.03	1.88	1.91	1.93	1.94
Rural roads per capita (km)	N	-	-	-	-	-	-	-	-	-	-	-
<b>Institutional</b>												
Signed CEDAW (N, Y, w/res)				Yes	Yes			Yes	Yes			Yes
National machinery to implement policy				Yes	Yes			Yes	Yes			Yes

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Baseline Indicators for Sample Countries (Source: WDI)	Ecuador				Kyrgyz Republic				Vietnam			
	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98
			HDR 1995	HDR 1999			HDR 1995	HDR 1999			HDR 1995	HDR 1999
<b>General</b>												
(Source: HDR 1995 & 1999)												
Gender Development Index (GDI)	G	-	0.64	0.73	-	-	-	-	-	-	0.54	0.66
Gender Empowerment Measure (GEM)	G	-	0.38	0.52	-	-	-	-	-	-	-	-
Share of seats in national legislature (% women)	F	-	5.20	17.40	-	-	-	-	-	-	-	26.20
GDP per capita (PPP \$)	N	1,896.98	2,384.45	2,891.10	3,160.55	3,158.92	2,884.67	2,200.51	-	900.43	1,157.34	1,605.60
<b>Education</b>												
School enrollment, primary, female (% gross)	F	117.70	118.97	121.67	120.30	114.30	115.17	112.12	102.70	99.90	-	111.40
School enrollment, primary, male (% gross)	M	119.96	120.60	122.17	128.80	117.20	112.70	110.72	105.50	105.90	-	115.50
Primary school enrollment ratio, female to male	G	0.98	0.99	1.00	0.93	0.98	1.02	1.01	0.97	0.94	-	0.96
School enrollment, secondary, female (% gross)	F	56.22	59.10	51.47	-	108.20	103.63	96.16	83.00	39.40	33.44	46.00
School enrollment, secondary, male (% gross)	M	55.24	56.80	50.80	-	111.70	106.57	92.52	74.60	42.54	35.00	48.00
Secondary school enrollment ratio, female to male	G	1.02	1.04	1.01	-	0.97	0.97	1.04	1.11	0.93	0.96	0.96
Primary education, teachers (% female)	F	64.98	65.30	66.64	67.65	88.18	81.09	81.37	83.26	70.33	-	77.41
Secondary education, teachers (% female)	F	38.87	41.04	-	-	-	-	-	-	-	-	-
<b>Health</b>												
Fertility rate, total (births per woman)	F	4.84	5.19	3.62	2.98	4.07	4.02	3.48	2.97	3.88	3.43	2.47
Births attended by health staff (% of total)	F	51.50	49.25	64.00	64.00	-	-	-	98.00	90.00	87.00	79.00
Under 5 mortality ratio (per 1,000 live births)	N	101.00	70.00	51.00	38.00	-	46.90	41.66	40.18	105.00	52.00	43.50
Life expectancy at birth, female (years)	F	65.92	54.41	71.02	72.93	70.10	70.31	71.98	71.00	67.94	69.10	70.72
Life expectancy at birth, male (years)	M	61.94	52.38	66.06	67.81	61.10	62.45	63.50	62.35	63.76	64.69	65.94
Life expectancy at birth ratio, female to male	G	1.06	1.04	1.08	1.08	1.15	1.13	1.13	1.14	1.07	1.07	1.07
<b>Economic</b>												
Arable land (hectares per person)	N	0.19	0.17	0.15	0.13	-	-	0.29	0.29	0.09	0.08	0.08
Forest area as percent of total land area	N	-	-	44.00	40.00	-	-	4.00	4.00	-	30.00	28.00
Employees, agriculture, female (% economically active population)	F	21.90	-	1.68	1.93	32.90	-	-	48.50	-	73.10	71.10
Employees, agriculture, male (% economically active population)	M	44.30	-	10.28	9.37	34.50	-	-	47.60	-	69.50	70.20
Ratio of female to male employees, agriculture (% economically active population)	G	0.49	-	0.16	0.21	0.95	-	-	1.02	-	1.05	1.01
Employees, industry, female (% economically active population)	F	15.40	-	17.98	14.73	23.40	-	-	7.20	-	10.80	8.60
Employees, industry, male (% economically active population)	M	21.40	-	28.90	26.40	33.70	-	-	12.30	-	17.10	12.30
Ratio of female to male employees, industry (% economically active population)	G	0.72	-	0.62	0.56	0.69	-	-	0.59	-	0.63	0.70
Employees, services, female (% economically active population)	F	62.70	-	80.34	83.33	43.80	-	-	38.10	-	16.00	20.20
Employees, services, male (% economically active population)	M	34.20	-	60.78	64.20	31.80	-	-	31.40	-	13.40	17.50
Ratio of female to male employees, services (% economically active population)	G	1.83	-	1.32	1.30	1.38	-	-	1.21	-	1.19	1.15
Safe water (% of population with access)	N	-	56.00	70.00	-	-	-	80.50	-	-	36.00	-
Safe water, rural (% of rural population with access)	N	-	35.00	55.00	-	-	-	42.40	-	-	32.00	-
Safe water, urban (% of urban population with access)	N	-	79.00	82.00	-	-	-	93.40	-	-	53.00	-
Sanitation (% of population with access)	N	-	57.00	64.00	-	-	-	-	-	-	21.00	-
Illiteracy rate, adult female (% of females 15+)	F	20.38	16.92	14.12	11.93	-	-	-	-	17.76	12.12	10.05
Illiteracy rate, adult male (% of males 15+)	M	13.72	11.34	9.40	7.95	-	-	-	-	6.44	5.30	4.85
Illiteracy rate, ratio female to male (age 15+)	G	1.49	1.49	1.50	1.50	-	-	-	-	2.76	2.29	2.07
Rural roads per capita (km)	N	-	-	-	-	-	-	-	-	-	-	-
<b>Institutional</b>												
Signed CEDAW (N, Y, w/res)				Yes	Yes				Yes	Yes		Yes
National machinery to implement policy				Yes	Yes				Yes	Yes		Yes

Baseline Indicators for Sample Countries (Source: WDI)	Côte d'Ivoire					The Gambia					Haiti				
	1980-84	1985-89	1990-94	1995-98		1980-84	1985-89	1990-94	1995-98		1980-84	1985-89	1990-94	1995-98	
			HDR 1995	HDR 1999				HDR 1995	HDR 1999				HDR 1995	HDR 1999	
<b>General</b>															
(Source: HDR 1995 & 1999)															
Gender Development Index (GDI)	G	-	0.34	0.40	-	45.70	50.84	55.96	67.20	77.55	61.32	46.40	-		
Gender Empowerment Measure (GEM)	G	-	0.16	-	79.70	78.58	79.36	87.10	88.75	66.40	49.20	-	0.43		
Share of seats in national legislature (% women)	F	-	4.60	8.00	0.57	0.65	0.71	0.77	0.87	0.92	0.94	-	0.35		
GDP per capita (PPP \$)	N	1,213.04	1,356.51	1,414.66	1,551.77	1,003.93	1,258.31	1,425.70	1,460.52	1,325.10	1,534.14	1,520.77	1,403.82		
<b>Education</b>															
School enrollment, primary, female (% gross)	F	61.18	58.30	55.70	59.45	45.70	50.84	55.96	67.20	77.55	61.32	46.40	-		
School enrollment, primary, male (% gross)	M	88.82	82.48	77.48	80.75	79.70	78.58	79.36	87.10	88.75	66.40	49.20	-		
Primary school enrollment ratio, female to male	G	0.69	0.71	0.72	0.74	0.57	0.65	0.71	0.77	0.87	0.92	0.94	-		
School enrollment, secondary, female (% gross)	F	11.30	12.40	15.10	15.73	8.80	9.44	14.86	18.80	16.25	19.22	20.40	-		
School enrollment, secondary, male (% gross)	M	26.65	27.50	30.34	32.40	20.55	22.02	28.30	30.40	17.53	20.73	21.40	-		
Secondary school enrollment ratio, female to male	G	0.42	0.45	0.50	0.49	0.43	0.43	0.53	0.62	0.93	0.93	0.95	-		
Primary education, teachers (% female)	F	17.66	18.62	19.11	20.50	31.88	32.77	30.92	28.99	51.08	46.49	44.57	-		
Secondary education, teachers (% female)	F	-	-	-	-	25.05	23.25	17.00	16.74	-	-	-	-		
<b>Health</b>															
Fertility rate, total (births per woman)	F	7.41	6.90	5.94	5.04	6.50	6.20	5.95	5.64	5.80	5.60	4.94	4.32		
Births attended by health staff (% of total)	F	13.00	40.00	45.00	45.00	41.00	54.00	-	44.00	27.00	33.33	-	20.50		
Under 5 mortality ratio (per 1,000 live births)	N	-	-	150.00	162.00	-	-	127.00	-	-	-	131.00	120.50		
Life expectancy at birth, female (years)	F	52.00	52.50	50.66	47.00	42.60	49.00	52.20	55.00	52.80	54.20	55.24	56.10		
Life expectancy at birth, male (years)	M	48.40	49.50	48.22	45.85	39.40	45.10	47.98	51.44	49.90	51.00	51.40	51.33		
Life expectancy at birth ratio, female to male	G	1.07	1.06	1.05	1.03	1.08	1.09	1.09	1.07	1.06	1.06	1.07	1.09		
<b>Economic</b>															
Arable land (hectares per person)	N	0.23	0.23	0.21	0.21	0.26	0.22	0.17	0.16	0.10	0.09	0.08	0.08		
Forest area as percent of total land area	N	-	-	18.00	17.00	-	-	10.00	9.00	-	-	1.00	0.00		
Employees, agriculture, female (% economically active population)	F	-	-	72.00	-	-	-	91.80	-	53.10	49.60	-	-		
Employees, agriculture, male (% economically active population)	M	-	-	54.20	-	-	-	74.00	-	81.30	76.10	-	-		
Ratio of female to male employees, agriculture (% economically active population)	G	-	-	1.33	-	-	-	1.24	-	0.65	0.65	-	-		
Employees, industry, female (% economically active population)	F	-	-	5.60	-	-	-	2.40	-	7.90	9.30	-	-		
Employees, industry, male (% economically active population)	M	-	-	11.50	-	-	-	11.60	-	8.20	8.60	-	-		
Ratio of female to male employees, industry (% economically active population)	G	-	-	0.49	-	-	-	0.21	-	0.96	1.08	-	-		
Employees, services, female (% economically active population)	F	-	-	22.40	-	-	-	5.80	-	39.00	37.80	-	-		
Employees, services, male (% economically active population)	M	-	-	34.40	-	-	-	14.30	-	10.50	12.90	-	-		
Ratio of female to male employees, services (% economically active population)	G	-	-	0.65	-	-	-	0.41	-	3.71	2.93	-	-		
Safe water (% of population with access)	N	20.00	-	72.00	-	41.60	45.00	70.00	-	-	-	28.00	-		
Safe water, rural (% of rural population with access)	N	10.00	-	81.00	-	27.00	33.00	56.00	-	-	-	23.00	-		
Safe water, urban (% of urban population with access)	N	30.00	-	59.00	-	100.00	100.00	92.00	-	-	-	37.00	-		
Sanitation (% of population with access)	N	17.10	50.00	54.00	-	-	-	37.00	-	-	20.50	24.00	-		
Illiteracy rate, adult female (% of females 15+)	F	84.73	80.20	73.34	66.65	87.17	83.36	78.32	74.07	70.28	65.96	60.86	56.00		
Illiteracy rate, adult male (% of males 15+)	M	63.93	59.72	53.92	48.82	76.58	71.70	65.54	59.97	63.65	59.90	55.48	51.33		
Illiteracy rate, ratio female to male (age 15+)	G	1.33	1.34	1.36	1.37	1.14	1.16	1.19	1.24	1.10	1.10	1.10	1.09		
Rural roads per capita (km)	N	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Institutional</b>															
Signed CEDAW (N, Y, Y w/res)				Yes				Yes	Yes				Yes		
National machinery to implement policy				Yes				Yes	Yes				N/A		

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Baseline Indicators for Sample Countries (Source: WDI)	Philippines				Poland				Sri Lanka			
	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98	1980-84	1985-89	1990-94	1995-98
			HDR 1995	HDR 1999			HDR 1995	HDR 1999			HDR 1995	HDR 1999
<b>General</b>												
Gender Development Index (GDI)	G	-	0.63	0.74	-	-	0.84	0.80	-	-	0.66	0.71
Gender Empowerment Measure (GEM)	G	-	0.44	0.48	-	-	0.43	0.50	-	-	0.29	0.32
Share of seats in national legislature (% women)	F	-	11.20	12.90	-	-	13.00	12.90	-	-	4.90	5.30
GDP per capita (PPP \$)	N	2,413.83	3,176.28	3,613.82	-	-	-	7,165.04	1,188.08	1,687.34	2,258.14	2,873.97
<b>Education</b>												
School enrollment, primary, female (% gross)	F	108.10	108.72	109.50	113.10	100.03	99.66	97.64	95.50	102.23	106.66	110.25
School enrollment, primary, male (% gross)	M	110.25	110.92	110.85	115.10	101.33	100.76	99.26	97.30	105.70	108.90	112.50
Primary school enrollment ratio, female to male	G	0.98	0.98	0.99	0.98	-	-	-	-	0.97	0.98	0.98
School enrollment, secondary, female (% gross)	F	67.65	68.16	75.86	77.85	79.40	82.36	90.92	97.40	61.63	71.90	79.30
School enrollment, secondary, male (% gross)	M	64.10	69.22	76.12	77.00	73.75	77.86	88.24	97.80	55.05	65.44	71.50
Secondary school enrollment ratio, female to male	G	1.06	0.98	1.00	1.01	1.08	1.06	1.03	1.00	1.12	1.10	1.10
Primary education, teachers (% female)	F	88.41	-	-	-	-	-	-	-	-	-	80.98
Secondary education, teachers (% female)	F	95.07	-	-	-	-	-	-	-	-	-	62.01
<b>Health</b>												
Fertility rate, total (births per woman)	F	4.74	4.30	4.06	3.65	2.34	2.18	1.93	1.52	3.25	2.60	2.15
Births attended by health staff (% of total)	F	57.00	81.67	76.10	53.00	-	98.85	-	98.00	87.00	90.45	-
Under 5 mortality ratio (per 1,000 live births)	N	-	72.00	62.00	44.33	-	21.80	19.48	13.18	-	23.00	18.50
Life expectancy at birth, female (years)	F	63.70	65.90	67.74	70.35	75.15	75.25	75.72	76.83	71.50	73.96	75.48
Life expectancy at birth, male (years)	M	60.20	62.20	64.04	66.64	67.02	66.82	66.84	67.02	67.00	68.50	71.01
Life expectancy at birth ratio, female to male	G	1.06	1.06	1.06	1.06	1.12	1.13	1.13	1.13	1.07	1.07	1.06
<b>Economic</b>												
Arable land (hectares per person)	N	0.09	0.08	0.07	0.07	0.40	0.38	0.37	0.37	0.05	0.05	0.05
Forest area as percent of total land area	N	-	-	27.00	23.00	-	-	28.00	29.00	-	29.00	28.00
Employees, agriculture, female (% economically active population)	F	-	-	31.26	29.93	-	-	24.90	21.60	51.00	44.55	40.85
Employees, agriculture, male (% economically active population)	M	-	-	53.32	49.23	-	-	24.65	21.87	44.20	38.85	34.15
Ratio of female to male employees, agriculture (% economically active population)	G	-	-	-	-	-	-	1.01	0.99	1.15	1.15	1.20
Employees, industry, female (% economically active population)	F	-	-	13.42	12.80	-	-	20.95	20.67	17.50	24.00	26.45
Employees, industry, male (% economically active population)	M	-	-	16.96	18.40	-	-	40.90	41.03	18.90	17.90	21.25
Ratio of female to male employees, industry (% economically active population)	G	-	-	-	-	-	-	0.51	0.50	0.93	1.34	1.24
Employees, services, female (% economically active population)	F	-	-	55.28	57.23	-	-	54.20	57.70	27.60	29.25	30.80
Employees, services, male (% economically active population)	M	-	-	29.62	32.33	-	-	34.80	37.07	29.90	38.45	38.65
Ratio of female to male employees, services (% economically active population)	G	-	-	1.87	1.77	-	-	1.56	1.56	0.92	0.76	0.80
Safe water (% of population with access)	N	-	68.70	81.35	83.00	-	81.80	-	-	-	37.00	46.00
Safe water, rural (% of rural population with access)	N	-	67.70	77.00	81.00	-	73.00	-	-	-	76.00	43.00
Sanitation (% of population with access)	N	-	63.35	77.00	77.00	-	-	100.00	-	-	52.00	-
Illiteracy rate, adult female (% of females 15+)	F	10.83	9.10	7.32	5.83	0.95	0.64	0.42	0.33	19.05	16.72	12.38
Illiteracy rate, adult male (% of males 15+)	M	9.10	7.78	6.44	5.27	0.55	0.42	0.32	0.30	8.50	7.66	6.10
Illiteracy rate, ratio female to male (age 15+)	G	1.19	1.17	1.14	1.10	1.73	1.52	1.31	1.08	2.24	2.18	2.03
Rural roads per capita (km)	N	-	-	-	-	-	-	-	-	-	-	-
<b>Institutional</b>												
Signed CEDAW (N, Y, Y w/res)				Yes	Yes			Yes	Yes			Yes
National machinery to implement policy				Yes	Yes			Yes	Yes			Yes

Note: F = female; M = male; G = gender, N = neutral; PPP = purchasing power parity. All data in each period is an average of the data available for those years.

## ANNEX C: PROJECTS REVIEWED FOR PHASE II EVALUATION

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Bangladesh	Agriculture	BWDB Systems Rehabilitation	Investment	2	1
Bangladesh	Agriculture	Tubewell and Low-Lift Pump	Investment	2	1
Bangladesh	Agriculture	Fourth Flood Control and Drainage	Investment	N/R	0
Bangladesh	Agriculture	Second Small Scale Flood Control	Investment	0	0
Bangladesh	Agriculture	Agricultural Support Services	Investment	2	2
Bangladesh	Agriculture	Third Fisheries	Investment	2	2
Bangladesh	Agriculture	National Minor Irrigation Development	Investment	2	1
Bangladesh	Economic Policy	Sixth Technical Assistance	Investment	0	0
Bangladesh	Education	General Education	Investment	2	3
Bangladesh	Electric Power and Other Energy	Industrial Energy Efficiency Project	Investment	0	0
Bangladesh	Electric Power and Other Energy	Power Distribution (16 Towns)	Investment	0	1
Bangladesh	Electric Power and Other Energy	Third Rural Electrification	Investment	1	1
Bangladesh	Finance	Private Sector Industrial Credit	Investment	0	0
Bangladesh	Oil and Gas	Liquefied Petroleum Gas Transport	Investment	2	2
Bangladesh	Population, Health and Nutrition	Fourth Population and Health	Investment	2	3
Bangladesh	Transportation	Jamuna Bridge	Investment	0	0
Bangladesh	Transportation	Road Rehabilitation and Maintenance	Investment	N/R	0
Bangladesh	Transportation	Rural Roads and Markets Improvement	Investment	1	1
Bangladesh	Transportation	Third Flood Rehabilitation (Emergency)	Investment	0	0
Bangladesh	Urban Development	Urban Development	Investment	0	0
Bangladesh	Industry	Jute Sector Adjustment	Adjustment	0	0
Bangladesh	Multisector	Public Resource Management	Adjustment	2	1
Bangladesh	Multisector	Second Industrial Sector Credit	Adjustment	0	0
Côte d'Ivoire	Agriculture	Forestry Sector	Investment	0	0
Côte d'Ivoire	Agriculture	Women In Development	Investment	2	3
Côte d'Ivoire	Agriculture	National Agricultural Services	Investment	2	2
Côte d'Ivoire	Education	Human Resources Management	Investment	2	1
Côte d'Ivoire	Environment	Abidjan Environment Protection	Investment	0	0
Côte d'Ivoire	Private Sector Development	Privatization Support	Investment	0	0
Côte d'Ivoire	Urban Development	Municipal Development	Investment	2	1
Côte d'Ivoire	Education	Human Resources Development	Adjustment	2	0

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Côte d'Ivoire	Multisector	Competitiveness and Regulatory Reform	Adjustment	0	0
Côte d'Ivoire	Public Sector Management	Private Sector Development	Adjustment	0	0
Côte d'Ivoire	Agriculture	Agricultural Sector Adjustment	Adjustment	0	0
Côte d'Ivoire	Multisector	Economic Recovery	Adjustment	N/R	0
The Gambia	Agriculture	Agricultural Services	Investment	2	2
The Gambia	Education	Second Education Sector	Investment	2	3
The Gambia	Industry	Enterprise Development	Investment	2	2
The Gambia	Population, Health and Nutrition	National Health Development	Investment	N/R	2
The Gambia	Social Sector	Public Works and Capacity Building	Investment	2	1
The Gambia	Social Sector	Women in Development	Investment	2	3
The Gambia	Water Supply and Sanitation	Water and Electricity	Investment	N/R	0
Haiti	Agriculture	Forestry and Environmental Protection	Investment	2	0
Haiti	Education	Fifth Education	Investment	1	1
Haiti	Electric Power and Other Energy	Fifth Power Project	Investment	0	0
Haiti	Multisector	Emergency Economic Recovery	Investment	0	0
Haiti	Private Sector Development	Industrial Restructuring and Development	Investment	0	0
Haiti	Social Sector	Economic and Social Fund	Investment	2	2
Haiti	Social Sector	Employment Generation	Investment	2	1
Haiti	Transportation	Seventh Transport	Investment	N/R	0
Haiti	Water Supply and Sanitation	Port-Au-Prince Water Supply	Investment	0	0
Kyrgyz Rep.	Agriculture	Rural Finance	Investment	0	0
Kyrgyz Rep.	Agriculture	Sheep and Wool Improvement	Investment	0	0
Kyrgyz Rep.	Electric Power and Other Energy	Power and Distribution Heat	Investment	0	0
Kyrgyz Rep.	Health	Health	Investment	1	2
Kyrgyz Rep.	Social Sector	Social Safety Net	Investment	1	1
Kyrgyz Rep.	Telecommunications	Telecommunications	Investment	0	0
Kyrgyz Rep.	Agriculture	Agricultural Private and Enterprise Adjustment Credit	Adjustment	0	0
Kyrgyz Rep.	Finance	Financial Sector Adjustment Credit	Adjustment	0	0
Kyrgyz Rep.	Multisector	Rehabilitation	Adjustment	0	0
Kyrgyz Rep.	Public Sector Management	Privatization and Enterprise	Adjustment	0	0
Kyrgyz Rep.	Public Sector Management	Public Sector Resource Management Adjustment	Adjustment	0	0
Kyrgyz Rep.	Social Sector	Social Sector Adjustment	Adjustment	1	1
Philippines	Agriculture	Rural Finance	Investment	0	0
Philippines	Agriculture	Small Coconut Farms Development	Investment	0	0
Philippines	Agriculture	Second Rural Finance	Investment	2	1
Philippines	Agriculture	Second Communal Irrigation Development	Investment	1	1

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Philippines	Education	Second Vocational Training	Investment	2	2
Philippines	Education	Second Elementary Education	Investment	1	1
Philippines	Education	Engineering and Science Education	Investment	0	1
Philippines	Electric Power and Other Energy	Energy Sector	Investment	0	0
Philippines	Electric Power and Other Energy	Bacon-Manito Geothermal Power	Investment	0	0
Philippines	Electric Power and Other Energy	Manila Power Distribution	Investment	0	0
Philippines	Electric Power and Other Energy	Leyte-Cebu Geothermal	Investment	0	0
Philippines	Electric Power and Other Energy	Rural Electrification	Investment	0	0
Philippines	Electric Power and Other Energy	Power Transmission and Rehabilitation	Investment	0	0
Philippines	Finance	Industrial Investment Credit Project	Investment	0	0
Philippines	Finance	Cottage Enterprise Finance	Investment	2	2
Philippines	Industry	Fourth Small and Medium Industrial Development	Investment	0	0
Philippines	Industry	Industrial Restructuring	Investment	0	0
Philippines	Multisector	Earthquake Reconstruction	Investment	0	0
Philippines	Population, Health and Nutrition	Health Development	Investment	2	2
Philippines	Public Sector Management	Tax Computerization	Investment	0	0
Philippines	Telecommunications	Telephone System Expansion	Investment	0	0
Philippines	Transportation	Second Rural Roads Improvement	Investment	N/R	0
Philippines	Transportation	Subic Bay Freeport	Investment	0	0
Philippines	Urban Development	Second Municipal Development	Investment	0	0
Philippines	Water Supply and Sanitation	Water Supply, Sewerage and Sanitation	Investment	2	1
Philippines	Water Supply and Sanitation	Angat Water Supply Optimization	Investment	0	0
Philippines	Agriculture	Environment and Natural Resources Management	Adjustment	1	1
Philippines	Multisector	Economic Integration	Adjustment	1	1
Poland	Agriculture	Agricultural Development	Investment	0	0
Poland	Agriculture	Agroindustries Export Development	Investment	0	0
Poland	Agriculture	Forest Development Support	Investment	0	0
Poland	Electric Power and Other Energy	Heat Supply Restructuring	Investment	0	0
Poland	Environment	Environment Management	Investment	0	0
Poland	Finance	Industrial Export Development	Investment	0	0
Poland	Oil and Gas	Energy Resource Development	Investment	0	0
Poland	Public Sector Management	Private Enterprise Development	Investment	0	0
Poland	Social Sector	Employment Promotion	Investment	2	1
Poland	Telecommunications	Telecommunications	Investment	0	0

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Poland	Transportation	First Transport	Investment	0	0
Poland	Agriculture	Agricultural Sector Adjustment	Adjustment	0	0
Poland	Finance	Financial Institution Development	Adjustment	0	0
Poland	Multisector	EFSAL	Adjustment	0	0
Poland	Multisector	Debt and Debt Service Reduction	Adjustment	0	0
Sri Lanka	Agriculture	Agricultural Research	Investment	N/R	0
Sri Lanka	Agriculture	Second Smallholder Rubber Rehabilitation	Investment	1	1
Sri Lanka	Agriculture	Forest Sector Development	Investment	0	0
Sri Lanka	Agriculture	National Irrigation Rehab	Investment	0	1
Sri Lanka	Agriculture	Agricultural Extension 2	Investment	2	1
Sri Lanka	Education	Vocational Training 2	Investment	N/R	0
Sri Lanka	Education	General Education	Investment	1	1
Sri Lanka	Electric Power and Other Energy	Distribution and Transmission	Investment	0	0
Sri Lanka	Electric Power and Other Energy	Power Distribution and Transmission 2	Investment	1	0
Sri Lanka	Finance	Industrial Development 3	Investment	0	0
Sri Lanka	Finance	Private Financial Development	Investment	0	0
Sri Lanka	Population, Health and Nutrition	Health and Family Planning	Investment	2	2
Sri Lanka	Public Sector Management	Small and Medium Industries 4	Investment	1	1
Sri Lanka	Social Sector	Poverty Alleviation	Investment	2	3
Sri Lanka	Telecommunications	Telecommunications 2	Investment	0	0
Sri Lanka	Transportation	Roads 3	Investment	0	0
Sri Lanka	Transportation	Colombo Urban Transport	Investment	0	0
Sri Lanka	Urban Development	Municipal Management	Investment	N/R	0
Sri Lanka	Water Supply and Sanitation	Water Supply and Sanitation Rehabilitation	Investment	N/R	0
Sri Lanka	Water Supply and Sanitation	Community Water Supply and Sanitation	Investment	2	3
Sri Lanka	Multisector	Economic Restructuring	Adjustment	2	1
Sri Lanka	Public Sector Management	Public Manufacturing Enterprise Adjustment	Adjustment	1	0
Vietnam	Agriculture	Agricultural Rehabilitation	Investment	0	0
Vietnam	Agriculture	Rural Finance (ended Sept 2001)	Investment	0	2
Vietnam	Electric Power and Other Energy	Power Development	Investment	1	0
Vietnam	Education	Primary Education (ended June 2002)	Investment	0	2
Vietnam	Energy	Power Sector Rehabilitation and Expansion	Investment	0	0
Vietnam	Finance	Banking System Modernization	Investment	0	0

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Vietnam	Health	National Health Support (ended September 2003)	Investment	2	3
Vietnam	Health	Population and Family Health (ended June 2003)	Investment	2	3
Vietnam	Multisector	Structural Adjustment	Adjustment	0	0
Vietnam	Finance	Debt and Debt Service Reduction	Adjustment	0	0
Yemen, Rep	Agriculture	South Regional Agricultural Development	Investment	N/R	3
Yemen, Rep	Agriculture	Northern Regional Agricultural Development	Investment	2	2
Yemen, Rep	Agriculture	Tihama Regional Agricultural Development 5	Investment	N/R	2
Yemen, Rep	Agriculture	Eastern Region Agricultural Development	Investment	2	1
Yemen, Rep	Agriculture	Wadi Hadramawt Agricultural Development 3	Investment	0	1
Yemen, Rep	Agriculture	Fisheries Development 4	Investment	2	3
Yemen, Rep	Infrastructure and Urban Development	Emergency Flood Reconstruction	Investment	0	0
Yemen, Rep	Education	Teacher Training	Investment	N/R	3
Yemen, Rep	Electric Power and Other Energy	Power 3	Investment	0	0
Yemen, Rep	Population, Health and Nutrition	Health Sector Development	Investment	2	2
Yemen, Rep	Social Protection	Emergency Recovery	Investment	2	1
Yemen, Rep	Population, Health and Nutrition	Health Development 2	Investment	2	2
Yemen, Rep	Urban Development	Taiz Flood Disaster Prevention	Investment	0	0
Yemen, Rep	Water Supply and Sanitation	Greater Aden Water Supply 2	Investment	N/R	0
Yemen, Rep	Water Supply and Sanitation	Tarim Water Supply	Investment	0	0
Yemen, Rep	Water Supply and Sanitation	Al Mukalla Water Supply	Investment	0	1
Yemen, Rep	Multisector	Economic Recovery	Adjustment	0	0
Zambia	Agriculture	Agricultural Research and Extension	Investment	N/R	1
Zambia	Agriculture	Coffee 2	Investment	N/R	1
Zambia	Agriculture	Agricultural Marketing and Processing	Investment	2	2
Zambia	Education	Education Rehabilitation	Investment	2	3
Zambia	Mining	Mining Technical Assistance	Investment	0	0
Zambia	Public Sector Management	Technical Assistance 2	Investment	N/R	0
Zambia	Public Sector Management	Privatization and Industrial Reform TA (PIRC)	Investment	0	0
Zambia	Social Sector	Social Recovery	Investment	2	2
Zambia	Transportation	Transport Engineering and Technical Assistance (TETAP)	Investment	0	0
Zambia	Finance	Privatization and Industrial Reform 2	Adjustment	0	0

Country	Sector	Project description	Lending instrument type	WID rating <sup>1</sup>	OED's rating of SAR
Zambia	Industry	Privatization and Industrial Reform	Adjustment	2	1
Zambia	Multisector	Economic and Social Adjustment	Adjustment	2	1
Zambia	Multisector	Economic and Social Adjustment 2	Adjustment	0	0
Zambia	Public Sector Management	Economic Recovery and Investment	Adjustment	0	0
180 projects total					

*Note:* Starting in 1988, a systematic Women in Development (WID) rating system was instituted for all World Bank projects. The rating system is based on appraisal documents, and the rating process is carried out and maintained by the Poverty Reduction and Economic Management (PREM) network. Three possible ratings exist under this system:

0 = projects with no attention to WID/gender

1 = projects with some discussion of WID/gender issues but with no specific action to address them

2 = projects with concrete, specific activities addressing WID/gender-related issues

N/R = not rated.

OED's evaluation of project appraisal documents used a rating system that ranges from 0 to 3. The rating is the average of the ratings of three questions: (a) Does the appraisal document display an understanding of gender issues/disparities? (b) Does the appraisal document include specific interventions or components to assist women? (c) Does the appraisal document display an understanding of how the project will impact women? Answers to these questions were put into the following ratings:

0 = no reference

1 = poor

2 = satisfactory

3 = highly satisfactory.

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## ANNEX D: RESULTS OF STAFF SURVEY

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The Operations Evaluation Department (OED) administered, via e-mail, a survey to non-administrative Bank staff, including field personnel, in December 2000.<sup>1</sup> OED received 391 completed surveys. Of the respondents, 40 percent were women. This response rate is slightly higher than the overall percentage of female high-level staff members in the Bank. According to World Bank December figures, women occupy 33 percent of positions with a grade of F or higher. A summary of the responses follows:

***“Are you aware that the Bank has a gender policy?”***

Ninety-two percent of respondents were aware that the Bank has a policy on gender. There were no statistically significant differences between men and women regarding their awareness of a gender policy. Years in the Bank is positively related to awareness, meaning that the longer a staff member has worked in the Bank, the more likely he or she is to be aware that the Bank has a policy on gender. Task team leaders, as well as managers, are also more likely than other staff members to be aware of a Bank policy on gender.

***“Have you heard of OP 4.20?”***

Seventy-two percent responded *yes*. Here, again, there were no statistically significant differences between men and women. Although task team leaders are more likely than other staff members to have heard of OP 4.20, managers are not.

***“Have you read OP 4.20?”***

Forty-two percent answered *yes*. Again, there were no differences based on gender. Interestingly, years in the Bank is also not a predictor

of whether staff members have read OP 4.20. Although managers were more likely than other staff members to have read the policy, task team leaders are not.

***“Do you address gender/WID issues in your operational work?”***

Fifty-two percent answered *yes*, while about one third (31 percent) answered *sometimes*. One can deduce from this that some staff members who address gender/WID issues in their operational work do so having never read either OP 4.20 or OM S2.12, but having only heard about them. Gender of the respondents, as in all of the previous questions, was not related to the answers. Years in Bank, task team leaders, and managers were all positively related to addressing gender/WID issues in work.

***“If you do not integrate gender considerations in your work, please explain why not.”***

“Lack of resources” and “lack of tools” made up 56 percent of responses. Nineteen percent answered, “gender considerations are not relevant because a well-designed project will take care of these issues.” Thirteen percent answered, “lack of time.” Ten percent were not aware of the policy. And only three people (2 percent) answered, “this is a feminist cause not related to development effectiveness.”

***“What additional assistance would you require from the Bank to improve your work in addressing gender issues?”***

Fifty-two percent answered, “additional resources/time.” “Clearer guidelines” and “training” both received 9 percent of responses, while 30 percent answered “all of the above.”

Finally we asked respondents to choose from among the following objectives, indicating up to three which they believe to be relevant for poverty reduction. The results are:

The survey also allowed for written comments from respondents. Many people took the time to do so. The box below summarizes the main points of these comments.

**Which of the following objectives are relevant for effective poverty reduction?**

Objectives	Frequency	Percent
• Improving education for girls	366	94
• Women’s reproductive health	198	51
• Ensuring that poor women have access to financial services	193	49
• Addressing relationship between gender and economic infrastructure	77	20
• Violence against women	74	19
• Gender and land ownership	72	18
• Ensuring that poor women farmers have adequate information and access to agricultural inputs	65	17
• Eliminating gender stereotyping in science and technology	34	9
• Identifying and addressing gender issues in private sector	28	7

**Summary of Staff Survey Comments**

- **To hold senior management accountable for progress on gender with monitoring indicators. Many managers are not convinced this is an important issue. Those that do a good job on gender should be rewarded.**
- **To not force the gender issue in every sector area, which would lead to a fragmentation of the Bank’s work and loss of focus. Forcing the gender issue may buy votes in some political circles but will not improve the effectiveness of the Bank’s projects.**
- **To recognize that gender is not relevant in some sectors, as in the case of energy.**
- **To provide staff with resources to implement gender-sensitive project designs with gender monitoring.**
- **To provide gender training for Bank staff and clients.**

**Staff need a model, a production function, that shows the inputs needed to reduce gender-based poverty and what is the relative contribution of each input to the desired outcome.**

- **To stress the message that the issue of gender is simple (in an operational sense), and dealing with it is the right thing to do.**
- **To promote gender in local languages.**
- **To not make gender mandatory, as with environment: it creates resentment by staff. It leads to sterile filling-in of boxes in standard documents and has very little impact.**
- **To include men gender and development (that is, educational achievement of boys; violence by men against men; poor men and access to financial services; male alcoholism, etc.).**

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## ANNEX E: NATIONAL WID POLICIES AND ACTION PLANS IN 12 COUNTRIES

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This annex summarizes the WID/gender policies and action plans of the 12 countries in the evaluation. Each country, to differing degrees, provides an entry point for addressing gender/WID issues.

### **Bangladesh**

**Bangladesh** has had a policy for the advancement of women since 1976. The Ministry of Women and Children Affairs serves as the focal point in the national machinery for the advancement of women's issues. Its role is to facilitate government-wide mainstreaming of a gender equality perspective in all policy areas. It advocates, coordinates, communicates, and monitors implementation of the National Action Plan (NAP). The principal goals of the NAP are: to remove legal, economic, political or cultural barriers; to raise public awareness about women's differential needs; to improve women's development; and to provide full equality of opportunity.

### **Côte d'Ivoire**

In **Côte d'Ivoire**, the Ministry for the Advancement of Women was mandated with the responsibility to provide outreach services to women in rural areas. Côte d'Ivoire has seen tumultuous events of late, including a coup and cancelled elections in December 2000. Côte D'Ivoire has no national population plan, and no information is available of any government National Policy for women. However, it appears that the Ministry for the Advancement of Women has been changed to the Ministry of Family, Women and Children, now headed by Henriette Lagou.

### **Ecuador**

During the last decade, **Ecuador** has witnessed a major advance in institutional and legal reforms related to gender. The first National Office for Women was established in 1970 but it was only during the 1980s that this office evolved into an independent body. In October 1997, the government created the National Council for Women (CONAMU) and placed it directly under the responsibility of the presidency. The objective of CONAMU has been to institutionalize public sector policies for women's development and gender equity and to promote women's participation in the development process. CONAMU has a strong relationship with Ecuadoran civil society. Under its current structure, CONAMU enjoys a certain level of budgetary and administrative autonomy. One of CONAMU's main achievements is SIMUJER, a gender-disaggregated database, which compiles statistics from numerous sources in the areas of demographics, health, education, violence, political representation, and others. This database is the first of its kind in the region.<sup>1</sup>

### **The Gambia**

In 1980, **The Gambia** government established the National Women's Council and the Women's Bureau. The goals of these institutions were to address women's issues. Their efforts led to the adoption in 1987 of a two-pronged WID strategy (1) to improve women's economic status, and (2) to increase women's access to basic social services.

### Haiti

In 1994, the Haitian government established a Ministry of Women's Affairs to promote the full participation of women in the development process and to ensure the integration of gender issues into all government plans and policies. The priority areas for enlisting a more active participation of women have been identified in a five-year plan called "Offensive 2001." These include (i) revision of gender-related discriminatory laws and the enactment of legal provisions to protect women against all forms of violence and abuse; (ii) promotion of a more gender-balanced partnership at all levels of decision-making; (iii) eradication of the burden of poverty on women by providing them access to productive activities and resources; and (iv) promotion of public campaigns to raise awareness on the condition of women.

### Kyrgyz Republic

The president of Kyrgyz Republic declared 1996 to be "the Year of the Woman" and initiated a national program, AYALZAT, to address the negative aspects of the economic transition for women. AYALZAT's objectives are to (i) promote equal rights between men and women; (ii) address the high social costs of transition on women; (iii) provide women with equal access to development opportunities within the emerging market economy; and (iv) provide women's full and active participation in political and social life. The president appointed a special State Committee on Family and Women under his office to cooperate with the Deputy Prime Minister, who is responsible for social policy. The AYALZAT committee helps to coordinate line ministries, local governments, the nongovernmental sector, and donors to oversee the integration of women's concerns throughout their programs and projects and to develop implementation plans.<sup>2</sup>

### Philippines

The Philippines has a clear gender equality policy, an established machinery for supporting its implementation, and a government regula-

tion that requires government agencies to allocate at least 5 percent of their budget for gender-mainstreaming activities. The National Commission on the Role of Filipino Women is the agency in charge of monitoring the implementation of gender policy by government agencies. It ensures the gender responsiveness of national development plans; coordinates the preparation, assessment, and updating of the National Plan for Women; ensures the implementation of the Plan at all levels; undertakes advocacy to promote economic, social, and political empowerment of women; and provides technical assistance in the setting-up and strengthening of mechanisms on gender mainstreaming. Furthermore, it can issue orders, circulars, and guidelines. It is also in charge of coordinating the various organizations involved in women's affairs.

### Poland

Poland has no official WID or gender policy. However it had, until 1997, a national institution in charge of advancing women's issues. The Government Plenipotentiary for Women and Family was in charge of analyzing women's social situation; supporting women's organizations; cooperating with international organizations; and securing the execution of international obligations as written in ratified conventions and documents. In 1997, the institution was renamed the Plenipotentiary for Family Affairs. Its mandate does not include working for the advancement of women, and instead it advises government mainly on matters relating to families and children. The only group working on behalf of women's equality in the Sejm (House of Representatives) is the Parliamentary Group of Women, a voluntary caucus of Parliamentary members.

### Sri Lanka

In Sri Lanka, a state ministry for women's affairs was established in 1983. Provincial ministries were consequently set up. In the early 1990s, a Women's Charter ensured state commitment to "the full development and advancement of women . . . on a basis of

equality with men.” A National Committee on Women was set up to monitor progress with regard to implementation of the Women’s Charter, to receive complaints of gender discrimination and other issues and problems of women, and to help formulate strategies to solve them. More recently the Ministry released a National Action Plan for Women that focuses on problems and issues of critical and specific concern to women in the country and sets out strategies and activities for resolving them.

### **Vietnam**

In **Vietnam**, the National Committee for the Advancement of Women (NCAW) was established in 1993. The NCAW is responsible for recommending to the government ways and means of implementing policies related to women, interagency coordination, and cooperation with the UN and other international organizations. Vietnam’s National Plan of Action for the Advancement of Women has 11 specific objectives, including: increasing women’s income and improving women’s health services, education, and training.

### **Republic of Yemen**

Although the **Republic of Yemen’s** constitution declares equal rights and obligations for men and women, and makes discrimination on the basis of sex illegal, the government’s

capacity to enforce such laws is weak, mostly due to inadequacy of the administrative apparatus. New laws introduced since Yemeni unification provide women more security rights; yet, without effective enforcement, these are virtually ineffectual. In 1997, the government adopted the Yemeni Women’s National Strategy. Among the institutions established to work on women’s issues is the Women National Committee. Its duties include: cooperating with local, regional, and international organizations involved in women’s projects; conducting studies related to women; contributing to women’s legal awareness; and holding workshops and conferences. Its effectiveness is hampered, however, by lack of adequate funding; absence of coordination at a national level; unavailability of data disaggregated by gender; and ambiguity of its goals.

### **Zambia**

In **Zambia**, the responsibility to coordinate and monitor WID/gender policy implementation is left to the Gender and Development Department within the President’s Cabinet. With support from NORAD and other donors, the government adopted a Gender Policy in 1999, which is unique for its conceptual clarity, and goes beyond the Beijing Platform for Action in focusing on the welfare of both men and women.



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## ANNEX F: GENDER AND ADJUSTMENT IN 10 COUNTRIES

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### Summary of Evaluation

Adjustment programs may affect poor women and men differently. In countries with high levels of gender disparity, women are not able to access the benefits and opportunities of economic adjustment and sometimes bear a disproportionate share of the cost. There is no consensus among development practitioners on whether it is possible to forecast the gender-disaggregated impact of individual adjustment programs, given that the impact is dependent on a number of other extraneous variables in the country. Furthermore, neither OP 4.20 nor the Operational Memorandum on Adjustment Programs requires that individual programs take gender considerations into account.

OED, therefore, mainly asked the following questions:

- Based on a desk review, to what extent have the results of adjustment programs been adverse for women?
- Did the Bank make reasonable attempts to monitor and respond to the gender-differentiated results of its adjustment assistance during transition in a timely manner?
- Did the Bank integrate gender considerations into a social safety net or in other projects that accompanied adjustment programs to cushion their initial costs?

This evaluation reviewed 51 adjustment operations that were approved during or after fiscal 1988, as well as parallel support to social protection programs from 10 of the evaluation countries were reviewed.<sup>1</sup> The analysis reviewed project documents, analyti-

cal work, and country assistance strategies. The evaluation concludes that the Bank did not support effective monitoring systems that would have facilitated the identification of any adverse impact on women/gender, and permitted appropriate responses in real time. Bank assistance was also not effective in fully taking into account gender considerations while preparing safety nets or other social protection measures.

### Results of Overall Adjustment Programs

Fifty-one adjustment operations that were approved in or after fiscal 1988 were reviewed in this study. Most adjustment operations in the sample are themselves gender-blind. Only 10 mention gender or women's issues. Out of the five adjustment programs in the sample that affected social sectors directly, only two refer to women.<sup>2</sup> One of five agricultural adjustment operations states specifically that women will benefit.<sup>3</sup> There are similar specific references to women's issues in appraisal documents of adjustment operations in Industry, Public Sector Management, Water Supply and Sanitation, and Multisectoral Projects, but these do not go beyond an identification of gender disparities in selected indicators or assertions that women would be beneficiaries from the operation. None of the 51 projects included a meaningful analysis of gender issues.

Existing evidence reflects that some adjustment programs supported by Bank loans had adverse outcomes for the poor in general.<sup>4</sup> For example, in the Kyrgyz Republic, Zambia, Côte d'Ivoire, Ecuador, and the Republic of Yemen, growth rates declined/stagnated and/or poverty

increased in the 1990s.<sup>5</sup> On the other hand, in Poland and Vietnam, the adjustment measures achieved relative success in terms of growth. However, it is difficult to assess the gender-differentiated results of these programs. The evaluation draws on a body of evidence both internal and external to the Bank to make limited judgments based on outcomes and trends in key indicators of well-being. While these trends are not meant to indicate causality, they describe how gender disparities shifted during the adjustment period.

In Poland and Vietnam, given the general success of the transition measures and the low degree of existing gender disparities, it is likely that men and women benefited to a similar extent from the adjustment programs. In Vietnam, women, especially young, single women, had new opportunities to earn wage incomes during the Doi Moi reforms as export growth sectors—particularly textiles and shoes—attracted large numbers of women from rural areas. However, even in these countries, certain outcomes, such as higher childcare costs in Poland and rising costs of services and reduced provision of state-run creche facilities that accompanied the transition in Vietnam, placed more demands on women’s time for childcare and care of the elderly. In the Republic of Yemen, Bangladesh, the Philippines, and Sri Lanka, adverse effects on women are not clearly discernible. In the Kyrgyz Republic, Zambia, Côte d’Ivoire, and Ecuador, the results of the adjustment regime for women is likely to have been negative in several sectors.

In Zambia, for example, in-country consultations suggest that rising costs of education and commercialization of agriculture were particularly detrimental for females. Though both men and women were affected during the transition in the Kyrgyz Republic, the deteriorating education and health-care sectors have reduced employment possibilities for women in sectors where they once dominated. Reduced social assistance for children and the elderly has intensified domestic work burdens. In Côte d’Ivoire, microeconomic evidence suggests that public sector downsizing may have affected women disproportionately, as

there was less wage discrimination in this sector. In Ecuador, medical care was often deferred during developments of the 1990s, and the percentage of births attended by medical personnel declined to 64 percent in 1998, from 84 percent in 1987.

### **Monitoring of Gender-Disaggregated Impact**

Given the difficulty in anticipating all possible gender-differentiated outcomes of wide-ranging macroeconomic policies, the evaluation also assessed whether the Bank had instituted effective monitoring systems that would have permitted the Bank to track and understand any adverse impact on women, and respond in real time with appropriate measures.

Only one of the 51 adjustment operations monitors gender issues within its structure, and none provide gender-disaggregated monitoring indicators.<sup>6</sup> Most of the social-protection measures were not monitored for outcomes on men and women separately either, and are broadly poverty-focused. Bank studies for the Kyrgyz Republic, Zambia, and Poland show some evidence of monitoring outcomes for men and women at a macroeconomic level. The Bank’s 1994 Poverty Assessment for Poland has a whole chapter devoted to women’s welfare during the transition. There is evidence of a slight upturn in maternal mortality rates during the transition in the Kyrgyz Republic, which is recognized by the World Bank—but there are no other instances of monitoring. Overall, the monitoring of gender disparities during transition is unsatisfactory (see table F.1).

### **Integration of Gender Issues into Accompanying Operations**

Table F.1 indicates that there were accompanying safety net or relevant operations in all countries, but in general, these did not attempt to mitigate adverse impact on women specifically. Some examples are provided below.

In Zambia and Côte d’Ivoire, given unfavorable poverty outcomes in the 1990s, severe gender disparities, and the importance of the

adjustment program, greater attention to gender in the context of adjustment might have been warranted. In Zambia, the World Bank conducted two Social Recovery Projects (fiscal 1991 and fiscal 1995). While there is some analysis of gender disparities, the initial design of the operations did not include any specific measures to ensure that men and women would benefit equitably.<sup>7</sup> For example, the projects included provision of temporary employment from community subprojects, from which mainly men benefited. On the other hand, communities needed to contribute free labor to the subprojects, which was provided mostly by women. In Côte d'Ivoire, specific social protection measures included the Labor Training Support Project (FY94) that was part of a Vocational Development Training Fund program. The Labor Training Support Project included training and apprenticeship measures for informal sector workers. This project envisaged women as a primary group of beneficiaries, as they were concentrated in the informal sector, which is the target for the project, but there was no clear action to ensure that this happened.

Evidence suggests that men and women benefited similarly from adjustment programs in Vietnam and Poland. Both countries are characterized by the absence of significant gender disparities, and had large-scale adjustment programs in the 1990s, which saw impressive growth and declining poverty. In Vietnam, one of the key elements of its country-assistance strategy was to protect the poor from the adverse impact of the adjustment. While there were a number of investment projects in this regard, none of them took into account gender considerations in design, even though LSMS Surveys, which were conducted with Bank assistance, provided the information base. In Poland, much of the social protection was gender-blind as well. Only the Employment Promotion and Services Project (FY91) that sought to provide support to mass layoffs associated with adjustment was based on some analysis of gender issues on the labor market and recognized women as a vulnerable group. In neither of these countries do we see an adequate gender-sensitive strategy of social protection. However, given country conditions, this was not a major drawback of the Bank's program.

Table F.1

### Integration and Monitoring of Gender Issues during Adjustment

Country	Severity of gender disparities <sup>1</sup>	Integration of gender into social protection measures <sup>2</sup>	Monitoring of gender issues in adjustment measures <sup>3</sup>
Kyrgyz	M	N	N
Ecuador	M	M	N
Zambia	H	M	M
Bangladesh	H	M	N
Vietnam	M	M	N
Yemen	H	M	N
Philippines	M	N	N
Poland	N	M	M
Sri Lanka	M	M	N
Côte d'Ivoire	H	M	N
<b>Average</b>	<b>SU</b>	<b>M</b>	<b>N</b>

Note: All ratings are on a four-point scale, where N = negligible, M = modest, SU = substantial, and H = high.

1. This is based on a relative ranking of countries according to the U.N. Gender-Related Development Index.

2. This rating is provided by the evaluation based on an integration of gender issues into the design of social protection measures that are financed by the Bank. These measures are not only the ones classified by the Bank as 'social protection,' but also include social protection components in other Bank-supported projects of the 1990s.

3. This rating is provided by the evaluation based on monitoring of gender-disaggregated results in adjustment measures, supported by the Bank in the 1990s.



## ANNEX G: ANALYTICAL WORK 1990–2000

Country	Fiscal year	Title	Sector	
Bangladesh	90	Manufacturing public enterprise reform (Vol.1 and Vol.2)	Public Sector Management	
	90	Strategies for enhancing the role of women in economic development (Vol.1)	Economic Policy	
	90	An agenda for tax reform (Vol.1, Vol.2, and Vol.3)	Public Sector Management	
	90	Poverty and public expenditures: an evaluation of the impact of selected government programs (Vol.1)	Social Protection	
	90	Managing the adjustment process: an appraisal (Vol.1)	Economic Policy	
	91	Selected issues in foodgrain development (Vol.1)	Agriculture	
	91	Fisheries sector review (Vol.1)	Agriculture	
	91	Transport sector review (Vol.1)	Transportation	
	91	Managing public resources for higher growth (Vol.1)	Public Sector Management	
	92	Restructuring options for the jute manufacturing industry (Vol.1)	Industry	
	92	Environment strategy review (Vol.1)	Environment	
	92	Food policy review: adjusting to the green revolution (Vol.1 and Vol.2)	Agriculture	
	92	Selected issues in external competitiveness and economic efficiency (Vol. 1)	Private Sector Development	
	93	The determinants of reproductive change: population and health sector study (Vol.1)	Health, Nutrition and Population	
	93	Implementing structural reform (Vol.1)	Economic Policy	
	94	Privatization and adjustment (Vol.1)	Private Sector Development	
	94	From stabilization to growth (Vol.1)	Multisector	
	95	Recent economic developments and priority reform agenda for rapid growth (Vol.1)	Multisector	
	96	Labor market policies for higher employment (Vol.1)	Social Protection	
	96	Rural finance (Vol.1)	Finance	
	97	Public expenditure review (Vol.1)	Public Sector Management	
	97	The non-farm sector in a diversifying rural economy (Vol.1)	Agriculture	
	98	From counting the poor to making the poor count (Vol.1)	Social Protection	
	2000	Trade liberalization: its pace and impacts (Vol.1)	Multisector	
	Côte d'Ivoire	95	Private sector assessment (Vol.1)	Private Sector Development
		97	Poverty in Côte d'Ivoire: a framework for action (Vol.1)	Social Protection
	Ecuador	91	Development of manufacturing: policies, performance and outlook (Vol.1)	Industry
91		A social sector strategy for the nineties (Vol.1)	Social Protection	

Country	Fiscal year	Title	Sector
	91	Public sector finances: reforms for growth in the era of declining oil output (Vol.1)	Public Sector Management
	94	Public expenditure review: changing the role of the state (Vol.1)	Public Sector Management
	95	Judicial sector assessment (Vol.1)	Public Sector Management
	96	Poverty report (Vol.1 and Vol.2)	Social Protection
	2000	Crisis, poverty and social services (Vol.1 and Vol.2)	Social Protection
	2000	Ecuador Gender Review Issues and Recommendations (draft)	Social Protection
The Gambia	93	An assessment of poverty (Vol.1)	Social Protection
	95	Rural women in the Sahel and their access to agricultural extension—sector study: overview of five country studies (Vol.1)	Agriculture
	96	Why Gambian households underinvest in educating girls (Vol.1)	Education
Haiti	90	Updating economic note (Vol.1)	Economic Policy
	91	Agricultural sector review (Vol.1)	Agriculture
	91	Restoration of growth and development (Vol.1)	Multisector
	91	Household energy strategy	Energy
	98	Challenges of poverty reduction	Social Protection
	98	Wider Caribbean financial sector review—increasing competitiveness and financial resource management for economic growth (Vol.1)	Finance
Kyrgyz	93	Social protection in a reforming economy (Vol.1)	Social Protection
	94	External trade policy (Vol.1)	Multisector
	94	Mining sector review (Vol.1)	Mining
	94	Economic report (Vol.1)	Multisector
	95	Agricultural sector review (Vol.1 and Vol.2)	Agriculture
	95	National environmental action plan (Vol.1)	Environment
	95	Energy sector review (Vol.1)	Electric Power and Energy
	95	Poverty assessment and strategy (Vol.1)	Social Protection
	98	Agricultural policy review: strategy for rural growth and poverty alleviation (Vol.1)	Agriculture
	98	Urban transport sector review (Vol.1)	Transportation
	98	Creditworthiness for IBRD lending (Vol.1)	Finance
	99	Private sector review in the transitional era (Vol.1)	Private Sector Development
	99	Water supply and wastewater sector note (Vol.1)	Water Supply and Sanitation
	99	Update on poverty in the Kyrgyz Republic (Vol.1)	Social Protection
	2000	Fiscal sustainability study (Vol.1)	Public Sector Management
Philippines	90	Rural electrification sector study: an integrated program to revitalize the sector (Vol.1)	Electric Power and Energy
	93	Income support and the social safety net: policies for the transition (Vol.1)	Social Protection
	95	Poverty in Poland (Vol.1 and Vol. 2)	Social Protection
	95	Growth with equity policies for the 1990s (Vol.1)	Multisector
	96	Urban transport review (Vol.1)	Transportation

Country	Fiscal year	Title	Sector
	98	Country economic memorandum: reform and growth on the road to the EU (Vol.1)	Multisector
	99	Poland: strategic priorities for the transport sector (Vol.1)	Transportation
Sri Lanka	90	Nutrition review (Vol.1)	Health, Nutrition and Population
	90	Recent macro-economic developments and adjustment policies (Vol.1)	Economic Policy
	91	Transport sector memorandum (Vol.1)	Transportation
	91	Sustaining the adjustment process (Vol.1)	Economic Policy
	92	Strengthened adjustment for growth and poverty reduction (Vol.1)	Social Protection
	93	Country economic update FY93: public sector rationalization for private sector development and poverty alleviation (Vol.1)	Private Sector Development
	95	Tree crops strategy (Vol.1)	Agriculture
	95	Private sector assessment (Vol.1)	Private Sector Development
	95	Poverty assessment (Vol.1)	Social Protection
	96	Nonplantation crop sector policy alternatives (Vol.1)	Agriculture
	96	In the year 2000: an agenda for action (Vol.1)	Multisector
	97	Transport sector strategy study (Vol.1 and Vol.2)	Transportation
	98	Sri Lanka—a review of recent trends and issues (Vol.1)	Multisector
	98	Recent economic developments and prospects (Vol.1)	Economic Policy
	99	Financial sector reforms (Vol.1)	Finance
	2000	A fresh look at unemployment (Vol.1)	Multisector
	2000	Review of superannuation benefit programs (Vol.1)	Public Sector Management
2000	Recapturing missed opportunities (Vol.1)	Multisector	
Vietnam	90	Stabilization and structural reforms: an economic report (Vol.1)	Economic Policy
	91	Transforming a state owned financial system: a financial sector study of Vietnam (Vol.1)	Public Sector Management
	92	Restructuring public finance and public enterprises: an economic report (Vol.1)	Public Sector Management
	93	Population, health and nutrition sector review (Vol.1)	Health, Nutrition and Population
	93	Energy sector investment and policy review (Vol.1 and Vol.2)	Electric Power and Energy
	94	Transition to the market: an economic report (Vol.1)	Multisector
	95	Transport sector: serving an economy in transition (Vol.1)	Transportation
	95	Financial sector review: an agenda for financial sector development (Vol.1)	Finance
	95	Environmental program and policy priorities for a socialist economy in transition (Vol.1 and Vol.2)	Environment

Country	Fiscal year	Title	Sector
	95	Public sector management and private sector incentives (Vol.1)	Private Sector Development
	95	Poverty assessment and strategy (Vol.1)	Social Protection
	96	Water resources sector review (Vol.1)	Water Supply and Sanitation
	96	Economic report on industrialization and industrial policy (Vol.1)	Industry
	97	Vietnam—Education financing sector study (Vol.1)	Education
	97	Fiscal decentralization and the delivery of rural services: an economic report (Vol.1)	Public Sector Management
	98	Vietnam—Deepening reform for growth (Vol.1)	Multisector
	99	Vietnam—Moving forward: achievements and challenges in the transport sector (Vol.1)	Transportation
	99	Vietnam—Fueling Vietnam's development: new challenges for the energy sector (Vol.1 and Vol.2)	Electric Power and Energy
	99	Power trade strategy for the Greater Mekong Sub-region (Vol.1)	Electric Power and Energy
	99	Vietnam—Rising to the challenge (Vol.1)	Multisector
	2000	Vietnam—Development report 2000: attacking poverty—country economic memorandum (Vol.1)	Social Protection
Yemen, Rep.	90	Yemen Arab Republic—Energy strategy review (Vol.1)	Electric Power and Energy
	90	Yemen Arab Republic—Country economic memorandum: agenda for sustainable growth during the oil era (Vol.1 and Vol.2)	Multisector
	92	Republic of Yemen—Institutional and policy environment for industrial development (Vol.1)	Industry
	92	Republic of Yemen—Human development: societal needs and human capital response (Vol.1)	Multisector
	92	Republic of Yemen—A medium-term economic framework (Vol.1)	Economic Policy
	94	Republic of Yemen—Agriculture sector study: strategy for sustainable agricultural production (Vol.1 and Vol.2)	Agriculture
	94	Republic of Yemen—Health sector review (Vol.1)	Health, Nutrition and Population
	95	Republic of Yemen—Dimensions of economic adjustment and structural reform (Vol.1)	Economic Policy
	96	Republic of Yemen—Poverty assessment (Vol.1)	Social Protection
	97	Republic of Yemen—Public expenditure review (Vol.1)	Public Sector Management
	98	Yemen—Towards a water strategy: an agenda for action (Vol.1)	Water Supply and Sanitation
	98	Republic of Yemen—Enhancing policy options: a population sector study (Vol.1 and Vol.2)	Health, Nutrition and Population
	98	Children and women in Yemen: A situation analysis	Social Protection
	99	Republic of Yemen—Agricultural strategy note (Vol.1)	Agriculture

<b>Country</b>	<b>Fiscal year</b>	<b>Title</b>	<b>Sector</b>
Zambia	92	Agricultural sector strategy: issues and options (Vol.1)	Agriculture
	93	Financial performance of the government-owned transport sector (Vol.1)	Finance
	93	Public expenditure review (Vol.1 and Vol.2)	Public Sector Management
	94	Prospects for sustainable and equitable growth (Vol.1)	Multisector
	95	Poverty assessment (Vol.1, Vol.2, Vol.3, Vol.4, and Vol.5)	Social Protection
	97	Prospects for sustainable growth: 1995–2005 (Vol.1)	Multisector



## ANNEX H: ADJUSTMENT LOANS REVIEWED

Loan	Fiscal year	Sector	OED rating
<b>Bangladesh</b>			
Energy Sector	1989	Electric Power and Energy	0
Financial Sector Credit	1990	Finance	0
Public Resource Management	1992	Multisector	1
Industrial Sector Adjustment II	1993	Multisector	0
Jute Sector Adjustment Credit	1994	Industry	0
<b>Côte d'Ivoire</b>			
Agriculture Sector Adjustment	1990	Agriculture	0
Energy Sector Loan	1990	Electric Power and Energy	0
Water Supply Sewerage Sector Adjustment	1990	Water Supply and Sanitation	1
Financial Sector Adjustment	1992	Finance	0
Regulatory Reform	1992	Multisector	0
Human Resources Adjustment	1992	Education	1
Economic Recovery Credit	1995	Multisector	0
Agriculture Sectoral Adjustment	1996	Agriculture	0
Private Sector Development	1996	Public Sector Management	0
Debt and Debt Service Reduction	1998	Multisector	0
Transport Sector Adjustment	1998	Transportation	0
<b>Ecuador</b>			
Financial Sector Adjustment	1988	Finance	0
Debt and Debt Service Reduction	1995	Multisector	0
Structural Adjustment Loan	1995	Multisector	0
<b>Kyrgyz Republic</b>			
Rehabilitation	1993	Multisector	0
Private and Enterprise Sector Adjustment	1994	Public Sector Management	0
Agricultural Privatization and Enterprise Adjustment	1995	Agriculture	0
Financial Sector Adjustment	1996	Finance	0
Public Sector Resource Management	1997	Public Sector Management	0
Social Sector Adjustment	1999	Social Protection, etc.	0
<b>Philippines</b>			
Reform Program for Government Corporations	1988	Public Sector Management	0
Financial Sector Loan	1989	Finance	0
Debt Management Loan	1990	Multisector	0
Environment and Natural Resource Management	1991	Agriculture	1
Economic Integration	1993	Multisector	1
Banking System	1999	Finance	0
<b>Poland</b>			
Financial Institutions Development	1991	Finance	0
Structural Adjustment I	1991	Multisector	0
Agriculture Sector Adjustment	1993	Agriculture	0
Enterprise and Financial Sector Adjustment	1993	Multisector	0

<b>Loan</b>	<b>Fiscal year</b>	<b>Sector</b>	<b>OED rating</b>
Debt and Debt Service Reduction	1995	Multisector	0
Hard Coal Sector	1999	Mining	0
<b>Sri Lanka</b>			
Economic Restructuring Credit	1990	Multisector	1
Public Manufacturing Enterprise Adjustment	1991	Public Sector Management	1
<b>Vietnam</b>			
Structural Adjustment I	1995	Multisector	0
Debt Reduction	1998	Finance	0
<b>Yemen</b>			
Economic Recovery Credit	1996	Multisector	0
Financial Sector Adjustment	1998	Finance	0
Public Sector Management Adjustment	1999	Public Sector Management	0
<b>Zambia</b>			
Recovery Credit	1991	Multisector	1
Privatization/Industrial Reform	1992	Industry	1
Privatization/Industrial Reform II	1993	Finance	0
Economic and Social Adjustment	1994	Multisector	1
Economic Recovery and Investment	1996	Public Sector Management	0
Second Economic and Social Adjustment	1997	Multisector	0
Third Economic and Social Adjustment	1999	Multisector	0

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## ENDNOTES

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### Chapter 2

1. The reports of both phases (Phase I: Report no. 23035, and Phase II, Report no. 23119) are available at [www.worldbank.org/oed](http://www.worldbank.org/oed).

2. For information on OECD quintiles, see: <http://www.oecd.org/dac/Indicators/htm/slides.htm#groupings>.

3. Focus sectors were selected based on the 1994 Bank's gender strategy that was approved by the Board: education; health, nutrition and population; rural water supply and sanitation; and agriculture. To these, the evaluation added one hard sector, transport.

4. Forty-eight percent of the projects reviewed had a WID rating system of 1 or 2. In 44 percent of these projects, the ICRs considered that gender was "not (an) applicable" objective. Only 20 percent of the ICRs indicated a satisfactory or highly satisfactory analysis of the results for women.

### Chapter 3

1. World Bank lending data, FY80–99.

2. SAPs support a variety of programs, including those to stabilize inflation and international reserves, to liberalize markets, to privatize public enterprises, and to promote foreign direct investment (FDI).

3. All World Bank member economies with populations of more than 30,000. Economies are divided in income groups according to 1997 GNP per capita calculated using the World Bank Atlas method. Low income countries: US\$785 or less; lower-middle-income countries: US\$786–2,125; upper-middle-income: US\$3,126–9,635; and high income: US\$9,656 or more.

### Chapter 4

1. The ADB requires each country to prepare and update such gender assessments.

2. The overall integration of gender issues was reviewed, but only the CASs in countries where gender disparity is severe or moderate, as defined by a GDI index below 0.62, were expected to present an overall gender strategy. In the countries with less gender disparity, the integration of gender into sectoral and thematic discussions was considered adequate. Where CASs explicitly stated that gender was not an issue, the adequacy of the underlying analysis was reviewed.

3. One experienced staff member suggested to OED that when the 1994 policy was introduced, many staff members assumed that the OMS 2.20, which required project-level attention, had been retired.

4. The six sectors were: population, health and nutrition, education, agriculture, labor, and microfinance.

### Chapter 5

1. The GAD Board also identified lack of institutional accountability as a key constraint to mainstreaming gender, and most Bank staff who participated in the evaluation workshops concurred.

2. Ten environmental, social, and legal policies safeguard the interests of third parties who may be affected by Bank operations. These require approval at various stages before a credit becomes effective. Gender is a strategic policy, since it ensures that women are engaged in project or program planning and implementation. These safeguards do not explicitly

mention gender issues or women except in the policy on involuntary resettlement.

3. Although the gender discourse has filtered through to policy-making institutions, in the process actors have reinterpreted the concept of gender to suit their institutional needs. In some instances, ‘gender’ has been used to sidestep a focus on ‘women’ and on the radical policy implications of overcoming their disprivilege (Jackson and Pearson 1998, p. 2).

4. In assessing the gender impact of training in India, the solution through a gender analysis may be to provide men and women with equal access to training, but if a social analysis is conducted, the poor-scheduled-caste men are at a greater disadvantage than poor-upper-caste women, and the solutions may be different.

5. Various frameworks exist, including Harvard: the People Oriented Planning Framework; the Moser, Kabeer, Longwe, Gender Analysis Matrix; the Social Relations Approach; and the Capacities and Vulnerabilities Analysis Framework (March, Smyth, and Mukhopadhyay 1999). These frameworks have different strengths and weaknesses. They are based on principles of efficiency rather than equity or empowerment and do not challenge gender relations. Some (Harvard) only examine gender-differentiated roles, not relationships. Some do not include time as a variable or approach it in a social context, rather analyzing men and women as two homogeneous groups.

6. Other development institutions have chosen different mechanisms to pay for the administrative costs of implementing gender policy (consultants, special studies, assessments). Australia, Germany, and the Netherlands have set aside a special fund for women’s activities. The Netherlands has also set up a special budget line to fund women’s activities at home. USAID has earmarked US\$5 million annually to help meet obligations related to women (Ostergaard 1992, p. 183).

## Chapter 6

1. Results were assessed in terms of gender disparity where information was available.

2. The education project in Vietnam

included measures to remove gender bias in textbooks.

3. It will be difficult to evaluate results, however, because there are no gender-disaggregated impact indicators, unlike in Vietnam, where nine out of the 10 project indicators focused on women’s health.

4. A Zambia Social Fund Impact study (World Bank 2000f) shows that education expenditures for subproject beneficiaries were 9 percent lower than for average nonsocial fund beneficiaries. Beneficiaries in subproject areas spent 3 percent less than others in nonproject areas.

5. Agricultural Marketing and Processing Infrastructure Project FY1993.

6. Based on field assessments conducted with the International Service for National Agricultural Research (ISNAR).

7. As recently as 1998, the Bank insisted that there were no gender issues. In 1997, the ADB had published an assessment identifying gender issues.

8. For example, improved rural roads in some countries have increased the availability of public modes of transportation, making it more accessible and cheaper for the poor and providing more income opportunities for rural households. Both direct and indirect benefits are likely to affect women.

## Chapter 7

1. This is consistent with International Development Indicators, which also measure gender equality in primary and secondary enrollments as key indicators of progress toward gender equality.

2. Investment in human capital may have a beneficial impact on households but is insufficient to empower women or change gender relationships. In fact, increased human capital is not found to have a positive effect on income unless it leads to increased economic opportunities for the poor, and at low levels, this effect is negligible (Thomas and others 2000, p. 41). In addition, even with relatively higher levels of human capital, there would remain the need to reduce distortions that inhibit women’s access to labor markets or to increase their opportunities for self-employment.

3. In addition, the evaluation found that 61 percent of all projects with overall results rated ‘S’ and ‘HS’ had integrated gender issues; all projects rated HS had high levels of gender integration. Only 45 percent of projects rated unsatisfactory or highly unsatisfactory contained integrated gender considerations. The levels of gender integration were independently validated by the OED evaluation, although it relied on ICR ratings for overall results.

### Annex A

1. “Bank” includes IDA; “loans” includes IDA credits and IDA grants; “project” includes any project financed under a Bank loan, IDA credit or IDA grant, but does not include programs financed under adjustment loans. Social aspects of programs supported under Bank adjustment loans, including gender considerations, are addressed in OP/BP 8.60, Adjustment Lending (forthcoming). “Project” also includes any project supported by a Bank guarantee, but does not include loans supported by a Bank policy-based guarantee; or any project financed under a GEF grant of more than US\$1 million, but does not include GEF projects executed by organizations identified by the GEF Council as eligible to work with the GEF through expanded opportunities for project preparation and implementation (such organizations include, inter alia, Regional development banks and U.N. agencies such as FAO and UNIDO).

2. Such gender assessments may be stand-alone assessments or may be carried out as part of other Bank economic and sector work, such as poverty assessments (see OD 4.15, Poverty Reduction), country economic memoranda, public expenditure reviews, development policy reviews, poverty and social impact assessments, or institutional analyses. Alternatively, they may be assessments that have been carried out by the country or an organization other than the Bank, if the Bank finds the assessments to be satisfactory.

3. See BP 2.11, Country Assistance Strategies.

### Annex C

1. See end of Annex for explanation of WID ratings.

### Annex D

1. In order to target nonadministrative Bank staff members in each region, OED used the following Lotus Notes distribution lists: Afrlrl, Afrtll, Afrttl, Lacrmg, Fullrmt, Lcrtm, Eca 18-21 Hq, Eca Ptls, Eca Sm, Ecasd, Ecacd, Eca Rlt, Mnahl, Sasrmt, Sas Region Task Leaders, Sar Task Leaders, Sased Team Leaders, Sasen Team Leaders, Saseg Team Leaders, Sasfp Team Leaders, Sashp Team Leaders, Sasin Team Leaders, Saspr Team Leaders, Sasrd Team Leaders, Sassd Team Leaders, Eapregionhlfield, Eaccfhl, Eapregionhl, Eapregionhlhq, Eacifhl, Eackfhl, Eacpfhl, Eactfhl, Eacvfhl.

### Annex E

1. World Bank 2000f, p. 9.  
2. Bauer, Green, and Kuehnast 1997 pp. 74–75.

### Annex F

1. The Gambia and Haiti are excluded since they did not have a Bank adjustment operation that closed between FY95 and FY00, which is the criterion used in this evaluation.

2. These are the Zambia Economic and Social Adjustment Credit (FY94) and the Côte d’Ivoire Human Resources Adjustment (FY92). However, this reference is not always based on sound analysis and does not lead to specific actions. For example, the Zambia operation merely asserts that the changes brought about will benefit women relatively more because it will reverse certain discriminatory land-tenure practices.

3. This is the Philippines Environment and Natural Resource Management (FY91). At the design stage, the project was expected to benefit women through developing rural infrastructure.

4. This information is obtained from selected Poverty Assessments and background data in Country Assistance Strategy documents. Data from WDI indicators were also examined to confirm this.

5. This is based on evidence in Bank documents and data on per capita incomes.

6. This is the Zambia Economic and Social Adjustment Credit (FY94), which rates the achievement of gender concerns as negligible in the ICR.

7. The Second Social Recovery Project did incorporate measures to ensure women's participation as it progressed, largely due to the initiative of the Project Management Unit. However, the ICR rates the achievement of gender objectives as modest.

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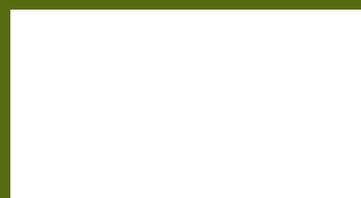
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